

## Transcript: Justin

**Mills-6510088126251008-4900162685681664**

### Full Transcript

Thank you for calling Benefits on Your Card. This is Justin. How can I help you today? Hi, Justin. How are you? I'm good. Um, I have... My name is Michael DeVoss. Um, I, uh, I had a fall. It wasn't at work, and I, and I, I'm employed by Surge, and... Well, actually Surge Staffing. I work at Magnolia Tire at the Toyota plant, and I am not able to... They won't let me come back to work. I went to the doctor, and they put me on light duty, but there's not any light duty for me to do there. So they said I can't come back to work until I get a doctor's release. So I'm thinking to myself, "Well, I gotta make money." Gotta have money coming in, you know? So I was, I was hoping to see if I could get short-term disability. Is that possible? Um, yeah, let me check on that. So Surge Staffing, what's the last four of your Social? Um, it's, uh, 9562. And what was your first and last name again? I'm sorry. Michael DeVoss. DeVoss. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Michael? Yes. It is 1140 County Road 252 Blue Springs, Mississippi 38828. And confirm your date of birth. 8/12/69. And a good cell phone number I have is 662-231-0657. Correct. And the email I have is michaeldevoss7@gmail. Yes, sir. Okay, so let's see here. So looking at the file, did you receive your first paycheck around October 31st with Surge Staffing? Yeah. I believe so. Okay. So I do know that you have- I think so. Mm-hmm. Mm-hmm. Okay. So I do know that you have 30 days from that date to be enrolled or make changes to coverage, because that's considered your personal open enrollment period. So your cut-off date would have been- Right. ... um, December 1st. Yes, but- Um... Um, is there anything we can do you can help me get through this? 'Cause I don't know. I, I mean, I, I can't, I can't really work and I'm, I'm in a, I'm in a spot. I took all last week off, so I'm, I'm behind a week on pay on that. Yeah. You know- So I was just wondering, I mean, is there any- No. I, I totally understand, but looking at the file, you're outside of your personal open enrollment period and company open enrollment period. So if you wanted to make changes to the coverage, you'd honestly have to experience a qualified life event, which may be considered as marriage or divorce- Mm-hmm. ... birth or adoption of a child, or involuntary loss of coverage, or waiting until Surge Staffing's next open enrollment period, which I believe is sometime in August. Oh, goodness. Oh, my goodness. That's, that's, that's a long ways away. But, wow. Yes, sir. Hmm. So there's really, there's really nothing I can do until then, you're saying? Correct. Yes, sir. Unfortunately. Well, yeah, it is unfortunate. Well, you know what? I just wanted to call and, and find out, you know. I, I don't know what to do, but I'll figure it out, like I always do, I suppose. Totally understand. Well, is there anything else I could help you out today, Mr. DeVoss? No, sir. Justin, you have a blessed day, and, uh, you take care and be, be safe. You do the same, okay, Michael? All right, buddy. Thank you. All right. Bye-bye. Okay. B- bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on Your Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hi, Justin. How are you? I'm good. Um, I have... My name is Michael DeVoss. Um, I, uh, I had a fall. It wasn't at work, and I, and I, I'm employed by Surge, and... Well, actually Surge Staffing. I work at Magnolia Tire at the Toyota plant, and I am not able to... They won't let me come back to work. I went to the doctor, and they put me on light duty, but there's not any light duty for me to do there. So they said I can't come back to work until I get a doctor's release. So I'm thinking to myself, "Well, I gotta make money." Gotta have money coming in, you know? So I was, I was hoping to see if I could get short-term disability. Is that possible?

Speaker speaker\_0: Um, yeah, let me check on that. So Surge Staffing, what's the last four of your Social?

Speaker speaker\_1: Um, it's, uh, 9562.

Speaker speaker\_0: And what was your first and last name again? I'm sorry.

Speaker speaker\_1: Michael DeVoss.

Speaker speaker\_0: DeVoss. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Michael?

Speaker speaker\_1: Yes. It is 1140 County Road 252 Blue Springs, Mississippi 38828.

Speaker speaker\_0: And confirm your date of birth.

Speaker speaker\_1: 8/12/69.

Speaker speaker\_0: And a good cell phone number I have is 662-231-0657.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And the email I have is michaeldevoss7@gmail.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay, so let's see here. So looking at the file, did you receive your first paycheck around October 31st with Surge Staffing?

Speaker speaker\_1: Yeah. I believe so.

Speaker speaker\_0: Okay. So I do know that you have-

Speaker speaker\_1: I think so. Mm-hmm. Mm-hmm.

Speaker speaker\_0: Okay. So I do know that you have 30 days from that date to be enrolled or make changes to coverage, because that's considered your personal open enrollment period. So your cut-off date would have been-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... um, December 1st.

Speaker speaker\_1: Yes, but-

Speaker speaker\_0: Um...

Speaker speaker\_1: Um, is there anything we can do you can help me get through this? 'Cause I don't know. I, I mean, I, I can't, I can't really work and I'm, I'm in a, I'm in a spot. I took all last week off, so I'm, I'm behind a week on pay on that.

Speaker speaker\_0: Yeah. You know-

Speaker speaker\_1: So I was just wondering, I mean, is there any-

Speaker speaker\_0: No. I, I totally understand, but looking at the file, you're outside of your personal open enrollment period and company open enrollment period. So if you wanted to make changes to the coverage, you'd honestly have to experience a qualified life event, which may be considered as marriage or divorce-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... birth or adoption of a child, or involuntary loss of coverage, or waiting until Surge Staffing's next open enrollment period, which I believe is sometime in August.

Speaker speaker\_1: Oh, goodness. Oh, my goodness. That's, that's, that's a long ways away. But, wow.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Hmm. So there's really, there's really nothing I can do until then, you're saying?

Speaker speaker\_0: Correct. Yes, sir. Unfortunately.

Speaker speaker\_1: Well, yeah, it is unfortunate. Well, you know what? I just wanted to call and, and find out, you know. I, I don't know what to do, but I'll figure it out, like I always do, I suppose.

Speaker speaker\_0: Totally understand. Well, is there anything else I could help you out today, Mr. DeVoss?

Speaker speaker\_1: No, sir. Justin, you have a blessed day, and, uh, you take care and be, be safe.

Speaker speaker\_0: You do the same, okay, Michael?

Speaker speaker\_1: All right, buddy. Thank you.

Speaker speaker\_0: All right. Bye-bye.

Speaker speaker\_1: Okay. B- bye-bye.