

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hey, uh, Justin. Um, was trying to register, um, through you guys' portal. Uh, I work for a company called MAU Workforce Solutions, and, um, I got all my demographic information, you know, put in: name, date of birth, Social Security number, all that stuff. Got to the, uh, next section where you choose your coverages. Mm-hmm. And, um, it's letting me select... Let me see here. Oops, give me a second. It's letting me select different things. Um, but right up at the top it says, "Alert, enrollment not allowed. Please call our contact center," and it gives me this 800 number. Um- Yeah. Let me check on that for you. What's the last four of your Social? It's 1666. And what was your first and last name? Uh, first name is Glen, G-L-E-N. Last name is Holland, H-O-L-L-A-N-D. And I read where it had 30 days from the date I received my first paycheck, which that is tomorrow. The 30 days would be tomorrow. Okay. Um, let's see. For security purposes, could you verify your home address, including city, state and zip code, Glen? Okay. Uh, the home address is 1700 Tommy Lee Cook Road. City is Palmetto. State is Georgia. And then 30268. And confirm your date of birth. Uh, June 18, 1970. And a good telephone number have a 704-488-1290? That's correct. Yes. And the email I have is mrGlen11@gmail.com? Right. Mm-hmm. All right, so let's see here. And quick question: when did you receive your first paycheck through MA, if you don't mind me asking? Uh, January 5th. 5th? Okay. Yes. Let's see here. In our system, it states that you received it on January 3rd. Mm-mm. So your cutoff date would have been January or February 2nd. N- no. I, I mean, I got a, uh, payment date of January 5th. Let's see here. Do, do, do. Uh, let me get into their portal. Give me just a second, please. No worries. Take your time. Okay. 3667 6686. Okay. Oh my gosh. It does have January 3rd on the, uh, paycheck. Okay, so it does have January 3rd on the check? Uh, it does say January 3rd. I just, I think I was looking at my bank where it's, uh, deposited on January 5th. Okay. Yeah. So what we received was January 3rd of 2025, and the 30-day mark was February 2nd. Um, so as of right now, we're... you're unable to enroll into benefits since you're outside of your personal open enrollment period. Okay. Is it... No, it's not that. Uh, does it have... Does it tell you when their open enrollment period is? Uh, no. They just got out of their open enrollment back on December 23rd and lasted until January 31st. So they just got out of it. Oh gosh. Okay. Now if you honestly wanted to be enrolled right now, you would have to experience a qualified life event which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. Man, that's a long phone number here. Okay, say that again. I stated if you wanted to be enrolled, you would have to experience a qualified life event which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. Okay. All right. Yeah. Let's just say we j-... I mean, they... We just signed up with them, like, right at the end of... right at the end of December. So it didn't really give us, yeah, a lot of time to kind of look at

options. I ain't even get their information, their insurance information till like two weeks later, so like, you know, like, like mid-January. But- I totally understand. Um, but like I said, everyone has a personal open enrollment period, which is usually 30 days from their first paycheck. Um, it was supposed to be in your onboarding paperwork when you got hired on through MAU, um- Yeah. ... during all this paperwork- No doubt. ... and stuff like that. Um, but yes, sir. Is there anything else I can help you out with today, Mr. Glenn? Uh, no. So basically I need to wait till December, like another whole year before I could get insurance coverage with them? Correct, correct. Yes, sir, or experience a qualified life event that I I- read off earlier. Yeah, uh, just recently went through divorce, but that was back in October, so. Um, can you tell me, if I, like, went and got on with another company, right? Mm-hmm. Would they still be able to offer me insurance or is this considered like lapse in insurance? Or... I'm just trying to... Um, no. If you go... Say if you leave MAU and go to a different company, they may have like another house administrator that you do have option to be enrolled into their benefits. Um, I don't know how well- Okay. ... their, uh, benefit window lasts, like their personal open enrollment period, stuff like that. Um- Yes. Right. But with MAU it's usually 30 days from the first paycheck. Um, but honestly that just... That could go with... That... Honestly that's from company to company, um, so honestly don't know. Okay. Gotcha. Do you know, uh... One of the questions. Do you know if MAU would have the option of extending an open enrollment if it's kind of so close to the day that it ended? Uh, no, honestly- You know what I'm saying? Yeah. Yeah, I know what you're saying and honestly, if you did ask any, uh, MAU regarding anything about benefits they're just gonna direct you to us at Benefits and Recard and then we're gonna tell you the exact same thing, that you're outside of your personal open enrollment period. Um, now I mean, um, I could reach out to my back office but, I mean, the client that's responsible for... Uh, the... Or the AM that's responsible for rec- uh, uh, MAU is usually not, um, that lenient, um, so I would... So yeah. Yes sir. That's probably not possible. Is there any way to try or to... You- you're not... Get in touch with that person personally or... The only reason I'm asking this because, like I said, we, we started, uh, with them... We rolled over to them right at the end of December, so our first, first kind of really on-board meeting with them was not till after first of the year and I didn't get the insurance information kind of till like almost mid-January. So I was just hoping to, uh... I wanted to see if I could talk to that person and see if there's any, any options. You know, try to exhaust any, any and all options instead of trying to- Yeah. ... have to wait a year. Yeah, I totally understand. Um, so I mean, what I can do... I mean, I can... I'll reach out to my back office, that, that specific account manager, have them do the eligibility review on you again just to confirm if that... If everything is correct and then once I do- Mm-hmm. ... receive word back from my back office, I can give you a call back letting you know the response. Uh, but yes sir, I can go ahead- Okay. ... and send that eligibility review for you if need be. Okay. All right. All right. Yeah. Uh, I definitely would appreciate it. Yeah. I got you. Um, but is that 704-488-1290 a good call back number for you? Uh, correct. Yes. Okay. So like I said, once, uh, once I do receive word back from my back office regarding that eligibility review for you, I'll give you a call back, okay, Mr. Holland? Okay. All right. Perfect. Uh, appreciate it. You're welcome. You have a great day, okay? Oh. You too. All right. Thanks a lot. Take care. All right. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hey, uh, Justin. Um, was trying to register, um, through you guys' portal. Uh, I work for a company called MAU Workforce Solutions, and, um, I got all my demographic information, you know, put in: name, date of birth, Social Security number, all that stuff. Got to the, uh, next section where you choose your coverages.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, it's letting me select... Let me see here. Oops, give me a second. It's letting me select different things. Um, but right up at the top it says, "Alert, enrollment not allowed. Please call our contact center," and it gives me this 800 number. Um-

Speaker speaker_0: Yeah. Let me check on that for you. What's the last four of your Social?

Speaker speaker_1: It's 1666.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Uh, first name is Glen, G-L-E-N. Last name is Holland, H-O-L-L-A-N-D. And I read where it had 30 days from the date I received my first paycheck, which that is tomorrow. The 30 days would be tomorrow.

Speaker speaker_0: Okay. Um, let's see. For security purposes, could you verify your home address, including city, state and zip code, Glen?

Speaker speaker_1: Okay. Uh, the home address is 1700 Tommy Lee Cook Road. City is Palmetto. State is Georgia. And then 30268.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: Uh, June 18, 1970.

Speaker speaker_0: And a good telephone number have a 704-488-1290?

Speaker speaker_1: That's correct. Yes.

Speaker speaker_0: And the email I have is mrGlen11@gmail.com?

Speaker speaker_1: Right. Mm-hmm.

Speaker speaker_0: All right, so let's see here. And quick question: when did you receive your first paycheck through MA, if you don't mind me asking?

Speaker speaker_1: Uh, January 5th.

Speaker speaker_0: 5th? Okay.

Speaker speaker_1: Yes.

Speaker speaker_0: Let's see here. In our system, it states that you received it on January 3rd.

Speaker speaker_1: Mm-mm.

Speaker speaker_0: So your cutoff date would have been January or February 2nd.

Speaker speaker_1: N- no. I, I mean, I got a, uh, payment date of January 5th. Let's see here. Do, do, do. Uh, let me get into their portal. Give me just a second, please.

Speaker speaker_0: No worries. Take your time.

Speaker speaker_1: Okay. 3667 6686. Okay. Oh my gosh. It does have January 3rd on the, uh, paycheck.

Speaker speaker_0: Okay, so it does have January 3rd on the check?

Speaker speaker_1: Uh, it does say January 3rd. I just, I think I was looking at my bank where it's, uh, deposited on January 5th.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: So what we received was January 3rd of 2025, and the 30-day mark was February 2nd. Um, so as of right now, we're... you're unable to enroll into benefits since you're outside of your personal open enrollment period.

Speaker speaker_1: Okay. Is it... No, it's not that. Uh, does it have... Does it tell you when their open enrollment period is?

Speaker speaker_0: Uh, no. They just got out of their open enrollment back on December 23rd and lasted until January 31st. So they just got out of it.

Speaker speaker_1: Oh gosh. Okay.

Speaker speaker_0: Now if you honestly wanted to be enrolled right now, you would have to experience a qualified life event which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage.

Speaker speaker_1: Man, that's a long phone number here. Okay, say that again.

Speaker speaker_0: I stated if you wanted to be enrolled, you would have to experience a qualified life event which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage.

Speaker speaker_1: Okay. All right. Yeah. Let's just say we j-... I mean, they... We just signed up with them, like, right at the end of... right at the end of December. So it didn't really give us, yeah, a lot of time to kind of look at options. I ain't even get their information, their insurance information till like two weeks later, so like, you know, like, like mid-January. But-

Speaker speaker_0: I totally understand. Um, but like I said, everyone has a personal open enrollment period, which is usually 30 days from their first paycheck. Um, it was supposed to

be in your onboarding paperwork when you got hired on through MAU, um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... during all this paperwork-

Speaker speaker_1: No doubt.

Speaker speaker_0: ... and stuff like that. Um, but yes, sir. Is there anything else I can help you out with today, Mr. Glenn?

Speaker speaker_1: Uh, no. So basically I need to wait till December, like another whole year before I could get insurance coverage with them?

Speaker speaker_0: Correct, correct. Yes, sir, or experience a qualified life event that I I- read off earlier.

Speaker speaker_1: Yeah, uh, just recently went through divorce, but that was back in October, so. Um, can you tell me, if I, like, went and got on with another company, right?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Would they still be able to offer me insurance or is this considered like lapse in insurance? Or... I'm just trying to...

Speaker speaker_0: Um, no. If you go... Say if you leave MAU and go to a different company, they may have like another house administrator that you do have option to be enrolled into their benefits. Um, I don't know how well-

Speaker speaker_1: Okay.

Speaker speaker_0: ... their, uh, benefit window lasts, like their personal open enrollment period, stuff like that. Um-

Speaker speaker_1: Yes. Right.

Speaker speaker_0: But with MAU it's usually 30 days from the first paycheck. Um, but honestly that just... That could go with... That... Honestly that's from company to company, um, so honestly don't know.

Speaker speaker_1: Okay. Gotcha. Do you know, uh... One of the questions. Do you know if MAU would have the option of extending an open enrollment if it's kind of so close to the day that it ended?

Speaker speaker_0: Uh, no, honestly-

Speaker speaker_1: You know what I'm saying?

Speaker speaker_0: Yeah. Yeah, I know what you're saying and honestly, if you did ask any, uh, MAU regarding anything about benefits they're just gonna direct you to us at Benefits and Recard and then we're gonna tell you the exact same thing, that you're outside of your personal open enrollment period. Um, now I mean, um, I could reach out to my back office but, I mean, the client that's responsible for... Uh, the... Or the AM that's responsible for rec-

uh, uh, MAU is usually not, um, that lenient, um, so I would... So yeah. Yes sir. That's probably not possible.

Speaker speaker_1: Is there any way to try or to... You- you're not... Get in touch with that person personally or... The only reason I'm asking this because, like I said, we, we started, uh, with them... We rolled over to them right at the end of December, so our first, first kind of really on-board meeting with them was not till after first of the year and I didn't get the insurance information kind of till like almost mid-January. So I was just hoping to, uh... I wanted to see if I could talk to that person and see if there's any, any options. You know, try to exhaust any, any and all options instead of trying to-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... have to wait a year.

Speaker speaker_0: Yeah, I totally understand. Um, so I mean, what I can do... I mean, I can... I'll reach out to my back office, that, that specific account manager, have them do the eligibility review on you again just to confirm if that... If everything is correct and then once I do-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... receive word back from my back office, I can give you a call back letting you know the response. Uh, but yes sir, I can go ahead-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and send that eligibility review for you if need be.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: All right.

Speaker speaker_1: Yeah. Uh, I definitely would appreciate it.

Speaker speaker_0: Yeah. I got you. Um, but is that 704-488-1290 a good call back number for you?

Speaker speaker_1: Uh, correct. Yes.

Speaker speaker_0: Okay. So like I said, once, uh, once I do receive word back from my back office regarding that eligibility review for you, I'll give you a call back, okay, Mr. Holland?

Speaker speaker_1: Okay. All right. Perfect. Uh, appreciate it.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Oh. You too. All right. Thanks a lot. Take care.

Speaker speaker_0: All right. Bye-bye.

Speaker speaker_1: Bye.