**Transcript: Malcolm** 

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## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Okay. I just wanna make sure that... Okay. ... you wanna verify you're beneficial to the card. This is Malcolm. How may I help you? Okay. Hello? Thanks for calling Beneficial in the Card. This is Malcolm. How can I help you? Yes, my name is, um, Jatasha, Jatasha Holston, and, um, I was calling to see, do I have benefits with y'all? What staffing company do you work for? Serge. What's the last four of your social? 2091. First name? Jatasha. Are you saying Jatasha? Yes. Last name? Holston. H-O-L-S-T-O-N. And for security purposes, can you verify your address and date of birth for me? 102 Greenbury Circle, Valley, Alabama, 36854, 11/21/1990. Thank you. So we got your phone number, 334-748-2858. Yes, um, and can I sign my number? Yes, ma'am, send, send your phone number. 256-688-1107. Thank you, and the, your email is jatasha1990@icloud.com? Yes. Thank you. So it doesn't look like you have any coverage, so we'll die. So how can I enroll? Uh... Right, so it looks like you're outside of your personal open enrollment window, which is 30 days from the date you received your first paycheck. So at this point, you're gonna have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to get enrolled into coverage. Why is that? I didn't know anything about it. Why is what, exactly? Like, why can't I enroll in some benefits? Can you repeat that again 'cause I need, I need insurance. You're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So at this point, you're gonna have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to get enrolled into coverage. Okay, so I have to wait until Serge have a open enrollment? Yes, ma'am. It looks like their renewal was, um, back in August. It was August 12th until August 26th. So at this point, you have to have a qualifying life event in order to get enrolled into the coverage. And why is that? What do you mean, why is that? Like, why do I have to have something going on in order to get insurance? Because you're outside of your personal open enrollment window, which is 30 days from the date you received your first paycheck. But they didn't tell me anything about the health insurance, so how is it my fault? I, that's something you have to ask Serge. I just found out, like, the account man, the man, the man literally just helped me about it. Like, this is new to me. I didn't even receive no card in the, um, mail. Yeah, you wouldn't receive anything until you get enrolled into the coverage. That would be something you would have to ask Serge, ma'am, unfortunately.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I just wanna make sure that...

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you wanna verify you're beneficial to the card. This is Malcolm. How may I help you?

Speaker speaker\_1: Okay. Hello?

Speaker speaker\_0: Thanks for calling Beneficial in the Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Yes, my name is, um, Jatasha, Jatasha Holston, and, um, I was calling to see, do I have benefits with y'all?

Speaker speaker\_0: What staffing company do you work for?

Speaker speaker\_1: Serge.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: 2091.

Speaker speaker\_0: First name?

Speaker speaker\_1: Jatasha.

Speaker speaker\_0: Are you saying Jatasha?

Speaker speaker\_1: Yes.

Speaker speaker 0: Last name?

Speaker speaker\_1: Holston. H-O-L-S-T-O-N.

Speaker speaker\_0: And for security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 102 Greenbury Circle, Valley, Alabama, 36854, 11/21/1990.

Speaker speaker\_0: Thank you. So we got your phone number, 334-748-2858.

Speaker speaker\_1: Yes, um, and can I sign my number?

Speaker speaker\_0: Yes, ma'am, send, send your phone number.

Speaker speaker\_1: 256-688-1107.

Speaker speaker\_0: Thank you, and the, your email is jatasha1990@icloud.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you. So it doesn't look like you have any coverage, so we'll die.

Speaker speaker 1: So how can I enroll?

Speaker speaker\_0: Uh... Right, so it looks like you're outside of your personal open enrollment window, which is 30 days from the date you received your first paycheck. So at this point, you're gonna have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to get enrolled into coverage.

Speaker speaker\_1: Why is that? I didn't know anything about it.

Speaker speaker\_0: Why is what, exactly?

Speaker speaker\_1: Like, why can't I enroll in some benefits? Can you repeat that again 'cause I need, I need insurance.

Speaker speaker\_0: You're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So at this point, you're gonna have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to get enrolled into coverage.

Speaker speaker\_1: Okay, so I have to wait until Serge have a open enrollment?

Speaker speaker\_0: Yes, ma'am. It looks like their renewal was, um, back in August. It was August 12th until August 26th. So at this point, you have to have a qualifying life event in order to get enrolled into the coverage.

Speaker speaker 1: And why is that?

Speaker speaker\_0: What do you mean, why is that?

Speaker speaker\_1: Like, why do I have to have something going on in order to get insurance?

Speaker speaker\_0: Because you're outside of your personal open enrollment window, which is 30 days from the date you received your first paycheck.

Speaker speaker\_1: But they didn't tell me anything about the health insurance, so how is it my fault?

Speaker speaker\_0: I, that's something you have to ask Serge.

Speaker speaker\_1: I just found out, like, the account man, the man, the man literally just helped me about it. Like, this is new to me. I didn't even receive no card in the, um, mail.

Speaker speaker\_0: Yeah, you wouldn't receive anything until you get enrolled into the coverage. That would be something you would have to ask Serge, ma'am, unfortunately.