

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Oh, hi, Matt, how are you? I have some questions. So I'm working as a freelancer with, uh, Creative Circle, and I know that, uh, I am entitled for some benefits, the medical insurance. So, uh, how can I do just to enroll in that? I can get you enrolled, or you can do it online. What's the last four of your social? Uh, 7094. You said 7094? Yes. First name? Karin. K-A-R-I-N. Last name? De Oliveira. Okay. For security purposes, can you verify your address and date of birth for me? Um, 2457 Collins Avenue, uh, Miami, Florida 33140. Um, what do you need, more, um? What was your... Your address and date of birth, please? Oh, January 6, 1973. And what was the address one more time? 2457 Collins Avenue, Miami, FL- And let me just... Mm-hmm. Mm-hmm... 33140. Thank you. So we got your phone number, 305-775-9875? Correct. And then your email is karen.lastname@kdo1x.com? Yes. Thank you. So are you a rehire by any chance? If I what? I'm sorry. Are you a rehire? Rehire? No. No, no, no, I've been doing freelance with Creative Circle since, um, I don't know, October? So we... So we have 10-18-24. Is that the original hire date? Yes. All right. So if that's the case, you're gonna have to wait until a company open enrollment period, or you have to have a qualifying life event in order to get enrolled into the coverage. The qualifying life- Okay, I- Go ahead. Hold on. Hold on, sorry. Uh, what was, what's the reason? Sorry, I don't understand. So I, I work with them since October. So- Yes, ma'am, so you're outside... You're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So after those 30 days, you 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. Okay, so it means that I have only like a one... like a 30 days after the, the hire? That was in October, so is, is... is it six months? So you... Yes, ma'am. You only get 30 days after you receive your first paycheck. After those 30 days, the open enrollment period, you have a QLE. So now what I have to do? To wait for when? So you'll 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. Hmm, that's the only option? Yes, ma'am. Hmm. Okay. Well, never mind. Thank you very much. No problem. Was there anything else I can help you with today, ma'am? No, thank you. Thanks for calling Benefits-

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Oh, hi, Matt, how are you? I have some questions. So I'm working as a freelancer with, uh, Creative Circle, and I know that, uh, I am entitled for some benefits, the medical insurance. So, uh, how can I do just to enroll in that?

Speaker speaker_0: I can get you enrolled, or you can do it online. What's the last four of your social?

Speaker speaker_1: Uh, 7094.

Speaker speaker_0: You said 7094?

Speaker speaker_1: Yes.

Speaker speaker_0: First name?

Speaker speaker_1: Karin. K-A-R-I-N.

Speaker speaker_0: Last name?

Speaker speaker_1: De Oliveira.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Um, 2457 Collins Avenue, uh, Miami, Florida 33140. Um, what do you need, more, um?

Speaker speaker_0: What was your... Your address and date of birth, please?

Speaker speaker_1: Oh, January 6, 1973.

Speaker speaker_0: And what was the address one more time?

Speaker speaker_1: 2457 Collins Avenue, Miami, FI-

Speaker speaker_0: And let me just... Mm-hmm.

Speaker speaker_1: Mm-hmm... 33140.

Speaker speaker_0: Thank you. So we got your phone number, 305-775-9875?

Speaker speaker_1: Correct.

Speaker speaker_0: And then your email is karen.lastname@kdo1x.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. So are you a rehire by any chance?

Speaker speaker_1: If I what? I'm sorry.

Speaker speaker_0: Are you a rehire?

Speaker speaker_1: Rehire? No. No, no, no, I've been doing freelance with Creative Circle since, um, I don't know, October?

Speaker speaker_0: So we... So we have 10-18-24. Is that the original hire date?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So if that's the case, you're gonna have to wait until a company open enrollment period, or you have to have a qualifying life event in order to get enrolled into the coverage. The qualifying life-

Speaker speaker_1: Okay, I-

Speaker speaker_0: Go ahead.

Speaker speaker_1: Hold on. Hold on, sorry. Uh, what was, what's the reason? Sorry, I don't understand. So I, I work with them since October. So-

Speaker speaker_0: Yes, ma'am, so you're outside... You're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So after those 30 days, you 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.

Speaker speaker_1: Okay, so it means that I have only like a one... like a 30 days after the, the hire? That was in October, so is, is... is it six months?

Speaker speaker_0: So you... Yes, ma'am. You only get 30 days after you receive your first paycheck. After those 30 days, the open enrollment period, you have a QLE.

Speaker speaker_1: So now what I have to do? To wait for when?

Speaker speaker_0: So you'll 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.

Speaker speaker_1: Hmm, that's the only option?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Hmm. Okay. Well, never mind. Thank you very much.

Speaker speaker_0: No problem. Was there anything else I can help you with today, ma'am?

Speaker speaker_1: No, thank you.

Speaker speaker_0: Thanks for calling Benefits-