

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm, how can I help you? Hi, Malcolm. How are you? I'm doing good. How about you? I'm good. I'm trying to call for, get some information on my, um... Oh, God what is it? Um, short-term disability. Hm, how can I help you? Hello? Yes, ma'am, how can I help you? Yes, I'm trying to get some information on my short-term dis- disability on how do- So you- ... should ... call about applying for it. So are you already enrolled in it? Yes. All right, so you want to reach out to American Public Life, they're the actual carrier for your short-term disability. Actually, um, no. I have reached out to them, that's APL. They told me I needed to call Benefits in a Card. I'm not sure why- I'm not going in a circle here. I'm, so I'm not sure why they would tell you to call us because all we, we're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. We wouldn't, we don't actually supply you with any type of insurance. They're the one's that actually supply you with the insurance. Well, I spoke with someone today, and she already told me I need to call Benefits in a Card again, because I actually called y'all at first. Y'all told me to call APL. Mm-mm. I call APL. APL said I- I have my medical, my vision, my dental, my life insurance and my house, my, um, hospital indemnity under APL. I, my short-term disability is under another carrier. He told me to call Benefits in a Card. I assure you, ma'am, 'cause we have the paperwork, the short-term disability is covered by American Public Life. I'm not sure why they would tell you- Oh, wow. ... they're, they are covered by Benefits in a Card 'cause we aren't a carrier. We're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. Okay, well, do you have the policy number to my case or anything? Or you don't have any information on it? What staffing company do you work for? MAU. Mr. Winter- What's the last, what's the last four of your social? 0717. First name? Tiana. Last name? Greenlinder. I need for security purposes, can you verify your address and date of birth for me? 1037 Woodford Road, Swansea, South Carolina, 29160, 12774. Thank you. So we got your phone number, 843-599-7552. Yes. And I get email is greenlinder2@gmail.com? Yes. Thank you. So it doesn't look like you're enrolled in a short-term disability, ma'am. I, I had no idea, 'cause I had it... The first time I enrolled in open enrollment came around, I did the same thing. I don't see... I'm not seeing at any point that you got enrolled in short-term disability. Oh. I see a past enrollment from 6/10/24 until 1/5/25, and then I see one from 1/6/25 until now. And there's no short-term disability on either enrollment. What? Oh my god. I thought for sure I had short-term. Told that lady specifically I wanted short-term disability along with the other coverage. Hmm. Okay. All right. Uh. Is there anything else I can do today, Ms. Greenlinder? So it's probably too late to enroll in short-term disability? Yes, so as I say- Yeah, 'cause I'm owing them money. ... you're outside of your personal... Yes, ma'am, so 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 have to wait until a company open enrollment period or you

have to have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add anything to your coverage or cancel any coverage, 'cause it takes 125. Okay. All right. Thank you. No problem, Ms. Greenlinder. You have a great weekend.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in a Card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hi, Malcolm. How are you?

Speaker speaker\_0: I'm doing good. How about you?

Speaker speaker\_1: I'm good. I'm trying to call for, get some information on my, um... Oh, God what is it? Um, short-term disability.

Speaker speaker\_0: Hm, how can I help you?

Speaker speaker\_1: Hello?

Speaker speaker\_0: Yes, ma'am, how can I help you?

Speaker speaker\_1: Yes, I'm trying to get some information on my short-term dis- disability on how do-

Speaker speaker\_0: So you-

Speaker speaker\_1: ... should

Speaker speaker\_2: ... call about applying for it.

Speaker speaker\_0: So are you already enrolled in it?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right, so you want to reach out to American Public Life, they're the actual carrier for your short-term disability.

Speaker speaker\_1: Actually, um, no. I have reached out to them, that's APL. They told me I needed to call Benefits in a Card.

Speaker speaker\_0: I'm not sure why-

Speaker speaker\_1: I'm not going in a circle here.

Speaker speaker\_0: I'm, so I'm not sure why they would tell you to call us because all we, we're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. We wouldn't, we don't actually supply you with any type of insurance. They're the one's that actually supply you with the insurance.

Speaker speaker\_1: Well, I spoke with someone today, and she already told me I need to call Benefits in a Card again, because I actually called y'all at first. Y'all told me to call APL.

Speaker speaker\_0: Mm-mm.

Speaker speaker\_1: I call APL. APL said I- I have my medical, my vision, my dental, my life insurance and my house, my, um, hospital indemnity under APL. I, my short-term disability is under another carrier. He told me to call Benefits in a Card.

Speaker speaker\_0: I assure you, ma'am, 'cause we have the paperwork, the short-term disability is covered by American Public Life. I'm not sure why they would tell you-

Speaker speaker\_1: Oh, wow.

Speaker speaker\_0: ... they're, they are covered by Benefits in a Card 'cause we aren't a carrier. We're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_1: Okay, well, do you have the policy number to my case or anything? Or you don't have any information on it?

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

Speaker speaker\_1: MAU.

Speaker speaker\_3: Mr. Winter-

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

Speaker speaker\_1: 0717.

Speaker speaker\_0: First name?

Speaker speaker\_1: Tiana.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Greenlinder.

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

Speaker speaker\_1: 1037 Woodford Road, Swansea, South Carolina, 29160, 12774.

Speaker speaker\_0: Thank you. So we got your phone number, 843-599-7552.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And I get email is greenlinder2@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you. So it doesn't look like you're enrolled in a short-term disability, ma'am.

Speaker speaker\_1: I, I had no idea, 'cause I had it... The first time I enrolled in open enrollment came around, I did the same thing.

Speaker speaker\_0: I don't see... I'm not seeing at any point that you got enrolled in short-term disability.

Speaker speaker\_1: Oh.

Speaker speaker\_0: I see a past enrollment from 6/10/24 until 1/5/25, and then I see one from 1/6/25 until now. And there's no short-term disability on either enrollment.

Speaker speaker\_1: What? Oh my god. I thought for sure I had short-term. Told that lady specifically I wanted short-term disability along with the other coverage. Hmm. Okay. All right. Uh.

Speaker speaker\_0: Is there anything else I can do today, Ms. Greenlinder?

Speaker speaker\_1: So it's probably too late to enroll in short-term disability?

Speaker speaker\_0: Yes, so as I say-

Speaker speaker\_1: Yeah, 'cause I'm owing them money.

Speaker speaker\_0: ... you're outside of your personal... Yes, ma'am, so 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 have to wait until a company open enrollment period or you have to have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add anything to your coverage or cancel any coverage, 'cause it takes 125.

Speaker speaker\_1: Okay. All right. Thank you.

Speaker speaker\_0: No problem, Ms. Greenlinder. You have a great weekend.