

## Transcript: Malcolm

Nash-5319525124227072-5085511398408192

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits on the Card. This is Malcolm. How can I help you? Hello, Malcolm. Okay. Uh, I'm with you guys... I work with you guys, uh, at, at Super Hub. And, um, uh, I was trying to get the short-term disability and they said the only way I could get it if I had job... you guys, uh, benefits. So you went and got enrolled into the insurance offered through your staffing company? Yeah, I, I, I was waiting. I tried to do it, uh, before. It was, when I put it on my... When I looked on my profile, they said it wasn't available. Like, is there a certain time I have to enroll in? Yes, sir. So typically when you first get hired, you get 30 days to get enrolled into the health insurance. After those 30 days, you would have to wait until a company open enrollment period where 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 the coverage. Yeah. Oh, no. So there's no way I can get enrolled now? So are you... How long have you been with the company? Like a year and a half. And what staffing company do you work for? Morales. Let's see. When their open enrollment will be. Looks like their open enrollment will be December 23rd, and then it'll be going to January 31st of next year. Oh, okay. So at this point if you wanted to get enrolled before then, you have to have a qualifying life event. Uh, what about, uh, if I just had an accident right now? No, sir. So it's only, it's only marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. So if I lost coverage from my other carrier, then, uh, it... Would it have switched over to help you guys? Wouldn't automatically- So- ... switch over. You would have to, uh, fill in... Um, go ahead. Yeah. So would it cover the accident that, uh, that's going on now currently? No, sir, because it already happened. You had, you would have had to have the insurance already. Okay. All right. Thank you. No problem, sir. Was there anything else I can help you with today? No, that's it. You said December 23rd is enrollment? Yes, sir. That's when open enrollment will start. All right. Thank you. No problem. Thanks for calling. Hope you have a great day, man. Uh, you too. Thank you.

### Conversation Format

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

Speaker speaker\_1: Thanks for calling Benefits on the Card. This is Malcolm. How can I help you?

Speaker speaker\_2: Hello, Malcolm. Okay. Uh, I'm with you guys... I work with you guys, uh, at, at Super Hub. And, um, uh, I was trying to get the short-term disability and they said the

only way I could get it if I had job... you guys, uh, benefits.

Speaker speaker\_1: So you went and got enrolled into the insurance offered through your staffing company?

Speaker speaker\_2: Yeah, I, I, I was waiting. I tried to do it, uh, before. It was, when I put it on my... When I looked on my profile, they said it wasn't available. Like, is there a certain time I have to enroll in?

Speaker speaker\_1: Yes, sir. So typically when you first get hired, you get 30 days to get enrolled into the health insurance. After those 30 days, you would have to wait until a company open enrollment period where 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 the coverage.

Speaker speaker\_2: Yeah. Oh, no. So there's no way I can get enrolled now?

Speaker speaker\_1: So are you... How long have you been with the company?

Speaker speaker\_2: Like a year and a half.

Speaker speaker\_1: And what staffing company do you work for?

Speaker speaker\_2: Morales.

Speaker speaker\_1: Let's see. When their open enrollment will be. Looks like their open enrollment will be December 23rd, and then it'll be going to January 31st of next year.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: So at this point if you wanted to get enrolled before then, you have to have a qualifying life event.

Speaker speaker\_2: Uh, what about, uh, if I just had an accident right now?

Speaker speaker\_1: No, sir. So it's only, it's only marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker\_2: Okay. So if I lost coverage from my other carrier, then, uh, it... Would it have switched over to help you guys?

Speaker speaker\_1: Wouldn't automatically-

Speaker speaker\_2: So-

Speaker speaker\_1: ... switch over. You would have to, uh, fill in... Um, go ahead.

Speaker speaker\_2: Yeah. So would it cover the accident that, uh, that's going on now currently?

Speaker speaker\_1: No, sir, because it already happened. You had, you would have had to have the insurance already.

Speaker speaker\_2: Okay. All right. Thank you.

Speaker speaker\_1: No problem, sir. Was there anything else I can help you with today?

Speaker speaker\_2: No, that's it. You said December 23rd is enrollment?

Speaker speaker\_1: Yes, sir. That's when open enrollment will start.

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_1: No problem. Thanks for calling. Hope you have a great day, man.

Speaker speaker\_2: Uh, you too.

Speaker speaker\_1: Thank you.