

Transcript: Malcolm

Nash-6354063998369792-4974786790866944

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Anasa. How may I help you? Yeah, hello. Um, I was calling to see if, um, if I would be able to enroll in- Which FAFSA are you reporting? Um, Oxford. What's your last four of your social? 3786. First name? Alberto. First name? Alberto. Last name? Gallegos. For security purposes, can you verify your address and date of birth for me? Um, 16 Nantucket Trail, uh, Sandwich, Mass 02563. And date of birth? Oh, sorry. Um, October 18th '76. Thank you. Yep. So just check on phone number 774-205-0994? Yes. And the email is alberto.gallegos55@yahoo.com? Yes, correct. Thank you. So it looks like you're outside of your personal open enrollment window. So this should be 30 days from the date you received your first pay check. So at this point- Right. ... you would have to wait for company open enrollment period and 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 to the coverage. Right. So I, um, a couple of weeks ago, I had some questions about this coverage so I called and I s- and, uh, whoever I spoke with, um, said that I had until the 22nd. Um, so I said, "Okay. You know, that's fine." So then the 22nd was yesterday, um, so I went online and I tried to enroll but it said that, um, that it, that, that service or whatever, that function wasn't, um, it wasn't functioning anyway so I had to call in. So, of course, I called in but then I found out that it's a Monday through Friday hotline. So, um, I, I was still trying to enroll in my, uh, you know, within my eligibility, uh, period. Um, so, I mean, I... Yeah, I guess what I'm trying to say is I, I, I still think that I, I should have been eligible as, as of yesterday. Unfortunately, the, the system which is out of my control wasn't functioning. Hey, you mind if I put you on a brief hold? Yeah, of course. Thank you. Are you there, Mr. Ibarra? Yes. So, I am, I was with *****. I am able to go ahead and get you enrolled. And do you know what plans you want to get enrolled into? Yeah. Um, the... Shit, let me look at the actual document here. The, um, the one that has the, uh, TelaRx, uh, for sure has minimum- The, the, the ECE TeleRx? Oh.... the MEC TeleRx, is that what you're referring to? Yes. W- was there anything else that you were interested in? Yeah. Uh, give me one second. I just have to log in real quick. Um... of course not. Yeah, I think it was, I tried to opt for the, um, the Insure, Insure Plus Enhanced as well. Uh, w- was it just for you or someone, you and a spouse or children? Oh, sorry. Uh, uh, this is for my... Is it for family? Hello? Okay, um- You said for family? My earbuds keep on shutting off on, on me, sorry. Um, yeah. So, the, the Stay Healthy for family, um, the Insure Plus Enhanced for family. And then, uh, uh, essentially pretty much everything that they, that's offered. The short-term, uh, for myself, short-term disability for myself, the vision for the family, uh, dental for the family. You want life insurance for the family as well or just you? What's that? I'm sorry? Did you want life insurance for your family as well or just you? Uh, for the family as well. Okay, so full, you want family coverage for everything and

then short-term disability? Y- yes, essentially. Yeah. So it's the, yeah, the short-term, the vision, the dental and, uh, term life. Yeah. All right. So your total's going to be \$107.08. That'll be deducted weekly. You got, uh, ask your employer to make these deductions? Yes, I approve. Great. And are you aware that these coverage won't become active until January 6th next year? Of, of '25, correct? Yes, sir. Yeah, yeah. Yes, that's fine. Okay. All right. So, I do need your dependent information. I will need your spouse first name, last name, Social Security, and date of birth. Now how many children do you have? Uh, two of them. Two? Two, yep. All right, so I'm ready for your spouse. Um, name is Marina, M-A-R-I-N-A and the same last name, G-A-L-L-E-G-O-S. Please spa- spell that first name one more time. M-A-R-I-N-A. And the same last name? Yes. And Social? Um, 02460 4691. You said 02460 4691? Yes. And the date of birth? Um, December 17th, '78. You said December 17th, 1978? Yes. Correct. Thank you. Think I'm ready for the child. Mm-hmm. Is it male or female? Male. Name, Lucas. L- L-U-C-A-S. Um, same last name. Hm, give me one moment. Yep. And Social? That's what I'm trying to find out. You ready for that? Yeah. Um, . If you don't have it right now, then I'll just fill it in with zeroes and you can give us a call back whenever you're ready. Would I be able to do that later on, um, through the website as well or do I have to call in? Um, I'm not sure. Actually, if you, if you wouldn't mind, I'm actually, I have to go back to my, um, my files real quick. I, uh, I just switched phones and I, I had all the information on my other phone, then of course I, um... No, you're fine. I'm, um- Okay, y- you have a date of birth? Yeah. Uh, May 8th, uh, 2006. You said 05/08/2006? Yes. Uh, I do have, I have a Social? I need one moment. Yeah, of course. All right, I'm ready. 499. 499. 23. 23. 5334. 5334. Thank you and I'm ready for the last child. Um, first name- Male? ... Azriel. Male or female? A, uh, sorry. Uh, female. Thank you. All right, I'm ready. Okay, uh, Azriel, that's A-Z-R-I-E-L. Same last name? Yup. Social? 033- 033. -92- 92. -1858. -1858. And date of birth? Um, April 11th. 04/11. 2010. 0411-2010? Yup. Thank you. Mm-hmm. All right, and then I need a benefic- I need a beneficiary for your life insurance policy. Uh, that would be my wife, Marina. And then if you need a, a secondary, it would be, uh, 50% for my kids, each of them. I don't know if it goes that far, but... It does. I mean, I can split it between your spouse and your children. But if you just want to do wife and dad- No, no, well I... Go ahead. 'Cause, so with, with you getting them all, um, life insurance- Mm-hmm. ... do you think your spouse has to depend it, or the beneficiary, but she will have to add it once your coverage becomes active. Oh, I see, I see. Okay. Oh, yeah, yeah, that's fine. I can, I can add that later, I guess. All right. So the enrollment process does take one to two weeks. Again, but your coverage won't be active until 1/6/25. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one, two weeks from that activation date. Say that, I got everything, but say that last sentence again? The ID cards will be- What'd you say? ... one to two weeks from the activation date. Oh, okay, ID cards. Got it. Okay, okay. And if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise it's only sent via email. Oh, I see. Okay. All right. All right. Well, is there anything else I can help you with today, Mr. Umberto? So, um, let's see. Hold on, let me just do the logistics real quick just because I have... So if it begins on the 6th, um, because of the place where I work they're actually not open, so they're open today and tomorrow, and then they're not open until the, like the rest of the, the year essentially. So they go back on the, the 6th, I guess. Um- How long do you- ... once I have a paycheck. What's that? Mm-hmm. So- Go

ahead. If, so my, my, my question was your, from what I understood, my coverage would take place, like, once, once that deduction happened? Or does that not factor into the coverage date at all? It's just the fact that I'm covered on the 6th is regardless of, of the, of the paycheck, uh, deduction? You mind if I put you on a brief hold? Yeah. Okay. All right. How you doing, Mr. Umberto? I'm good. Yep. All right. So considering you guys won't be coming back until the 6th, it will most likely take a week or so, uh, one to two weeks from that date 'cause you won't be able to get a deduction until... Well, your coverage won't become active until any, a d- a deduction is made. And since y'all won't be- Okay. ... working, you'll, no deductions will be made from that week. Oh, okay. Okay. But, but it should, I mean, assuming that I go back, uh- It should be in January. ... actually it should be, it should be in January. Yeah. I mean, honestly, I, I hate to say it, but that's kind of what I'm concerned about. As long as I, I don't go a month without it, you know, just so I can say that I have insurance. Yes, sir. You- Um... ... say you should, should, as long as you're working, 'cause the way that this insurance works, it base, it takes out the deduction a week prior to pay for the following week. So since you guys won't be working, then it wouldn't be, you wouldn't have a paycheck for them to deduc- to do- to make the deductions for that coverage. Does that make sense? Mm-hmm. Yeah, it does. Yeah. So once you start working back, then they will be able to make that deduction happen. Right, right. Yeah. I just wasn't sure if it, if the, if the start day was dependent on, like, the, that first deduction or if it was just, you know? Yes, sir. I understand. Yeah. Yeah, okay. No, that's, that's cool. Uh, thanks for the, uh, info. No problem, Mr. Umberto. Is there anything else I can help you with today? Um, no, no. So the, if I wanted to make changes after this point, the next time would be essentially open enrollment at the end of next year, essentially? Yes, sir. But you're always able, you're always able to drop anything. You just wouldn't be able to add anything at any time. Oh, I see, I see. So if you ever wanted to- But you actually- ... downgrade, you can al- 'cause right now you have a full, you have full coverage. I, I, yeah. Right. So, there wouldn't be anything else to go up to outside of what you're already being offered. So you would be able to drop down- Oh. ... at any time. Oh. Oh, I can go down. Oh, okay. Okay, that's cool. All right. All right. Well, is there anything else, Mr. Umberto? Uh, no, no. That's about it. Okay. If there's nothing else, thanks for calling Benefits for the Carter's. We hope you have a great holiday, man. I will. You too. Thanks very much. No problem. Thank you. All right. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Anasa. How may I help you?

Speaker speaker_2: Yeah, hello. Um, I was calling to see if, um, if I would be able to enroll in-

Speaker speaker_1: Which FAFSA are you reporting?

Speaker speaker_2: Um, Oxford.

Speaker speaker_1: What's your last four of your social?

Speaker speaker_2: 3786.

Speaker speaker_1: First name?

Speaker speaker_2: Alberto.

Speaker speaker_1: First name?

Speaker speaker_2: Alberto.

Speaker speaker_1: Last name?

Speaker speaker_2: Gallegos.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Um, 16 Nantucket Trail, uh, Sandwich, Mass 02563.

Speaker speaker_1: And date of birth?

Speaker speaker_2: Oh, sorry. Um, October 18th '76.

Speaker speaker_1: Thank you.

Speaker speaker_2: Yep.

Speaker speaker_1: So just check on phone number 774-205-0994?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email is alberto.gallegos55@yahoo.com?

Speaker speaker_2: Yes, correct.

Speaker speaker_1: Thank you. So it looks like you're outside of your personal open enrollment window. So this should be 30 days from the date you received your first pay check. So at this point-

Speaker speaker_2: Right.

Speaker speaker_1: ... you would have to wait for company open enrollment period and 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 to the coverage.

Speaker speaker_2: Right. So I, um, a couple of weeks ago, I had some questions about this coverage so I called and I s- and, uh, whoever I spoke with, um, said that I had until the 22nd. Um, so I said, "Okay. You know, that's fine." So then the 22nd was yesterday, um, so I went online and I tried to enroll but it said that, um, that it, that, that service or whatever, that function wasn't, um, it wasn't functioning anyway so I had to call in. So, of course, I called in but then I found out that it's a Monday through Friday hotline. So, um, I, I was still trying to enroll in my, uh, you know, within my eligibility, uh, period. Um, so, I mean, I... Yeah, I guess what I'm trying to say is I, I, I still think that I, I should have been eligible as, as of yesterday. Unfortunately, the, the system which is out of my control wasn't functioning.

Speaker speaker_1: Hey, you mind if I put you on a brief hold?

Speaker speaker_2: Yeah, of course.

Speaker speaker_1: Thank you.

Speaker speaker_3: Are you there, Mr. Ibarra?

Speaker speaker_4: Yes.

Speaker speaker_3: So, I am, I was with *****. I am able to go ahead and get you enrolled. And do you know what plans you want to get enrolled into?

Speaker speaker_4: Yeah. Um, the... Shit, let me look at the actual document here. The, um, the one that has the, uh, TelaRx, uh, for sure has minimum-

Speaker speaker_3: The, the, the ECE TeleRx?

Speaker speaker_4: Oh.

Speaker speaker_1: ... the MEC TeleRx, is that what you're referring to?

Speaker speaker_2: Yes.

Speaker speaker_1: W- was there anything else that you were interested in?

Speaker speaker_2: Yeah. Uh, give me one second. I just have to log in real quick. Um... of course not. Yeah, I think it was, I tried to opt for the, um, the Insure, Insure Plus Enhanced as well.

Speaker speaker_1: Uh, w- was it just for you or someone, you and a spouse or children?

Speaker speaker_2: Oh, sorry. Uh, uh, this is for my...

Speaker speaker_1: Is it for family? Hello?

Speaker speaker_2: Okay, um-

Speaker speaker_1: You said for family?

Speaker speaker_2: My earbuds keep on shutting off on, on me, sorry. Um, yeah. So, the, the Stay Healthy for family, um, the Insure Plus Enhanced for family. And then, uh, uh, essentially pretty much everything that they, that's offered. The short-term, uh, for myself, short-term disability for myself, the vision for the family, uh, dental for the family.

Speaker speaker_1: You want life insurance for the family as well or just you?

Speaker speaker_2: What's that? I'm sorry?

Speaker speaker_1: Did you want life insurance for your family as well or just you?

Speaker speaker_2: Uh, for the family as well.

Speaker speaker_1: Okay, so full, you want family coverage for everything and then short-term disability?

Speaker speaker_2: Y- yes, essentially. Yeah. So it's the, yeah, the short-term, the vision, the dental and, uh, term life. Yeah.

Speaker speaker_1: All right. So your total's going to be \$107.08. That'll be deducted weekly. You got, uh, ask your employer to make these deductions?

Speaker speaker_2: Yes, I approve.

Speaker speaker_1: Great. And are you aware that these coverage won't become active until January 6th next year?

Speaker speaker_2: Of, of '25, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Yeah, yeah. Yes, that's fine.

Speaker speaker_1: Okay. All right. So, I do need your dependent information. I will need your spouse first name, last name, Social Security, and date of birth. Now how many children do you have?

Speaker speaker_2: Uh, two of them.

Speaker speaker_1: Two?

Speaker speaker_2: Two, yep.

Speaker speaker_1: All right, so I'm ready for your spouse.

Speaker speaker_2: Um, name is Marina, M-A-R-I-N-A and the same last name, G-A-L-L-E-G-O-S.

Speaker speaker_1: Please spa- spell that first name one more time.

Speaker speaker_2: M-A-R-I-N-A.

Speaker speaker_1: And the same last name?

Speaker speaker_2: Yes.

Speaker speaker_1: And Social?

Speaker speaker_2: Um, 02460 4691.

Speaker speaker_1: You said 02460 4691?

Speaker speaker_2: Yes.

Speaker speaker_1: And the date of birth?

Speaker speaker_2: Um, December 17th, '78.

Speaker speaker_1: You said December 17th, 1978?

Speaker speaker_2: Yes. Correct.

Speaker speaker_1: Thank you. Think I'm ready for the childs.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Is it male or female?

Speaker speaker_2: Male. Name, Lucas. L- L-U-C-A-S. Um, same last name.

Speaker speaker_1: Hm, give me one moment.

Speaker speaker_2: Yep.

Speaker speaker_1: And Social?

Speaker speaker_2: That's what I'm trying to find out.

Speaker speaker_1: You ready for that?

Speaker speaker_2: Yeah. Um, .

Speaker speaker_1: If you don't have it right now, then I'll just fill it in with zeroes and you can give us a call back whenever you're ready.

Speaker speaker_2: Would I be able to do that later on, um, through the website as well or do I have to call in?

Speaker speaker_1: Um, I'm not sure.

Speaker speaker_2: Actually, if you, if you wouldn't mind, I'm actually, I have to go back to my, um, my files real quick. I, uh, I just switched phones and I, I had all the information on my other phone, then of course I, um...

Speaker speaker_1: No, you're fine.

Speaker speaker_2: I'm, um-

Speaker speaker_1: Okay, y- you have a date of birth?

Speaker speaker_2: Yeah. Uh, May 8th, uh, 2006.

Speaker speaker_1: You said 05/08/2006?

Speaker speaker_2: Yes. Uh, I do have, I have a Social?

Speaker speaker_1: I need one moment.

Speaker speaker_2: Yeah, of course.

Speaker speaker_1: All right, I'm ready.

Speaker speaker_2: 499.

Speaker speaker_1: 499.

Speaker speaker_2: 23.

Speaker speaker_1: 23.

Speaker speaker_2: 5334.

Speaker speaker_1: 5334. Thank you and I'm ready for the last child.

Speaker speaker_2: Um, first name-

Speaker speaker_1: Male?

Speaker speaker_2: ... Azriel.

Speaker speaker_1: Male or female?

Speaker speaker_2: A, uh, sorry. Uh, female.

Speaker speaker_1: Thank you. All right, I'm ready.

Speaker speaker_2: Okay, uh, Azriel, that's A-Z-R-I-E-L.

Speaker speaker_1: Same last name?

Speaker speaker_2: Yup.

Speaker speaker_1: Social?

Speaker speaker_2: 033-

Speaker speaker_1: 033.

Speaker speaker_2: -92-

Speaker speaker_1: 92.

Speaker speaker_2: -1858.

Speaker speaker_1: -1858. And date of birth?

Speaker speaker_2: Um, April 11th.

Speaker speaker_1: 04/11.

Speaker speaker_2: 2010.

Speaker speaker_1: 0411-2010?

Speaker speaker_2: Yup.

Speaker speaker_1: Thank you.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All right, and then I need a benefic- I need a beneficiary for your life insurance policy.

Speaker speaker_2: Uh, that would be my wife, Marina. And then if you need a, a secondary, it would be, uh, 50% for my kids, each of them. I don't know if it goes that far, but...

Speaker speaker_1: It does. I mean, I can split it between your spouse and your children. But if you just want to do wife and dad-

Speaker speaker_2: No, no, well I... Go ahead.

Speaker speaker_1: 'Cause, so with, with you getting them all, um, life insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... do you think your spouse has to depend it, or the beneficiary, but she will have to add it once your coverage becomes active.

Speaker speaker_2: Oh, I see, I see. Okay. Oh, yeah, yeah, that's fine. I can, I can add that later, I guess.

Speaker speaker_1: All right. So the enrollment process does take one to two weeks. Again, but your coverage won't be active until 1/6/25. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one, two weeks from that activation date.

Speaker speaker_2: Say that, I got everything, but say that last sentence again?

Speaker speaker_1: The ID cards will be-

Speaker speaker_2: What'd you say?

Speaker speaker_1: ... one to two weeks from the activation date.

Speaker speaker_2: Oh, okay, ID cards. Got it. Okay, okay.

Speaker speaker_1: And if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise it's only sent via email.

Speaker speaker_2: Oh, I see. Okay. All right.

Speaker speaker_1: All right. Well, is there anything else I can help you with today, Mr. Umberto?

Speaker speaker_2: So, um, let's see. Hold on, let me just do the logistics real quick just because I have... So if it begins on the 6th, um, because of the place where I work they're actually not open, so they're open today and tomorrow, and then they're not open until the, like the rest of the, the year essentially. So they go back on the, the 6th, I guess. Um-

Speaker speaker_1: How long do you-

Speaker speaker_2: ... once I have a paycheck. What's that?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So-

Speaker speaker_1: Go ahead.

Speaker speaker_2: If, so my, my, my question was your, from what I understood, my coverage would take place, like, once, once that deduction happened? Or does that not factor into the coverage date at all? It's just the fact that I'm covered on the 6th is regardless of, of the, of the paycheck, uh, deduction?

Speaker speaker_1: You mind if I put you on a brief hold?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. All right. How you doing, Mr. Umberto?

Speaker speaker_2: I'm good. Yep.

Speaker speaker_1: All right. So considering you guys won't be coming back until the 6th, it will most likely take a week or so, uh, one to two weeks from that date 'cause you won't be able to get a deduction until... Well, your coverage won't become active until any, a d- a deduction is made. And since y'all won't be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... working, you'll, no deductions will be made from that week.

Speaker speaker_2: Oh, okay. Okay. But, but it should, I mean, assuming that I go back, uh-

Speaker speaker_1: It should be in January.

Speaker speaker_2: ... actually it should be, it should be in January. Yeah. I mean, honestly, I, I hate to say it, but that's kind of what I'm concerned about. As long as I, I don't go a month without it, you know, just so I can say that I have insurance.

Speaker speaker_1: Yes, sir. You-

Speaker speaker_2: Um...

Speaker speaker_1: ... say you should, should, as long as you're working, 'cause the way that this insurance works, it base, it takes out the deduction a week prior to pay for the following week. So since you guys won't be working, then it wouldn't be, you wouldn't have a paycheck for them to deduc- to do- to make the deductions for that coverage. Does that make sense?

Speaker speaker_2: Mm-hmm. Yeah, it does. Yeah.

Speaker speaker_1: So once you start working back, then they will be able to make that deduction happen.

Speaker speaker_2: Right, right. Yeah. I just wasn't sure if it, if the, if the start day was dependent on, like, the, that first deduction or if it was just, you know?

Speaker speaker_1: Yes, sir. I understand.

Speaker speaker_2: Yeah. Yeah, okay. No, that's, that's cool. Uh, thanks for the, uh, info.

Speaker speaker_1: No problem, Mr. Umberto. Is there anything else I can help you with today?

Speaker speaker_2: Um, no, no. So the, if I wanted to make changes after this point, the next time would be essentially open enrollment at the end of next year, essentially?

Speaker speaker_1: Yes, sir. But you're always able, you're always able to drop anything. You just wouldn't be able to add anything at any time.

Speaker speaker_2: Oh, I see, I see.

Speaker speaker_1: So if you ever wanted to-

Speaker speaker_2: But you actually-

Speaker speaker_1: ... downgrade, you can al- 'cause right now you have a full, you have full coverage.

Speaker speaker_2: I, I, yeah. Right.

Speaker speaker_1: So, there wouldn't be anything else to go up to outside of what you're already being offered. So you would be able to drop down-

Speaker speaker_2: Oh.

Speaker speaker_1: ... at any time.

Speaker speaker_2: Oh. Oh, I can go down. Oh, okay. Okay, that's cool. All right.

Speaker speaker_1: All right. Well, is there anything else, Mr. Umberto?

Speaker speaker_2: Uh, no, no. That's about it.

Speaker speaker_1: Okay. If there's nothing else, thanks for calling Benefits for the Carter's. We hope you have a great holiday, man.

Speaker speaker_2: I will. You too. Thanks very much.

Speaker speaker_1: No problem. Thank you.

Speaker speaker_2: All right. Bye.

Speaker speaker_1: Bye.