

Transcript: Pamela

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Full Transcript

Hello, this is speaking. How can I help you? Yeah. So, I called you because, um, they... I was told by my agency that I would want to, um- I cannot... Ma'am. Can you hear me? Yes, now. You can hear me now? Okay, so I was, uh, told by my agency that if I did not want to enroll in the, uh, insurance, uh, to give y'all a call. Yes, sure. So- And- Yeah. ... what's- Go ahead, I'm sorry. Who do you work for, ma'am? Carlton Staffing. May I have the last four digits of your Social, so I can pull up your file? Yes. 8691. And your first and last name? Norma Cazares. Can you say the last four? It's 8691. Yes. Mm-hmm. Um, Ms. Cazares, uh, when do you start working for them? Uh, I started my assignment this mon... this Monday, the first. No, what was it? The 3rd, March 3rd. Okay. So we do not have your file yet. They usually send it, like, a week after you start working. Now, we could create your file if you're willing to provide the personal information. If not, I would say to try back, uh, Monday and we should have your information in the system. Okay. Now, let me ask you. Uh, I'll call back. You just told me- Mm-hmm. ... to call on Wednesday, so that's why I was calling today. But, no, no, that's fine. Yeah. Either I can try again. Um, I can try again. But let me ask you a question. So let's say I keep the insurance, uh, and if I decide not to, let's say, at the end of Mar... this, this March, can I cancel then or is there... I guess, I, um, what I'm trying, what I'm trying to ask is, is there a time limit when I can cancel before, you know? Yeah. So you have 30 days from your first paycheck to enroll or cancel, and then you have to wait for a company open enrollment or a qualified life event, because Carlton is under Section 125, which is an IRS regulation. Um, they s- um, take your premium pre-tax, and you have to stay within the, uh, enrollment into company open enrollment or the qualified life event. Okay. Okay. Yeah. Mm-hmm. So let's say you enroll now. Um, also the benefit takes about two to three weeks to start. So most likely, by the time you wanna cancel, it's still not, um, active. Okay. Okay. Okay. But they'll be deducting my... the fee right, right away? My pay- No. If you decline it... So, when you call back on Monday, um, we'll go ahead and decline you, you your benefits. To say that the enrollment and when they send out the information, I mean, it... um, when you receive your, your check, because they enroll you after your first paycheck, you won't see any deductions. Okay, but if I stay, if I don't cancel and I stay until... I'll give myself then till the end of the month, then I'll, I'll see it, like, on my first, the first... well, la... the second week, right? Hmm. Like, we don't have access to your payroll, so I'm not able to tell you, like, a timeframe. Oh, okay. Ok- But I know for sure th- yeah, f- for sure, they do take about three weeks to start, um, after the... you know, like, when they do the auto enrollment. Um- Okay, but I do have- ... that's the only way. Like you said, I do have 30 days to think about it and see if I want to either stay or decline, so I have pretty much until the end of March, correct? Yes. Let me see. To- Yeah, because we don't have a hire date for you. So as soon as you receive your first paycheck, you start counting the days. Got it. Okay. Okay. Because if I cancel, let's say I

cancel today, for example- Yes. Okay. ... assuming that you already had your informa... my information and everything, I cancel today and then two weeks from now I'm like, "Okay, I want... I decided to enroll." Can I do that or no? Yes, you still have those 30 days. Just 30 days to do either one... either way? Mm-hmm. Even though- Either go back, if I cancel- Even though- ... or just wait. Okay. Yeah. Even though if you decline today, the auto enrollment, you have until 30 days. To, to change my mind? Okay, perfect. Okay, great. And now last question, and let's say if I only want, I don't know, dental and vision, can I do that or do I have to get all three, medical, dental and vision? No, you, you could do that. You could en... enroll in whatever you want. You don't have to take medical. Okay. It's not mandatory. Got it. Okay. Okay, perfect. Okay. Well, thank you so much for your help and I'll, uh, I'll see if I call back next week. No problem. And, um- Thank you. Mm-hmm. If, if... let's say if Monday we have not received it, just be prepared to create the file, if you want to. Okay, I'll do that. All right? Yes. Thank you so much. All right. Anything else I can do for you? No, that would be all for now. Thank you. All right. Have a good one. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Hello, this is speaking. How can I help you?

Speaker speaker_1: Yeah. So, I called you because, um, they... I was told by my agency that I would want to, um-

Speaker speaker_0: I cannot... Ma'am.

Speaker speaker_1: Can you hear me?

Speaker speaker_0: Yes, now.

Speaker speaker_1: You can hear me now? Okay, so I was, uh, told by my agency that if I did not want to enroll in the, uh, insurance, uh, to give y'all a call.

Speaker speaker_0: Yes, sure.

Speaker speaker_1: So-

Speaker speaker_0: And-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... what's-

Speaker speaker_1: Go ahead, I'm sorry.

Speaker speaker_0: Who do you work for, ma'am?

Speaker speaker_1: Carlton Staffing.

Speaker speaker_0: May I have the last four digits of your Social, so I can pull up your file?

Speaker speaker_1: Yes. 8691.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Norma Cazares.

Speaker speaker_0: Can you say the last four? It's 8691.

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: Um, Ms. Cazares, uh, when do you start working for them?

Speaker speaker_1: Uh, I started my assignment this mon... this Monday, the first. No, what was it? The 3rd, March 3rd.

Speaker speaker_0: Okay. So we do not have your file yet. They usually send it, like, a week after you start working. Now, we could create your file if you're willing to provide the personal information. If not, I would say to try back, uh, Monday and we should have your information in the system.

Speaker speaker_1: Okay. Now, let me ask you. Uh, I'll call back. You just told me-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... to call on Wednesday, so that's why I was calling today. But, no, no, that's fine.

Speaker speaker_0: Yeah.

Speaker speaker_1: Either I can try again. Um, I can try again. But let me ask you a question. So let's say I keep the insurance, uh, and if I decide not to, let's say, at the end of Mar... this, this March, can I cancel then or is there... I guess, I, um, what I'm trying, what I'm trying to ask is, is there a time limit when I can cancel before, you know?

Speaker speaker_0: Yeah. So you have 30 days from your first paycheck to enroll or cancel, and then you have to wait for a company open enrollment or a qualified life event, because Carlton is under Section 125, which is an IRS regulation. Um, they s- um, take your premium pre-tax, and you have to stay within the, uh, enrollment into company open enrollment or the qualified life event.

Speaker speaker_1: Okay. Okay. Yeah. Mm-hmm.

Speaker speaker_0: So let's say you enroll now. Um, also the benefit takes about two to three weeks to start. So most likely, by the time you wanna cancel, it's still not, um, active.

Speaker speaker_1: Okay. Okay. Okay. But they'll be deducting my... the fee right, right away? My pay-

Speaker speaker_0: No. If you decline it... So, when you call back on Monday, um, we'll go ahead and decline you, you your benefits. To say that the enrollment and when they send out the information, I mean, it... um, when you receive your, your check, because they enroll you after your first paycheck, you won't see any deductions.

Speaker speaker_1: Okay, but if I stay, if I don't cancel and I stay until... I'll give myself then till the end of the month, then I'll, I'll see it, like, on my first, the first... well, la... the second week, right?

Speaker speaker_0: Hmm. Like, we don't have access to your payroll, so I'm not able to tell you, like, a timeframe.

Speaker speaker_1: Oh, okay. Ok-

Speaker speaker_0: But I know for sure th- yeah, f- for sure, they do take about three weeks to start, um, after the... you know, like, when they do the auto enrollment. Um-

Speaker speaker_1: Okay, but I do have-

Speaker speaker_0: ... that's the only way.

Speaker speaker_1: Like you said, I do have 30 days to think about it and see if I want to either stay or decline, so I have pretty much until the end of March, correct?

Speaker speaker_0: Yes. Let me see.

Speaker speaker_1: To-

Speaker speaker_0: Yeah, because we don't have a hire date for you. So as soon as you receive your first paycheck, you start counting the days.

Speaker speaker_1: Got it. Okay. Okay. Because if I cancel, let's say I cancel today, for example-

Speaker speaker_0: Yes. Okay.

Speaker speaker_1: ... assuming that you already had your informa... my information and everything, I cancel today and then two weeks from now I'm like, "Okay, I want... I decided to enroll." Can I do that or no?

Speaker speaker_0: Yes, you still have those 30 days.

Speaker speaker_1: Just 30 days to do either one... either way?

Speaker speaker_0: Mm-hmm. Even though-

Speaker speaker_1: Either go back, if I cancel-

Speaker speaker_0: Even though-

Speaker speaker_1: ... or just wait. Okay.

Speaker speaker_0: Yeah. Even though if you decline today, the auto enrollment, you have until 30 days.

Speaker speaker_1: To, to change my mind? Okay, perfect. Okay, great. And now last question, and let's say if I only want, I don't know, dental and vision, can I do that or do I have to get all three, medical, dental and vision?

Speaker speaker_0: No, you, you could do that. You could en... enroll in whatever you want. You don't have to take medical.

Speaker speaker_1: Okay.

Speaker speaker_0: It's not mandatory.

Speaker speaker_1: Got it. Okay. Okay, perfect. Okay. Well, thank you so much for your help and I'll, uh, I'll see if I call back next week .

Speaker speaker_0: No problem. And, um-

Speaker speaker_1: Thank you.

Speaker speaker_0: Mm-hmm. If, if... let's say if Monday we have not received it, just be prepared to create the file, if you want to.

Speaker speaker_1: Okay, I'll do that.

Speaker speaker_0: All right?

Speaker speaker_1: Yes. Thank you so much.

Speaker speaker_0: All right. Anything else I can do for you?

Speaker speaker_1: No, that would be all for now. Thank you.

Speaker speaker_0: All right.

Speaker speaker_1: Have a good one.

Speaker speaker_0: You too.

Speaker speaker_1: Thank you. Bye-bye.