

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Awards. This is Pamela speaking. How may I help you? Yes, hi. This is Destiny Boutt-Knight. Um, I'm calling because, um, I was told that I signed up for insurance through my job. Okay. Um- And I'm trying to figure out, uh, ma'am. Who do you work for? I work for a T- uh, TRC Staffing and, um, it's flex, flex. May I have the last four digits of your social so I could pull up your file? 4205. First and last name, ma'am? Destiny Boutt-Knight. All right. Miss Boutt-Knight, for security reasons, just to make sure we are in the correct file, can you please verify your complete address and date of birth? Yes. 209 Baymore Lane, Columbia, South Carolina. Um, my... Columbia, South Carolina 29212. My date of birth is October 16th, 1976. Thank you for the information. We have the telephone number on file, which is 803-999-0742. And your email is your lastname.yourfirstname@yahoo.com. Yes. All right. And, what is it that you need to know about your benefits? What kind of insurance do I have? Because the insurance that I had, I was trying to wait for that to end before I signed up, because I had insurance. So, she was telling me that I have insurance through my... through the job. So I'm trying to figure out what kind of insurance do I have because I don't have a card. I don't have anything. You are not enrolled in the benefits. Okay. So, uh, when do I enroll in benefits? Um, when the company open enrollment happens or if you have a qualified life event. Like if you lost benefits in the last 30 days, that would be a qualified life event for you to enroll at this time. And the- Okay. ... open enrollment, um, let me check when they did it last year and I'll be able to tell you when it's gonna happen this year. Let's see. I believe they do it in December. No. Actually, it already passed. It was from September 23rd to October 16th. Okay. October 16th was my, uh, birthday. But I never knew anything about no insurance. I was thinking that I had to get hired on to get insurance. No. Well, the staffing agency off- also offers, um, benefits to their employer. And then if you get hired on, they will also- They must have sent it to you. They must have sent you something randomly and I don't check my email like that unless I know I got something coming, because no one nev- no one never told me. So, what do I need to do now? 'Cause I need some insurance. I got a bad tooth in the back of my mouth and I just come from the dentist and I'm not insured. Okay. So, like I said, for you to be able to enroll, you have to have a qualified life event, which is, um, that you had lost benefits in the last four- uh, 30 days. And if you have proof of that, you- w- um, I could send you an email with- You say I have lost benefits? Yes, ma'am. Other than that- Like loss of a job or something? No. Let's say if you have benefits at, uh, before and, and you lost it, let's say last month around the 20th. Or not the 20 'cause it's 11. I would say, let's say at the end of last month. Um, yeah, like the 31st. You're still under it, the 30 days- Yeah, I lost bi-... I lost benefits, but I don't even know when I lost the benefits 'cause I was under Medicaid at the time before I started working and now that I'm working, Medicaid won't accept me. So they dropped me, you know what I'm

saying? Yes. So, um, you been working with, um, TRC since April? The... Uh, no. I've been working with TRC since April but, uh, the job, the first job they put me on, it was a contract job, so we weren't a-... We weren't only supposed to be there like three weeks, three to four weeks or something like that. We don't... Those are only options that you, that you will have. Um- Okay. I would like to see if I qualify for that then. Check how long has it been since you lo- lost the Medicaid and if it's within the month, um, you could give us a call back and see if they approve your qualified live events. But if it's past the 30 days- Okay. So I got to call Medicaid- That- So I need to call Medicaid to see when was it I lose my benefits, right? And... Yeah. And if you could get the proof of your- that you lost the benefits, they, they gonna need that information. They, um, they will send you the letter or the information that you need. If not, I won't be able to sign up for benefits until December? Not December. It already passed. It was back in, in, in September. So how often do they do it? Every six months? Every year. Once a year only? So if we missed it, that's it? Yes, ma'am. And so I came in... I came... I started working with the company that I'm with in the midst of all of this. So, we came in on a time when it was ending. When you, when you get the hire on, you have 30 days to enroll in the benefits from your first paycheck. Or, um, after those 30 days, then comes the company open enrollment whenever they do it. Um, those are the only times that you are allowed to enroll in the benefits or the qualified live events. All right, thank you. Thank you for giving us a-

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and Awards. This is Pamela speaking. How may I help you?

Speaker speaker_2: Yes, hi. This is Destiny Boutt-Knight. Um, I'm calling because, um, I was told that I signed up for insurance through my job.

Speaker speaker_1: Okay. Um-

Speaker speaker_2: And I'm trying to figure out, uh, ma'am.

Speaker speaker_1: Who do you work for?

Speaker speaker_2: I work for a T- uh, TRC Staffing and, um, it's flex, flex.

Speaker speaker_1: May I have the last four digits of your social so I could pull up your file?

Speaker speaker_2: 4205.

Speaker speaker_1: First and last name, ma'am?

Speaker speaker_2: Destiny Boutt-Knight.

Speaker speaker_1: All right. Miss Boutt-Knight, for security reasons, just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: Yes. 209 Baymore Lane, Columbia, South Carolina. Um, my... Columbia, South Carolina 29212. My date of birth is October 16th, 1976.

Speaker speaker_1: Thank you for the information. We have the telephone number on file, which is 803-999-0742. And your email is your lastname.yourfirstname@yahoo.com.

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And, what is it that you need to know about your benefits?

Speaker speaker_2: What kind of insurance do I have? Because the insurance that I had, I was trying to wait for that to end before I signed up, because I had insurance. So, she was telling me that I have insurance through my... through the job. So I'm trying to figure out what kind of insurance do I have because I don't have a card. I don't have anything.

Speaker speaker_1: You are not enrolled in the benefits.

Speaker speaker_2: Okay. So, uh, when do I enroll in benefits?

Speaker speaker_1: Um, when the company open enrollment happens or if you have a qualified live event. Like if you lost benefits in the last 30 days, that would be a qualified live event for you to enroll at this time. And the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... open enrollment, um, let me check when they did it last year and I'll be able to tell you when it's gonna happen this year. Let's see. I believe they do it in December. No. Actually, it already passed. It was from September 23rd to October 16th.

Speaker speaker_2: Okay. October 16th was my, uh, birthday. But I never knew anything about no insurance. I was thinking that I had to get hired on to get insurance.

Speaker speaker_1: No. Well, the staffing agency off- also offers, um, benefits to their employer. And then if you get hired on, they will also-

Speaker speaker_2: They must have sent it to you. They must have sent you something randomly and I don't check my email like that unless I know I got something coming, because no one nev- no one never told me. So, what do I need to do now? 'Cause I need some insurance. I got a bad tooth in the back of my mouth and I just come from the dentist and I'm not insured.

Speaker speaker_1: Okay. So, like I said, for you to be able to enroll, you have to have a qualified live event, which is, um, that you had lost benefits in the last four- uh, 30 days. And if you have proof of that, you- w- um, I could send you an email with-

Speaker speaker_2: You say I have lost benefits?

Speaker speaker_1: Yes, ma'am. Other than that-

Speaker speaker_2: Like loss of a job or something?

Speaker speaker_1: No. Let's say if you have benefits at, uh, before and, and you lost it, let's say last month around the 20th. Or not the 20 'cause it's 11. I would say, let's say at the end of last month. Um, yeah, like the 31st. You're still under it, the 30 days-

Speaker speaker_2: Yeah, I lost bi-... I lost benefits, but I don't even know when I lost the benefits 'cause I was under Medicaid at the time before I started working and now that I'm working, Medicaid won't accept me. So they dropped me, you know what I'm saying?

Speaker speaker_1: Yes. So, um, you been working with, um, TRC since April?

Speaker speaker_2: The... Uh, no. I've been working with TRC since April but, uh, the job, the first job they put me on, it was a contract job, so we weren't a-... We weren't only supposed to be there like three weeks, three to four weeks or something like that.

Speaker speaker_1: We don't... Those are only options that you, that you will have. Um-

Speaker speaker_2: Okay. I would like to see if I qualify for that then.

Speaker speaker_1: Check how long has it been since you lo- lost the Medicaid and if it's within the month, um, you could give us a call back and see if they approve your qualified live events. But if it's past the 30 days-

Speaker speaker_2: Okay. So I got to call Medicaid-

Speaker speaker_1: That-

Speaker speaker_2: So I need to call Medicaid to see when was it I lose my benefits, right?

Speaker speaker_1: And... Yeah. And if you could get the proof of your- that you lost the benefits, they, they gonna need that information. They, um, they will send you the letter or the information that you need.

Speaker speaker_2: If not, I won't be able to sign up for benefits until December?

Speaker speaker_1: Not December. It already passed. It was back in, in, in September.

Speaker speaker_2: So how often do they do it? Every six months?

Speaker speaker_1: Every year.

Speaker speaker_2: Once a year only? So if we missed it, that's it?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And so I came in... I came... I started working with the company that I'm with in the midst of all of this. So, we came in on a time when it was ending.

Speaker speaker_1: When you, when you get the hire on, you have 30 days to enroll in the benefits from your first paycheck. Or, um, after those 30 days, then comes the company open enrollment whenever they do it. Um, those are the only times that you are allowed to enroll in the benefits or the qualified live events.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: Thank you for giving us a-