Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ■v■nu■■m who may I speak with? Hi, Pearl, you could call me Gloria even though that's my middle name, just for the easi- eh- easiness of it. Okay, how can I assist you, Miss Gloria? Uh, I'm here to call regarding the enrollment. Okay. Uh, they said to call directly to enroll for the, um, uh, benefits. Okay, what's the agency's name? I worked with ATC Around the Clock. And the last four digits of your social? Uh, 8680. Okay, and what's your first name? Uh, first name is spelled B like boy, O like octopus, there's a space, and then B as in boy, A as in apple, E as in elephant. Okay, can I have your address and date of birth? Um, my... I'm a travel nurse, so my current address is 3150 Wilshire, W-I-R... Well, sorry it's W-I-L S-H-I-R-E, Unit 1604, Los Angeles, California 90010 is the address, and date of birth is November 9 '94. Okay. And so, I have a different address on file. Do you remember your previous address? Yeah, so my permanent address is... Oh, wait. This add- this address ■v■nu■■m started the job. Hello? Oh, it's do- Yeah, sorry. Uh, it's the Audrey Apartment, it's 700 South Manhattan, uh, Los Angeles, California 90005. I still have a different address. If you'd like, you can provide me with your full, um, social and I can change your address to the one you provided earlier. Um, my permanent address is New Jersey, 250 Overpack Avenue, Richfield Park, New Jersey, So. I'm from- Okay. I don't know which address you're talking about. Okay, that's not the point of the address. Okay, what is your phone number? But the Wilshire's the... The 3150 Wilshire is where I'm currently living right now with my assignment. And your phone number is 551-486-2255? That's correct, yes. Can I have your email address as gloriaaa with three As jin@gmail.com? Yes. Okay. How long have you been working with ATC? Uh, I started with them April. So I should be the one-year mark now. That's what I was told when I asked them for eligibility. They said I could enroll now. So there's only two time frames when you can enroll in coverage. The first time frame is within 30 days of receiving your first paycheck. And the second time frame is during company open enrollment. I was told when I first started that they can't... like, I wa- Uh, I am not eligible for benefits until I am with them for a whole year. So I'm confused because I was marking it so that this is like my one-year mark. Um, so unfortunately, I'm not sure why they, they gave you that timeframe, um, because you're either eligible to enroll as soon as you start. In fact, they give you, like I said, those 30 days before your... of the... after your first paycheck to enroll. Okay, 'cause I literally asked them for about my benefits and they said I'm not eligible for benefits until one year after. So I'm confused cause now you guys are telling me that I, I was eligible for enrollment. Um, so then when is the next time I could enroll then? The beginning of December. That is crazy, 'cause then why did I... I'm sorry, I'm like taking this out on you. I'm not really trying to take ■v■nu■■m out on you. I'm just trying to understand this 'cause I was... I got a different insurance in January to make up until now so that I could have coverage. Oh, just whom should I talk to regarding

this? Because it seems like my recruiter was the one who gave me the wrong information, and I've been waiting patiently for the past year, um, and I really need insurance. Um, whom can I talk to at ATC? Is there a way to go around this at all? Um, the only other way that you'd be able to enroll outside those two time periods is if you had a qualified life event occur, which is something like marriage, divorce, um, involuntary loss of coverage elsewhere, turning the age of 18, adoption of a child, something like that. Um, but that's the only other way you'd be able to enroll in, in coverage out of those time frames. Uh... So there's... So you're telling me there's nothing ATC can do- No, ma'am. ... so that I could enroll with you guys? No, ma'am. Then w- how come when I asked them to enroll, they sent me all the enrollment information now, but not before? What, is this like a policy that changed this year or something? No, I've, I've been... I've been with Benefits in a Card for two years, and that's always been the policy, always been the way, um, that enrollment have went. If ATC- Do you speak with ATC about-Yeah. Go ahead. If ATC starts a new hire date for me, can I enroll then? Um, so if your hire date, because they send us over your information, like, like right now, you said your, your hire date was in April. I have- Yeah. ... a hire date... I have a hire date of August, or well, the date of your first paycheck- Well, Aug- ... was in August of last year. Yeah. Um... Yeah. That's when I started working because there was some, um... I was supposed to start somewhere else, but then the hospital canceled, so I ended up going somewhere else, but that's like the story behind it. But August is the first time I worked with them, yes. Yeah. So in order for us to, to enroll you, that date would have to be within the last 30 days. Okay, so if that date changes, I should be able to enroll? Technically, but I'm not sure- Yes, okay. ... if that's something that they'd be able to do. Okay, I, I, I mean, I gotta try 'cause I canceled my insurance, so thinking that I will have insurance with ATC and that the only reason I stayed with ATC was because I was close to getting insurance. I mean, I'm, I'm sorry I'm like saying all these extra stuff. Let me contact them and let me see what I can do. Thank you so much for your information and thank you so much for your time. No problem. Thank you so much for calling. You have a great day. Bye-bye.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ■v■nu■■m who may I speak with?

Speaker speaker_1: Hi, Pearl, you could call me Gloria even though that's my middle name, just for the easi- eh- easiness of it.

Speaker speaker_0: Okay, how can I assist you, Miss Gloria?

Speaker speaker_1: Uh, I'm here to call regarding the enrollment.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh, they said to call directly to enroll for the, um, uh, benefits.

Speaker speaker 0: Okay, what's the agency's name?

Speaker speaker_1: I worked with ATC Around the Clock.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker 1: Uh, 8680.

Speaker speaker_0: Okay, and what's your first name?

Speaker speaker_1: Uh, first name is spelled B like boy, O like octopus, there's a space, and then B as in boy, A as in apple, E as in elephant.

Speaker speaker_0: Okay, can I have your address and date of birth?

Speaker speaker_1: Um, my... I'm a travel nurse, so my current address is 3150 Wilshire, W-I-R... Well, sorry it's W-I-L S-H-I-R-E, Unit 1604, Los Angeles, California 90010 is the address, and date of birth is November 9 '94.

Speaker speaker_0: Okay. And so, I have a different address on file. Do you remember your previous address?

Speaker speaker_1: Yeah, so my permanent address is... Oh, wait. This add- this address
■v■nu■■m started the job.

Speaker speaker_0: Hello?

Speaker speaker_1: Oh, it's do- Yeah, sorry. Uh, it's the Audrey Apartment, it's 700 South Manhattan, uh, Los Angeles, California 90005.

Speaker speaker_0: I still have a different address. If you'd like, you can provide me with your full, um, social and I can change your address to the one you provided earlier.

Speaker speaker_1: Um, my permanent address is New Jersey, 250 Overpack Avenue, Richfield Park, New Jersey. So I'm from-

Speaker speaker_0: Okay.

Speaker speaker_1: I don't know which address you're talking about. Okay, that's not the point of the address.

Speaker speaker_0: Okay, what is your phone number?

Speaker speaker_1: But the Wilshire's the... The 3150 Wilshire is where I'm currently living right now with my assignment.

Speaker speaker_0: And your phone number is 551-486-2255?

Speaker speaker_1: That's correct, yes.

Speaker speaker_0: Can I have your email address as gloriaaa with three As jin@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. How long have you been working with ATC?

Speaker speaker_1: Uh, I started with them April. So I should be the one-year mark now. That's what I was told when I asked them for eligibility. They said I could enroll now.

Speaker speaker_0: So there's only two time frames when you can enroll in coverage. The first time frame is within 30 days of receiving your first paycheck. And the second time frame is during company open enrollment.

Speaker speaker_1: I was told when I first started that they can't... like, I wa- Uh, I am not eligible for benefits until I am with them for a whole year. So I'm confused because I was marking it so that this is like my one-year mark.

Speaker speaker_0: Um, so unfortunately, I'm not sure why they, they gave you that timeframe, um, because you're either eligible to enroll as soon as you start. In fact, they give you, like I said, those 30 days before your... of the... after your first paycheck to enroll.

Speaker speaker_1: Okay, 'cause I literally asked them for about my benefits and they said I'm not eligible for benefits until one year after. So I'm confused 'cause now you guys are telling me that I, I was eligible for enrollment. Um, so then when is the next time I could enroll then?

Speaker speaker_0: The beginning of December.

Speaker speaker_1: That is crazy, 'cause then why did I... I'm sorry, I'm like taking this out on you. I'm not really trying to take venue mout on you. I'm just trying to understand this 'cause I was... I got a different insurance in January to make up until now so that I could have coverage. Oh, just whom should I talk to regarding this? Because it seems like my recruiter was the one who gave me the wrong information, and I've been waiting patiently for the past year, um, and I really need insurance. Um, whom can I talk to at ATC? Is there a way to go around this at all?

Speaker speaker_0: Um, the only other way that you'd be able to enroll outside those two time periods is if you had a qualified life event occur, which is something like marriage, divorce, um, involuntary loss of coverage elsewhere, turning the age of 18, adoption of a child, something like that. Um, but that's the only other way you'd be able to enroll in, in coverage out of those time frames.

Speaker speaker_1: Uh... So there's... So you're telling me there's nothing ATC can do-

Speaker speaker_0: No, ma'am.

Speaker speaker_1: ... so that I could enroll with you guys?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Then w- how come when I asked them to enroll, they sent me all the enrollment information now, but not before? What, is this like a policy that changed this year or something?

Speaker speaker_0: No, I've, I've been... I've been with Benefits in a Card for two years, and that's always been the policy, always been the way, um, that enrollment have went.

Speaker speaker_1: If ATC-

Speaker speaker_0: Do you speak with ATC about-

Speaker speaker_1: Yeah.

Speaker speaker_0: Go ahead.

Speaker speaker_1: If ATC starts a new hire date for me, can I enroll then?

Speaker speaker_0: Um, so if your hire date, because they send us over your information, like, like right now, you said your, your hire date was in April. I have-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... a hire date... I have a hire date of August, or well, the date of your first paycheck-

Speaker speaker 1: Well, Aug-

Speaker speaker_0: ... was in August of last year.

Speaker speaker_1: Yeah.

Speaker speaker 0: Um...

Speaker speaker_1: Yeah. That's when I started working because there was some, um... I was supposed to start somewhere else, but then the hospital canceled, so I ended up going somewhere else, but that's like the story behind it. But August is the first time I worked with them, yes. Yeah.

Speaker speaker_0: So in order for us to, to enroll you, that date would have to be within the last 30 days.

Speaker speaker_1: Okay, so if that date changes, I should be able to enroll?

Speaker speaker_0: Technically, but I'm not sure-

Speaker speaker_1: Yes, okay.

Speaker speaker_0: ... if that's something that they'd be able to do.

Speaker speaker_1: Okay. I, I, I mean, I gotta try 'cause I canceled my insurance, so thinking that I will have insurance with ATC and that the only reason I stayed with ATC was because I was close to getting insurance. I mean, I'm, I'm sorry I'm like saying all these extra stuff. Let me contact them and let me see what I can do. Thank you so much for your information and thank you so much for your time.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: Bye-bye.