**Transcript: Pearl** 

Rojas-5976721161928704-5446191735586816

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? My name is Carmine Santoni. And how can I assist you? Okay. I'm curious, I w- I work through Morales at Subaru and, um, my health insurance that I had just expired. So, I'm looking to see h- how and what your insurance would cover and how would it p- pay and everything else. Okay. What are the last four digits of your Social? 1663. And you said you're working with Morales, correct? Yes, ma'am. All righty. And can you confirm your address and date of birth for me? Um, 1021 Navari Drive, Lafayette, Indiana. I'm not sure of the ZIP code cause I ain't been out here that long. 47905 and 4/1/77 is my birthdate. Okay. So I have a different address on file. What was your previous address? Um, 13454 French Court, Cedar Lake, Indiana. All righty. And you said your new address is 1021 Navari Drive? Yes, ma'am. That's what's on my checks. I don't know why, and my ID now, I don't know why it wouldn't have been changed yet. Um, their system's, uh, different from ours. We're not powered by the actual staffing agency. Oh. Um, so that's- Okay. ... that's why. No worries. Okay. I'll go ahead and get that changed for you. Okay. Um, what's a good phone number? We don't have one on file either, 773-537-5605. All righty. And I have your email address as your first name, your last name 77 at gmail.com? Yes, ma'am. All righty. Take a look here. Okay, so you are out of your enrollment period. So, what I can do as far as the coverage, I can send you a copy of our benefit guide. Okay. It's gonna show you the prices that are offered, how much they cover for each service and how much each coverage costs a week, um, 'cause everything's- Okay. ... separate. Medical, dental, vision, all of it's separate. Okay. In order for you to be eligible to enroll, I would have to, you would have to have p- um, experienced a qualified life event, which you said you lost your previous coverage. How did you lose that coverage? Because they say I made too much money at Subaru. I was on the HIP plan. Okay. So what we can do that isn't, um, that is possibly a, possibly qualifies as a- a involuntary loss of coverage. What I'm gonna need though before we can get you actually enrolled is something from your- from your insurance company stating why you lost the previous coverage. And how would I go about getting that? So you would just- I gotta go to- ... call Oh. Okay. Yep. Just give your insurance carrier a call. Okay. And let them know that you want, you need something stating why you lost coverage and what the last date of coverage is. Okay, so would I call the Public Aid or would I call MD Wise? 'Cause I was insured through Public Aid but I had MD Wise insurance. I would call MD Wise. Okay. Okay. And then, um, just ask as well to have the language on that letter. 100 emails, all the qualified life email. Okay. And you'll just respond with different needs. It has everything in the email what you need to respond with, what you need to tag in order for them to do that. Once we receive it, it takes about 24 to 48 hours to process. Okay. Once somebody ... process they'll let you know 100 eyes. And regardless of

the- of the outcome I'll be just calling to know where to go from there. Okay. Thank you so much, ma'am. I appreciate it so much. The, um, both emails are gonna come from info@benefitsinacard.com, okay? If they're not in your inbox try your spam or junk folders and I'll... Five minutes. Okay. Okay, thank you. No problem. Thank you so much for calling. You have a great day. You do the same. Thank you.

## **Conversation Format**

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

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_2: My name is Carmine Santoni.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: Okay. I'm curious, I w- I work through Morales at Subaru and, um, my health insurance that I had just expired. So, I'm looking to see h- how and what your insurance would cover and how would it p- pay and everything else.

Speaker speaker\_1: Okay. What are the last four digits of your Social?

Speaker speaker\_2: 1663.

Speaker speaker\_1: And you said you're working with Morales, correct?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All righty. And can you confirm your address and date of birth for me?

Speaker speaker\_2: Um, 1021 Navari Drive, Lafayette, Indiana. I'm not sure of the ZIP code 'cause I ain't been out here that long. 47905 and 4/1/77 is my birthdate.

Speaker speaker\_1: Okay. So I have a different address on file. What was your previous address?

Speaker speaker\_2: Um, 13454 French Court, Cedar Lake, Indiana.

Speaker speaker\_1: All righty. And you said your new address is 1021 Navari Drive?

Speaker speaker\_2: Yes, ma'am. That's what's on my checks. I don't know why, and my ID now, I don't know why it wouldn't have been changed yet.

Speaker speaker\_1: Um, their system's, uh, different from ours. We're not powered by the actual staffing agency.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Um, so that's-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that's why. No worries.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I'll go ahead and get that changed for you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, what's a good phone number? We don't have one on file either.

Speaker speaker\_2: 773-537-5605.

Speaker speaker\_1: All righty. And I have your email address as your first name, your last name 77 at gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All righty. Take a look here. Okay, so you are out of your enrollment period. So, what I can do as far as the coverage, I can send you a copy of our benefit guide.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It's gonna show you the prices that are offered, how much they cover for each service and how much each coverage costs a week, um, 'cause everything's-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... separate. Medical, dental, vision, all of it's separate.

Speaker speaker\_2: Okay.

Speaker speaker\_1: In order for you to be eligible to enroll, I would have to, you would have to have p- um, experienced a qualified life event, which you said you lost your previous coverage. How did you lose that coverage?

Speaker speaker\_2: Because they say I made too much money at Subaru. I was on the HIP plan.

Speaker speaker\_1: Okay. So what we can do that isn't, um, that is possibly a, possibly qualifies as a- a involuntary loss of coverage. What I'm gonna need though before we can get you actually enrolled is something from your- from your insurance company stating why you lost the previous coverage.

Speaker speaker\_2: And how would I go about getting that?

Speaker speaker\_1: So you would just-

Speaker speaker\_2: I gotta go to-

Speaker speaker\_1: ... call

Speaker speaker\_3: Oh.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yep. Just give your insurance carrier a call.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And let them know that you want, you need something stating why you lost coverage and what the last date of coverage is.

Speaker speaker\_2: Okay, so would I call the Public Aid or would I call MD Wise? 'Cause I was insured through Public Aid but I had MD Wise insurance.

Speaker speaker\_1: I would call MD Wise.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: And then, um, just ask as well to have the language on that letter. 100 emails, all the qualified life email.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And you'll just respond with different needs. It has everything in the email what you need to respond with, what you need to tag in order for them to do that. Once we receive it, it takes about 24 to 48 hours to process.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Once somebody

Speaker speaker\_4: ... process they'll let you know 100 eyes. And regardless of the- of the outcome I'll be just calling to know where to go from there.

Speaker speaker\_2: Okay. Thank you so much, ma'am. I appreciate it so much.

Speaker speaker\_1: The, um, both emails are gonna come from info@benefitsinacard.com, okay? If they're not in your inbox try your spam or junk folders and I'll... Five minutes.

Speaker speaker\_2: Okay. Okay, thank you.

Speaker speaker\_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker 2: You do the same. Thank you.