**Transcript: Pearl** 

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## **Full Transcript**

Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell's pleasure speaking with? Hi, good morning, my name is Pearl. My name is Quentin. And how can I assist you? Yeah, I'm just trying to get some information on, um, how much is the health insurance when I do my job? Yes, it just depends on what plan you choose and who you choose to cover. What's the name of the staffing agency you work for? I work for Partners Personal. If you'd like, I can send you a copy of their benefit guide and it'll show you all the plans we offer and how much they cost a week. Yes, ma'am. Uh, hmm, how long, how long does it take, uh... 'Cause I know it's been over 30 days, something like that. But how long does it take for you to, let's say, if I pick a plan, how long does it take me to start? Um, so it takes one to two weeks for the staffing agency to start the deductions. After the first deduction, the next Monday you're active. But you had to have done it between, between the 30 days of receiving your first paycheck. Yeah. That's what we've been calling back and forth before, uh, that happened. That's the reason why I'm calling. Okay. So- Let me take a look at your account and make sure you're still eligible. What are the last four digits of your social? 1573. All right, and if you can confirm your address and date of birth. 2/25/1977, in 2721 Romine Road, R-O-M-I-N-E. I go to Rock, Arkansas, 72204. All right, and I have your phone num- phone number as 972-249-7386. That is correct. And I have your email address as quentinp67@gmail.com. Yes, ma'am. Give me one moment. Okay, so it looks like your last day to enroll was the 22nd of this month. That wouldn't have been no month. I haven't been there a month yet. I have the date of your first paycheck as December 23rd. No. No. Uh, I don't remember. But I just know when I, when I contacted this, uh, number before they was texting me because I haven't been feeling good and I was asking them how give me a call back or whatever, but I never did hear from anyone, so... Well, I have here that- So what I do? ... on the 9th, um, on the 9th that they gave you a call. The call was disconnected, uh, before the agent can, could, um, explain for the reason of the call and then we have that you, they gave you, um, another call at, on the 16th. No, they didn't call me back. And it had their voicemail. No, no, I would have called back. Yep, um, well that's the information I have here on your account. And unfortunately, it's past your, your window. So you would have to wait for open enrollment, um, unless you have a qualified life event occur, which is something like marriage, divorce, involuntary loss of coverage elsewhere, the birth of a child, something like that. Then we could possibly get you enrolled. Um, but other than that, you would have to wait for open enrollment. Yeah, I lost my other insurance, uh, that's the reason why I'm waiting to get this insurance. Okay, was it within the last 30 days? Um, uh, yes, uh, I don't know who was, uh, United Healthcare. And it was with, you lost this coverage within the last 30 days? Yeah, because I haven't, I just switched from one job to the next. Okay, so what I can do is I can send you an email, it's called a qualified life event occ- uh, email. You're going to send us

something from that insurance company stating why you lost coverage and what coverage you lost and also the date that it ended. Once we receive that, we'll send it to our main office and process it, and they will let us know whether that is, that qualifies or not. This process takes 24 to 48 hours from the day we res- we receive your paperwork. Um, and then once they let me know if you're eligible or not, I'll give you a call back and let you know if you're eligible to enroll or not. All right, sounds good. Okay, that email is gonna come from info@benefitsinacard.com. It should come, it should go to your email. If you don't see any, check your spam or junk folder. All right. Do you have any questions? No. No, I'll call back if I don't. All righty, thank you so much for calling. You have a great day. All right.

## **Conversation Format**

Speaker speaker\_0: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell's pleasure speaking with?

Speaker speaker\_1: Hi, good morning, my name is Pearl. My name is Quentin.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Yeah, I'm just trying to get some information on, um, how much is the health insurance when I do my job?

Speaker speaker\_0: Yes, it just depends on what plan you choose and who you choose to cover. What's the name of the staffing agency you work for?

Speaker speaker\_1: I work for Partners Personal.

Speaker speaker\_0: If you'd like, I can send you a copy of their benefit guide and it'll show you all the plans we offer and how much they cost a week.

Speaker speaker\_1: Yes, ma'am. Uh, hmm, how long, how long does it take, uh... 'Cause I know it's been over 30 days, something like that. But how long does it take for you to, let's say, if I pick a plan, how long does it take me to start?

Speaker speaker\_0: Um, so it takes one to two weeks for the staffing agency to start the deductions. After the first deduction, the next Monday you're active. But you had to have done it between, between the 30 days of receiving your first paycheck.

Speaker speaker\_1: Yeah. That's what we've been calling back and forth before, uh, that happened. That's the reason why I'm calling.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So-

Speaker speaker\_0: Let me take a look at your account and make sure you're still eligible. What are the last four digits of your social?

Speaker speaker\_1: 1573.

Speaker speaker\_0: All right, and if you can confirm your address and date of birth.

Speaker speaker\_1: 2/25/1977, in 2721 Romine Road, R-O-M-I-N-E. I go to Rock, Arkansas, 72204.

Speaker speaker\_0: All right, and I have your phone num- phone number as 972-249-7386.

Speaker speaker\_1: That is correct.

Speaker speaker\_0: And I have your email address as quentinp67@gmail.com.

Speaker speaker 1: Yes, ma'am.

Speaker speaker\_0: Give me one moment. Okay, so it looks like your last day to enroll was the 22nd of this month.

Speaker speaker\_1: That wouldn't have been no month. I haven't been there a month yet.

Speaker speaker\_0: I have the date of your first paycheck as December 23rd.

Speaker speaker\_1: No. No. Uh, I don't remember. But I just know when I, when I contacted this, uh, number before they was texting me because I haven't been feeling good and I was asking them how give me a call back or whatever, but I never did hear from anyone, so...

Speaker speaker\_0: Well, I have here that-

Speaker speaker\_1: So what I do?

Speaker speaker\_0: ... on the 9th, um, on the 9th that they gave you a call. The call was disconnected, uh, before the agent can, could, um, explain for the reason of the call and then we have that you, they gave you, um, another call at, on the 16th.

Speaker speaker\_1: No, they didn't call me back.

Speaker speaker\_0: And it had their voicemail.

Speaker speaker\_1: No, no, I would have called back.

Speaker speaker\_0: Yep, um, well that's the information I have here on your account. And unfortunately, it's past your, your window. So you would have to wait for open enrollment, um, unless you have a qualified life event occur, which is something like marriage, divorce, involuntary loss of coverage elsewhere, the birth of a child, something like that. Then we could possibly get you enrolled. Um, but other than that, you would have to wait for open enrollment.

Speaker speaker\_1: Yeah, I lost my other insurance, uh, that's the reason why I'm waiting to get this insurance.

Speaker speaker\_0: Okay, was it within the last 30 days?

Speaker speaker\_1: Um, uh, yes, uh, I don't know who was, uh, United Healthcare.

Speaker speaker\_0: And it was with, you lost this coverage within the last 30 days?

Speaker speaker\_1: Yeah, because I haven't, I just switched from one job to the next.

Speaker speaker\_0: Okay, so what I can do is I can send you an email, it's called a qualified life event occ- uh, email. You're going to send us something from that insurance company stating why you lost coverage and what coverage you lost and also the date that it ended. Once we receive that, we'll send it to our main office and process it, and they will let us know whether that is, that qualifies or not. This process takes 24 to 48 hours from the day we reswe receive your paperwork. Um, and then once they let me know if you're eligible or not, I'll give you a call back and let you know if you're eligible to enroll or not.

Speaker speaker\_1: All right, sounds good.

Speaker speaker\_0: Okay, that email is gonna come from info@benefitsinacard.com. It should come, it should go to your email. If you don't see any, check your spam or junk folder.

Speaker speaker\_1: All right.

Speaker speaker\_0: Do you have any questions?

Speaker speaker\_1: No. No, I'll call back if I don't.

Speaker speaker\_0: All righty, thank you so much for calling. You have a great day.

Speaker speaker\_1: All right.