

Transcript: VICTORIA

Taylor-5060088038998016-4684871240302592

Full Transcript

This is a final. Hey, how are you doing? Thank you for calling . This is Victoria. Hi, Victoria. Uh, I'm calling in regards to my insurance, my... I was supposed to get family, uh, when I first got through Surge, um, 'cause I have a 11-year-old daughter I need to have insurance for. Um, uh, my card, I guess the card that I have is just mine. Is there any way you can fix that? Okay. Okay, let me pull up your file. What's the last four of your Social? 3722. And your first and last name? Bethany Bartkowiak. 309. All right, do you mind- Here. ... um, verifying your address and date of birth? It's, my address is 11791 Main Street, P.O. box, uh, P.O. Box 565, Delphian, Ohio, 43101. And what was the other one s- um, my birthday? Yes, mm-hmm. Okay, it says December 14th, 1986. Okay. Phone number is 649-1710? Yep. All right, and then email is bbeth4580@gmail.com? Yep. Okay. All right, let's see. So it looks like unfortunately you are outside of the company's open enrollment period, um, as well as your personal open enrollment period, so we would not be able to, uh, make changes other than cancellation. Could I cancel it and bring it back in? Because I, I filled out, when I, when I filled out for the, uh, insurance, I filled out for the family plan, and I didn't- No. ... enroll her for a while. Yeah, I'm not even showing that we received a enrollment form from you requesting coverage. I'm showing that you were enrolled because Surge Staffing does automatic enrollment, um, into the MEC TeleRx unless you opt out beforehand. Hmm. Yeah. Yeah, so we never received an enrollment form. Wow. I got one. I mean, uh, well, I got... I can tell you what my card says. Um, it says- Well, I mean, I'm looking at basically the same information that you are. If you got your ID card, it's because you're enrolled into the MEC TeleRx for employee only, which again, that's the plan that they automatically enroll members into unless members opt out. But what I'm saying is, is we never received a enrollment form or a phone call from you requesting that you wanted coverage for, you know, employee plus child or family. You were only enrolled because of the auto-enrollment. Well, I didn't know that. Um, if- Yeah, so unfortunate- If- The unfortunate thing is that Surge Staffing, their open enrollment takes place during, uh, August timeframe. So like I said- Wow. ... we wouldn't be able to make any changes at this time because they're not in open enrollment. So I wouldn't be able to have, get my daughter insurance at all? The only way you would be able to do that is if you've recently had a qualifying life event within the last 30 days. A what, qualify what? A qualifying life event. Um, some examples, let me pull, pull it up real quick. Some examples of the different life events, loss of benefits must be involuntary. Marriage, divorce- Well, I did lose my job at, uh, at, uh, Kerchak- ... first. But I've been there, I've been at Smead since December. Um... Maybe that's what stopped my, my enrollment type then. Yeah, so it's a loss of... So the life event, it's a loss of benefits like medical insurance. If you had medical insurance elsewhere and lost that involuntarily, that would be a life event. Hmm. I don't think I have because I haven't had medical for a while. Um... I don't... I don't even now. Yeah, so the other,

the other life events... The other life events would be marriage, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance benefits and being eligible for new benefits. Uh, is there a time limit on when you lost it? Had to happen within the last 30 days. I don't think there's anything I can do. Because, uh, I had my mom take my daughter to the hospital because she, uh, she ended up having the flu and I, I thought I had insurance for her where... because you know what I mean? Where I got laid off at, uh, Kerchak, that's why I don't think they... they're... Hang on, Lori. I think that's why the, uh, open enrollment for the, uh, me calling about the family didn't go through because I ended up losing my job. And then I went to Surge again and found a job at Smead. Yeah, I mean, unfortunately none of that has an effect, um, on your medical insurance. Mm. Um, okay. Um, I'll uh- So the only- ... I'll probably call around and see if I can find a bit- uh, insurance for her then, because I can't really, uh, you know what I mean? I need to make sure I have insurance for her. I understand. Yeah, like I said, at the time- at this very moment, the only thing we would be able to do to your enrollment is cancel. Um, but as far as like getting, you know, adding dependents on or changing what you're enrolled into, you would have to wait for the company's open enrollment period and that typically takes place during August timeframe of every year. Ours is November, but. Yeah, okay. I'm calling from my phone. Okay, all right. Thanks, Lori. I saw, I'm sorry. I thought that's right, I needed to call the doctor's office next. All right, thank you for your help. You're welcome. All right. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: This is a final.

Speaker speaker_1: Hey, how are you doing?

Speaker speaker_2: Thank you for calling . This is Victoria.

Speaker speaker_1: Hi, Victoria. Uh, I'm calling in regards to my insurance, my... I was supposed to get family, uh, when I first got through Surge, um, 'cause I have a 11-year-old daughter I need to have insurance for. Um, uh, my card, I guess the card that I have is just mine. Is there any way you can fix that?

Speaker speaker_2: Okay. Okay, let me pull up your file. What's the last four of your Social?

Speaker speaker_1: 3722.

Speaker speaker_2: And your first and last name?

Speaker speaker_1: Bethany Bartkowiak. 309.

Speaker speaker_2: All right, do you mind-

Speaker speaker_1: Here.

Speaker speaker_2: ... um, verifying your address and date of birth?

Speaker speaker_1: It's, my address is 11791 Main Street, P.O. box, uh, P.O. Box 565, Delphian, Ohio, 43101. And what was the other one s- um, my birthday?

Speaker speaker_2: Yes, mm-hmm.

Speaker speaker_1: Okay, it says December 14th, 1986.

Speaker speaker_2: Okay. Phone number is 649-1710?

Speaker speaker_1: Yep.

Speaker speaker_2: All right, and then email is bbeth4580@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_2: Okay. All right, let's see. So it looks like unfortunately you are outside of the company's open enrollment period, um, as well as your personal open enrollment period, so we would not be able to, uh, make changes other than cancellation.

Speaker speaker_1: Could I cancel it and bring it back in? Because I, I filled out, when I, when I filled out for the, uh, insurance, I filled out for the family plan, and I didn't-

Speaker speaker_2: No.

Speaker speaker_1: ... enroll her for a while.

Speaker speaker_2: Yeah, I'm not even showing that we received a enrollment form from you requesting coverage. I'm showing that you were enrolled because Surge Staffing does automatic enrollment, um, into the MEC TeleRx unless you opt out beforehand.

Speaker speaker_1: Hmm. Yeah.

Speaker speaker_2: Yeah, so we never received an enrollment form.

Speaker speaker_1: Wow. I got one. I mean, uh, well, I got... I can tell you what my card says. Um, it says-

Speaker speaker_2: Well, I mean, I'm looking at basically the same information that you are. If you got your ID card, it's because you're enrolled into the MEC TeleRx for employee only, which again, that's the plan that they automatically enroll members into unless members opt out. But what I'm saying is, is we never received a enrollment form or a phone call from you requesting that you wanted coverage for, you know, employee plus child or family. You were only enrolled because of the auto-enrollment.

Speaker speaker_1: Well, I didn't know that. Um, if-

Speaker speaker_2: Yeah, so unfortunate-

Speaker speaker_1: If-

Speaker speaker_2: The unfortunate thing is that Surge Staffing, their open enrollment takes place during, uh, August timeframe. So like I said-

Speaker speaker_1: Wow.

Speaker speaker_2: ... we wouldn't be able to make any changes at this time because they're not in open enrollment.

Speaker speaker_1: So I wouldn't be able to have, get my daughter insurance at all?

Speaker speaker_2: The only way you would be able to do that is if you've recently had a qualifying life event within the last 30 days.

Speaker speaker_1: A what, qualify what?

Speaker speaker_2: A qualifying life event. Um, some examples, let me pull, pull it up real quick. Some examples of the different life events, loss of benefits must be involuntary. Marriage, divorce-

Speaker speaker_1: Well, I did lose my job at, uh, at, uh, Kerchak-

Speaker speaker_2: ... first.

Speaker speaker_1: But I've been there, I've been at Smead since December. Um... Maybe that's what stopped my, my enrollment type then.

Speaker speaker_2: Yeah, so it's a loss of... So the life event, it's a loss of benefits like medical insurance. If you had medical insurance elsewhere and lost that involuntarily, that would be a life event.

Speaker speaker_1: Hmm. I don't think I have because I haven't had medical for a while. Um... I don't... I don't even now.

Speaker speaker_2: Yeah, so the other, the other life events... The other life events would be marriage, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance benefits and being eligible for new benefits.

Speaker speaker_1: Uh, is there a time limit on when you lost it?

Speaker speaker_2: Had to happen within the last 30 days.

Speaker speaker_1: I don't think there's anything I can do. Because, uh, I had my mom take my daughter to the hospital because she, uh, she ended up having the flu and I, I thought I had insurance for her where... because you know what I mean? Where I got laid off at, uh, Kerchak, that's why I don't think they... they're... Hang on, Lori. I think that's why the, uh, open enrollment for the, uh, me calling about the family didn't go through because I ended up losing my job. And then I went to Surge again and found a job at Smead.

Speaker speaker_2: Yeah, I mean, unfortunately none of that has an effect, um, on your medical insurance.

Speaker speaker_1: Mm. Um, okay. Um, I'll uh-

Speaker speaker_2: So the only-

Speaker speaker_1: ... I'll probably call around and see if I can find a bit- uh, insurance for her then, because I can't really, uh, you know what I mean? I need to make sure I have insurance for her.

Speaker speaker_2: I understand. Yeah, like I said, at the time- at this very moment, the only thing we would be able to do to your enrollment is cancel. Um, but as far as like getting, you know, adding dependents on or changing what you're enrolled into, you would have to wait for the company's open enrollment period and that typically takes place during August timeframe of every year.

Speaker speaker_0: Ours is November, but.

Speaker speaker_1: Yeah, okay.

Speaker speaker_0: I'm calling from my phone.

Speaker speaker_1: Okay, all right. Thanks, Lori. I saw, I'm sorry. I thought that's right, I needed to call the doctor's office next. All right, thank you for your help.

Speaker speaker_2: You're welcome.

Speaker speaker_1: All right. Bye-bye.

Speaker speaker_2: Bye-bye.