

Transcript: VICTORIA

Taylor-5258549774467072-5726632490254336

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for choosing 1-800-PARK. This is Victoria. Can I help you? Hi, can you hear me? Yeah, I can hear you just fine. Okay. Um, I, I work for a temp agency, uh, Partners Personnel in Reno and, uh, I was asking about insurance, uh, because I, I didn't sign on their insurance because I didn't need it at the time and I was... I, I guess I had some questions about it. Um, I- Okay. I guess I just, I wanted to know if I can put my wife and my, my son on it? Yeah. Yes, sir. You can get the, uh, the coverage for employee only, you can do employee plus spouse, employee plus child or for the whole family. Um, do you know if you're eligible to enroll at this time? I'm not sure. Um, how, how... What, what, what determines whether I'm eligible or not? Well, uh, it depends if the company is in an open enrollment period, um, or if you're within your personal open enrollment period which is 30 days from the date of your first check. Oh, I, I'm not sure. That's why I called them to ask them about it and they said they didn't, they don't know nothing about it and to call this number. Okay. You said Partners Personnel? Yeah. I've been with them for about close to a year. Okay. So I know they're currently not in an open enrollment period, um, and with you being with them for almost a year, you would be outside of your personal open enrollment period. So the only way we would be able to get you enrolled at this point, is if you've recently had a qualifying life event. Um, there's a couple different life events. Uh, let me pull up the list. I can't hear you. Sorry, not you. Just... So the different life events would be; loss of benefits, must be involuntary; getting married; uh, getting divorced; death; birth; adoption; being named as a legal guardian; qualifying a government assistance; loss of government assistance benefits; and being eligible for new benefits. Um, this life event would have had to happen within the last 30 days as well. Yeah, um, I have a question. Yeah, my wife has been doing everything with that. I usually don't get sick or anything so I never worry about that kind of thing. Probably isn't smart, but... Um, they did just cut off my... They're about to cut off my son's benefits because they said I make too much, so is there any way you could talk to her about it maybe? Would you mind? Yeah, I mean, I, I don't mind speaking to her about it. Okay, thank you. There you go. Sorry. I usually do all the, um, insurance and everything. Um- Okay. So our son is special needs. He currently gets insurance through the AIDS, Blind and Disabled Medicaid. They said he has made too much. They go off gross incomes and stuff, so they're gonna be taking away all our insurance pretty soon and we're not legally married but we do live together, we do have a child and we do live as married but we're not legally on paperwork as married. Would it even be a possibility after the termination of insurance after Dec- December 31st if he could pay medicals for all three of us through your guys' thing or no? So that's, that's kind of tricky for me to answer. So as of right now he's not eligible to enroll because he's outside of the company's open enrollment period as well as his- Okay. ... personal open enrollment period. So the only way he would be

able to qualify for benefits is if he's recently had a qualifying life event within the last 30 days. Um, some of the different benefits is a loss of benefits, must be involuntary. Marriage- It is, um, completely. We are losing December 31st, um, just due to... He works for Partners. They're saying he makes too much with the gross income even though that's all taxes set aside and stuff, they go off gross and not your take home. So, um, since we are gonna lose it December 31st, should we call back after since it's lost? Yeah, I mean you wouldn't be able to submit it now if you currently have coverage because the life- Yeah, how- ... event is loss of benefits. Now with that being said, once you submit the documentation that we would be asking for, it would then be reviewed by our eligibility team and we would follow up with you guys from there to let you know if it's been approved or not. So it's not something that we- Okay. ... can determine. It's something our eligibility team has to determine. So would I be able to apply January 1st, the day after the 31st and, um, try that route or-Like I said, it's not... I can't give you a specific answer on that. Mm-hmm. Because what you guys would have to do, and I'll go ahead and send the email to him about the different life events. Um, if he has a good email that I can send that to, and instructions on how to submit that. Once you guys submit the documentation it's asking for, it would then be reviewed by our eligibility team who makes the t- the determination whether or not it would be approved or not. Okay, 'cause we do still have medical, but our dental and vision has already gone, uh, terminated as of October 31st. But the medical we still have 'til December 31st, as of right now. Okay. So we've got two that aren't, and then we've got the main one that's 'til December 31st. Gotcha. Yeah, so I mean, I... Like I said, I can go ahead and send this email that talks about the different life events and the documentation we would need for that, um, so you guys have it. Um, and then- Okay. ... once you lose the benefits, then you can submit the documentation it's asking for. But I still wouldn't be able to tell you myself if it's been approved or not until eligibility reviews the information and makes that determination. Okay, that's understandable. Um, thank you so much. I'm gonna hand the phone off and he'll give you his email. Okay. Here you go. Hello? Hi. So you just need my email? Yes, sir. Okay. Sorry, um, are you, are you ready? Yep. Okay. It's RenoJustin Chappell, and Chappell is spelled with two Ps and two Ls, um, at gmail.com. So I have Reno, R-E-N-O, Justin, J-U-S-T-I-N, Chappell, C-H-A-P-P-E-L-L, @gmail.com? Yep. Okay. All righty. I will go ahead and send that information to you. And then was there anything else you guys might need help with? Uh, no, not, not at the moment. Thank you for your time. Yes, sir. You have a wonderful day. You too. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for choosing 1-800-PARK. This is Victoria. Can I help you?

Speaker speaker_2: Hi, can you hear me?

Speaker speaker_1: Yeah, I can hear you just fine.

Speaker speaker_2: Okay. Um, I, I work for a temp agency, uh, Partners Personnel in Reno and, uh, I was asking about insurance, uh, because I, I didn't sign on their insurance because

I didn't need it at the time and I was... I, I guess I had some questions about it. Um, I-

Speaker speaker_1: Okay.

Speaker speaker_2: I guess I just, I wanted to know if I can put my wife and my, my son on it?

Speaker speaker_1: Yeah. Yes, sir. You can get the, uh, the coverage for employee only, you can do employee plus spouse, employee plus child or for the whole family. Um, do you know if you're eligible to enroll at this time?

Speaker speaker_2: I'm not sure. Um, how, how... What, what, what determines whether I'm eligible or not?

Speaker speaker_1: Well, uh, it depends if the company is in a open enrollment period, um, or if you're within your personal open enrollment period which is 30 days from the date of your first check.

Speaker speaker_2: Oh, I, I'm not sure. That's why I called them to ask them about it and they said they didn't, they don't know nothing about it and to call this number.

Speaker speaker_1: Okay. You said Partners Personnel?

Speaker speaker_2: Yeah. I've been with them for about close to a year.

Speaker speaker_1: Okay. So I know they're currently not in a open enrollment period, um, and with you being with them for almost a year, you would be outside of your personal open enrollment period. So the only way we would be able to get you enrolled at this point, is if you've recently had a qualifying life event. Um, there's a couple different life events. Uh, let me pull up the list.

Speaker speaker_2: I can't hear you. Sorry, not you. Just...

Speaker speaker_1: So the different life events would be; loss of benefits, must be involuntary; getting married; uh, getting divorced; death; birth; adoption; being named as a legal guardian; qualifying a government assistance; loss of government assistance benefits; and being eligible for new benefits. Um, this life event would have had to happen within the last 30 days as well.

Speaker speaker_2: Yeah, um, I have a question. Yeah, my wife has been doing everything with that. I usually don't get sick or anything so I never worry about that kind of thing. Probably isn't smart, but... Um, they did just cut off my... They're about to cut off my son's benefits because they said I make too much, so is there any way you could talk to her about it maybe? Would you mind?

Speaker speaker_1: Yeah, I mean, I, I don't mind speaking to her about it.

Speaker speaker_2: Okay, thank you. There you go.

Speaker speaker_3: Sorry. I usually do all the, um, insurance and everything. Um-

Speaker speaker_1: Okay.

Speaker speaker_3: So our son is special needs. He currently gets insurance through the AIDS, Blind and Disabled Medicaid. They said he has made too much. They go off gross incomes and stuff, so they're gonna be taking away all our insurance pretty soon and we're not legally married but we do live together, we do have a child and we do live as married but we're not legally on paperwork as married. Would it even be a possibility after the termination of insurance after Dec- December 31st if he could pay medicals for all three of us through your guys' thing or no?

Speaker speaker_1: So that's, that's kind of tricky for me to answer. So as of right now he's not eligible to enroll because he's outside of the company's open enrollment period as well as his-

Speaker speaker_3: Okay.

Speaker speaker_1: ... personal open enrollment period. So the only way he would be able to qualify for benefits is if he's recently had a qualifying life event within the last 30 days. Um, some of the different benefits is a loss of benefits, must be involuntary. Marriage-

Speaker speaker_3: It is, um, completely. We are losing December 31st, um, just due to... He works for Partners. They're saying he makes too much with the gross income even though that's all taxes set aside and stuff, they go off gross and not your take home. So, um, since we are gonna lose it December 31st, should we call back after since it's lost?

Speaker speaker_1: Yeah, I mean you wouldn't be able to submit it now if you currently have coverage because the life-

Speaker speaker_3: Yeah, how-

Speaker speaker_1: ... event is loss of benefits. Now with that being said, once you submit the documentation that we would be asking for, it would then be reviewed by our eligibility team and we would follow up with you guys from there to let you know if it's been approved or not. So it's not something that we-

Speaker speaker_3: Okay.

Speaker speaker_1: ... can determine. It's something our eligibility team has to determine.

Speaker speaker_3: So would I be able to apply January 1st, the day after the 31st and, um, try that route or-

Speaker speaker_1: Like I said, it's not... I can't give you a specific answer on that.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Because what you guys would have to do, and I'll go ahead and send the email to him about the different life events. Um, if he has a good email that I can send that to, and instructions on how to submit that. Once you guys submit the documentation it's asking for, it would then be reviewed by our eligibility team who makes the t- the determination whether or not it would be approved or not.

Speaker speaker_3: Okay, 'cause we do still have medical, but our dental and vision has already gone, uh, terminated as of October 31st. But the medical we still have 'til December 31st, as of right now.

Speaker speaker_1: Okay.

Speaker speaker_3: So we've got two that aren't, and then we've got the main one that's 'til December 31st.

Speaker speaker_1: Gotcha. Yeah, so I mean, I... Like I said, I can go ahead and send this email that talks about the different life events and the documentation we would need for that, um, so you guys have it. Um, and then-

Speaker speaker_3: Okay.

Speaker speaker_1: ... once you lose the benefits, then you can submit the documentation it's asking for. But I still wouldn't be able to tell you myself if it's been approved or not until eligibility reviews the information and makes that determination.

Speaker speaker_3: Okay, that's understandable. Um, thank you so much. I'm gonna hand the phone off and he'll give you his email.

Speaker speaker_1: Okay.

Speaker speaker_3: Here you go.

Speaker speaker_4: Hello?

Speaker speaker_1: Hi.

Speaker speaker_4: So you just need my email?

Speaker speaker_1: Yes, sir.

Speaker speaker_4: Okay. Sorry, um, are you, are you ready?

Speaker speaker_1: Yep.

Speaker speaker_4: Okay. It's RenoJustin Chappell, and Chappell is spelled with two Ps and two Ls, um, at gmail.com.

Speaker speaker_1: So I have Reno, R-E-N-O, Justin, J-U-S-T-I-N, Chappell, C-H-A-P-P-E-L-L, @gmail.com?

Speaker speaker_4: Yep.

Speaker speaker_1: Okay. All righty. I will go ahead and send that information to you. And then was there anything else you guys might need help with?

Speaker speaker_4: Uh, no, not, not at the moment. Thank you for your time.

Speaker speaker_1: Yes, sir. You have a wonderful day.

Speaker speaker_4: You too.

Speaker speaker_1: Thank you. Bye-bye.