

## Transcript: VICTORIA

**Taylor-5811755713249280-5203460619190272**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Uh, hello. My name is Aleksandr and I think that I'm your, I'm you, your client. Uh, I'm working for the Caterpillar Company through the GRC agency and, uh, well, I think that I had some questions about medical insurance. Uh, could you check information about my family subscription? Because I think that, uh, not all, uh, all people from my family have been added to the, uh, family package. Okay. What's the name of the agency you work through? GRC. And the last four of your Social? Oh, just a second. Uh, 2-0-3-1. 2-0-3-1? Yep. And your first and last name? Oleksandr Kovalchuk. Do you mind verifying your address and date of birth? Uh, I think that you have the old one address. Uh, it's, uh, 2080 Mid- Mid- Meadow Brookwood Drive, Alpharetta, Georgia. And, uh, I'm born on 25th of December, 1985. Uh, so it should be Ch- December 25th, 1985 or 1984? 19... Oh, '84, sorry. '84. My wife 85. Okay. And your address, does that need to be updated? Yeah. Well, we just moved into another one place, uh, maybe a month ago, uh, so I can send you an email or I can tell you right now through the call how it's gonna need for you- Yeah. I'll go ahead and update it on my end. What should it be? It should be 224 Estuary- Estuary Trail with the- Do you mind spelling that? 2-2-4... S-T-U- S-E-S-T... U-A-R-Y... Trail. Okay, I'm just gonna spell that back. So E-S-T-U- T-U-A-R-Y. Okay. Let me just make sure I have it right on my end. E-S-T-U-A-R-Y? Yep. Okay. And what's the city, state and zip? Uh, 30005. Okay, is it still in Alpharetta, Georgia? Yeah. Yeah, uh, it's just, uh, still the, the same area. Gotcha. Phone number is 470-641-7909? Yes, that's correct. Uh... Okay. Um... And just to make sure, is your first name spelled O-L-E-K- Yes. ...S-A-N-D-R? Yeah. Yeah. Oleksandr. Okay. And then the email I have is, um, A-L- A. Oh. Yeah, yeah. My name, my name, the surname, but, uh, the first, the first letter is A. That's correct. Because w- we have a different transliteration from the Russian and Ukrainian. Okay. Just wanted to make sure. Yep. All righty. And what did you need help with? Well, uh, could you check how many people are added to the package? Because I think that I, uh, can't add my youngest daughter into the, uh... When I choose a form, I can add only the one, uh, child. Okay. Um, so I see you're enrolled into the VIP Standard Medical Plan, which is for employee plus family and then dental is for employee only. Mm-hmm. Um, I have your spouse, and then I have one child listed. Oh, yeah. We have two, so could you please add one more child? Um, let me see. If you need to, I can send all necessary information through the email. Give me just one second. Yeah, sure. Okay. So unfortunately, you're no longer eligible to add dependents onto the enrollment at this point. Um, you're currently outside of your personal open enrollment period which ended on the 13th of October and the company is not in a open enrollment period. Oh, wow. Huh. That's interesting because nobody told me when it, when it will be finished, the enrollment period. Uh, should I talk about this with my agency because my right now it's

unpleasant situation now? I mean, you can speak with them if you would like. However, there's no way that with us being your benefits administrators that, uh, we can do that 'cause you're no longer eligible. So, my second child will be outside of the p- of the family package? Yes, sir. Uh, uh, okay. So, how can I add my second child to the package? So at this point, you would need a qualifying life event in order to add on to the enrollment. That can be anything from like involuntary loss of benefits, um, getting married. Uh, let me pull up the list. So, the different life events would be loss of benefits, must be involuntary, marriage, divorce, death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistant benefits and being eligible for any benefits. This life event would have had to have taken place within the last 30 days. So, if you don't qualify for one of those life events, you'll have to wait for the next company open enrollment period to add them on. Okay. Uh, what is the next, uh, enrollment period? They typically have it around the same time every year, and it looks like it happens during the September up to October timeframe. So, the next period a- will be just only in the one year? Right. Around the September, October timeframe. Good. Okay. Let me talk with your agency. Thank you. Thank you for your help. Yes, sir. You have a wonderful day. Thank you. Have a good one. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits on a Card, this is Victoria. How can I help you?

Speaker speaker\_2: Uh, hello. My name is Aleksandr and I think that I'm your, I'm you, your client. Uh, I'm working for the Caterpillar Company through the GRC agency and, uh, well, I think that I had some questions about medical insurance. Uh, could you check information about my family subscription? Because I think that, uh, not all, uh, all people from my family have been added to the, uh, family package.

Speaker speaker\_1: Okay. What's the name of the agency you work through?

Speaker speaker\_2: GRC.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: Oh, just a second. Uh, 2-0-3-1.

Speaker speaker\_1: 2-0-3-1?

Speaker speaker\_2: Yep.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Oleksandr Kovalchuk.

Speaker speaker\_1: Do you mind verifying your address and date of birth?

Speaker speaker\_2: Uh, I think that you have the old one address. Uh, it's, uh, 2080 Mid- Mid-Meadown Brookwood Drive, Alpharetta, Georgia. And, uh, I'm born on 25th of December, 1985.

Speaker speaker\_1: Uh, so it should be Ch- December 25th, 1985 or 1984?

Speaker speaker\_2: 19... Oh, '84, sorry. '84. My wife 85.

Speaker speaker\_1: Okay. And your address, does that need to be updated?

Speaker speaker\_2: Yeah. Well, we just moved into another one place, uh, maybe a month ago, uh, so I can send you an email or I can tell you right now through the call how it's gonna need for you-

Speaker speaker\_1: Yeah. I'll go ahead and update it on my end. What should it be?

Speaker speaker\_2: It should be 224 Estuary- Estuary Trail with the-

Speaker speaker\_1: Do you mind spelling that?

Speaker speaker\_2: 2-2-4... S-T-U- S-E-S-T... U-A-R-Y... Trail.

Speaker speaker\_1: Okay, I'm just gonna spell that back. So E-S-T-U-

Speaker speaker\_2: T-U-A-R-Y.

Speaker speaker\_1: Okay. Let me just make sure I have it right on my end. E-S-T-U-A-R-Y?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Okay. And what's the city, state and zip?

Speaker speaker\_2: Uh, 30005.

Speaker speaker\_1: Okay, is it still in Alpharetta, Georgia?

Speaker speaker\_2: Yeah. Yeah, uh, it's just, uh, still the, the same area.

Speaker speaker\_1: Gotcha. Phone number is 470-641-7909?

Speaker speaker\_2: Yes, that's correct. Uh...

Speaker speaker\_1: Okay. Um... And just to make sure, is your first name spelled O-L-E-K-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ...S-A-N-D-R?

Speaker speaker\_2: Yeah. Yeah. Oleksandr.

Speaker speaker\_1: Okay. And then the email I have is, um, A-L-

Speaker speaker\_2: A.

Speaker speaker\_1: Oh.

Speaker speaker\_2: Yeah, yeah. My name, my name, the surname, but, uh, the first, the first letter is A. That's correct. Because w- we have a different transliteration from the Russian and Ukrainian.

Speaker speaker\_1: Okay. Just wanted to make sure.

Speaker speaker\_2: Yep.

Speaker speaker\_1: All righty. And what did you need help with?

Speaker speaker\_2: Well, uh, could you check how many people are added to the package? Because I think that I, uh, can't add my youngest daughter into the, uh... When I choose a form, I can add only the one, uh, child.

Speaker speaker\_1: Okay. Um, so I see you're enrolled into the VIP Standard Medical Plan, which is for employee plus family and then dental is for employee only.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, I have your spouse, and then I have one child listed.

Speaker speaker\_2: Oh, yeah. We have two, so could you please add one more child?

Speaker speaker\_1: Um, let me see.

Speaker speaker\_2: If you need to, I can send all necessary information through the email.

Speaker speaker\_1: Give me just one second.

Speaker speaker\_2: Yeah, sure.

Speaker speaker\_1: Okay. So unfortunately, you're no longer eligible to add dependents onto the enrollment at this point. Um, you're currently outside of your personal open enrollment period which ended on the 13th of October and the company is not in an open enrollment period.

Speaker speaker\_2: Oh, wow. Huh. That's interesting because nobody told me when it, when it will be finished, the enrollment period. Uh, should I talk about this with my agency because my right now it's unpleasant situation now?

Speaker speaker\_1: I mean, you can speak with them if you would like. However, there's no way that with us being your benefits administrators that, uh, we can do that 'cause you're no longer eligible.

Speaker speaker\_2: So, my second child will be outside of the p- of the family package?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Uh, uh, okay. So, how can I add my second child to the package?

Speaker speaker\_1: So at this point, you would need a qualifying life event in order to add on to the enrollment. That can be anything from like involuntary loss of benefits, um, getting married. Uh, let me pull up the list. So, the different life events would be loss of benefits, must

be involuntary, marriage, divorce, death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistant benefits and being eligible for any benefits. This life event would have had to have taken place within the last 30 days. So, if you don't qualify for one of those life events, you'll have to wait for the next company open enrollment period to add them on.

Speaker speaker\_2: Okay. Uh, what is the next, uh, enrollment period?

Speaker speaker\_1: They typically have it around the same time every year, and it looks like it happens during the September up to October timeframe.

Speaker speaker\_2: So, the next period a- will be just only in the one year?

Speaker speaker\_1: Right. Around the September, October timeframe.

Speaker speaker\_2: Good. Okay. Let me talk with your agency. Thank you. Thank you for your help.

Speaker speaker\_1: Yes, sir. You have a wonderful day.

Speaker speaker\_2: Thank you. Have a good one.

Speaker speaker\_1: Bye-bye.