## Transcript: VICTORIA Taylor-6108570764099584-5455798767108096

## **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Good afternoon. My name is, uh, Xander Three Delgado and I got a question for you. Okay. Uh, I work for SST. My question is about my insurance. Do I have insurance? I don't know. From SST. I'll have to pull up your file. Let me- Yeah, can you pull it- 'cause I know they, they're sticking it out, uh, insurance, uh, about two weeks ago but this payday, they don't stick it out. I don't understand. Okay. What's the last four of your social? 2693. Okay. Uh, do you mind verifying your address and date of birth? Okay. Uh, address is 676 Yuma Traples. It's in Henderson, Nevada 89011. Date of birth, November 25, 1976. Okay. Um, let's see. Okay, so the address, it's 676 and then what was the name of the street? Yuma Traples. Okay. Gotcha. That's, um... And that's in Henderson, Nevada 89011. 9011. Yes. Okay. Phone number 310-760-6414? 414. Correct. Okay. Give me just one second. I don't see that you're enrolled into anything on my end. That's uh, I, I don't have insurance right now? Because I, I, I got the card about, uh, what two months ago, one, one and a half months ago and they're s- sticking it out, you know. Uh... Okay, sir. So we just started administering medical insurance from Superior Trade Skills. Oh. So h- okay. Yeah, so we are- So I have to enroll again? No, not necessarily. So give me one second. Just I want to make sure I have insurance if my wife needs to go to the doctor or... Yeah, because I'm seeing on your file, there's a declination but there is also a, a future pending enrollment. It just hasn't become active yet. Hmm. So I'm going to have to- So I don't have insurance? No, you do not have insurance with us currently. Like I said, we just started administering c- uh, medical insurance for your employer. So it is very well possible that you still have coverage but with the previous insurance carrier. We just started doing insurance for your employer. So now, I do see some con-conflicting information on your file. I want to make sure I get the correct... I, I want to make sure I get everything correct on my end. Yeah, uh-huh. So are you wanting coverage with us? Okay. Um, yeah, if I don't have insurance, I have, I have none. Okay. So what I see on your file is that you requested the VIP Classic and the MEC for you and your family. Is that, are those the two plans that you were wanting? The, my wife filled that out. If, if she did like that, how much, do you know how much is it a week? To take that out on that one. So th- those two plans, the VIP Classic and the MEC for employee plus family is \$83.42 a week. Okay. What happened before it used to be six or seven? Sir, we, a- again, we just started. We are the new benefits for your employer. Oh, oh. So you guys thought out more. Okay. We are a completely different company than who your employer had before. Okay. Okay. So that is why the pricing and the coverage may be different. What employer do, what employer do I have before, is that the SST? S- uh, okay. Because I'm still working for SST. Yes, sir. I'm not saying... Okay. Superior Skill Trade is the name of the agency. Yes. Correct. Okay. I- is that correct? Is that your employer, the Superior Skill Trade? Yes. Right now, yes. Uh-huh. They are a new client

of ours. We are now administering the medical insurance they offer. We have not always administered it. They are a new client of ours. Does that make sense? Okay. Yes. That'll be, yeah. Okay. So whoever- So I have to enroll, right? I'm... Right. So I am going to figure out what's going on with your file because I see that there's a declination where you decline coverage and I also see there's a pending enrollment for you, so I am going ha-going to have to investigate that for you and see what's going on with that. Okay. Mm-hmm. Okay.So whoever administered the medical insurance with Superior Skilled Trades, that is a different company. Whoever you had coverage with before is different than us. Mm-hmm. So I just want to reiterate that we are now doing the benefits for your employer going forward. Okay. So it is going to be different coverage and it is going to cost different than what you are used to because your employer- I see. ... has switched to us. Okay. Okay. Okay. So now back to the issue with your file. Like I said, I see that there is a declination where you declined coverage, but I also see a pending enrollment. So to verify, the pending enrollment, what y- it is showing you are pending for is the VIP Classic and the MEC medical plans for you and your family. Is that what you're wanting to enroll into, those specific plans? Yes. I want it the same way, like, you know... the same way- Okay. ... like the one that I used to have. Okay. It's not going to be the same that you used to have. That's what I'm trying to explain to you because we are a different company than what you used to have. Okay. To be, to be honest with you, ma'am, my, my, my wife she's the source, uh, source for the insurance, for the health insurance. I don't know about anything about it. Yeah. So whatever she gets- Yeah. 'Cause I'm seeing that someone went online and declined coverage. Mm-hmm. But it also looks like-That's my wife. She keeps- So it looks like whoever went online canceled the future enrollment and then declined the coverage. So I'm trying to figure out... What about if you talk to my wife? You think that's help- 'Cause the last time, she called you guys and you don't wanna help her because, uh, you know. I, I need this information from you. Okay. So I s- I see... I see where you called us and you actually spoke to me last and you gave us permission to speak with your wife. But I specifically- Uh-huh. ... told you when it comes to enenrolling into coverage, we have to speak to you directly. So if you- Okay. ... can just tell me what plans you were s- wanting to enroll into, I can go ahead and fix this issue. Okay. Okay. Uh, what plan though, uh, do you have? I don't know. What should I do? Um- So I cannot make- ... I don't have- ... any suggestions but I can go over the different plans with you. Okay. Okay? I'm gonna go over each one individually. Okay. Okay. So the first plan that we offer is the Stay Healthy MEC. This plan covers your preventative services only. That is things like your yearly physicals, your vaccinations and your preventative screenings. It does cover that at 100%, however, you do have to stay within the network. Okay. Now that is all that the Stay Healthy MEC is going to cover, is your preventative services. Okay. Then we have the Hospital Indemnity Plans, the VIP Classic and the VIP Pro. Okay. Neither one of these plans are gonna cover your preventative care like the Stay Healthy does, but they do provide- Okay. ... coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, physician's office. So there's coverage for things like that. Now, the only difference between the VIP Classic and the VIP Pro is that the VIP Classic... or I'm sorry, the VIP Pro pays a little bit more towards your hospitalization benefits than the VIP Classic. Okay. But... Okay. Uh, do you... How much is that weekly fee? Do you know if I pick that up? Yes. I can tell you- So- ... the weekly prices. Now, are... Tell me, before I go there- Okay. ... who are you wanting to cover? Are you wanting the coverage for just yourself, for you and your

spouse- No. ... you, you and your children- It has to be- ... or the whole family? My, my wife, my daughter and me. We're just three people. Okay. It's just me, my wife- Okay. So for- ... and my daughter. ... the family. All right. The family. Yeah. So the Stay Healthy MEC for family is \$25.84 a week. Again, that is just for your preventative care. That's for family? Then the Hospital... Yes. The Stay Healthy-\$25. Okay. ... MEC medical plan that covers your preventative care for the family, it is \$25.84 a week. Okay. You said the VIP- The Hospital Indemnity Plan- Classic. I'm sorry? The... You said the Classic and the Pro? How much is this a weekly? Yes, sir. I was about to, to tell you that. The VIP Classic for am- the family would be \$57.58 a week. Okay. The VIP Pro is \$116.36 a week. Okay. So I see you- That's it? ... what... who, what... oh. That's all my choices? Those are your three choices for medical. Yes, sir. Okay. I, I, I, I, I go on the number two, the VIP Classic. Okay. So the VIP Classic for you and your family. Yeah. Now are you wanting to enroll into anything else? No, that'll do it. Okay give me one second. Okay. Now I'm gonna need to list- I'm sorry, ma'am. No, you're fine. Okay. My, my, my English is not really good, not my wife's, but, you know, I'm trying to understand how she's doing, you know. You're okay. Understand these things. I understand. My English is not r- This is my, my third language. Okay. Yes. All right. So now I'm going to ask for your, uh, spouse, your wife and your child's- Okay. ... information. Okay? Okay. What is your wife's name? Her name is Jessica DiaDelgada. J-E-S-S-I-C-A. And then same last name? Yes, same last name. Yes. One second. And what is her date of birth? Uh, October 27, 1975. 1975, yes. What was the year? 1975. Okay. And what is her full social? Oh, I don't have that. Uh, uh... That's fine. I don't have it with me. Okay, that's fine. What I'm gonna do- Okay. ... is I'm gonna put all s- all zeros for her social, okay? Okay. Now what I need you to do is just call us back when you have the social and then we can edit it and put in her social. Okay. Okay. I have to call you, not, not my wife? Sh- she can call us. Is that an- That's fine. Okay. Yes. Since- Okay. If she understands- ... we already got you enrolled. Yeah. Okay. Yeah, the only reason why I had to t- The only reason why we have to talk to you is when it comes to getting you enrolled or making changes- Oh. ... to your enrollment. Okay. Okay, but this isn't necessary. But since we're en- I understand. Okay. I understand, sir. Going forward, since she is already enrolled, she can call us back and there should be no issue. Okay. Oh, that's good. Okay. She can ask question now? Well, sh- she was able to ask questions before when you gave us permission to speak with her. Remember, the last time- But she, she asked- ... I spoke with you and- Yeah, but she told me, she called you guys and she, she... And the, the lady who helped her, she doesn't wanna help her at all because she's not, you know. Well, sir-They wanna talk to me. I didn't understand. Okay, sir, I- Yeah, the last time I spoke to you about the permission. Yes, you spoke to me the last time you called us, which was last Friday and you gave us verbal permission to speak with her. So we- Yeah. ... made a note on the file but I do not see where she called us back after you gave us verbal permission. Y- yes, she did call you guys. Okay. She did call you guys to ask us for permission and- I, I just don't see any notes of that. ... and nobody, and the, the lady who helped her don't wanna answer all the questions. She said it's, it's not, uh, it's not the primary or something on the card. Okay. Well, like I said, I just don't see any notes where she tried to call us back. But a- again, either way, going forward, she should have no issue. Okay. Okay. As long as she's not trying to change or cancel the enrollment- Okay. ... we should be able to talk to her. Okay. Now let me get your child listed. What is your child's name? Um, my daughter's name is, uh, Gerina with a G. G-E-R-I-N-A. The same last name. And her date of birth? That's, uh, March 9, 2000. Okay,

and I'm assuming you don't have her social either? Yes. Yes, I don't have it. Uh, right now I'm-Okay. ... I'm in Reno, Nevada and my wife is in Las Vegas at my home being sold. She got all the things we need. Okay, that's fine. She can call us back and we can add that information. Okay. Just make sure to tell your wife that when she calls us back, to tell them that she is on the policy. Okay. And she should have no issues speaking to us. Okay. I understand. Good. Yes. Okay. So a couple things before I let you go. Okay. The enrollment does take about one to two weeks to be processed through your payroll. Okay. You may see- Okay. I understand. ... one to two more payro- R- I'm sorry. It takes about one to two weeks to be processed through payroll. Okay. Um, you may not see the first payroll deduction until two weeks from now. Once you do- Okay. ... coverage will start the following Monday. Okay. Once the coverage is active, your ID cards are then made and sent to you within seven to ten business days. Oh, okay. Okay. Yes, sir. Did you need help with anything else? Oh, that, that'll do it, Victoria. Okay. Thank you. You have a wonderful day. I appreciate it. Yeah, you too. You're welcome. Good. Bye-bye. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Hi, Victoria. Good afternoon. My name is, uh, Xander Three Delgado and I got a question for you.

Speaker speaker 0: Okay.

Speaker speaker\_1: Uh, I work for SST. My question is about my insurance. Do I have insurance?

Speaker speaker\_0: I don't know.

Speaker speaker\_1: From SST.

Speaker speaker\_0: I'll have to pull up your file. Let me-

Speaker speaker\_1: Yeah, can you pull it- 'cause I know they, they're sticking it out, uh, insurance, uh, about two weeks ago but this payday, they don't stick it out. I don't understand.

Speaker speaker\_0: Okay. What's the last four of your social?

Speaker speaker\_1: 2693.

Speaker speaker\_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_1: Okay. Uh, address is 676 Yuma Traples. It's in Henderson, Nevada 89011. Date of birth, November 25, 1976.

Speaker speaker\_0: Okay. Um, let's see. Okay, so the address, it's 676 and then what was the name of the street?

Speaker speaker\_1: Yuma Traples.

Speaker speaker\_0: Okay. Gotcha.

Speaker speaker\_1: That's, um...

Speaker speaker\_0: And that's in Henderson, Nevada 89011.

Speaker speaker\_1: 9011. Yes.

Speaker speaker\_0: Okay. Phone number 310-760-6414?

Speaker speaker\_1: 414. Correct.

Speaker speaker\_0: Okay. Give me just one second. I don't see that you're enrolled into anything on my end.

Speaker speaker\_1: That's uh, I, I don't have insurance right now? Because I, I, I got the card about, uh, what two months ago, one, one and a half months ago and they're s- sticking it out, you know.

Speaker speaker\_0: Uh... Okay, sir. So we just started administering medical insurance from Superior Trade Skills.

Speaker speaker\_1: Oh. So h- okay.

Speaker speaker\_0: Yeah, so we are-

Speaker speaker\_1: So I have to enroll again?

Speaker speaker\_0: No, not necessarily. So give me one second.

Speaker speaker\_1: Just I want to make sure I have insurance if my wife needs to go to the doctor or...

Speaker speaker\_0: Yeah, because I'm seeing on your file, there's a declination but there is also a, a future pending enrollment. It just hasn't become active yet.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: So I'm going to have to-

Speaker speaker\_1: So I don't have insurance?

Speaker speaker\_0: No, you do not have insurance with us currently. Like I said, we just started administering c- uh, medical insurance for your employer. So it is very well possible that you still have coverage but with the previous insurance carrier. We just started doing insurance for your employer. So now, I do see some con- conflicting information on your file. I want to make sure I get the correct... I, I want to make sure I get everything correct on my end.

Speaker speaker\_1: Yeah, uh-huh.

Speaker speaker\_0: So are you wanting coverage with us?

Speaker speaker\_1: Okay. Um, yeah, if I don't have insurance, I have, I have none.

Speaker speaker\_0: Okay. So what I see on your file is that you requested the VIP Classic and the MEC for you and your family. Is that, are those the two plans that you were wanting?

Speaker speaker\_1: The, my wife filled that out. If, if she did like that, how much, do you know how much is it a week? To take that out on that one.

Speaker speaker\_0: So th- those two plans, the VIP Classic and the MEC for employee plus family is \$83.42 a week.

Speaker speaker 1: Okay. What happened before it used to be six or seven?

Speaker speaker\_0: Sir, we, a- again, we just started. We are the new benefits for your employer.

Speaker speaker\_1: Oh, oh. So you guys thought out more. Okay.

Speaker speaker\_0: We are a completely different company than who your employer had before.

Speaker speaker\_1: Okay. Okay.

Speaker speaker 0: So that is why the pricing and the coverage may be different.

Speaker speaker\_1: What employer do, what employer do I have before, is that the SST?

Speaker speaker\_0: S- uh, okay.

Speaker speaker\_1: Because I'm still working for SST.

Speaker speaker\_0: Yes, sir. I'm not saying... Okay. Superior Skill Trade is the name of the agency.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I- is that correct? Is that your employer, the Superior Skill Trade?

Speaker speaker\_1: Yes. Right now, yes. Uh-huh.

Speaker speaker\_0: They are a new client of ours. We are now administering the medical insurance they offer. We have not always administered it. They are a new client of ours. Does that make sense?

Speaker speaker\_1: Okay. Yes. That'll be, yeah.

Speaker speaker\_0: Okay. So whoever-

Speaker speaker\_1: So I have to enroll, right?

Speaker speaker\_0: I'm... Right. So I am going to figure out what's going on with your file because I see that there's a declination where you decline coverage and I also see there's a pending enrollment for you, so I am going ha- going to have to investigate that for you and see what's going on with that.

Speaker speaker\_1: Okay. Mm-hmm. Okay.

Speaker speaker\_0: So whoever administered the medical insurance with Superior Skilled Trades, that is a different company. Whoever you had coverage with before is different than us.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So I just want to reiterate that we are now doing the benefits for your employer going forward.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it is going to be different coverage and it is going to cost different than what you are used to because your employer-

Speaker speaker\_1: I see.

Speaker speaker\_0: ... has switched to us.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So now back to the issue with your file. Like I said, I see that there is a declination where you declined coverage, but I also see a pending enrollment. So to verify, the pending enrollment, what y- it is showing you are pending for is the VIP Classic and the MEC medical plans for you and your family. Is that what you're wanting to enroll into, those specific plans?

Speaker speaker\_1: Yes. I want it the same way, like, you know... the same way-

Speaker speaker\_0: Okay.

Speaker speaker 1: ... like the one that I used to have.

Speaker speaker\_0: Okay. It's not going to be the same that you used to have. That's what I'm trying to explain to you because we are a different company than what you used to have.

Speaker speaker\_1: Okay. To be, to be honest with you, ma'am, my, my, my wife she's the source, uh, source for the insurance, for the health insurance. I don't know about anything about it. Yeah. So whatever she gets-

Speaker speaker\_0: Yeah. 'Cause I'm seeing that someone went online and declined coverage.

Speaker speaker\_1: Mm-hmm.

Speaker speaker 0: But it also looks like-

Speaker speaker\_1: That's my wife. She keeps-

Speaker speaker\_0: So it looks like whoever went online canceled the future enrollment and then declined the coverage. So I'm trying to figure out...

Speaker speaker\_1: What about if you talk to my wife? You think that's help- 'Cause the last time, she called you guys and you don't wanna help her because, uh, you know. I, I need this information from you.

Speaker speaker\_0: Okay. So I s- I see... I see where you called us and you actually spoke to me last and you gave us permission to speak with your wife. But I specifically-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... told you when it comes to en- enrolling into coverage, we have to speak to you directly. So if you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... can just tell me what plans you were s- wanting to enroll into, I can go ahead and fix this issue.

Speaker speaker\_1: Okay. Okay. Uh, what plan though, uh, do you have? I don't know. What should I do? Um-

Speaker speaker\_0: So I cannot make-

Speaker speaker\_1: ... I don't have-

Speaker speaker\_0: ... any suggestions but I can go over the different plans with you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? I'm gonna go over each one individually.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: So the first plan that we offer is the Stay Healthy MEC. This plan covers your preventative services only. That is things like your yearly physicals, your vaccinations and your preventative screenings. It does cover that at 100%, however, you do have to stay within the network.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now that is all that the Stay Healthy MEC is going to cover, is your preventative services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Then we have the Hospital Indemnity Plans, the VIP Classic and the VIP Pro.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Neither one of these plans are gonna cover your preventative care like the Stay Healthy does, but they do provide-

Speaker speaker 1: Okay.

Speaker speaker\_0: ... coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, physician's office. So there's coverage for things like that. Now, the only difference between the VIP Classic and the VIP Pro is that the VIP Classic... or I'm sorry, the VIP Pro pays a little bit more towards your hospitalization benefits than the VIP Classic.

Speaker speaker\_1: Okay. But... Okay. Uh, do you... How much is that weekly fee? Do you know if I pick that up?

Speaker speaker\_0: Yes. I can tell you-

Speaker speaker\_1: So-

Speaker speaker\_0: ... the weekly prices. Now, are... Tell me, before I go there-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... who are you wanting to cover? Are you wanting the coverage for just yourself, for you and your spouse-

Speaker speaker\_1: No.

Speaker speaker\_0: ... you, you and your children-

Speaker speaker\_1: It has to be-

Speaker speaker\_0: ... or the whole family?

Speaker speaker\_1: My, my wife, my daughter and me. We're just three people.

Speaker speaker\_0: Okay.

Speaker speaker\_1: It's just me, my wife-

Speaker speaker\_0: Okay. So for-

Speaker speaker\_1: ... and my daughter.

Speaker speaker\_0: ... the family. All right.

Speaker speaker\_1: The family. Yeah.

Speaker speaker\_0: So the Stay Healthy MEC for family is \$25.84 a week. Again, that is just for your preventative care.

Speaker speaker\_1: That's for family?

Speaker speaker\_0: Then the Hospital... Yes. The Stay Healthy-

Speaker speaker\_1: \$25. Okay.

Speaker speaker\_0: ... MEC medical plan that covers your preventative care for the family, it is \$25.84 a week.

Speaker speaker\_1: Okay. You said the VIP-

Speaker speaker\_0: The Hospital Indemnity Plan-

Speaker speaker\_1: Classic.

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: The... You said the Classic and the Pro? How much is this a weekly?

Speaker speaker\_0: Yes, sir. I was about to, to tell you that. The VIP Classic for am- the family would be \$57.58 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The VIP Pro is \$116.36 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So I see you-

Speaker speaker\_1: That's it?

Speaker speaker\_0: ... what... who, what... oh.

Speaker speaker\_1: That's all my choices?

Speaker speaker\_0: Those are your three choices for medical. Yes, sir.

Speaker speaker\_1: Okay. I, I, I, I go on the number two, the VIP Classic.

Speaker speaker\_0: Okay. So the VIP Classic for you and your family.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Now are you wanting to enroll into anything else?

Speaker speaker\_1: No, that'll do it.

Speaker speaker\_0: Okay give me one second.Okay. Now I'm gonna need to list-

Speaker speaker\_1: I'm sorry, ma'am.

Speaker speaker\_0: No, you're fine.

Speaker speaker\_1: Okay. My, my, my English is not really good, not my wife's, but, you know, I'm trying to understand how she's doing, you know.

Speaker speaker\_0: You're okay.

Speaker speaker\_1: Understand these things.

Speaker speaker\_0: I understand.

Speaker speaker\_1: My English is not r- This is my, my third language.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So now I'm going to ask for your, uh, spouse, your wife and your child's-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... information. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: What is your wife's name?

Speaker speaker\_1: Her name is Jessica DiaDelgada. J-E-S-S-I-C-A.

Speaker speaker\_0: And then same last name?

Speaker speaker\_1: Yes, same last name. Yes.

Speaker speaker\_0: One second. And what is her date of birth?

Speaker speaker\_1: Uh, October 27, 1975. 1975, yes.

Speaker speaker\_0: What was the year?

Speaker speaker 1: 1975.

Speaker speaker\_0: Okay. And what is her full social?

Speaker speaker\_1: Oh, I don't have that. Uh, uh...

Speaker speaker\_0: That's fine.

Speaker speaker\_1: I don't have it with me.

Speaker speaker\_0: Okay, that's fine. What I'm gonna do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is I'm gonna put all s- all zeros for her social, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now what I need you to do is just call us back when you have the social and then we can edit it and put in her social.

Speaker speaker\_1: Okay. Okay. I have to call you, not, not my wife?

Speaker speaker\_0: Sh- she can call us.

Speaker speaker\_1: Is that an-

Speaker speaker\_0: That's fine.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yes. Since-

Speaker speaker\_1: Okay. If she understands-

Speaker speaker\_0: ... we already got you enrolled.

Speaker speaker 1: Yeah. Okay.

Speaker speaker\_0: Yeah, the only reason why I had to t- The only reason why we have to talk to you is when it comes to getting you enrolled or making changes-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... to your enrollment.

Speaker speaker\_1: Okay. Okay, but this isn't necessary.

Speaker speaker\_0: But since we're en- I understand.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I understand, sir. Going forward, since she is already enrolled, she can call us back and there should be no issue.

Speaker speaker 1: Okay. Oh, that's good. Okay. She can ask question now?

Speaker speaker\_0: Well, sh- she was able to ask questions before when you gave us permission to speak with her. Remember, the last time-

Speaker speaker\_1: But she, she asked-

Speaker speaker\_0: ... I spoke with you and-

Speaker speaker\_1: Yeah, but she told me, she called you guys and she, she... And the, the lady who helped her, she doesn't wanna help her at all because she's not, you know.

Speaker speaker 0: Well, sir-

Speaker speaker\_1: They wanna talk to me. I didn't understand.

Speaker speaker\_0: Okay, sir, I-

Speaker speaker\_1: Yeah, the last time I spoke to you about the permission.

Speaker speaker\_0: Yes, you spoke to me the last time you called us, which was last Friday and you gave us verbal permission to speak with her. So we-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... made a note on the file but I do not see where she called us back after you gave us verbal permission.

Speaker speaker\_1: Y- yes, she did call you guys.

Speaker speaker\_0: Okay.

Speaker speaker\_1: She did call you guys to ask us for permission and-

Speaker speaker\_0: I, I just don't see any notes of that.

Speaker speaker\_1: ... and nobody, and the, the lady who helped her don't wanna answer all the questions. She said it's, it's not, uh, it's not the primary or something on the card.

Speaker speaker\_0: Okay. Well, like I said, I just don't see any notes where she tried to call us back. But a- again, either way, going forward, she should have no issue.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: As long as she's not trying to change or cancel the enrollment-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... we should be able to talk to her.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now let me get your child listed. What is your child's name?

Speaker speaker\_1: Um, my daughter's name is, uh, Gerina with a G. G-E-R-I-N-A. The same last name.

Speaker speaker\_0: And her date of birth?

Speaker speaker 1: That's, uh, March 9, 2000.

Speaker speaker\_0: Okay, and I'm assuming you don't have her social either?

Speaker speaker\_1: Yes. Yes, I don't have it. Uh, right now I'm-

Speaker speaker 0: Okay.

Speaker speaker\_1: ... I'm in Reno, Nevada and my wife is in Las Vegas at my home being sold. She got all the things we need.

Speaker speaker\_0: Okay, that's fine. She can call us back and we can add that information.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Just make sure to tell your wife that when she calls us back, to tell them that she is on the policy.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And she should have no issues speaking to us.

Speaker speaker\_1: Okay. I understand. Good. Yes.

Speaker speaker\_0: Okay. So a couple things before I let you go.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The enrollment does take about one to two weeks to be processed through your payroll.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You may see-

Speaker speaker\_1: Okay. I understand.

Speaker speaker\_0: ... one to two more payro- R- I'm sorry. It takes about one to two weeks to be processed through payroll.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, you may not see the first payroll deduction until two weeks from now. Once you do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... coverage will start the following Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Once the coverage is active, your ID cards are then made and sent to you within seven to ten business days.

Speaker speaker\_1: Oh, okay. Okay.

Speaker speaker\_0: Yes, sir. Did you need help with anything else?

Speaker speaker\_1: Oh, that, that'll do it, Victoria.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: You have a wonderful day.

Speaker speaker\_1: I appreciate it. Yeah, you too.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: Good. Bye-bye.

Speaker speaker\_0: Bye-bye.