

## **Transcript: Chris Sofield**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits by HART. This is Chris. How can I help you today? Yeah, I just received a text message. Uh, it says that there was a lapse in coverage in the last two, one to two weeks due to the missed payroll deductions. Okay. Um, yeah, so that text message went out to anyone that a, uh, that our system recognizes as having an insurance policy through a staffing company we partner with. Uh, do you work with a staffing company? Yeah, it w- not no more, but it was WorkSource. You used to work for WorkSource, though. Okay. Yes. So, um, th- that would be why you received that text message. You may have had an insurance policy through WorkSource and because you're no longer working with them, no longer receiving any sort of, uh, paycheck from them, uh, any insurance has lapsed because it's not, it couldn't draw from anything because there was no paycheck to draw from. Gotcha. So, um, I didn't get any coverage. I didn't receive a card either. Uh, was I covered? Uh, sounds like you sh- you may have been. Let me see if I can pull up your old file. What's the last four of your Social? Yeah. 3999. And your first and last name? Carlos Batrez. Thank you. Mr. Batrez, could you verify your address and your date of birth for me? Sure. Date of birth is 10/09/92. My address is going to be 589 Hackberry Street, Springdale, Arkansas 72762. Thank you. Uh, we have the phone number on file of 407-9974. Is that correct? That's correct. Okay. And yes, sir. I do show that you had the, um, the Stay Healthy Preventative Care plan along with accident coverage and vision, uh, all for just yourself. Now from looking at it, um, the reason you hadn't received any ID cards is just a timing, uh, issue. Your policy only went into effect as of last week on the 13th and typically ID cards take one to two weeks after the effective date to arrive. Um, so if you hadn't received them by the end of this week, then you would normally receive them by the end of next week. However, with you no longer being- Mm-hmm. ... no longer working through WorkSource, um, then- Mm-hmm. ... the coverage is not active at this time. If you still wish to use the coverage, you do have the option of paying out of pocket for the, uh, for the insurance premium, but that's, that's purely an option. You're not required to do so if you don't wish to. Okay. Um, so let me see. Uh, um, uh, what was I going to say? Uh, so it's lapsed. I can pay if I want to. How much would that... Uh, first of all, my first question is before I forget, uh, did you guys charge anything out of my check? Yeah. \$16.34 would have been deducted out of the paycheck to pay for the, the one week that you did have coverage, uh, through the normal, like through the normal processes. Um, if you wish to make a payment, it would be \$18.49 as typically WorkSource pays for your vision, but if, uh, if you're paying out of pocket, you've got to pay for that, which is an extra \$2.15. Okay, so for me to have, uh, the insurance cover, 'cause I'm, I'm interested, um, uh, how much would that be? Just the, let's say the medical? Uh... Or does this include my vision as well? Uh, that \$18.49 would be the medical, the accident, and the vision. Oh, okay. Gotcha. So, the accident, uh,

what does that cover? Uh, so if you get involved in some form of accident that requires the use of covered services such as an emergency room visit or an ambulance ride or anything like that, it'll cover- Mm-hmm. Um, it, it'll cover towards that. Uh, like it'll kind of help cover towards that bill. Gotcha. Okay. And w- I have to call you to make a payment? Um, to make any payments, yes, you would, you would do that through us. Um, you can do that over the- Okay. Uh, you would do that over the phone with your card or I believe WorkSource may also have an online portal for that. Let me double-check. Okay. And you said I can pay, uh, when do I have to pay for me to stay active? Um, so you... Okay. Yes, there is, there is an online portal. Um, give, uh, it would, uh, I can give you that website if you want it. Uh, but as far as like when- Yeah. Give me one second. ... uh, yeah, let me know when you're ready for that. Oh, I, I have the website. [www.mybx.com/](http://www.mybx.com/) or [/worksmart](http://worksmart). Uh, WorkSource, not WorkSmart. Okay. It says WorkSmart here. Okay. Yeah. I see the WorkSource, the first method. Okay. Um, I have that. Okay. And then, um, as f- uh, so yeah. You would just go on there, register on that, on that portal. Uh, it'd be under the e- enroll/decline coverage. That's the portal that you need to go to. Mm-hmm. Okay. Um, but you can register onto that portal if you have not already done so, and then you can make any payments there. Now, uh, you can... So as far as when you're allowed to make payments, you can make payments pretty much any day of the week and it will cover the entire week, um, from Monday to Sunday. However, you're only allowed to make up to four payments maximum for four maximum weeks of out-of-pocket coverage. Mm-hmm. After four weeks, uh, your coverage will roll off of our system entirely. It'll roll over into eligibility for COBRA benefits and you would receive an, a letter in the mail detailing how to enroll into those benefits if you wish to do so. Okay. But right now I'm not active, correct? Right now you're not active, um, because of the, because of the lapse in coverage, because of the, uh, missed payment 'cause you're no longer with the WorkSource. Mm-hmm. Uh, so if you did want to, uh, become active for this week and retro- and it would go retroactive until the twen- uh, back to the 20th, uh, you can make that- Mm-hmm. ... payment today or tomorrow if you wish to do so. Yeah. Tomorrow would be the best for me. Um, which I'm getting a check from them tomorrow. From, from the WorkSource? Yeah. Okay. If you are receiving a paycheck from them tomorrow, then I would check it to see if you see any deductions for insurance premiums. Um, if you- Okay. ... see those, then you'll have coverage next week and then, um, if that's your, if that's your last paycheck, then that, then next week would be your last week of coverage through WorkSource and then the week after that you can start making payments if you, if you need to. Okay. And there'll be a weekly, uh, payment, correct? Uh, yes, sir. You would either... Now you can't, unfortunately you can't set it up to be like an auto-draft or anything like that. Our system just doesn't allow that. Um, but you can go, either go onto the portal once a week starting on Monday or give us a call once a week starting on Monday to make those payments. Whichever one you want to do. Good to know. Thank you for your time and the information. No problem. Was there anything else? Uh, that's all. I kind of got everything. Thank you. You're great. No problem. Thanks again for calling and you have a wonderful day. You do as well. Thank you, sir. All right. Bye now. 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 by HART. This is Chris. How can I help you today?

Speaker speaker\_2: Yeah, I just received a text message. Uh, it says that there was a lapse in coverage in the last two, one to two weeks due to the missed payroll deductions.

Speaker speaker\_1: Okay. Um, yeah, so that text message went out to anyone that a, uh, that our system recognizes as having an insurance policy through a staffing company we partner with. Uh, do you work with a staffing company?

Speaker speaker\_2: Yeah, it w- not no more, but it was WorkSource.

Speaker speaker\_1: You used to work for WorkSource, though. Okay.

Speaker speaker\_2: Yes.

Speaker speaker\_1: So, um, th- that would be why you received that text message. You may have had an insurance policy through WorkSource and because you're no longer working with them, no longer receiving any sort of, uh, paycheck from them, uh, any insurance has lapsed because it's not, it couldn't draw from anything because there was no paycheck to draw from.

Speaker speaker\_2: Gotcha. So, um, I didn't get any coverage. I didn't receive a card either. Uh, was I covered?

Speaker speaker\_1: Uh, sounds like you sh- you may have been. Let me see if I can pull up your old file. What's the last four of your Social?

Speaker speaker\_2: Yeah. 3999.

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

Speaker speaker\_2: Carlos Batrez.

Speaker speaker\_1: Thank you. Mr. Batrez, could you verify your address and your date of birth for me?

Speaker speaker\_2: Sure. Date of birth is 10/09/92. My address is going to be 589 Hackberry Street, Springdale, Arkansas 72762.

Speaker speaker\_1: Thank you. Uh, we have the phone number on file of 407-9974. Is that correct?

Speaker speaker\_2: That's correct.

Speaker speaker\_1: Okay. And yes, sir. I do show that you had the, um, the Stay Healthy Preventative Care plan along with accident coverage and vision, uh, all for just yourself. Now from looking at it, um, the reason you hadn't received any ID cards is just a timing, uh, issue. Your policy only went into effect as of last week on the 13th and typically ID cards take one to two weeks after the effective date to arrive. Um, so if you hadn't received them by the end of this week, then you would normally receive them by the end of next week. However, with you no longer being-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... no longer working through WorkSource, um, then-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... the coverage is not active at this time. If you still wish to use the coverage, you do have the option of paying out of pocket for the, uh, for the insurance premium, but that's, that's purely an option. You're not required to do so if you don't wish to.

Speaker speaker\_2: Okay. Um, so let me see. Uh, um, uh, what was I going to say? Uh, so it's lapsed. I can pay if I want to. How much would that... Uh, first of all, my first question is before I forget, uh, did you guys charge anything out of my check?

Speaker speaker\_1: Yeah. \$16.34 would have been deducted out of the paycheck to pay for the, the one week that you did have coverage, uh, through the normal, like through the normal processes. Um, if you wish to make a payment, it would be \$18.49 as typically WorkSource pays for your vision, but if, uh, if you're paying out of pocket, you've got to pay for that, which is an extra \$2.15.

Speaker speaker\_2: Okay, so for me to have, uh, the insurance cover, 'cause I'm, I'm interested, um, uh, how much would that be? Just the, let's say the medical?

Speaker speaker\_1: Uh...

Speaker speaker\_2: Or does this include my vision as well?

Speaker speaker\_1: Uh, that \$18.49 would be the medical, the accident, and the vision.

Speaker speaker\_2: Oh, okay. Gotcha. So, the accident, uh, what does that cover?

Speaker speaker\_1: Uh, so if you get involved in some form of accident that requires the use of covered services such as an emergency room visit or an ambulance ride or anything like that, it'll cover-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, it, it'll cover towards that. Uh, like it'll kind of help cover towards that bill.

Speaker speaker\_2: Gotcha. Okay. And w- I have to call you to make a payment?

Speaker speaker\_1: Um, to make any payments, yes, you would, you would do that through us. Um, you can do that over the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, you would do that over the phone with your card or I believe WorkSource may also have an online portal for that. Let me double-check.

Speaker speaker\_2: Okay. And you said I can pay, uh, when do I have to pay for me to stay active?

Speaker speaker\_1: Um, so you... Okay. Yes, there is, there is an online portal. Um, give, uh, it would, uh, I can give you that website if you want it. Uh, but as far as like when-

Speaker speaker\_2: Yeah. Give me one second.

Speaker speaker\_1: ... uh, yeah, let me know when you're ready for that.

Speaker speaker\_2: Oh, I, I have the website. [www.mybx.com/](http://www.mybx.com/) or [/worksmart](http://worksmart.com/).

Speaker speaker\_1: Uh, WorkSource, not WorkSmart.

Speaker speaker\_2: Okay. It says WorkSmart here. Okay. Yeah. I see the WorkSource, the first method. Okay. Um, I have that.

Speaker speaker\_1: Okay. And then, um, as f- uh, so yeah. You would just go on there, register on that, on that portal. Uh, it'd be under the e- enroll/decline coverage. That's the portal that you need to go to.

Speaker speaker\_2: Mm-hmm. Okay.

Speaker speaker\_1: Um, but you can register onto that portal if you have not already done so, and then you can make any payments there. Now, uh, you can... So as far as when you're allowed to make payments, you can make payments pretty much any day of the week and it will cover the entire week, um, from Monday to Sunday. However, you're only allowed to make up to four payments maximum for four maximum weeks of out-of-pocket coverage.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: After four weeks, uh, your coverage will roll off of our system entirely. It'll roll over into eligibility for COBRA benefits and you would receive an, a letter in the mail detailing how to enroll into those benefits if you wish to do so.

Speaker speaker\_2: Okay. But right now I'm not active, correct?

Speaker speaker\_1: Right now you're not active, um, because of the, because of the lapse in coverage, because of the, uh, missed payment 'cause you're no longer with the WorkSource.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Uh, so if you did want to, uh, become active for this week and retro- and it would go retroactive until the twen- uh, back to the 20th, uh, you can make that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... payment today or tomorrow if you wish to do so.

Speaker speaker\_2: Yeah. Tomorrow would be the best for me. Um, which I'm getting a check from them tomorrow.

Speaker speaker\_1: From, from the WorkSource?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. If you are receiving a paycheck from them tomorrow, then I would check it to see if you see any deductions for insurance premiums. Um, if you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... see those, then you'll have coverage next week and then, um, if that's your, if that's your last paycheck, then that, then next week would be your last week of coverage through WorkSource and then the week after that you can start making payments if you, if you need to.

Speaker speaker\_2: Okay. And there'll be a weekly, uh, payment, correct?

Speaker speaker\_1: Uh, yes, sir. You would either... Now you can't, unfortunately you can't set it up to be like an auto-draft or anything like that. Our system just doesn't allow that. Um, but you can go, either go onto the portal once a week starting on Monday or give us a call once a week starting on Monday to make those payments. Whichever one you want to do.

Speaker speaker\_2: Good to know. Thank you for your time and the information.

Speaker speaker\_1: No problem. Was there anything else?

Speaker speaker\_2: Uh, that's all. I kind of got everything. Thank you. You're great.

Speaker speaker\_1: No problem. Thanks again for calling and you have a wonderful day.

Speaker speaker\_2: You do as well. Thank you, sir.

Speaker speaker\_1: All right. Bye now.

Speaker speaker\_2: Bye.