

Transcript: Chris Sofield

(deactivated)-5791017030336512-6522350211907584

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hey, Chris, um, you know, I had a lapse in my coverage, actually I think two weeks ago because I switched to a new job, right? Okay. Um, real quick, I was working through HG Staffing but now I'm w- at a different company. But I actually called a few weeks ago and, um, and I told 'em w- they said, "Well, yeah, you can keep your coverage." They said, "Just call in and fix it." But you know what? I tried to do that last week, I called, I think I guessed this number and the lady shipped me, she tried to direct me and all of a sudden it was like a, like a telemarketer. "Hello. Blah, blah, blah. Do you need a," uh, what do you call it? Like a life alert. I'm like, "No." So it got kind of weird. So I got this text, so here, here I am to get it straightened out. Th- does all that make sense? I... Somewhat. Um- There was a lot. I... You, you kinda lost me at the telemarketer thing 'cause I'm not sure where that came from but, uh, we'll- Yeah, 'cause see- We'll take a look at your file and see what's happening. Um, let's see here. Uh, you said this was through HG Staffing? Yeah, it was. It was through HG Staffing. But now I was told, I was informed a few weeks ago, uh, Carrington or whoever I talked to, your coworker or whoever she was, she said, "Yeah, I should keep my coverage. When it laps, just call." I tried to do it last week 'cause I knew it was gonna lapse but I couldn't get through. You walked through. It was weird. You know? Yeah. Strange. Um, let me- Then I got this text that day, yesterday I, I believe. Yes. Okay, yeah. Let me, let me pull the old file from HG. What's the last four of your Social, sir? 8239. And your first and last name? First name is pronounced Antoine, A-U-I-N-T-O-I-N-E. The last name is S-U-G-G-S. Got it. Okay, um, Mr. Snuggs, could you verify your address and your date of birth for me? Uh, yeah. 114 Parks, P-A-R-K-S, Street, Unit 4, Manchester, Tennessee, 37355. Uh, March 30th, 1968. Thank you, sir. Got a phone on file for you at, looks like 239-601-2792. Is that correct? Yes, sir. That's correct. All right. Okay, yeah. We can go ahead and take a payment for that coverage. Uh, that's going to be \$20.10. Um, is that payment card in your name, sir? Yeah, but you know what? What I want to do is p- because I got more money, I get paid tomorrow for my new job. Right. Um, I tell you what, tomorrow I can do, I can make the payment tomorrow, right? Mm-hmm. I just wanted to make sure I was still able to do it, I could get through, and kind of, if I had the money, I- it's 20 bucks but I kind of got the bill money and everything kind of allocated. I'm driving so I really can't even look at anything on my, you know, on my, um, bank or anything. No, I under- I understand that. You know what I mean? Uh, so what would I have to do? Just call back with the, in- the same scenario and then just make the payment? Yes, sir. That's pretty much it. Just give us a call now, uh- Yeah. Yeah. Just give us a call tomorrow. The, uh, you can make a payment, that'll cover you starting from this past Monday up to this coming Sunday and then, uh, you can give us another call, um, earliest would be next Monday on the 4th, to make

another payment if you wish to do so. Uh, you're able to do that for up to four weeks, including this week. Um, after that you would be, uh, you'd be then transferred over to, uh, eligibility for COBRA benefits. You'd receive a letter in the mail- Oh. ... detailing how to implement those benefits if you wished- Oh. ... if you wished to do so. Um, but it's not like a- Well- It's not like a requirement or anything like that. Okay. What I was going to say also, so if I needed to do COBRA, it'd be, it'd be the same cost to me though, right? Uh, I think there is a slight difference, maybe like a dollar or two from my understanding. Oh, yeah. Um, yeah, that's- It won't be like all, all of a sudden it's 100 bucks a week, nothing ridiculous. Yeah. Uh- As far as I'm aware it shouldn't be. But you know what, though? With that, with that, with this, I know that I had medical and dental. So these statements that I'll be making are my own, does that still keep my medical and dental open both? Yeah. No, that 20- Does that stay in there right? Yeah, that \$20.10, that is the \$16.70- Oh, perfect. ... for your medical and the \$3.38 for your dental. Perfect, perfect. I tell you what, so tomorrow just call us the exact same way I did today then, right? And just so they don't know what's going on and, uh, but here's what, one of these days I can only do it... So if I pay tomorrow, it'll take me through the 4th, right? You said- Uh, it, it'll take you through the 3rd, through Sunday, and then you can call us again on the 4th to make another payment. Uh, that would cover you from the 4th to the 10th. So it's- So could I, tomorrow- It's Monday through Sunday. Oh. So if I did 40 tomorrow, I'm good through the 10th, is what you're telling me? That's, that's where it might get a little bit confusing. So you can- Okay. So you can call... Okay. Let me, let me see if I can explain this a little bit better. Um, you can make- On this end, yeah. You can make payments for weeks, either the current week or weeks in the past, but you can't make a payment for- Ah. But you can't make a payment for weeks in the future. Yeah. Yeah. So, so tomorrow will be for- So you could... So you could call us tomorrow- Yeah. Yeah. Yeah. So you can- So tomorrow would be for this week and then Monday, if I make another payment, it'll get me to the 10th, 'cause that's current week. Got it. I understand. Cor- correct. Or if you want, you can wait until Monday, make a payment then and it'd be, it'd be the \$40.20. Uh, that'd be for this, that'd be for both weeks. Oh. 'Cause I know I haven't a damn, well it's kind of just like a, a, you know, a check and they don't have all here, this insurance not followed. So I don't want to get there and I, I don't think I'm being charged anything anyway, but I don't want to get there all of a sudden. I tell you what, I'll call tomorrow and just do what I tried- Okay. ... to do today and see where I'm at. But then with the COBRA though, it'll be the same policy but I'll just... I should have maybe set up like a, um, like a automatic debit every month then, right? Through COBRA. Uh, that unfortunately I really wouldn't be able to tell you one way or another because another company- Okay. ... entirely handles that. We're, we're not part of that, so- Ah. But either way, but my cost may be a two, a dollar or two more, which is fine. I can still- Oh, okay. ... spend my \$80 a week, 100 bucks a week man. You know what I mean? Okay. So what I'll do then, I'll call back tomorrow and get it fixed up then. Thank you. I appreciate the information, okay? No problem, sir. Anything else? No, that's it. You have a good day. All right. All right. You as well. Thanks again for calling. Bye now. 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 in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hey, Chris, um, you know, I had a lapse in my coverage, actually I think two weeks ago because I switched to a new job, right?

Speaker speaker_1: Okay.

Speaker speaker_2: Um, real quick, I was working through HG Staffing but now I'm w- at a different company. But I actually called a few weeks ago and, um, and I told 'em w- they said, "Well, yeah, you can keep your coverage." They said, "Just call in and fix it." But you know what? I tried to do that last week, I called, I think I guessed this number and the lady shipped me, she tried to direct me and all of a sudden it was like a, like a telemarketer. "Hello. Blah, blah, blah. Do you need a," uh, what do you call it? Like a life alert. I'm like, "No." So it got kind of weird. So I got this text, so here, here I am to get it straightened out. Th- does all that make sense?

Speaker speaker_1: I... Somewhat. Um-

Speaker speaker_2: There was a lot. I...

Speaker speaker_1: You, you kinda lost me at the telemarketer thing 'cause I'm not sure where that came from but, uh, we'll-

Speaker speaker_2: Yeah, 'cause see-

Speaker speaker_1: We'll take a look at your file and see what's happening. Um, let's see here. Uh, you said this was through HG Staffing?

Speaker speaker_2: Yeah, it was. It was through HG Staffing. But now I was told, I was informed a few weeks ago, uh, Carrington or whoever I talked to, your coworker or whoever she was, she said, "Yeah, I should keep my coverage. When it laps, just call." I tried to do it last week 'cause I knew it was gonna lapse but I couldn't get through.

Speaker speaker_1: You walked through.

Speaker speaker_2: It was weird. You know? Yeah.

Speaker speaker_1: Strange. Um, let me-

Speaker speaker_2: Then I got this text that day, yesterday I, I believe. Yes.

Speaker speaker_1: Okay, yeah. Let me, let me pull the old file from HG. What's the last four of your Social, sir?

Speaker speaker_2: 8239.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: First name is pronounced Antoine, A-U-I-N-T-O-I-N-E. The last name is S-U-G-G-S.

Speaker speaker_1: Got it. Okay, um, Mr. Snuggs, could you verify your address and your date of birth for me?

Speaker speaker_2: Uh, yeah. 114 Parks, P-A-R-K-S, Street, Unit 4, Manchester, Tennessee, 37355. Uh, March 30th, 1968.

Speaker speaker_1: Thank you, sir. Got a phone on file for you at, looks like 239-601-2792. Is that correct?

Speaker speaker_2: Yes, sir. That's correct.

Speaker speaker_1: All right. Okay, yeah. We can go ahead and take a payment for that coverage. Uh, that's going to be \$20.10. Um, is that payment card in your name, sir?

Speaker speaker_2: Yeah, but you know what? What I want to do is p- because I got more money, I get paid tomorrow for my new job.

Speaker speaker_1: Right.

Speaker speaker_2: Um, I tell you what, tomorrow I can do, I can make the payment tomorrow, right? Mm-hmm. I just wanted to make sure I was still able to do it, I could get through, and kind of, if I had the money, I- it's 20 bucks but I kind of got the bill money and everything kind of allocated. I'm driving so I really can't even look at anything on my, you know, on my, um, bank or anything.

Speaker speaker_1: No, I under- I understand that.

Speaker speaker_2: You know what I mean? Uh, so what would I have to do? Just call back with the, in- the same scenario and then just make the payment?

Speaker speaker_1: Yes, sir. That's pretty much it. Just give us a call now, uh-

Speaker speaker_2: Yeah.

Speaker speaker_1: Yeah. Just give us a call tomorrow. The, uh, you can make a payment, that'll cover you starting from this past Monday up to this coming Sunday and then, uh, you can give us another call, um, earliest would be next Monday on the 4th, to make another payment if you wish to do so. Uh, you're able to do that for up to four weeks, including this week. Um, after that you would be, uh, you'd be then transferred over to, uh, eligibility for COBRA benefits. You'd receive a letter in the mail-

Speaker speaker_2: Oh.

Speaker speaker_1: ... detailing how to implement those benefits if you wished-

Speaker speaker_2: Oh.

Speaker speaker_1: ... if you wished to do so. Um, but it's not like a-

Speaker speaker_2: Well-

Speaker speaker_1: It's not like a requirement or anything like that.

Speaker speaker_2: Okay. What I was going to say also, so if I needed to do COBRA, it'd be, it'd be the same cost to me though, right?

Speaker speaker_1: Uh, I think there is a slight difference, maybe like a dollar or two from my understanding.

Speaker speaker_2: Oh, yeah.

Speaker speaker_1: Um, yeah, that's-

Speaker speaker_2: It won't be like all, all of a sudden it's 100 bucks a week, nothing ridiculous. Yeah. Uh-

Speaker speaker_1: As far as I'm aware it shouldn't be.

Speaker speaker_2: But you know what, though? With that, with that, with this, I know that I had medical and dental. So these statements that I'll be making are my own, does that still keep my medical and dental open both?

Speaker speaker_1: Yeah. No, that 20-

Speaker speaker_2: Does that stay in there right?

Speaker speaker_1: Yeah, that \$20.10, that is the \$16.70-

Speaker speaker_2: Oh, perfect.

Speaker speaker_1: ... for your medical and the \$3.38 for your dental.

Speaker speaker_2: Perfect, perfect. I tell you what, so tomorrow just call us the exact same way I did today then, right? And just so they don't know what's going on and, uh, but here's what, one of these days I can only do it... So if I pay tomorrow, it'll take me through the 4th, right? You said-

Speaker speaker_1: Uh, it, it'll take you through the 3rd, through Sunday, and then you can call us again on the 4th to make another payment. Uh, that would cover you from the 4th to the 10th. So it's-

Speaker speaker_2: So could I, tomorrow-

Speaker speaker_1: It's Monday through Sunday.

Speaker speaker_2: Oh. So if I did 40 tomorrow, I'm good through the 10th, is what you're telling me?

Speaker speaker_1: That's, that's where it might get a little bit confusing. So you can-

Speaker speaker_2: Okay.

Speaker speaker_1: So you can call... Okay. Let me, let me see if I can explain this a little bit better. Um, you can make-

Speaker speaker_2: On this end, yeah.

Speaker speaker_1: You can make payments for weeks, either the current week or weeks in the past, but you can't make a payment for-

Speaker speaker_2: Ah.

Speaker speaker_1: But you can't make a payment for weeks in the future.

Speaker speaker_2: Yeah. Yeah. So, so tomorrow will be for-

Speaker speaker_1: So you could... So you could call us tomorrow-

Speaker speaker_2: Yeah.

Speaker speaker_1: Yeah. Yeah. So you can-

Speaker speaker_2: So tomorrow would be for this week and then Monday, if I make another payment, it'll get me to the 10th, 'cause that's current week.

Speaker speaker_1: Got it.

Speaker speaker_2: I understand.

Speaker speaker_1: Cor- correct. Or if you want, you can wait until Monday, make a payment then and it'd be, it'd be the \$40.20. Uh, that'd be for this, that'd be for both weeks.

Speaker speaker_2: Oh. 'Cause I know I haven't a damn, well it's kind of just like a, a, you know, a check and they don't have all here, this insurance not followed. So I don't want to get there and I, I don't think I'm being charged anything anyway, but I don't want to get there all of a sudden. I tell you what, I'll call tomorrow and just do what I tried-

Speaker speaker_1: Okay.

Speaker speaker_2: ... to do today and see where I'm at. But then with the COBRA though, it'll be the same policy but I'll just... I should have maybe set up like a, um, like a automatic debit every month then, right? Through COBRA.

Speaker speaker_1: Uh, that unfortunately I really wouldn't be able to tell you one way or another because another company-

Speaker speaker_2: Okay.

Speaker speaker_1: ... entirely handles that. We're, we're not part of that, so-

Speaker speaker_2: Ah. But either way, but my cost may be a two, a dollar or two more, which is fine. I can still-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... spend my \$80 a week, 100 bucks a week man. You know what I mean? Okay. So what I'll do then, I'll call back tomorrow and get it fixed up then. Thank you. I appreciate the information, okay?

Speaker speaker_1: No problem, sir. Anything else?

Speaker speaker_2: No, that's it. You have a good day.

Speaker speaker_1: All right.

Speaker speaker_2: All right.

Speaker speaker_1: You as well. Thanks again for calling. Bye now.

Speaker speaker_2: Bye-bye.