

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi. I just received a text saying there was a lapse in payment, um, due to- Okay. ... time, time cards. Sorry. Okay. Um, yeah, so we're a plan administrator for health insurance benefits for staffing companies. If you received that text- Mm-hmm. ... that's because our system, uh, recognizes that you may have an insurance policy through a staffing company we partner with. Um- Yeah. ... do you work for the staffing company, ma'am? No. I am, I'm a contractor, so I do have my insurance through a staffing company. Okay. Um- I just haven't submitted my time cards for those two weeks yet. Right. Right. So then that would be why your coverage has lapsed, because, uh, there was no paycheck to deduct from, to deduct the premiums from. Mm-hmm. Um, so it's just giving you the option- So if I put them through... Go ahead. Sorry. I apologize. So, so it's just giving you the option of, uh, making a payment out of pocket for those insurance premiums if you wish to do so. If you put in your time... Uh, I'm, I'm not sure how it works because we're not anything related to payroll. Um, but any future paychecks you would get would only deduct for future coverage. It would not deduct for any past coverage. So, if the, if those weeks were lapsed, then unless you make a payment out of pocket, they would stay lapsed. Right. But that's not necessary to cover unless I did something during those weeks to need to have coverage. Correct? Yeah, more or less. You're, it's, it's not... It, it's an option to make a payment out of pocket if you wish to do so, and really, the only reason you would need to do so is if you tried to use the coverage during those lapsed weeks. Right. If you weren't- Right. ... if you weren't trying to use your coverage, then you can just disregard that. Uh, once you start seeing paycheck deductions coming out of your checks again, then your coverage should just restart the following week with no issue. All right. Let me get my time cards in. I appreciate you explaining it to me. No problem. Thanks for calling and have a wonderful day. You too. Thanks. Bye. Bye now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi. I just received a text saying there was a lapse in payment, um, due to-

Speaker speaker_0: Okay.

Speaker speaker_1: ... time, time cards. Sorry.

Speaker speaker_0: Okay. Um, yeah, so we're a plan administrator for health insurance benefits for staffing companies. If you received that text-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that's because our system, uh, recognizes that you may have an insurance policy through a staffing company we partner with. Um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... do you work for the staffing company, ma'am?

Speaker speaker_1: No. I am, I'm a contractor, so I do have my insurance through a staffing company.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: I just haven't submitted my time cards for those two weeks yet.

Speaker speaker_0: Right. Right. So then that would be why your coverage has lapsed, because, uh, there was no paycheck to deduct from, to deduct the premiums from.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so it's just giving you the option-

Speaker speaker_1: So if I put them through... Go ahead. Sorry. I apologize.

Speaker speaker_0: So, so it's just giving you the option of, uh, making a payment out of pocket for those insurance premiums if you wish to do so. If you put in your time... Uh, I'm, I'm not sure how it works because we're not anything related to payroll. Um, but any future paychecks you would get would only deduct for future coverage. It would not deduct for any past coverage. So, if the, if those weeks were lapsed, then unless you make a payment out of pocket, they would stay lapsed.

Speaker speaker_1: Right. But that's not necessary to cover unless I did something during those weeks to need to have coverage. Correct?

Speaker speaker_0: Yeah, more or less. You're, it's, it's not... It, it's an option to make a payment out of pocket if you wish to do so, and really, the only reason you would need to do so is if you tried to use the coverage during those lapsed weeks.

Speaker speaker_1: Right.

Speaker speaker_0: If you weren't-

Speaker speaker_1: Right.

Speaker speaker_0: ... if you weren't trying to use your coverage, then you can just disregard that. Uh, once you start seeing paycheck deductions coming out of your checks again, then your coverage should just restart the following week with no issue.

Speaker speaker_1: All right. Let me get my time cards in. I appreciate you explaining it to me.

Speaker speaker_0: No problem. Thanks for calling and have a wonderful day.

Speaker speaker_1: You too. Thanks. Bye.

Speaker speaker_0: Bye now.