Transcript: Franchesca Baez-4532065544617984-5612102582714368

Full Transcript

Thank you for calling Benefits 10-03. My name is Francesca. How can I assist you today? Hi, Francesca. My name is Sharika Azukaya and I was calling in to, uh, check on my benefits and to see about adding, uh, my spouse. Sure thing, ma'am. We can take a look and see if you're eligible. What staffing company do you work with? MAU. What are the last four of your Social? 9412. Could you please verify your mailing address and date of birth to make sure I have the right account in front of me? August 6th, 1986 and 138 Grassy Lane, Bowen, South Carolina, zip code 29018. We have the best phone number to reach you, same as the one that you called on. 803- 803-614-1907. Yes, ma'am. And we have your email being your first and last... Actually, no, just your first name, reid2006@gmail.com? Yes. Did your husband lose insurance within the last 30 days involuntarily? Uh, no. Okay, so at the moment, unfortunately, you're not gonna be able to add him into the policy 'cause you don't have any open enrollment period to make a change to the policy. Uh, let's see when is it? And then your company won't hold another company open enrollment period 'til December. The other way that you were able to edit your policy outside from an open enrollment period will be a qualified life event, and at the moment, currently, you do not have one that you can put him under either. And what would be a qualified life event? If he had lost insurance within the last 30 days involuntarily. I mean, losing... She lost insurance when she lost her job. Okay. Did she have coverage when she had work? Yeah, she was wor... She had coverage when she was working. Okay. If you'd like, you can submit proof to see if it is approved for a qualified life event. Okay, could you send me those documents? Yes, ma'am. It will be an email titled QLE, to which you will reply back with a document where it's going to prove that, within the last 30 days, dot, dot, dot, sorry, a policy was terminated. So you're gonna need the information of your dependent being their first and last name, as well as the effective end date of that policy and what was they enrolled into when they had that specific policy. Okay. And as far as my premiums, um, where could, where, when is my next set of premiums due? So deductions are taken out for each week. As of right now, this week, we have not received payment for it, but they're taken out every week and then they're sent over to us on Mondays usually. So that's what I'm saying. Am I able to go ahead and make that premium? Because they're not gonna be deducting it anymore. Okay. They should stop working... Yes. So you wouldn't be able to- Well, um, uh, I'm still lay, I'm still, um, they said we, we should qualify for four weeks because they laid us off due to, um, the company having a lack of work. Okay. So are you gonna- So right now, they're still trying to find us employment. Understood. So you're not gonna be able to add your dependent into the policy at the moment 'cause when they go ahead and... Let's say, for example, we were to add her today, right? Right. It's gonna take roughly two to three weeks for them to make a deduction for a new policy. Due to the fact that you're- Okay. ... currently not working, that policy will never become active. Okay. 'Cause you need a

paycheck issued by MAU to activate any policy change. Okay. So you're able to make those $53.01 over the phone today for your sp- children child coverage. But in order to add the spouse, I will need you calling back in when you have your next assignment. Okay. And my question is, how long am I able to keep this policy and just pay the deductions out of pocket? Those will be those four weeks that I was speaking of. So you have this week, as this is the first week of no payment, and three more weeks. Due to the fact that when it has five weeks in total consecutive with no active paycheck deduction, on the Monday of the fifth week, it cancels the policy out. Okay. So let me go ahead. Am I able to pay it with my debit card? Yes, ma'am. Okay, I wanna go ahead and make that payment. Is it gonna have the same billing address as the one that you verified with me on the phone? Yes, ma'am. Okay, so thank you. All right, whenever you're ready, you can go ahead with that card number. 45995407-57012293. And what is the expiration day? 03/29. And the code on the back? 807. All right, and with that being said, Ms. Sharika, do you authorize Benefits 10-03 to make a deduction of $53.01 today, April 1st, 2026, for your benefits from March 31st all the way to April 6th from your Visa card ending in 2293? Yes. All right. And then I can- And I'll just, and I'll just call in every Monday for the next couple Mondays and make that payment? Yes, ma'am. Okay. All right. All right, and then- Thank you so much. Of course. I was gonna say they're gonna go ahead and email you a copy of the receipt to your email. Okay. Did you want to write down your confirmation number just in case? No, ma'am. If it's on that receipt, that's fine. Understood. I hope you have a wonderful rest of your day and thank you for your time today. You too. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-03. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, Francesca. My name is Sharika Azukaya and I was calling in to, uh, check on my benefits and to see about adding, uh, my spouse.

Speaker speaker_0: Sure thing, ma'am. We can take a look and see if you're eligible. What staffing company do you work with?

Speaker speaker_1: MAU.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 9412.

Speaker speaker_0: Could you please verify your mailing address and date of birth to make sure I have the right account in front of me?

Speaker speaker_1: August 6th, 1986 and 138 Grassy Lane, Bowen, South Carolina, zip code 29018.

Speaker speaker_0: We have the best phone number to reach you, same as the one that you called on.

Speaker speaker_1: 803-

Speaker speaker_0: 803-614-1907.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And we have your email being your first and last... Actually, no, just your first name, reid2006@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Did your husband lose insurance within the last 30 days involuntarily?

Speaker speaker_1: Uh, no.

Speaker speaker_0: Okay, so at the moment, unfortunately, you're not gonna be able to add him into the policy 'cause you don't have any open enrollment period to make a change to the policy. Uh, let's see when is it? And then your company won't hold another company open enrollment period 'til December. The other way that you were able to edit your policy outside from an open enrollment period will be a qualified life event, and at the moment, currently, you do not have one that you can put him under either.

Speaker speaker_1: And what would be a qualified life event?

Speaker speaker_0: If he had lost insurance within the last 30 days involuntarily.

Speaker speaker_1: I mean, losing... She lost insurance when she lost her job.

Speaker speaker_0: Okay. Did she have coverage when she had work?

Speaker speaker_1: Yeah, she was wor... She had coverage when she was working.

Speaker speaker_0: Okay. If you'd like, you can submit proof to see if it is approved for a qualified life event.

Speaker speaker_1: Okay, could you send me those documents?

Speaker speaker_0: Yes, ma'am. It will be an email titled QLE, to which you will reply back with a document where it's going to prove that, within the last 30 days, dot, dot, dot, sorry, a policy was terminated. So you're gonna need the information of your dependent being their first and last name, as well as the effective end date of that policy and what was they enrolled into when they had that specific policy.

Speaker speaker_1: Okay. And as far as my premiums, um, where could, where, when is my next set of premiums due?

Speaker speaker_0: So deductions are taken out for each week. As of right now, this week, we have not received payment for it, but they're taken out every week and then they're sent over to us on Mondays usually.

Speaker speaker_1: So that's what I'm saying. Am I able to go ahead and make that premium? Because they're not gonna be deducting it anymore.

Speaker speaker_0: Okay. They should stop working...

Speaker speaker_1: Yes.

Speaker speaker_0: So you wouldn't be able to-

Speaker speaker_1: Well, um, uh, I'm still lay, I'm still, um, they said we, we should qualify for four weeks because they laid us off due to, um, the company having a lack of work.

Speaker speaker_0: Okay. So are you gonna-

Speaker speaker_1: So right now, they're still trying to find us employment.

Speaker speaker_0: Understood. So you're not gonna be able to add your dependent into the policy at the moment 'cause when they go ahead and... Let's say, for example, we were to add her today, right?

Speaker speaker_1: Right.

Speaker speaker_0: It's gonna take roughly two to three weeks for them to make a deduction for a new policy. Due to the fact that you're-

Speaker speaker_1: Okay.

Speaker speaker_0: ... currently not working, that policy will never become active.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause you need a paycheck issued by MAU to activate any policy change.

Speaker speaker_1: Okay.

Speaker speaker_0: So you're able to make those $53.01 over the phone today for your sp- children child coverage. But in order to add the spouse, I will need you calling back in when you have your next assignment.

Speaker speaker_1: Okay. And my question is, how long am I able to keep this policy and just pay the deductions out of pocket?

Speaker speaker_0: Those will be those four weeks that I was speaking of. So you have this week, as this is the first week of no payment, and three more weeks. Due to the fact that when it has five weeks in total consecutive with no active paycheck deduction, on the Monday of the fifth week, it cancels the policy out.

Speaker speaker_1: Okay. So let me go ahead. Am I able to pay it with my debit card?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay, I wanna go ahead and make that payment.

Speaker speaker_0: Is it gonna have the same billing address as the one that you verified with me on the phone?

Speaker speaker_1: Yes, ma'am. Okay, so thank you.

Speaker speaker_0: All right, whenever you're ready, you can go ahead with that card number.

Speaker speaker_1: 45995407-57012293.

Speaker speaker_0: And what is the expiration day?

Speaker speaker_1: 03/29.

Speaker speaker_0: And the code on the back?

Speaker speaker_1: 807.

Speaker speaker_0: All right, and with that being said, Ms. Sharika, do you authorize Benefits 10-03 to make a deduction of $53.01 today, April 1st, 2026, for your benefits from March 31st all the way to April 6th from your Visa card ending in 2293?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And then I can-

Speaker speaker_1: And I'll just, and I'll just call in every Monday for the next couple Mondays and make that payment?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: All right, and then-

Speaker speaker_1: Thank you so much.

Speaker speaker_0: Of course. I was gonna say they're gonna go ahead and email you a copy of the receipt to your email.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want to write down your confirmation number just in case?

Speaker speaker_1: No, ma'am. If it's on that receipt, that's fine.

Speaker speaker_0: Understood. I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_1: You too. Thank you. Bye-bye.

Speaker speaker_0: Bye-bye.