

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yeah, this is Mr. Morris. Yes, sir. And, uh, I'm calling... I'm calling... I'm no longer with this company, and I- I'm trying to find out what it would cost me to continue this policy. Okay. So we administer the health insurance that a staffing company offer their employees. We are trying to see if your policy with your old staffing company is still active. Well, uh, I- I don't work for them no more. Okay. So if you no longer work with them, there wouldn't be a pay stub to keep the policy active, sir. Was there specific policy information you were trying today? I'm trying to get a shift... Help, if, if I can get paid, paid... If I can pay by the month. Okay. I want the life insurance. The life insurance. Okay. So the benefits that we administer are only offered for actively working employees. Oh, okay. We wouldn't be able to take a payment for a partial policy. If you wish to eligible to make those four payments out of pocket, it would have to be for the full policy. We wouldn't be able to take a payment for one specific plan only. Well, I took the whole policy c- could I, could I make a few of them myself? Yeah, I can make a... Take a look and see if you're able to make payment for a week of the policy. What staffing company were you with previously? With MAU. And what are the last four of the Social? 5429. Could you please verify your mailing address and date of birth to make sure I'm on the right account? 114 Howard Drive, Ridgeland, North Carolina, 29472. And what is your date of birth? April 27th, 1964. We have the best contact at 843-822-0602. Yes, ma'am. And we have your email as chell1954@yahoo.com. Yes. Okay. So your benefits have not been active since March 24. With... Since out of pocket, we're not able to leave a week with a lapse of coverage, so that will mean that if you were to make a payment today, it will have to leave for the past two weeks, so on that passing this week, which will be \$79.04 in total. And that would make it ac- That would make it active? Until when? Until this Sunday, the 6th of April. Okay. They're not... Even though I don't work for them no more? Yes, sir. So when you're no longer working with the staffing companies, you're able to make four payments out of pocket, due to the fact that by the fifth consecutive week of there not being any payment being making from a staffing company issued paycheck, the policy cancels itself. So you will have the week that passed, this week, and two more weeks where you're able to make payments out of pocket before the policy cancels itself. Now as far as having that life insurance plan by yourself, unfortunately, COBRA does not offer it. So once you're no longer able to make these payments out of pocket, you'll have to see in your local marketplace to see if there's any other insurance that you're able to get with, 'cause the one that MAU offers, you only have three more weeks that you're able to be active on it by making payments out of pocket. Okay. 'Cause I- I- 'Cause I was supposed to get a, a check for, for my short-term disability, but I- I haven't never get paid yet. So as far as the short-term disability goes, you will have to speak with ABL, who just transferred you to us. They're the carrier for that plan. Yeah. Okay. We don't have access to

the information- Okay. ... about those claims. Well, I'll message, I'll message them up. Well, uh, I'm, I'm, um... Oh, okay. So, so I won't, I won't be able to buy a, buy, buy me a policy through them anyhow? I'm sorry? How... I won't be able to buy my policy myself? That is correct, 'cause we don't own any plans. Make the payments myself? Yes, sir. That's correct. We don't own any plans. Okay. We're not an insurance company. We only administer the ones the staffing already offers. So you have to look into something called a marketplace. Okay. Usually each state has it, where it will let you know what type of insurance are available for you to get on your own. Okay. Well, okay, well, I, I haven't had insurance otherwise, so okay. I just wanted to make sure I thought that... I understand. Understood. Um, so as of right now, you're no longer wanting- So that's all I can do? I'm sorry? I s- So that's all I can do? Understood. So at the moment, you will not be making those two payments, correct? Right. Understood. Well, with that being said, thank you so much for giving us a call today, Mr. Morris. If you have any questions about the benefits you used- Huh? ... to have with MAU, you can give us a call back. Okay. Thank you, ma'am. Mm-hmm. Have a great day. My pleasure. You too. All right.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Yeah, this is Mr. Morris.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: And, uh, I'm calling... I'm calling... I'm no longer with this company, and I- I'm trying to find out what it would cost me to continue this policy.

Speaker speaker_0: Okay. So we administer the health insurance that a staffing company offer their employees. We are trying to see if your policy with your old staffing company is still active.

Speaker speaker_1: Well, uh, I- I don't work for them no more.

Speaker speaker_0: Okay. So if you no longer work with them, there wouldn't be a pay stub to keep the policy active, sir. Was there specific policy information you were trying today?

Speaker speaker_1: I'm trying to get a shift... Help, if, if I can get paid, paid... If I can pay by the month.

Speaker speaker_0: Okay.

Speaker speaker_1: I want the life insurance. The life insurance.

Speaker speaker_0: Okay. So the benefits that we administer are only offered for actively working employees.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: We wouldn't be able to take a payment for a partial policy. If you wish to eligible to make those four payments out of pocket, it would have to be for the full policy. We wouldn't be able to take a payment for one specific plan only.

Speaker speaker_1: Well, I took the whole policy c- could I, could I make a few of them myself?

Speaker speaker_0: Yeah, I can make a... Take a look and see if you're able to make payment for a week of the policy. What staffing company were you with previously?

Speaker speaker_1: With MAU.

Speaker speaker_0: And what are the last four of the Social?

Speaker speaker_1: 5429.

Speaker speaker_0: Could you please verify your mailing address and date of birth to make sure I'm on the right account?

Speaker speaker_1: 114 Howard Drive, Ridgeland, North Carolina, 29472.

Speaker speaker_0: And what is your date of birth?

Speaker speaker_1: April 27th, 1964.

Speaker speaker_0: We have the best contact at 843-822-0602.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And we have your email as chell1954@yahoo.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So your benefits have not been active since March 24. With... Since out of pocket, we're not able to leave a week with a lapse of coverage, so that will mean that if you were to make a payment today, it will have to leave for the past two weeks, so on that passing this week, which will be \$79.04 in total.

Speaker speaker_1: And that would make it ac- That would make it active? Until when?

Speaker speaker_0: Until this Sunday, the 6th of April.

Speaker speaker_1: Okay. They're not... Even though I don't work for them no more?

Speaker speaker_0: Yes, sir. So when you're no longer working with the staffing companies, you're able to make four payments out of pocket, due to the fact that by the fifth consecutive week of there not being any payment being making from a staffing company issued paycheck, the policy cancels itself. So you will have the week that passed, this week, and two more weeks where you're able to make payments out of pocket before the policy cancels itself. Now as far as having that life insurance plan by yourself, unfortunately, COBRA does not offer it. So once you're no longer able to make these payments out of pocket, you'll have to see in your local marketplace to see if there's any other insurance that you're able to get with, 'cause the one that MAU offers, you only have three more weeks that you're able to be active on it by

making payments out of pocket.

Speaker speaker_1: Okay. 'Cause I- I- 'Cause I was supposed to get a, a check for, for my short-term disability, but I- I haven't never get paid yet.

Speaker speaker_0: So as far as the short-term disability goes, you will have to speak with ABL, who just transferred you to us. They're the carrier for that plan.

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: We don't have access to the information-

Speaker speaker_1: Okay.

Speaker speaker_0: ... about those claims.

Speaker speaker_1: Well, I'll message, I'll message them up. Well, uh, I'm, I'm, um... Oh, okay. So, so I won't, I won't be able to buy a, buy, buy me a policy through them anyhow?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: How... I won't be able to buy my policy myself?

Speaker speaker_0: That is correct, 'cause we don't own any plans.

Speaker speaker_1: Make the payments myself?

Speaker speaker_0: Yes, sir. That's correct. We don't own any plans.

Speaker speaker_1: Okay.

Speaker speaker_0: We're not an insurance company. We only administer the ones the staffing already offers. So you have to look into something called a marketplace.

Speaker speaker_1: Okay.

Speaker speaker_0: Usually each state has it, where it will let you know what type of insurance are available for you to get on your own.

Speaker speaker_1: Okay. Well, okay, well, I, I haven't had insurance otherwise, so okay. I just wanted to make sure I thought that... I understand.

Speaker speaker_0: Understood. Um, so as of right now, you're no longer wanting-

Speaker speaker_1: So that's all I can do?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: I s- So that's all I can do?

Speaker speaker_0: Understood. So at the moment, you will not be making those two payments, correct?

Speaker speaker_1: Right.

Speaker speaker_0: Understood. Well, with that being said, thank you so much for giving us a call today, Mr. Morris. If you have any questions about the benefits you used-

Speaker speaker_1: Huh?

Speaker speaker_0: ... to have with MAU, you can give us a call back.

Speaker speaker_1: Okay. Thank you, ma'am.

Speaker speaker_0: Mm-hmm. Have a great day. My pleasure.

Speaker speaker_1: You too. All right.