

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you from Benefits In a Card. My name is Francesca. How can I assist you today? Hi. Hello, Francesca. My name is Emilio Macia Fumero and I'm calling to, um, make a payment on my, uh, Benefits In a Card, uh, for last week that my payroll was zero. Mm-hmm. What are the last four of your Social and the staffing company you work with? So I'm with Creative Circle and the last four of my Social is 5762. Please verify the mailing address, date of birth, so that I can make sure I have the right account. Yes. The mailing address is 1162 Eastern Parkway, Apartment 3, Louisville, Kentucky 40217 and date of birth, December 2nd, 1987. I have that phone number to reach you down as 786-294-5371. Yes. And we have your email down as emaciaf@gmail.com. Yes. That's correct. Okay. Um, I do want to clarify, sir. Benefits In a Card is the name of the benefit, I mean, of the company that you call, we're just the benefit administrator. We don't own the services. Mm-hmm. So you actually just have the insurance through your company, your staffing company. Oh, okay. Yeah. Okay, so last week you also did not work? No, yeah. Okay. So you'll be making in the payment for the benefits for the 20th to the 26th for this week, correct? Yes. Will the benefit card that you'll be using have the same mailing address as the mailing address we verified? Yes. That's the same. Okay. Bear with me one moment while I set it up. Right, whenever you're ready, you can go ahead with the card number. Yes. 6011004728136124. And what is the expiration date? 0228. And then the code on the back? 854. And for the purpose of the line being recorded, Mr. Emilio, today you would like to make a payment of \$63.78 from your card ending in 6124? Yes. And that will be for the benefits from January 20th all the way to the 26th. All right. Yes. Sounds good. Thank you so much. Um, I do want to ask you before I run it, is this an American Express? Uh, it is Discover. I've used it before- Okay. ... with, with, uh, with your services. All right. So the payment has been submitted. Would you like to write down your authorization code, um, which is also the confirmation code? Uh, yes. Yes, please. Let me know whenever you're ready. I'm ready. Hmm. All right. It is going to be 02040, R as in Ryan. Okay. All right, and then you're also gonna get a copy of the receipt to the email that we have on file. Oh, perfect. Yeah, that'll, that'll help. Thank you so much. Of course, I did also want to mention, you only have one more payment that you can make with us over the phone before the policy cancels itself if you do not get back to work, um, and you already have those four weeks consecutive with not receiving a paycheck. Mm-hmm. Once you do start working again and receive the paycheck, you can call back to reinstate the policy itself. You just won't be able to make changes to it. All right. But that, that is another option. Just due to the fact that the system itself, once it has five, four consecutive day- I mean weeks, sorry, of there being no payment being deducted from a specific issue, pay stub from your staffing company, it automatically cancels the policy 'cause it takes it as if maybe you're not working with your staffing company

anymore. I see. Yeah. What I... Uh, I'm switching to another policy next month. So what I'm gonna do, not today but next week, I'm gonna be canceling before the 30th 1st. So, uh, because I was told that if I don't cancel before that day, um, the policy will continue to be active. Is that correct? So if you know for a fact you won't be receiving another paycheck 'til, let's say, after the week of February the 3rd or February the 10th, the policy's gonna cancel itself.'Cause when it comes through- Yeah. ... on February 3rd, that Monday, your policy will already be canceled by the system since it will be the fifth Monday with no payment being received. So, if there's- Yes. ... someone to take care of the cancellation immediately, um, however, what they're trying to say is in the event that let's say, the payroll starts going on again... Mm-hmm. If there was something that had either auto enrollment, um, or if there was any court-issued benefits, it would start again. Um, however- Yes, and- ... depending on the policy of your staffing company, sometimes the system- Yes. ... does reactivate the policy unless there's a 90-day period in between where you haven't been working since it got canceled. So, I think that's what they meant when they told you it could get activated again unless you cancel it yourself. Yes. Yeah, but, uh, I- I appreciate that clarification because it makes more sense and- but anyway I'm gonna be canceling next- next Monday. Mm-hmm. I'm going to call for canceling it completely and so it doesn't go active in case I go back to work. I- I'm- I don't- I don't have any open, uh, assignment right now, but I- I'm gonna be using another... My- my spouse, uh, insurance for this year, so I'm gonna be canceling next week. Understood. Just keep in mind that those cancellations does take seven to ten business days to complete themselves, okay? Oh, okay. So, I- I need to be doing it before that? Oh, no. I was just informing you in regards to that. So, all of our cancellations and changes itself, they all do take seven to ten business days to be processed. Mm-hmm. So, I was just letting you know that 'cause due to it being that timeframe where the soonest that the system can finish it is those seven days and the longest that it could take will be those ten days. Oh. You could experience one or two more deductions while the cancellation is being completed if there is a pay stub in any point throughout those seven to ten business days. Oh, I see. Can- can I start the process today, of cancellation? Yes, sir. Uh, because I want it to be canceled. Yeah, uh, I need- I need it to be canceled before the... Friday the 31st, and- Mm-hmm. ... that's ten business days from now, so just to be safe, uh, I would like to start a cancellation today. All right, and then just for the purpose of the line being recorded, you would like to cancel your current benefits with Creator's Stroke, correct? Yes. That's correct. All right, so I went ahead and put in the cancellation request. And then, I believe what you mean by you needing it to be canceled before the 31st is because that's when your company open enrollment period ends? So, it- Yes. ... doesn't have to be canceled by them. You just have to put in the request by then because of that Section 125 on the medical preventative care plan. Um, but now you don't have- Oh. ... to worry about it 'cause I already submitted the cancellation for you. Yeah. Okay. Yeah, just to be safe, but yeah, thank you. And so, I will not be covered nes- next- this week to be... For how long, uh, would I be covered after this cancellation submittal? So, as of right now with the direct payment that we took, you'll be active till the 26th, this Sunday. After the 26th- Mm-hmm. ... and the 27th, if no payment are received, the policy will be inactive. While that's going on, the system is gonna already be processing your cancellation. Um, so that means that as of right now, you are guaranteed coverage for this week since you have paid. As of- Mm-hmm. ... next week, it all depends on whether or not the system receives a deduction where they can pay the premium for it, whether or not you'll be active during the last

week of January. Oh, okay. Yeah, that's perfect. That sounds good. All right. Was there anything else that we can assist you with today? No, that was very helpful. I appreciate your time and have a nice day. Of course. It was my pleasure assisting you. Thank you so much for giving us a call today as well as for allowing us to assist you. I hope you have a wonderful rest of your day. Thanks. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you from Benefits In a Card. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi. Hello, Francesca. My name is Emilio Macia Fumero and I'm calling to, um, make a payment on my, uh, Benefits In a Card, uh, for last week that my payroll was zero.

Speaker speaker_1: Mm-hmm. What are the last four of your Social and the staffing company you work with?

Speaker speaker_2: So I'm with Creative Circle and the last four of my Social is 5762.

Speaker speaker_1: Please verify the mailing address, date of birth, so that I can make sure I have the right account.

Speaker speaker_2: Yes. The mailing address is 1162 Eastern Parkway, Apartment 3, Louisville, Kentucky 40217 and date of birth, December 2nd, 1987.

Speaker speaker_1: I have that phone number to reach you down as 786-294-5371.

Speaker speaker_2: Yes.

Speaker speaker_1: And we have your email down as emaciaf@gmail.com.

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: Okay. Um, I do want to clarify, sir. Benefits In a Card is the name of the benefit, I mean, of the company that you call, we're just the benefit administrator. We don't own the services.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So you actually just have the insurance through your company, your staffing company.

Speaker speaker_2: Oh, okay. Yeah.

Speaker speaker_1: Okay, so last week you also did not work?

Speaker speaker_2: No, yeah.

Speaker speaker_1: Okay. So you'll be making in the payment for the benefits for the 20th to the 26th for this week, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Will the benefit card that you'll be using have the same mailing address as the mailing address we verified?

Speaker speaker_2: Yes. That's the same.

Speaker speaker_1: Okay. Bear with me one moment while I set it up. Right, whenever you're ready, you can go ahead with the card number.

Speaker speaker_2: Yes. 6011004728136124.

Speaker speaker_1: And what is the expiration date?

Speaker speaker_2: 0228.

Speaker speaker_1: And then the code on the back?

Speaker speaker_2: 854.

Speaker speaker_1: And for the purpose of the line being recorded, Mr. Emilio, today you would like to make a payment of \$63.78 from your card ending in 6124?

Speaker speaker_2: Yes.

Speaker speaker_1: And that will be for the benefits from January 20th all the way to the 26th.

Speaker speaker_2: All right. Yes. Sounds good. Thank you so much.

Speaker speaker_1: Um, I do want to ask you before I run it, is this an American Express?

Speaker speaker_2: Uh, it is Discover. I've used it before-

Speaker speaker_1: Okay.

Speaker speaker_2: ... with, with, uh, with your services.

Speaker speaker_1: All right. So the payment has been submitted. Would you like to write down your authorization code, um, which is also the confirmation code?

Speaker speaker_2: Uh, yes. Yes, please.

Speaker speaker_1: Let me know whenever you're ready.

Speaker speaker_2: I'm ready. Hmm.

Speaker speaker_1: All right. It is going to be 02040, R as in Ryan.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, and then you're also gonna get a copy of the receipt to the email that we have on file.

Speaker speaker_2: Oh, perfect. Yeah, that'll, that'll help. Thank you so much.

Speaker speaker_1: Of course, I did also want to mention, you only have one more payment that you can make with us over the phone before the policy cancels itself if you do not get back to work, um, and you already have those four weeks consecutive with not receiving a paycheck.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Once you do start working again and receive the paycheck, you can call back to reinstate the policy itself. You just won't be able to make changes to it.

Speaker speaker_2: All right.

Speaker speaker_1: But that, that is another option. Just due to the fact that the system itself, once it has five, four consecutive day- I mean weeks, sorry, of there being no payment being deducted from a specific issue, pay stub from your staffing company, it automatically cancels the policy 'cause it takes it as if maybe you're not working with your staffing company anymore.

Speaker speaker_2: I see. Yeah. What I... Uh, I'm switching to another policy next month. So what I'm gonna do, not today but next week, I'm gonna be canceling before the 30th 1st. So, uh, because I was told that if I don't cancel before that day, um, the policy will continue to be active. Is that correct?

Speaker speaker_1: So if you know for a fact you won't be receiving another paycheck 'til, let's say, after the week of February the 3rd or February the 10th, the policy's gonna cancel itself. 'Cause when it comes through-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... on February 3rd, that Monday, your policy will already be canceled by the system since it will be the fifth Monday with no payment being received. So, if there's-

Speaker speaker_2: Yes.

Speaker speaker_1: ... someone to take care of the cancellation immediately, um, however, what they're trying to say is in the event that let's say, the payroll starts going on again...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If there was something that had either auto enrollment, um, or if there was any court-issued benefits, it would start again. Um, however-

Speaker speaker_2: Yes, and-

Speaker speaker_1: ... depending on the policy of your staffing company, sometimes the system-

Speaker speaker_2: Yes.

Speaker speaker_1: ... does reactivate the policy unless there's a 90-day period in between where you haven't been working since it got canceled. So, I think that's what they meant when they told you it could get activated again unless you cancel it yourself.

Speaker speaker_2: Yes. Yeah, but, uh, I- I appreciate that clarification because it- it makes more sense and- but anyway I'm gonna be canceling next- next Monday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm going to call for canceling it completely and so it doesn't go active in case I go back to work. I- I'm- I don't- I don't have any open, uh, assignment right now, but I- I'm gonna be using another... My- my spouse, uh, insurance for this year, so I'm gonna be canceling next week.

Speaker speaker_1: Understood. Just keep in mind that those cancellations does take seven to ten business days to complete themselves, okay?

Speaker speaker_2: Oh, okay. So, I- I need to be doing it before that?

Speaker speaker_1: Oh, no. I was just informing you in regards to that. So, all of our cancellations and changes itself, they all do take seven to ten business days to be processed.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, I was just letting you know that 'cause due to it being that timeframe where the soonest that the system can finish it is those seven days and the longest that it could take will be those ten days.

Speaker speaker_2: Oh.

Speaker speaker_1: You could experience one or two more deductions while the cancellation is being completed if there is a pay stub in any point throughout those seven to ten business days.

Speaker speaker_2: Oh, I see. Can- can I start the process today, of cancellation?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Uh, because I want it to be canceled. Yeah, uh, I need- I need it to be canceled before the... Friday the 31st, and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... that's ten business days from now, so just to be safe, uh, I would like to start a cancellation today.

Speaker speaker_1: All right, and then just for the purpose of the line being recorded, you would like to cancel your current benefits with Creator's Stroke, correct?

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: All right, so I went ahead and put in the cancellation request. And then, I believe what you mean by you needing it to be canceled before the 31st is because that's

when your company open enrollment period ends? So, it-

Speaker speaker_2: Yes.

Speaker speaker_1: ... doesn't have to be canceled by them. You just have to put in the request by then because of that Section 125 on the medical preventative care plan. Um, but now you don't have-

Speaker speaker_2: Oh.

Speaker speaker_1: ... to worry about it 'cause I already submitted the cancellation for you.

Speaker speaker_2: Yeah. Okay. Yeah, just to be safe, but yeah, thank you. And so, I will not be covered nes- next- this week to be... For how long, uh, would I be covered after this cancellation submittal?

Speaker speaker_1: So, as of right now with the direct payment that we took, you'll be active till the 26th, this Sunday. After the 26th-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and the 27th, if no payment are received, the policy will be inactive. While that's going on, the system is gonna already be processing your cancellation. Um, so that means that as of right now, you are guaranteed coverage for this week since you have paid. As of-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... next week, it all depends on whether or not the system receives a deduction where they can pay the premium for it, whether or not you'll be active during the last week of January.

Speaker speaker_2: Oh, okay. Yeah, that's perfect. That sounds good.

Speaker speaker_1: All right. Was there anything else that we can assist you with today?

Speaker speaker_2: No, that was very helpful. I appreciate your time and have a nice day.

Speaker speaker_1: Of course. It was my pleasure assisting you. Thank you so much for giving us a call today as well as for allowing us to assist you. I hope you have a wonderful rest of your day.

Speaker speaker_2: Thanks. Bye.

Speaker speaker_1: Bye.