

Transcript: Justin

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Full Transcript

Thank you for calling 00000000. Hi, I'm Rick. This is Justin. How can I help you today? Uh, yes, sir. Your name is Justin? Correct. How can I help you today? Yes, sir. I am calling about the, uh, insurance I have, where I was with the candle factory. I need some information, if I can. It's about my insurance. Okay. What's the staffing agency you work for? It was with Focus. Focus? And the last four of your Social? Um, six, nine, nine, one. And your first and last name? My name is Wesley Reid, R-E-I-D. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Wesley? Okay. 3300 Delaware Street, Paducah, Kentucky 42001. And confirm your date of birth? June 13, 1984. And a good telephone number have is 270-554-8808? That's my home number, yes. And the email I have is ky.bluebird84 at gmail? That's right. Mm-hmm. How can I help you today? Well, I'm calling about my insurance card. Um, do you know if my insurance is still active or not, with the company? Um, let's see. Now are you still working with Focus, would you say? I'm not. I got laid off, uh, about three weeks ago. Three weeks ago? Okay. Um, so looking at the calendar, it looks like you're not currently active into coverage for this week. Uh, last day of active coverage was January 26th. However, you can- All right. ... you're allowed to make up to four weeks of direct payments, if you wanted to maintain the coverage, if you wanted to. Okay, what's that mean? Uh, meaning you could make a direct payment to us at Benefits in a Card, and you'd become active in the coverage again. And you would do that for four weeks, so you can maintain the coverage, if you wanted to. So, I gotta pay it? Yeah, if you, if you wanted to. So it's totally up to you. How much is it? Um, so your total premium is \$52.66. Is that how many, like, so all the benefits I had, or what? Yes, sir. So the group accident, the dental, critical illness, term life, vision, ID experts, behavioral health, the MBC TeleRx, which covered preventative healthcare services, uh, the VIP standard, uh, which covers hospitals, doctors and medications, um, which came out to be \$52.66. Oh. I didn't know that. So if I paid it for this month and next month, until I get my job back, I can keep the insurance and benefits? Is that right? Um, so it's weekly, weekly payments. So, um, you're only allowed- Oh, okay. ... to make up to four weeks of direct payments. Um, but after those four weeks, uh, you would receive information regarding COBRA coverage, which is pretty much the same exact coverage that you had through Focus, just through a different insurance carrier. Um, but yes, you do have s- the option to make up to four weeks of direct payments. Yes, sir. Oh, okay. This is just new to me, so I didn't know. Totally understand. Um, well, I need to know this. I'm a, I just found out my chiropractor, and they need some information about my Focus card for the insurance. Mm-hmm. Do you happen to know, like, the, uh, like a BIN number and all that? Um, yes. So I could search up those ID cards- Is that, is that thing? ... and email them to you. However, you're not currently active in the coverage, so if you did provide that card to the provider, you wouldn't have active coverage for that visit. Oh, no. I figured it'd be inactive,

right? Correct, it's inactive. Okay. Darn it. So I guess, at this point, anywhere I go, I can't present the card, correct? Correct, unless you make a direct payment. And then, you'll become active in the coverage again. Okay. So it sounds like it, it just sounds like the insurance finally dropped. Correct. Well, it'll drop- Okay. ... after four consecutive weeks of nonpayment. Um, that's what you'll receive information regarding COBRA coverage. But what I'm saying is, is that you do have the option to make those four weeks of direct payments, if you wanted to, to maintain the coverage, so you do have active benefits for your appointments. Okay, I got it. See, I, I don't have a job right now. That's why I'm trying to figure out. Totally understand. I- if you were me, though, what would I do? I mean, I need some help. Um, now honestly, um, uh, me personally, I just, I would go back to Focus to see if they have any other assignments, and then, go on another assignment if they ha- if they do have it. Um, that's j- that's just me. Well- But honestly, I don't know if Focus does, does that or not. I know. I just called them yesterday, and they said there's nothing for about two more weeks. Okay. Um, well, honestly I, I don't know. Honestly, I really don't know then. Okay. I get no more insurance. All right. Um, but is there anything- I mean, it's hard to say it's not- ... you'll be able to help with today, Wesley? I guess not. I guess, after... Hey, just to be sure, Justin, uh, after February is over, I'm sorry, January, after January, the start of February, I'll have no more insurance, correct? Um, no sir. So last, so you'll have this- Okay. So this is the first week of inactive coverage. Um, so say if you go next week, the 3rd, no payment. Same the following week, the 10th, no payment, and the, same with the week of the 17th with no payment. So after four consecutive weeks, then the coverage automatically cancels out. Right. So by the week- How is it- ... of the 24th, the coverage will cancel out, of February. 'Cause technically today- All of it? ... or this week is the first week. Yes, sir. I've got three weeks to go? Yes, sir, before it's totally canceled out. Oh, okay. Well, thanks for telling me that. Sure. Um- Now, you did say if you were... You did say they were, did have any assignments for the next two weeks. I mean, if you get back on an assignment within the next two weeks, I feel like deductions should pick up like normal, once you receive that check, on that new assignment. Yeah, I hope so. All right, Justin, I appreciate it. You're welcome, Wesley. You have a great day, okay? All right. Thank you. All right, bye-bye. Yes. Okay.

Conversation Format

Speaker speaker_0: Thank you for calling 00000000.

Speaker speaker_1: Hi, I'm Rick.

Speaker speaker_0: This is Justin. How can I help you today?

Speaker speaker_1: Uh, yes, sir. Your name is Justin?

Speaker speaker_0: Correct. How can I help you today?

Speaker speaker_1: Yes, sir. I am calling about the, uh, insurance I have, where I was with the candle factory. I need some information, if I can. It's about my insurance.

Speaker speaker_0: Okay. What's the staffing agency you work for?

Speaker speaker_1: It was with Focus.

Speaker speaker_0: Focus? And the last four of your Social?

Speaker speaker_1: Um, six, nine, nine, one.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: My name is Wesley Reid, R-E-I-D.

Speaker speaker_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code, Wesley?

Speaker speaker_1: Okay. 3300 Delaware Street, Paducah, Kentucky 42001.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: June 13, 1984.

Speaker speaker_0: And a good telephone number have is 270-554-8808?

Speaker speaker_1: That's my home number, yes.

Speaker speaker_0: And the email I have is ky.bluebird84 at gmail?

Speaker speaker_1: That's right.

Speaker speaker_0: Mm-hmm. How can I help you today?

Speaker speaker_1: Well, I'm calling about my insurance card. Um, do you know if my insurance is still active or not, with the company?

Speaker speaker_0: Um, let's see. Now are you still working with Focus, would you say?

Speaker speaker_1: I'm not. I got laid off, uh, about three weeks ago.

Speaker speaker_0: Three weeks ago? Okay. Um, so looking at the calendar, it looks like you're not currently active into coverage for this week. Uh, last day of active coverage was January 26th. However, you can-

Speaker speaker_1: All right.

Speaker speaker_0: ... you're allowed to make up to four weeks of direct payments, if you wanted to maintain the coverage, if you wanted to.

Speaker speaker_1: Okay, what's that mean?

Speaker speaker_0: Uh, meaning you could make a direct payment to us at Benefits in a Card, and you'd become active in the coverage again. And you would do that for four weeks, so you can maintain the coverage, if you wanted to.

Speaker speaker_1: So, I gotta pay it?

Speaker speaker_0: Yeah, if you, if you wanted to. So it's totally up to you.

Speaker speaker_1: How much is it?

Speaker speaker_0: Um, so your total premium is \$52.66.

Speaker speaker_1: Is that how many, like, so all the benefits I had, or what?

Speaker speaker_0: Yes, sir. So the group accident, the dental, critical illness, term life, vision, ID experts, behavioral health, the MBC TeleRx, which covered preventative healthcare services, uh, the VIP standard, uh, which covers hospitals, doctors and medications, um, which came out to be \$52.66.

Speaker speaker_1: Oh. I didn't know that. So if I paid it for this month and next month, until I get my job back, I can keep the insurance and benefits? Is that right?

Speaker speaker_0: Um, so it's weekly, weekly payments. So, um, you're only allowed-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... to make up to four weeks of direct payments. Um, but after those four weeks, uh, you would receive information regarding COBRA coverage, which is pretty much the same exact coverage that you had through Focus, just through a different insurance carrier. Um, but yes, you do have s- the option to make up to four weeks of direct payments. Yes, sir.

Speaker speaker_1: Oh, okay. This is just new to me, so I didn't know.

Speaker speaker_0: Totally understand.

Speaker speaker_1: Um, well, I need to know this. I'm a, I just found out my chiropractor, and they need some information about my Focus card for the insurance.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Do you happen to know, like, the, uh, like a BIN number and all that?

Speaker speaker_0: Um, yes. So I could search up those ID cards-

Speaker speaker_1: Is that, is that thing?

Speaker speaker_0: ... and email them to you. However, you're not currently active in the coverage, so if you did provide that card to the provider, you wouldn't have active coverage for that visit.

Speaker speaker_1: Oh, no. I figured it'd be inactive, right?

Speaker speaker_0: Correct, it's inactive.

Speaker speaker_1: Okay. Darn it. So I guess, at this point, anywhere I go, I can't present the card, correct?

Speaker speaker_0: Correct, unless you make a direct payment. And then, you'll become active in the coverage again.

Speaker speaker_1: Okay. So it sounds like it, it just sounds like the insurance finally dropped.

Speaker speaker_0: Correct. Well, it'll drop-

Speaker speaker_1: Okay.

Speaker speaker_0: ... after four consecutive weeks of nonpayment. Um, that's what you'll receive infor- information regarding COBRA coverage. But what I'm saying is, is that you do have the option to make those four weeks of direct payments, if you wanted to, to maintain the coverage, so you do have active benefits for your appointments.

Speaker speaker_1: Okay, I got it. See, I, I don't have a job right now. That's why I'm trying to figure out.

Speaker speaker_0: Totally understand.

Speaker speaker_1: I- if you were me, though, what would I do? I mean, I need some help.

Speaker speaker_0: Um, now honestly, um, uh, me personally, I just, I would go back to Focus to see if they have any other assignments, and then, go on another assignment if they ha- if they do have it. Um, that's j- that's just me.

Speaker speaker_1: Well-

Speaker speaker_0: But honestly, I don't know if Focus does, does that or not.

Speaker speaker_1: I know. I just called them yesterday, and they said there's nothing for about two more weeks.

Speaker speaker_0: Okay. Um, well, honestly I, I don't know. Honestly, I really don't know then.

Speaker speaker_1: Okay. I get no more insurance. All right.

Speaker speaker_0: Um, but is there anything-

Speaker speaker_1: I mean, it's hard to say it's not-

Speaker speaker_0: ... you'll be able to help with today, Wesley?

Speaker speaker_1: I guess not. I guess, after... Hey, just to be sure, Justin, uh, after February is over, I'm sorry, January, after January, the start of February, I'll have no more insurance, correct?

Speaker speaker_0: Um, no sir. So last, so you'll have this-

Speaker speaker_1: Okay.

Speaker speaker_0: So this is the first week of inactive coverage. Um, so say if you go next week, the 3rd, no payment. Same the following week, the 10th, no payment, and the, same with the week of the 17th with no payment. So after four consecutive weeks, then the coverage automatically cancels out.

Speaker speaker_1: Right.

Speaker speaker_0: So by the week-

Speaker speaker_1: How is it-

Speaker speaker_0: ... of the 24th, the coverage will cancel out, of February. 'Cause technically today-

Speaker speaker_1: All of it?

Speaker speaker_0: ... or this week is the first week. Yes, sir.

Speaker speaker_1: I've got three weeks to go?

Speaker speaker_0: Yes, sir, before it's totally canceled out.

Speaker speaker_1: Oh, okay. Well, thanks for telling me that.

Speaker speaker_0: Sure.

Speaker speaker_1: Um-

Speaker speaker_0: Now, you did say if you were... You did say they were, did have any assignments for the next two weeks. I mean, if you get back on an assignment within the next two weeks, I feel like deductions should pick up like normal, once you receive that check, on that new assignment.

Speaker speaker_1: Yeah, I hope so. All right, Justin, I appreciate it.

Speaker speaker_0: You're welcome, Wesley. You have a great day, okay?

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: All right, bye-bye. Yes.

Speaker speaker_1: Okay.