

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Uh, good morning, Justin, uh, this is Nina. I'm calling, uh, if you can please cancel my medical, dental and the plan that I have. Okay. What's the staffing agency you work for? ATC. S- you said ATC? Yes. And the last four of your Social? Yes. Uh, you need the last four, or the whole? The last four of the Social. Uh, 6573. And what was your last name, Nina? Argirova. A-R-G-I-R-O-V-A. Okay. And for security purposes, could you verify your home address, including city, state and zip code? Yes. 97-40 62nd Drive, Apartment 10F as the Frank, Rego Park, New York. And the ZIP code is 11374. And confirm your date of birth. Uh, June 24, 1973. And a good telephone number I have is 917-502-5431. Yes. That's correct. And the email I have is your last name, '73@gmail.com? That's right. Y- Okay, so let's see here. So looking at the file, it looks like I can drop the dental, the term life and the vision. However, when it comes to the medical plan, that one is a Section 125, uh, plan. So I would, you would honestly need to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere, um, or wait until ATC's next open enrollment period, which is next December. Um, but like I said, I can drop those three things, but you have to w- you would have to keep the medical plan since it's Section 125. W- what do you mean to keep it? I'm not working at ... or there. How to keep it? Okay. Well, if you're not working with ATC Healthcare, I do know that after four consecutive weeks of non-payment, you will receive information regarding COBRA coverage, which pretty much is the same coverage offered through ATC Healthcare, just with a different insurance carrier. Um, so... Oh, that, that I had is gonna be transferred to COBRA, or... Uh, I'm not sure how that's gonna work. Correct. So like I said, after four consecutive weeks of non-payment, so if you're not working with ATC Healthcare and you don't receive a paycheck for four weeks, you, everything that you were enrolled into gets switched over to COBRA coverage, which gives you the opportunity to maintain the coverage if you wanted to. Okay. And that's me that, um, that's working. The last day was, uh, 14 of January. So next week, they gonna, uh, for this Friday, tomorrow, they gonna withdraw for the medical two- \$260 from my paycheck? No, ma'am. What? Uh, your total premium of \$68.51, so I don't know where the other \$200 comes from unless that's taxes. Yeah. Uh, uh, um, I mean for the, the whole month. Uh, so they gonna withdraw this this week, and next weeks I don't have check, so, um, after three weeks they gonna stop the, the payment, uh, the, this insurance, so I'm gonna be with COBRA? It, it, it transfers over to COBRA coverage, yes. I can not apply for government insurance, or... Um, I didn't, I did not say that. I was saying that after four consecutive weeks of non-payment through ATC Healthcare for the deductions, the information is rolled over to COBRA coverage, which gives you the opportunity to maintain the same coverage that you had before, just with a different

insurance carrier, if you wanted it to. So it's totally up to you- No. ... maintain it if you wanted it. It's not required. No. No, I don't want it. Okay, so what I'm saying is that it's not required to maintain the coverage. What I'm saying is that it's transferred over to COBRA, which you will receive information to maintain it if you wanted to. You don't have to. Oh, okay. So they will contact me after four weeks? Correct. And then they will- And then you can tell them, "No, I'm not interested." Okay. Okay, because, uh, I was not happy with this medical insurance. I totally understand. I told, I told that I'm gonna have some coverage, uh, like basic coverage, how was at the beginning, uh, um, receive explanation that if I go to a doctor, that... But it was not right. And, um... yeah. And everything's gonna be, um... So, can I receive some, um, email or explanation that I'm not gonna be part anymore with the, uh, this, uh, insurance that I have, had before, APN? Um, so like I said, after four consecutive weeks of nonpayment, you'll receive information regarding COBRA coverage. So, you would have to at least wait four weeks after no deductions occur. So, if you're not working with ATC Healthcare for four weeks, after those four weeks you will receive information regarding the COBRA coverage. Yes. If I'm not interested, can I receive from you a email that I don't have, uh, coverage anymore? After three or four weeks, I can wait. That I'm not ... this insurance or some kind of explanation that I don't have insurance? Yes. Now, we can send out- Okay. Uh, oops. We can send out letters of coverage. Oh, really? Oh my god. I'm sorry? No, continue. No, you, you mentioned you were gonna send letters. I stated we can send letters of coverage or statements of coverage once the coverage is terminated from ATC Healthcare. So, like I said, you would have to wait those four weeks of nonpayment through ATC in order to receive the COBRA coverage, and then once you receive the COBRA coverage, or information, you can decline it. And then you can call us back and we can send you either the statement of coverage or a letter of coverage stating that you were enrolled, if you were applying for new benefits. Okay. Okay. Thank you. You're welcome. Is there anything else I could help you out with today, Nina? No. Thank you so much. Have a nice day. You're welcome. You as well.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Uh, good morning, Justin, uh, this is Nina. I'm calling, uh, if you can please cancel my medical, dental and the plan that I have.

Speaker speaker_1: Okay. What's the staffing agency you work for?

Speaker speaker_2: ATC.

Speaker speaker_1: S- you said ATC?

Speaker speaker_2: Yes.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: Yes. Uh, you need the last four, or the whole?

Speaker speaker_1: The last four of the Social.

Speaker speaker_2: Uh, 6573.

Speaker speaker_1: And what was your last name, Nina?

Speaker speaker_2: Argirova. A-R-G-I-R-O-V-A.

Speaker speaker_1: Okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_2: Yes. 97-40 62nd Drive, Apartment 10F as the Frank, Rego Park, New York. And the ZIP code is 11374.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: Uh, June 24, 1973.

Speaker speaker_1: And a good telephone number I have is 917-502-5431.

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: And the email I have is your last name, '73@gmail.com?

Speaker speaker_2: That's right. Y-

Speaker speaker_1: Okay, so let's see here. So looking at the file, it looks like I can drop the dental, the term life and the vision. However, when it comes to the medical plan, that one is a Section 125, uh, plan. So I would, you would honestly need to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere, um, or wait until ATC's next open enrollment period, which is next December. Um, but like I said, I can drop those three things, but you have to w- you would have to keep the medical plan since it's Section 125.

Speaker speaker_2: W- what do you mean to keep it? I'm not working at ... or there. How to keep it?

Speaker speaker_1: Okay. Well, if you're not working with ATC Healthcare, I do know that after four consecutive weeks of non-payment, you will receive information regarding COBRA coverage, which pretty much is the same coverage offered through ATC Healthcare, just with a different insurance carrier.

Speaker speaker_2: Um, so... Oh, that, that I had is gonna be transferred to COBRA, or... Uh, I'm not sure how that's gonna work.

Speaker speaker_1: Correct. So like I said, after four consecutive weeks of non-payment, so if you're not working with ATC Healthcare and you don't receive a paycheck for four weeks, you, everything that you were enrolled into gets switched over to COBRA coverage, which gives you the opportunity to maintain the coverage if you wanted to.

Speaker speaker_2: Okay. And that's me that, um, that's working. The last day was, uh, 14 of January. So next week, they gonna, uh, for this Friday, tomorrow, they gonna withdraw for the medical two- \$260 from my paycheck?

Speaker speaker_1: No, ma'am.

Speaker speaker_2: What?

Speaker speaker_1: Uh, your total premium of \$68.51, so I don't know where the other \$200 comes from unless that's taxes.

Speaker speaker_2: Yeah. Uh, uh, um, I mean for the, the whole month. Uh, so they gonna withdraw this this week, and next weeks I don't have check, so, um, after three weeks they gonna stop the, the payment, uh, the, this insurance, so I'm gonna be with COBRA?

Speaker speaker_1: It, it, it transfers over to COBRA coverage, yes.

Speaker speaker_2: I can not apply for government insurance, or...

Speaker speaker_1: Um, I didn't, I did not say that. I was saying that after four consecutive weeks of non-payment through ATC Healthcare for the deductions, the information is rolled over to COBRA coverage, which gives you the opportunity to maintain the same coverage that you had before, just with a different insurance carrier, if you wanted it to. So it's totally up to you-

Speaker speaker_2: No.

Speaker speaker_1: ... maintain it if you wanted it. It's not required.

Speaker speaker_2: No. No, I don't want it.

Speaker speaker_1: Okay, so what I'm saying is that it's not required to maintain the coverage. What I'm saying is that it's transferred over to COBRA, which you will receive information to maintain it if you wanted to. You don't have to.

Speaker speaker_2: Oh, okay. So they will contact me after four weeks?

Speaker speaker_1: Correct.

Speaker speaker_2: And then they will-

Speaker speaker_1: And then you can tell them, "No, I'm not interested."

Speaker speaker_2: Okay. Okay, because, uh, I was not happy with this medical insurance.

Speaker speaker_1: I totally understand.

Speaker speaker_2: I told, I told that I'm gonna have some coverage, uh, like basic coverage, how was at the beginning, uh, um, receive explanation that if I go to a doctor, that... But it was not right. And, um... yeah. And everything's gonna be, um... So, can I receive some, um, email or explanation that I'm not gonna be part anymore with the, uh, this, uh, insurance that I have, had before, APN?

Speaker speaker_1: Um, so like I said, after four consecutive weeks of nonpayment, you'll receive information regarding COBRA coverage. So, you would have to at least wait four weeks after no deductions occur. So, if you're not working with ATC Healthcare for four weeks, after those four weeks you will receive information regarding the COBRA coverage.

Speaker speaker_2: Yes. If I'm not interested, can I receive from you a email that I don't have, uh, coverage anymore? After three or four weeks, I can wait. That I'm not ... this insurance or some kind of explanation that I don't have insurance?

Speaker speaker_1: Yes. Now, we can send out-

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, oops. We can send out letters of coverage.

Speaker speaker_2: Oh, really?

Speaker speaker_1: Oh my god.

Speaker speaker_2: I'm sorry?

Speaker speaker_1: No, continue.

Speaker speaker_2: No, you, you mentioned you were gonna send letters.

Speaker speaker_1: I stated we can send letters of coverage or statements of coverage once the coverage is terminated from ATC Healthcare. So, like I said, you would have to wait those four weeks of nonpayment through ATC in order to receive the COBRA coverage, and then once you receive the COBRA coverage, or information, you can decline it. And then you can call us back and we can send you either the statement of coverage or a letter of coverage stating that you were enrolled, if you were applying for new benefits.

Speaker speaker_2: Okay. Okay. Thank you.

Speaker speaker_1: You're welcome. Is there anything else I could help you out with today, Nina?

Speaker speaker_2: No. Thank you so much. Have a nice day.

Speaker speaker_1: You're welcome. You as well.