## Transcript: Justin Mills-5649684330364928-6627662711406592

## **Full Transcript**

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. It's Sharon Talarico. How are you? I'm doing well, and yourself? Good, thank you. Um, I'm calling to inform you that, uh, I am no longer with the GHT, uh, Home Care- Mm-hmm. ... as of, as of yesterday. Um, Amanda from the company was supposed to, or the agency was supposed to send you something. Mm-hmm. Um, I don't know if, if they did. Um, but she said to just call and double-check and tell them that I'm no longer with them as of yesterday, the 24th. So- Okay, um... ... um... Yeah, let me- Go ahead. ... che- yeah, let me check on that for you. Um, what's that staffing agency you work for? Um, it's Norstaffing. And the last four of your social? 7487. And for security purposes, could you verify your home address, including city, state and zip code, Ms. Talarico? Sure. 603, uh, George Street, Apartment 2, Throop, Pennsylvania, 18512. And confirm your date of birth. 9/14/68. And a good telephone number I have is 955-7922? Correct. And the email I have is singer6898@gmail.com? Yes. Okay, so let's see here. So checking the file, we haven't received anything from Norstaffing just yet. However, since you stated you stopped working with them yesterday- Mm-hmm. Mm-hmm. Um, I do know that deductions will stop if, once you stop receiving paychecks. Um, so everything should cancel out like normal. Okay, well, my, my paycheck, I only have one more coming, and I only have 15 hours on it. So, um, it's not gonna cover the insurance. Okay, uh, let's see. And I'm gonna, I'm gonna pass, I'm gonna waive the COBRA insurance, because I'm right now not going to be working for at least- Okay, no wor- ... a month or a little more. Okay, no worries. Um, so I do know that after four consecutive weeks of nonpayment, you would receive that information regarding COBRA coverage. However, once that happens, you can go ahead and disregard that. Um, I mean- Okay. ... I can process a, I can process a cancellation right now, um, before that even happens. Um, however, cancellations do take one to two weeks to go through. So there is that. I do know, I do know that. Okay. So, um... All right, because what I, what I need to do is I think I need to apply for medical assistance. Being I'm not going to be working, I won't be able to pay for COBRA. You know, I still have to make payment on them, uh, for that. So that's what, uh, Amanda had told me, just tell them to waive that. But I don't know if that's really a, I, I don't, I don't know. I don't know how any of this works. So- Yeah. Um... Y- Yeah, so I know. Um, so we can either process the cancellation now so the COBRA information doesn't go to your house, or we can just let the coverage cancel out automatically and then let the COBRA coverage go to your hou- uh, the COBRA coverage, um, like the documents cli- uh, go- Right. ... to your home address. Mm-hmm. Um, but you can just disregard them. Um, whatev- whatever would be easier for you, Sharon. Okay. Um, you know what? Just let, uh, just, uh... Well, when will my insurance stop, being that... Like, the current insurance, when is that done? Um, so like I said, we could process a cancellation. Cancellations take one to two weeks to officially go through. Or we can just let it

drop automatically, which is four consecutive weeks of nonpayment. Okay, yeah, if you could put the cancellation through for that. Okay. 'Cause I only have a next week check, and I'm only getting, like, I don't know, \$100 or \$200, and my, like, taxes come out of that. And so I won't get a check at all if I'm paying for the insurance, so- Yes, but that also does give you one of ex- one extra week of coverage as well. Right, but it won't cover the full c- full thing. It won't cover everything that I have. 'Cause I've- Yeah, but it... Right? Oh, well, yeah, well, I guess it will, yeah, because it's \$56 or \$57 or so, uh, cents a month. So, um, okay, so that will give me, um... So once I get my last check, then, then I would have no more insurance. Um, well, you have deductions- I- ... come off that final check for one extra week that following week. Okay, so the following week I'll still be covered. Correct. Okay. Okay. And, and then we'll just, yeah, cancel it after that. Or, well, then it will just drop off, right? Correct. It's either-Either way. Okay. After all that stuff I put you through to get it. That's okay. That's, we're here. But- That's what we're here for. Yeah. So, um, yeah, so I just wanted, um, to call you to make you, uh, make you aware of that. Okay. Um, well, like I said, I'll go ahead and process the cancellation for you. But like I said earlier, cancellations do take one to two weeks to go through. Oh. So there is that one or two more final payroll deductions, but after that everything- Right. ... will officially be canceled. Okay, Sharon? Okay. Thank you so much, Justin. You're welcome. You have a great day, okay? I appreciate it. You, too. Thank you. Thank you. You're welcome. Bye-bye. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hi, Justin. It's Sharon Talarico. How are you?

Speaker speaker\_0: I'm doing well, and yourself?

Speaker speaker\_1: Good, thank you. Um, I'm calling to inform you that, uh, I am no longer with the GHT, uh, Home Care-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... as of, as of yesterday. Um, Amanda from the company was supposed to, or the agency was supposed to send you something.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, I don't know if, if they did. Um, but she said to just call and double-check and tell them that I'm no longer with them as of yesterday, the 24th. So-

Speaker speaker\_0: Okay, um...

Speaker speaker\_1: ... um...

Speaker speaker\_0: Yeah, let me-

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: ... che- yeah, let me check on that for you. Um, what's that staffing agency you work for?

Speaker speaker\_1: Um, it's Norstaffing.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 7487.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Ms. Talarico?

Speaker speaker\_1: Sure. 603, uh, George Street, Apartment 2, Throop, Pennsylvania, 18512.

Speaker speaker\_0: And confirm your date of birth.

Speaker speaker\_1: 9/14/68.

Speaker speaker\_0: And a good telephone number I have is 955-7922?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And the email I have is singer6898@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so let's see here. So checking the file, we haven't received anything from Norstaffing just yet. However, since you stated you stopped working with them yesterday-

Speaker speaker\_1: Mm-hmm. Mm-hmm.

Speaker speaker\_0: Um, I do know that deductions will stop if, once you stop receiving paychecks. Um, so everything should cancel out like normal.

Speaker speaker\_1: Okay, well, my, my paycheck, I only have one more coming, and I only have 15 hours on it. So, um, it's not gonna cover the insurance.

Speaker speaker 0: Okay, uh, let's see.

Speaker speaker\_1: And I'm gonna, I'm gonna pass, I'm gonna waive the COBRA insurance, because I'm right now not going to be working for at least-

Speaker speaker\_0: Okay, no wor-

Speaker speaker\_1: ... a month or a little more.

Speaker speaker\_0: Okay, no worries. Um, so I do know that after four consecutive weeks of nonpayment, you would receive that information regarding COBRA coverage. However, once that happens, you can go ahead and disregard that. Um, I mean-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I can process a, I can process a cancellation right now, um, before that even happens. Um, however, cancellations do take one to two weeks to go through. So there is that. I do know, I do know that.

Speaker speaker\_1: Okay. So, um... All right, because what I, what I need to do is I think I need to apply for medical assistance. Being I'm not going to be working, I won't be able to pay for COBRA. You know, I still have to make payment on them, uh, for that. So that's what, uh, Amanda had told me, just tell them to waive that. But I don't know if that's really a, I, I don't, I don't know. I don't know how any of this works. So-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Um...

Speaker speaker\_0: Y- Yeah, so I know. Um, so we can either process the cancellation now so the COBRA information doesn't go to your house, or we can just let the coverage cancel out automatically and then let the COBRA coverage go to your hou- uh, the COBRA coverage, um, like the documents cli- uh, go-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... to your home address.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, but you can just disregard them. Um, whatev- whatever would be easier for you, Sharon.

Speaker speaker\_1: Okay. Um, you know what? Just let, uh, just, uh... Well, when will my insurance stop, being that... Like, the current insurance, when is that done?

Speaker speaker\_0: Um, so like I said, we could process a cancellation. Cancellations take one to two weeks to officially go through. Or we can just let it drop automatically, which is four consecutive weeks of nonpayment.

Speaker speaker\_1: Okay, yeah, if you could put the cancellation through for that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: 'Cause I only have a next week check, and I'm only getting, like, I don't know, \$100 or \$200, and my, like, taxes come out of that. And so I won't get a check at all if I'm paying for the insurance, so-

Speaker speaker\_0: Yes, but that also does give you one of ex- one extra week of coverage as well.

Speaker speaker\_1: Right, but it won't cover the full c- full thing. It won't cover everything that I have. 'Cause I've-

Speaker speaker\_0: Yeah, but it...

Speaker speaker\_1: Right? Oh, well, yeah, well, I guess it will, yeah, because it's \$56 or \$57 or so, uh, cents a month. So, um, okay, so that will give me, um... So once I get my last check, then, then I would have no more insurance.

Speaker speaker\_0: Um, well, you have deductions-

Speaker speaker\_1: I-

Speaker speaker\_0: ... come off that final check for one extra week that following week.

Speaker speaker\_1: Okay, so the following week I'll still be covered.

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Okay. And, and then we'll just, yeah, cancel it after that. Or, well, then it will just drop off, right?

Speaker speaker\_0: Correct. It's either-

Speaker speaker\_1: Either way. Okay. After all that stuff I put you through to get it.

Speaker speaker\_0: That's okay. That's, we're here.

Speaker speaker 1: But-

Speaker speaker\_0: That's what we're here for.

Speaker speaker\_1: Yeah. So, um, yeah, so I just wanted, um, to call you to make you, uh, make you aware of that.

Speaker speaker\_0: Okay. Um, well, like I said, I'll go ahead and process the cancellation for you. But like I said earlier, cancellations do take one to two weeks to go through.

Speaker speaker\_1: Oh.

Speaker speaker\_0: So there is that one or two more final payroll deductions, but after that everything-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... will officially be canceled. Okay, Sharon?

Speaker speaker\_1: Okay. Thank you so much, Justin.

Speaker speaker\_0: You're welcome. You have a great day, okay?

Speaker speaker\_1: I appreciate it. You, too. Thank you.

Speaker speaker\_0: Thank you. You're welcome.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Bye-bye.