

Transcript: Justin

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Full Transcript

Calling Benefits and Accurages' Justin. How can I help you today? Oh, good. Hey. Yes, sir. My name is, uh, Wesley Reid, and I'm calling about the benefits I had, or have, under the Candle Factory with y'all. Okay. What's the staffing agency you work for? It's Focus. And the last four of your social? Um, six... Sorry, 6991. And your first and last name? My name is Wesley Reid, R-E-I-D. And for security purposes, could you verify your home address, including city, state and zip code, Wesley? Uh, let's see. 3300 Delaware Street, Paducah, Kentucky 42001. And your date of birth? Uh, June 13, 1984. And a good telephone number I have is 270-554-8808. That's the phone number. Yeah, that's right. And the email I have is ky.bluebird84 at gmail? Uh, is also correct. Okay. How can I help you today? Well, did I talk to you sometime late last year about benefits when I was with, uh, Focus? Uh, I believe we spoke last week. I think we did. I think so, yeah. Oh, it's kind of recent. Okay. Well, the reason I'm calling, or I- I actually tried to call earlier, I never heard back from anybody, um, is I got laid off from the Candle Factory. Okay. And I need to know if my benefits have stopped. Um, yeah, let me check on that. Let's see here. And if you don't mind me asking, when did you get laid off from that assignment? Well, it's been over a month now. Mm-hmm. I got laid off... Well, I wrote it down. I'm an accountant, so I can look. Let's see. Sorry. No worries. Come on. I have... Hold on. Let me get out the right one. It would have been... I'm gonna say my very last day was January the 8th. January the 8th? Okay. Let's see here. Yeah, that was the last day I worked. Okay. Um, so the last day- My last paycheck... I'm sorry? Well, I also probably mentioned my last paycheck was the 17th. Okay. So, if your last paycheck was the 17th, you had active coverage from the 20th up until the 26th of January, so the last day of active coverage was January 26th. So, as of right now, you're not currently active in the coverage anymore. Okay, so it is fully dropped? Uh, let's see here. So, you still have... So, you had last week, you have this week, and then you have next week, which is the 10th through the 16th, and then the week of the 17th through the 23rd. So, after the, after the 23rd of February, it completely dropped off, 'cause you have to go through... You have to go four consecutive weeks of non-payment for it to be rolled over to COBRA, or to be dropped off. Well, I don't need... I don't need COBRA. It's just that, um, I'm on this Medicaid insurance now, and they cannot criss-cross with my other... with this insurance when I'm going to the chiropractor. That's how... I'm just on call to make sure once it dies off, that's all. Totally understand. Um, so yeah, so let's see. I mean, I could process the cancellation for you. Uh, cancellations do take one to two weeks to go through, um, so there is that, or we could wait until, um, after the 23rd of February and then the coverage will just be dropped off automatically. Well, what would you say? What's the better way? Uh, that's totally up to you. Um, I'm really not allowed to make that decision for you. No, no, that's fine. I know. I just... It's... I can never make a good decision, I swear. Uh, well, I couldn't just let it die off until the 23rd. Okay. Okay, yes. I can...

I'll, I'll go ahead and leave it the same for that. Um, but yes, sir, after the 23rd of February, everything should be cut off, or everything should be dropped, 'cause, uh, the week of the 20... of January 27th through the 2nd of February, that's your first week of non-payment. And then you have the... this week, which is the 3rd through the 9th, that's considered the second week. And then you have the 10th through the 16th, which is the third week, and then the 17th through the 23rd, that's the fourth week. So, after the 23rd, everything should be dropped from the coverage. So, from the 17th... Okay, okay, I gotcha. Okay. Um, but other than that, is there anything else I can assist you with today, Wesley? I don't think so. I just wanted to call and make sure.... probably understand... Besides, here... Hey, Justin, one other question. Yes, sir. What happens if I get my job back at the cattle factory? So, what happens? Um, so if you get your job back at the factory, um, what you can do, um, you could call us back and we could reinstate the same coverage that you had before. There's just a pending enrollment process that goes along with that, so one to two weeks for it to go back through, or for deductions to just pick back up. Oh, they can? Okay. Does that take long to pick back up, or what? Yes, sir. So, if you just... So, say, if you do get back to that assignment, or if they do bring you back, you could just call us at Benefits and A Card, um, let us know that you were brought back, and then we could, uh, either reinstate the coverage for you, um, or if it's been longer than 90 days, you would be considered a rehire, which gives you the option to, uh, have another person open enrollment period, which is 30 days from your first paycheck with a new assignment. Um, so either, so either you want... If you, if you do come back, we can either reinstate it, or if it's greater than 90 days, you, you would be considered a rehire. Oh, right. So I would have to wait thir-, uh, n- 90 days to get my benefits back? I could wait? No, s- No, sir. That's not what I'm saying. What I'm saying is that if, so say if you go back right now, so say if they, like that factory called you- Yeah. ... today, and was like, "Hey, can you come back tomorrow?" You can call us tomorrow and be like, "Hey, my assignment brought me back." We can reinstate the coverage that you had before with Focus. Um, but what I'm saying about the 90 days, so say if they called you back in 90 days, like in three months from now. Oh. Um, that would be considered a rehire, because you got brought back greater than 90 days later, so you would still have a new open enrollment period for you. So, you would be eligible to make changes or add anything that you want, because you were considered a rehire. Oh, okay. Okay. I gotcha. Well, I just wanted to make sure. So. Totally understand. Well, is there anything else I could help you out with today, Wesley? I will say that you're doing a good job and keep it up. Awesome. Well, I do really appreciate that, okay? Well, yeah. I'll keep you in touch if anything changes with that job. Awesome. Well, you have a wonderful day, okay? I appreciate it. You're welcome. Bye-bye. Okay. Good.

Conversation Format

Speaker speaker_0: Calling Benefits and Accurages' Justin. How can I help you today?

Speaker speaker_1: Oh, good. Hey. Yes, sir. My name is, uh, Wesley Reid, and I'm calling about the benefits I had, or have, under the Candle Factory with y'all.

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

Speaker speaker_1: It's Focus.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: Um, six... Sorry, 6991.

Speaker speaker_0: And your first and last name?

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

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

Speaker speaker_1: Uh, let's see. 3300 Delaware Street, Paducah, Kentucky 42001.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Uh, June 13, 1984.

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

Speaker speaker_1: That's the phone number. Yeah, that's right.

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

Speaker speaker_1: Uh, is also correct.

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

Speaker speaker_1: Well, did I talk to you sometime late last year about benefits when I was with, uh, Focus?

Speaker speaker_0: Uh, I believe we spoke last week. I think we did.

Speaker speaker_1: I think so, yeah. Oh, it's kind of recent. Okay. Well, the reason I'm calling, or I- I actually tried to call earlier, I never heard back from anybody, um, is I got laid off from the Candle Factory.

Speaker speaker_0: Okay.

Speaker speaker_1: And I need to know if my benefits have stopped.

Speaker speaker_0: Um, yeah, let me check on that. Let's see here. And if you don't mind me asking, when did you get laid off from that assignment?

Speaker speaker_1: Well, it's been over a month now.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I got laid off... Well, I wrote it down. I'm an accountant, so I can look. Let's see. Sorry.

Speaker speaker_0: No worries.

Speaker speaker_1: Come on. I have... Hold on. Let me get out the right one. It would have been... I'm gonna say my very last day was January the 8th.

Speaker speaker_0: January the 8th? Okay. Let's see here.

Speaker speaker_1: Yeah, that was the last day I worked.

Speaker speaker_0: Okay. Um, so the last day-

Speaker speaker_1: My last paycheck...

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Well, I also probably mentioned my last paycheck was the 17th.

Speaker speaker_0: Okay. So, if your last paycheck was the 17th, you had active coverage from the 20th up until the 26th of January, so the last day of active coverage was January 26th. So, as of right now, you're not currently active in the coverage anymore.

Speaker speaker_1: Okay, so it is fully dropped?

Speaker speaker_0: Uh, let's see here. So, you still have... So, you had last week, you have this week, and then you have next week, which is the 10th through the 16th, and then the week of the 17th through the 23rd. So, after the, after the 23rd of February, it completely dropped off, 'cause you have to go through... You have to go four consecutive weeks of non-payment for it to be rolled over to COBRA, or to be dropped off.

Speaker speaker_1: Well, I don't need... I don't need COBRA. It's just that, um, I'm on this Medicaid insurance now, and they cannot criss-cross with my other... with this insurance when I'm going to the chiropractor. That's how... I'm just on call to make sure once it dies off, that's all.

Speaker speaker_0: Totally understand. Um, so yeah, so let's see. I mean, I could process the cancellation for you. Uh, cancellations do take one to two weeks to go through, um, so there is that, or we could wait until, um, after the 23rd of February and then the coverage will just be dropped off automatically.

Speaker speaker_1: Well, what would you say? What's the better way?

Speaker speaker_0: Uh, that's totally up to you. Um, I'm really not allowed to make that decision for you.

Speaker speaker_1: No, no, that's fine. I know. I just... It's... I can never make a good decision, I swear. Uh, well, I couldn't just let it die off until the 23rd.

Speaker speaker_0: Okay. Okay, yes. I can... I'll, I'll go ahead and leave it the same for that. Um, but yes, sir, after the 23rd of February, everything should be cut off, or everything should be dropped, 'cause, uh, the week of the 20... of January 27th through the 2nd of February, that's your first week of non-payment. And then you have the... this week, which is the 3rd through the 9th, that's considered the second week. And then you have the 10th through the 16th, which is the third week, and then the 17th through the 23rd, that's the fourth week. So,

after the 23rd, everything should be dropped from the coverage.

Speaker speaker_1: So, from the 17th... Okay, okay, I gotcha.

Speaker speaker_0: Okay. Um, but other than that, is there anything else I can assist you with today, Wesley?

Speaker speaker_1: I don't think so. I just wanted to call and make sure.

Speaker speaker_0: ... probably understand...

Speaker speaker_1: Besides, here... Hey, Justin, one other question.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: What happens if I get my job back at the cattle factory? So, what happens?

Speaker speaker_0: Um, so if you get your job back at the factory, um, what you can do, um, you could call us back and we could reinstate the same coverage that you had before. There's just a pending enrollment process that goes along with that, so one to two weeks for it to go back through, or for deductions to just pick back up.

Speaker speaker_1: Oh, they can? Okay. Does that take long to pick back up, or what?

Speaker speaker_0: Yes, sir. So, if you just... So, say, if you do get back to that assignment, or if they do bring you back, you could just call us at Benefits and A Card, um, let us know that you were brought back, and then we could, uh, either reinstate the coverage for you, um, or if it's been longer than 90 days, you would be considered a rehire, which gives you the option to, uh, have another person open enrollment period, which is 30 days from your first paycheck with a new assignment. Um, so either, so either you want... If you, if you do come back, we can either reinstate it, or if it's greater than 90 days, you, you would be considered a rehire.

Speaker speaker_1: Oh, right. So I would have to wait thir-, uh, n- 90 days to get my benefits back? I could wait?

Speaker speaker_0: No, s- No, sir. That's not what I'm saying. What I'm saying is that if, so say if you go back right now, so say if they, like that factory called you-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... today, and was like, "Hey, can you come back tomorrow?" You can call us tomorrow and be like, "Hey, my assignment brought me back." We can reinstate the coverage that you had before with Focus. Um, but what I'm saying about the 90 days, so say if they called you back in 90 days, like in three months from now.

Speaker speaker_1: Oh.

Speaker speaker_0: Um, that would be considered a rehire, because you got brought back greater than 90 days later, so you would still have a new open enrollment period for you. So, you would be eligible to make changes or add anything that you want, because you were considered a rehire.

Speaker speaker_1: Oh, okay. Okay. I gotcha. Well, I just wanted to make sure. So.

Speaker speaker_0: Totally understand. Well, is there anything else I could help you out with today, Wesley?

Speaker speaker_1: I will say that you're doing a good job and keep it up.

Speaker speaker_0: Awesome. Well, I do really appreciate that, okay?

Speaker speaker_1: Well, yeah. I'll keep you in touch if anything changes with that job.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: I appreciate it.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: Okay. Good.