**Transcript: Malcolm** 

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## **Full Transcript**

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hey, Malcolm. My name is Stella Mabila. I would like to know if, uh, my insurance is available now, I can use it? What staffing company do you work for? I work for Amtrak. What's the last four, ma'am? Excuse me? Hello? The last four numbers, please. Yes. The last what? The last four numbers, please. Hello? Oh, okay. The last four numbers. 0779. Yes, ma'am. Can you hear me? 0779. Yes, 0779. And for security purposes, can you verify your address and date of birth for me? Yes. Uh, 601 part of Huawei, US, Texas. The zip code is 76039. And the date of birth? 01/01/'88. Thank you. You're welcome. So it looks like you're still waiting for that first deduction to happen. Okay. But I'm trying to go to work, go to the ER now, so that means I will not have insurance? No, ma'am. You wouldn't have any... You wouldn't have active insurance right now if they, they hadn't taken out that first deduction yet. Because they told me I still have, uh, I still have doctor, uh, deductible, the one was for before. I just, like, add more, so that's the thing. It depends. That shows you if you had any active coverage at all, ma'am. You haven't had any all year. How did that happen? I've been having a insurance since I start work. Hello? Say that again, ma'am. I said, uh, the insurance has been active since I start working, so how, how I don't have anything at all? Your coverage doesn't start when you start working. The way that it works, whenever you get enrolled, it takes one to two weeks for the enrollment process. And once you see that first deduction from your paycheck and we see it in our system, then your coverage will become active the following Monday. Okay. All right. Well, was there anything else I could help you with today, Ms. Stella? No, thank you. All right. Then if there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week. Oh, you too. Thank you.

## **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Hey, Malcolm. My name is Stella Mabila. I would like to know if, uh, my insurance is available now, I can use it?

Speaker speaker\_0: What staffing company do you work for?

Speaker speaker\_1: I work for Amtrak.

Speaker speaker\_0: What's the last four, ma'am?

Speaker speaker\_1: Excuse me?

Speaker speaker\_0: Hello? The last four numbers, please.

Speaker speaker\_1: Yes. The last what?

Speaker speaker\_0: The last four numbers, please.

Speaker speaker 1: Hello? Oh, okay.

Speaker speaker\_0: The last four numbers.

Speaker speaker\_1: 0779.

Speaker speaker\_0: Yes, ma'am. Can you hear me?

Speaker speaker\_1: 0779. Yes, 0779.

Speaker speaker\_0: And for security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Yes. Uh, 601 part of Huawei, US, Texas. The zip code is 76039.

Speaker speaker\_0: And the date of birth?

Speaker speaker\_1: 01/01/'88.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_0: So it looks like you're still waiting for that first deduction to happen.

Speaker speaker\_1: Okay. But I'm trying to go to work, go to the ER now, so that means I will not have insurance?

Speaker speaker\_0: No, ma'am. You wouldn't have any... You wouldn't have active insurance right now if they, they hadn't taken out that first deduction yet.

Speaker speaker\_1: Because they told me I still have, uh, I still have doctor, uh, deductible, the one was for before. I just, like, add more, so that's the thing.

Speaker speaker\_0: It depends. That shows you if you had any active coverage at all, ma'am. You haven't had any all year.

Speaker speaker\_1: How did that happen? I've been having a insurance since I start work. Hello?

Speaker speaker\_0: Say that again, ma'am.

Speaker speaker\_1: I said, uh, the insurance has been active since I start working, so how, how I don't have anything at all?

Speaker speaker\_0: Your coverage doesn't start when you start working. The way that it works, whenever you get enrolled, it takes one to two weeks for the enrollment process. And

once you see that first deduction from your paycheck and we see it in our system, then your coverage will become active the following Monday.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: Well, was there anything else I could help you with today, Ms. Stella?

Speaker speaker\_1: No, thank you.

Speaker speaker\_0: All right. Then if there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker\_1: Oh, you too. Thank you.