

## Transcript: Malcolm

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### Full Transcript

... benefits in the card. This is Malcolm. How can I help you? Uh, good day. My name is Nelson. Um, I just want to know what the type of insurance that I have with you people. All right. What staffing company do you work for? And social. What's the last four of your social? 9233. You said 92- 33. 33. 9243? 9233. 9233? Correct. Your first name? Nelson. Nelson? Yeah. Last name? Nelson Namani. Okay. For security purposes, can you verify your address and date of birth for me? It's, my address is 1560 Grimscape Boulevard, West Avila- We're not... That's not the address that we have on file. Could you verify with your full social? I told them, I told them to change that address. They have not changed the address from a 300... 3800 300 Road. And the city, state, and zip code? 43228. And the city and state? Columbus, Ohio. And date of birth? November 2, '62. Thank you. So it looks like you had an MEC TeleRx plan, and that's a preventative care plan. That does not make sense. Yeah, I don't understand. So that's why I call and cancel so that you can speak with my wife. You wanna... You saying you want to cancel it? No. No, I just wanted, um, my wife to speak with you because what I was filled out is not understanding. Okay, so he's just said he don't understand his benefits. He doesn't understand the coverage that he has, so he's giving you permission to speak with me just so we can better understand it. Oh, okay. Well, I appreciate that. Okay? Yeah. Okay. And what's your name? Malcolm. Malcolm, thank you so much. Okay. No problem. So what kind of questions did he ask? Um, could they... Well, first of all, um, can you say the name of the, um, insurance, um, the kind of insurance he has, the type? All right. So what he has is the MEC's TeleRx plan. That's the name, the actual name- MEC- ... on their plan. Okay, wait a minute. You said MEC or- Yes, ma'am. E... I mean, M as in Mike, E as in echo, C as in Charlie, TeleRx. Okay. O- okay. It's performed... It's per- Wait, okay, s- Uh, m- I'm s- I'm sorry, um, Malcolm. My husband is talking. No, you're fine. This is your baby. What she say? Okay, wait. Okay. Okay, so MEC... Just slow down just a little bit, okay? So you have the- TeleRx. I'm not... I don't know what you're saying. Don't put that in there. Thank you. So we have the M-E-C-T-E-L-E-R-X. Okay. T-E-L, TeleRx. Okay. Thank you so much. Mm-hmm. And what is his, um... Because on his card, it has this information, but it doesn't have his name or anything, so nobody will take the card. What do you mean it doesn't have his name on it? It doesn't have his name on it, just like I done told you. It has, um, it has... The middle card says something about prescriptions. The other card says something else. It does not have his name. It does not have a group number. It doesn't have a policy number. It doesn't have all the things that I'm used to seeing on insurance cards. But the money is definitely coming out of his check for insurance. And we talked to someone before and she said that he had insurance as well, but his name is not on his card. And he said he asked them to put his name on his card. Okay. And he started back in, uh, August 15- He started September, September 24th. Okay, right. I see September 30, 2024. September

30, 2024, he said. That might have been when your insurance- Yeah. No, I thought that was just the default on. The August 15th is when he said he started. So do they have to wait 30 days or something in order to get insurance? So the, the enrollment process takes one to two weeks from whatever date you get enrolled. So it's not the best. Okay, so if you... Okay. So I... Did you hear what he said? The enrollment date takes one or two weeks from the time you enroll, but you started August 15th. Didn't they do that the day that you had your orientation? Who knows? Who am I? Okay. No, okay. I'm, I'm sorry. Okay. So he has a pre- But if you want- He has a preventative care, um, policy? Yes, ma'am. That's good for- So what does that mean? ... like wellness checks. Yes, ma'am. Oh. So it's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Pretty much any preventative care services. That doesn't include- Oh, okay. ... doctors, hospitals or prescriptions, and it doesn't include dental or vision, and ear, and nail either. 'Cause dental and vision- Mm-hmm. ... are separate add-ons that he didn't get enrolled into. The plan that he has is the plan that Surge has, that Surge Auto enrolls all their employees to, unless they decline the coverage. Okay. And I've got some of those things. Now, can... Is there somewhere I can go to find out what this has, instead of me trying to write it all down? 'Cause it, you said it so fast. I got like three. So can I go somewhere- Yes, ma'am. ... and see what he has? Yes, ma'am. Or I can send, I can send the benefits guy to his email. Can you do that for me? Yes, ma'am. So could you just confirm, so his email is U-C-H-E-N- C-H-E-N- ... P-I-L-D-N. ... P-I-L-U-N- @Gmail.com? @gmail.com. That is correct. So what I'm gonna do, I'm gonna go ahead and send the benefits guide to that email. And that benefits guide will have all that information on it and I'm also going to send him- Okay. Now- Go ahead. Go ahead. I just want to say, I'm also gonna send him an, an ID card that has his name on it. Thank you, Lord Jesus. And, and then his dates of enrollment? Say that again. His dates of enrollment or w- or ent- into the policy is? I mean, is there like a when it started or, or a, um, um, policy holder or group number? Is there anything, like identifying information as well because he needs to find a provider. Mm-hmm. That's why I sent you an ID card. Okay, thank you. Yeah, if you don't have any idea. Thank you. Um, now can I ask you this? If he chose to increase or to move up or, um, add people, can he do that? Does he have that as an option? So at this point, he's outside his personal open enrollment window, which is 30 days from the date you received your first paycheck. At this point- So what is- ... he'll have to... Oh, go ahead. Well, no, I was gonna ask you, what if he has, um, one of the things that will allow you open enrollment periods? Um, they have special things like, like if you get married- Mm-hmm. ... those types of things. Yes, ma'am. Sorry about that. So I'll take- If you can say QLE for a second. Okay, I'll listen. Okay. Yes. Yeah, so with the... So you either have to have a company open enrollment period or you have to have a qualifying life event. And with the qualifying life event, that's marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. And it has to be within a 30-day window. Oh, okay. Then we wouldn't be able to get it then, huh? Because see, he had insurance when we got married and so didn't I. I don't have any now, so he was going to add me, but you can only do that within 30 days of the marriage. Correct? So it means, yes, ma'am. So y- it could be 30 days within the marriage or 30 days within losing coverage, or 30 days of within- Oh. ... having an, having or adopting a child. Okay. Okay. Um, y- okay. So if I... Can I... Okay, so this benefits packet that you're gonna send me, will it give me the information of, um, what it costs to add, like, you know, a child or a wife or things? Like, will it give me that kind of information or will I have to

talk to someone such as yourself? Yes, ma'am. Yes, ma'am. The guide will have all that information on it. It gives... The, the guide is a, I believe it's like a 72 page document. Might be shorter than that, but it gives you pretty much all the- Okay. ... it gives you all the information. So it's a 20 page, uh, PDF document. Okay. And it gives you all the information for every plan. Okay. And what it has to offer. Okay. Well, I appreciate that. Thank you so very much. No problem. That's what we're here for, so- Hon- Honey, do you have any other questions for him? Mm-mm, no, that was it. Do you understand everything? As far as the family plan and stuff, like, um, you know, the benefits? He said it will have your name on it and it'll have the, when the i- issue, like the date issued. Like, when you got the insurance, okay? Okay. So that's helpful. And then the document you were gonna, he's going to provide us with should have all the information saying that, say you added me- Mm-hmm. ... and you add a page of the cost of those things. Add to it. And then al- it should also lead you to either a link or information for a provider, because you need a primary care f- provider, baby, okay? So the- So- ... so the, the card that I'm sending is gonna have this employee ID, employee name, their medical coverage and a group number. And then for the pharmacy- Mm-hmm. ... it has Rx bin number, the Rx PCN number and the Rx group number. And then it has- Mm-hmm. ... information about if they have MEC coverage, no co-payments, no deductible, no out-of-pocket. And it has a website where you can find a doctor's. It has a website you can learn, log in for your virtual h- healthcare. And it has the zero pay, the \$0 co-pay for the ACO approved medications. It has all that information on it. And it also gives you- Okay. ... information. So he does have access to FreeRx. FreeRx is a virtual pharmacy. Mm-hmm. It gives them, gives him access to over 800 generic and acute medications, along with- Perfect. ... virtual urgent care appointments. Well- Okay. He has, he has to go to the FreeRx website and actually claim that account in order to be able to use it. Okay. Okay. I think... And I just sent through that card and the benefits guide. Could you confirm that they all received it? Honey, can you go to your email and see if you received the benefit information? Thank you. Should be the ID card and, um, benefits guide. Mm, that's what I think. Okay. Are the, uh, ID card and MetLife. Hello? Yeah. What's up? Yeah, but I didn't ask you that. Can you repeat it? What are you asking there? Can you repeat it? Okay. You're breaking up really badly. Who I am? Yes, sir. There, you're... That's better. Can you hear me now? Yeah, I got that email here. Yes, sir. All right. Okay, so you should... We should have a PDF of his, uh, NEC card and a PDF of the benefits guide. Okay. Yeah. Was there... Was there anything else I can he- help you with today, Mr. Nelson? Let... Let me see it. Let me open it, and then yes, everyone is there so. Okay. Uh-huh, yeah, I got the one from Surge. My name is there. There's a medical c- uh, medical coverage for a- Mm-hmm. You never had this before, honey. No, I never... Yeah, I didn't get that before. All right. Yeah. And this one is, uh, net coverage. Look up, no... So is that everything you needed, Mr. Nelson? No, I'm just, uh, checking what you sent. Okay. Yeah. Check your email for my email. Yeah, I just checked it and I see it. There's the... There's the doc- the ID, there's the pharmacy card and there's the m- the med- multi-plan where you could get... And it's the NEC coverage, no co-payment, no deductible, no out-of-pocket. Yeah, we got it. Thank you. Uh, yeah. Yeah, I'm good to go with what here. Thank you. Was there anything else I can help you with today, Mr. Nelson? Well, no for now. Thank you very much. No problem. Thanks for calling Benefits with a Card. Yeah. I hope y'all have a great rest of y'all week. Yeah, you too. I think, uh- Thank you. ... he still hasn't left. He's seeing... He's seen, uh, he's seeing deductions. Oh, good. Oh, that is... I'm glad you

mentioned that. So on our end, it's not showing that he has active coverage right now. Yeah, okay. Okay. All right. Looks like he hasn't had active coverage since February 3rd. February 3rd, honey. February 3rd. Why? You need to call them and ask him. He don't know why, he telling you why. He's... That looks like that the last time an deduction was made. Have you still been working since then? Hello? Yes, sir. Can you hear me? Can y'all hear me? Yes, sir. What did he say? I'm saying has... So has he still been working since February 3rd? No. So you haven't been working- I need to call them. ... since Febr- No, I... Okay, I, I, the... I need to call them so they know what going on. Yeah, because the company that he was working at, Joann's closed. Okay. So he's... He's kind of... That's pretty much... That's probably why. So I do want to let you know that after four weeks with no deductions being taken, his coverage will cancel itself out and then he'll have to get enrolled in COBRA. You said four weeks? Yes, ma'am. So how come he has two weeks? So right now, this is his last... This is his last week. After this week, his coverage will roll over to COBRA if he hasn't seen any deductions. But he does have the ability to make direct payments, but he would have to make direct payments all the way back to... From February 3rd until this week. And then even so, after those four payments, he wouldn't be able to make any dem- any more direct payments and it'll still go to COBRA unless he starts working again and- Oh, okay. ... and the deduction gets taken out. Okay, I understand. Thank you. So you cannot... Uh, excuse me. So he can't take no deduction from my card? So I... You can make direct payments, but you can only, uh, make up to four direct payments before it rolls over in COBRA. And since you hadn't been active since February 3rd, this week would technically be your fourth week of making a direct payment. So after this week, you would no longer be able to make direct payments and your coverage would... So ultimate- ultimately, both... Either way... Either way, if you don't make a direct payment or you do make a direct payment, your co- your coverage was going to roll over to COBRA. And that's expensive. Say that again. I said that is expensive. Um, can I... Can I... Can you give me the link where I will have automatic deduction? Say that again. He don't understand, honey. You can't. You can do it. What he's saying to you is you can get automatic d- deduction, but this will be your fourth week, so you can pay all the way up to this point. I know, I know. But then after that it goes to COBRA, so then- I know. ... without being employed. You got that? I know. Okay, I'm sorry. But what do I decide? Something like that. I know... Whatever you want to decide. If you want the link, ask for the link. Let me show you something. What... I mean, do you think it's best to get COBRA, sir, Mr. Malcolm? Oh, unfortunately, I wouldn't be able to make any d- uh, recommendations- Okay, I understand. ... before we go through November. Yes, ma'am. All right, honey. All right. Um, I'll call you back, maybe tomorrow. Just... Hey, just so you know, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Yeah, uh, but there is one more thing. Once you p- pay, make a data payment, how do you go about that? Say that again, sir. You mean how can I make a payment? He's not listening. He told you. You cannot. He said... Well, tell me... Tell me one more time. He said if you make data payments for nine months, he has to cover the last three weeks. Okay, so last three weeks. Right, the ones that's behind. So now. So no problem. Mm-hmm, mm-hmm. But if you wait till the 12th, this will expire. Whether we paid or not paid, it will not work. Okay. No. So n- Yeah, that's kind of what he said. Mm-hmm. But you said it's like... But he's saying regardless, whether we pay or not pay, it won't work. Okay. This is the last week, and it's going to roll over to COBRA. So whether you pay the money... Hmm. Whether you pay the money or what, you all is going to roll to COBRA. The only way you're

going to have this coverage is if you start working at Surge again, if you become employed again. Is that not correct, Malcolm? That is correct. So if you... Since he's not working right now, he hasn't been getting no deductions automatically taken out. So when that happens- Right. ... you do have the ability to make direct payments, but after four direct payments, you can no longer make direct payments and it'll go into COBRA. And this... Okay. And it works the same way as you not receiving an deduction automatically. If he's not working after four weeks and not receiving an deduction automatically, it rolls over to COBRA. And that's why I was saying- Okay, so he can make- ... at this point... Go ahead? Nope, go ahead. I was gonna say, so at this point, he can make direct payments, but either way, it's gonna be his last... Either way- Mm-hmm. ... if he makes a direct payment or he... if he doesn't start working this week, then his coverage has been canceled. It's gonna go over to COBRA. Now, do you have a number for COBRA? I- I have 90 Degree Benefits number, and they're the carrier. They would be the ones to handle COBRA. So yes, I can give you their phone number. Okay. Whenever you're ready. I'm ready. It's 1-800- Mm-hmm. ... 833- Okay. ... 4296. That's COBRA. And you want to hit option one to speak with a representative. Okay. Thank you so much. No problem. Was there anything else that I can help y'all with today? No, not me. What about you, honey? Mm-mm. Okay. No, we're good, honey. Thank you so much, Malcolm. No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope y'all have a great rest of y'all week. Okay. You too, sir. Thank you. Mm-hmm.

## Conversation Format

Speaker speaker\_0: ... benefits in the card. This is Malcolm. How can I help you?

Speaker speaker\_1: Uh, good day. My name is Nelson. Um, I just want to know what the type of insurance that I have with you people.

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

Speaker speaker\_1: And social.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: 9233.

Speaker speaker\_0: You said 92-

Speaker speaker\_2: 33.

Speaker speaker\_1: 33.

Speaker speaker\_0: 9243?

Speaker speaker\_1: 9233.

Speaker speaker\_0: 9233?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Your first name?

Speaker speaker\_1: Nelson.

Speaker speaker\_0: Nelson?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Nelson Namani.

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

Speaker speaker\_1: It's, my address is 1560 Grimscape Boulevard, West Avila-

Speaker speaker\_0: We're not... That's not the address that we have on file. Could you verify with your full social?

Speaker speaker\_1: I told them, I told them to change that address. They have not changed the address from a 300... 3800 300 Road.

Speaker speaker\_0: And the city, state, and zip code?

Speaker speaker\_1: 43228.

Speaker speaker\_0: And the city and state?

Speaker speaker\_1: Columbus, Ohio.

Speaker speaker\_0: And date of birth?

Speaker speaker\_1: November 2, '62.

Speaker speaker\_0: Thank you. So it looks like you had an MEC TeleRx plan, and that's a preventative care plan.

Speaker speaker\_2: That does not make sense.

Speaker speaker\_1: Yeah, I don't understand. So that's why I call and cancel so that you can speak with my wife.

Speaker speaker\_0: You wanna... You saying you want to cancel it?

Speaker speaker\_2: No.

Speaker speaker\_1: No, I just wanted, um, my wife to speak with you because what I was filled out is not understanding.

Speaker speaker\_2: Okay, so he's just said he don't understand his benefits. He doesn't understand the coverage that he has, so he's giving you permission to speak with me just so we can better understand it.

Speaker speaker\_0: Oh, okay. Well, I appreciate that.

Speaker speaker\_2: Okay?

Speaker speaker\_0: Yeah.

Speaker speaker\_2: Okay. And what's your name?

Speaker speaker\_0: Malcolm.

Speaker speaker\_2: Malcolm, thank you so much. Okay.

Speaker speaker\_0: No problem. So what kind of questions did he ask?

Speaker speaker\_2: Um, could they... Well, first of all, um, can you say the name of the, um, insurance, um, the kind of insurance he has, the type?

Speaker speaker\_0: All right. So what he has is the MEC's TeleRx plan. That's the name, the actual name-

Speaker speaker\_2: MEC-

Speaker speaker\_0: ... on their plan.

Speaker speaker\_2: Okay, wait a minute. You said MEC or-

Speaker speaker\_0: Yes, ma'am. E... I mean, M as in Mike, E as in echo, C as in Charlie, TeleRx.

Speaker speaker\_2: Okay. O- okay.

Speaker speaker\_0: It's performed... It's per-

Speaker speaker\_2: Wait, okay, s-

Speaker speaker\_0: Uh, m-

Speaker speaker\_2: I'm s- I'm sorry, um, Malcolm. My husband is talking.

Speaker speaker\_0: No, you're fine.

Speaker speaker\_2: This is your baby. What she say? Okay, wait. Okay. Okay, so MEC... Just slow down just a little bit, okay? So you have the-

Speaker speaker\_0: TeleRx.

Speaker speaker\_2: I'm not... I don't know what you're saying. Don't put that in there. Thank you.

Speaker speaker\_0: So we have the M-E-C-T-E-L-E-R-X.

Speaker speaker\_2: Okay. T-E-L, TeleRx. Okay. Thank you so much.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: And what is his, um... Because on his card, it has this information, but it doesn't have his name or anything, so nobody will take the card.

Speaker speaker\_0: What do you mean it doesn't have his name on it?

Speaker speaker\_2: It doesn't have his name on it, just like I done told you. It has, um, it has... The middle card says something about prescriptions. The other card says something else. It does not have his name. It does not have a group number. It doesn't have a policy number. It doesn't have all the things that I'm used to seeing on insurance cards. But the money is definitely coming out of his check for insurance. And we talked to someone before and she said that he had insurance as well, but his name is not on his card. And he said he asked them to put his name on his card.

Speaker speaker\_0: Okay.

Speaker speaker\_2: And he started back in, uh, August 15-

Speaker speaker\_0: He started September, September 24th.

Speaker speaker\_2: Okay, right.

Speaker speaker\_0: I see September 30, 2024.

Speaker speaker\_2: September 30, 2024, he said. That might have been when your insurance-

Speaker speaker\_1: Yeah. No, I thought that was just the default on.

Speaker speaker\_2: The August 15th is when he said he started. So do they have to wait 30 days or something in order to get insurance?

Speaker speaker\_0: So the, the enrollment process takes one to two weeks from whatever date you get enrolled. So it's not the best.

Speaker speaker\_2: Okay, so if you... Okay. So I... Did you hear what he said? The enrollment date takes one or two weeks from the time you enroll, but you started August 15th. Didn't they do that the day that you had your orientation? Who knows? Who am I? Okay. No, okay. I'm, I'm sorry. Okay. So he has a pre-

Speaker speaker\_0: But if you want-

Speaker speaker\_2: He has a preventative care, um, policy?

Speaker speaker\_0: Yes, ma'am. That's good for-

Speaker speaker\_2: So what does that mean?

Speaker speaker\_0: ... like wellness checks. Yes, ma'am.

Speaker speaker\_2: Oh.

Speaker speaker\_0: So it's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Pretty much any preventative care services. That doesn't include-

Speaker speaker\_2: Oh, okay.



Speaker speaker\_0: ... doctors, hospitals or prescriptions, and it doesn't include dental or vision, and ear, and nail either. 'Cause dental and vision-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... are separate add-ons that he didn't get enrolled into. The plan that he has is the plan that Surge has, that Surge Auto enrolls all their employees to, unless they decline the coverage.

Speaker speaker\_2: Okay. And I've got some of those things. Now, can... Is there somewhere I can go to find out what this has, instead of me trying to write it all down? 'Cause it, you said it so fast. I got like three. So can I go somewhere-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: ... and see what he has?

Speaker speaker\_0: Yes, ma'am. Or I can send, I can send the benefits guy to his email.

Speaker speaker\_2: Can you do that for me?

Speaker speaker\_0: Yes, ma'am. So could you just confirm, so his email is U-C-H-E-N-

Speaker speaker\_2: C-H-E-N-

Speaker speaker\_0: ... P-I-L-D-N.

Speaker speaker\_2: ... P-I-L-U-N-

Speaker speaker\_0: @Gmail.com?

Speaker speaker\_2: @gmail.com. That is correct.

Speaker speaker\_0: So what I'm gonna do, I'm gonna go ahead and send the benefits guide to that email. And that benefits guide will have all that information on it and I'm also going to send him-

Speaker speaker\_2: Okay. Now-

Speaker speaker\_0: Go ahead.

Speaker speaker\_2: Go ahead.

Speaker speaker\_0: I just want to say, I'm also gonna send him an, an ID card that has his name on it.

Speaker speaker\_2: Thank you, Lord Jesus. And, and then his dates of enrollment?

Speaker speaker\_0: Say that again.

Speaker speaker\_2: His dates of enrollment or w- or ent- into the policy is? I mean, is there like a when it started or, or a, um, um, policy holder or group number? Is there anything, like identifying information as well because he needs to find a provider.

Speaker speaker\_0: Mm-hmm. That's why I sent you an ID card.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_0: Yeah, if you don't have any idea.

Speaker speaker\_2: Thank you. Um, now can I ask you this? If he chose to increase or to move up or, um, add people, can he do that? Does he have that as an option?

Speaker speaker\_0: So at this point, he's outside his personal open enrollment window, which is 30 days from the date you received your first paycheck. At this point-

Speaker speaker\_2: So what is-

Speaker speaker\_0: ... he'll have to... Oh, go ahead.

Speaker speaker\_2: Well, no, I was gonna ask you, what if he has, um, one of the things that will allow you open enrollment periods? Um, they have special things like, like if you get married-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... those types of things.

Speaker speaker\_0: Yes, ma'am. Sorry about that.

Speaker speaker\_2: So I'll take-

Speaker speaker\_0: If you can say QLE for a second.

Speaker speaker\_2: Okay, I'll listen. Okay. Yes.

Speaker speaker\_0: Yeah, so with the... So you either have to have a company open enrollment period or you have to have a qualifying life event. And with the qualifying life event, that's marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. And it has to be within a 30-day window.

Speaker speaker\_2: Oh, okay. Then we wouldn't be able to get it then, huh? Because see, he had insurance when we got married and so didn't I. I don't have any now, so he was going to add me, but you can only do that within 30 days of the marriage. Correct?

Speaker speaker\_0: So it means, yes, ma'am. So y- it could be 30 days within the marriage or 30 days within losing coverage, or 30 days of within-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... having an, having or adopting a child.

Speaker speaker\_2: Okay. Okay. Um, y- okay. So if I... Can I... Okay, so this benefits packet that you're gonna send me, will it give me the information of, um, what it costs to add, like, you know, a child or a wife or things? Like, will it give me that kind of information or will I have to talk to someone such as yourself?

Speaker speaker\_0: Yes, ma'am. Yes, ma'am. The guide will have all that information on it. It gives... The, the guide is a, I believe it's like a 72 page document. Might be shorter than that, but it gives you pretty much all the-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... it gives you all the information. So it's a 20 page, uh, PDF document.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And it gives you all the information for every plan.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And what it has to offer.

Speaker speaker\_2: Okay. Well, I appreciate that. Thank you so very much.

Speaker speaker\_0: No problem. That's what we're here for, so-

Speaker speaker\_2: Hon- Honey, do you have any other questions for him?

Speaker speaker\_3: Mm-mm, no, that was it.

Speaker speaker\_2: Do you understand everything?

Speaker speaker\_3: As far as the family plan and stuff, like, um, you know, the benefits?

Speaker speaker\_2: He said it will have your name on it and it'll have the, when the i- issue, like the date issued. Like, when you got the insurance, okay?

Speaker speaker\_3: Okay.

Speaker speaker\_2: So that's helpful. And then the document you were gonna, he's going to provide us with should have all the information saying that, say you added me-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... and you add a page of the cost of those things.

Speaker speaker\_3: Add to it.

Speaker speaker\_2: And then al- it should also lead you to either a link or information for a provider, because you need a primary care f- provider, baby, okay?

Speaker speaker\_0: So the-

Speaker speaker\_2: So-

Speaker speaker\_0: ... so the, the card that I'm sending is gonna have this employee ID, employee name, their medical coverage and a group number. And then for the pharmacy-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... it has Rx bin number, the Rx PCN number and the Rx group number. And then it has-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... information about if they have MEC coverage, no co-payments, no deductible, no out-of-pocket. And it has a website where you can find a doctor's. It has a website you can learn, log in for your virtual h- healthcare. And it has the zero pay, the \$0 co-pay for the ACO approved medications. It has all that information on it. And it also gives you-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... information. So he does have access to FreeRx. FreeRx is a virtual pharmacy.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: It gives them, gives him access to over 800 generic and acute medications, along with-

Speaker speaker\_2: Perfect.

Speaker speaker\_0: ... virtual urgent care appointments. Well-

Speaker speaker\_2: Okay.

Speaker speaker\_0: He has, he has to go to the FreeRx website and actually claim that account in order to be able to use it.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_0: I think... And I just sent through that card and the benefits guide. Could you confirm that they all received it?

Speaker speaker\_2: Honey, can you go to your email and see if you received the benefit information? Thank you.

Speaker speaker\_0: Should be the ID card and, um, benefits guide.

Speaker speaker\_3: Mm, that's what I think. Okay. Are the, uh, ID card and MetLife.

Speaker speaker\_0: Hello?

Speaker speaker\_3: Yeah. What's up? Yeah, but I didn't ask you that.

Speaker speaker\_0: Can you repeat it?

Speaker speaker\_3: What are you asking there?

Speaker speaker\_0: Can you repeat it?

Speaker speaker\_2: Okay. You're breaking up really badly.

Speaker speaker\_0: Who I am?

Speaker speaker\_2: Yes, sir. There, you're... That's better.

Speaker speaker\_0: Can you hear me now?

Speaker speaker\_1: Yeah, I got that email here.

Speaker speaker\_2: Yes, sir.

Speaker speaker\_0: All right. Okay, so you should... We should have a PDF of his, uh, NEC card and a PDF of the benefits guide.

Speaker speaker\_1: Okay. Yeah.

Speaker speaker\_0: Was there... Was there anything else I can help you with today, Mr. Nelson?

Speaker speaker\_1: Let... Let me see it. Let me open it, and then yes, everyone is there so. Okay. Uh-huh, yeah, I got the one from Surge. My name is there. There's a medical c- uh, medical coverage for a-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_4: You never had this before, honey.

Speaker speaker\_1: No, I never... Yeah, I didn't get that before. All right. Yeah . And this one is, uh, net coverage. Look up, no...

Speaker speaker\_0: So is that everything you needed, Mr. Nelson?

Speaker speaker\_1: No, I'm just, uh, checking what you sent.

Speaker speaker\_0: Okay.

Speaker speaker\_4: Yeah. Check your email for my email.

Speaker speaker\_2: Yeah, I just checked it and I see it. There's the... There's the doc- the ID, there's the pharmacy card and there's the m- the med- multi-plan where you could get... And it's the NEC coverage, no co-payment, no deductible, no out-of-pocket. Yeah, we got it. Thank you.

Speaker speaker\_1: Uh, yeah. Yeah, I'm good to go with what here.

Speaker speaker\_4: Thank you.

Speaker speaker\_0: Was there anything else I can help you with today, Mr. Nelson?

Speaker speaker\_1: Well, no for now. Thank you very much.

Speaker speaker\_0: No problem. Thanks for calling Benefits with a Card.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I hope y'all have a great rest of y'all week.

Speaker speaker\_2: Yeah, you too.

Speaker speaker\_1: I think, uh-

Speaker speaker\_0: Thank you.

Speaker speaker\_1: ... he still hasn't left. He's seeing... He's seen, uh, he's seeing deductions.

Speaker speaker\_0: Oh, good. Oh, that is... I'm glad you mentioned that. So on our end, it's not showing that he has active coverage right now.

Speaker speaker\_1: Yeah, okay. Okay. All right.

Speaker speaker\_0: Looks like he hasn't had active coverage since February 3rd.

Speaker speaker\_2: February 3rd, honey.

Speaker speaker\_1: February 3rd.

Speaker speaker\_4: Why?

Speaker speaker\_2: You need to call them and ask him. He don't know why, he telling you why .

Speaker speaker\_0: He's... That looks like that the last time an deduction was made. Have you still been working since then?

Speaker speaker\_1: Hello?

Speaker speaker\_0: Yes, sir. Can you hear me? Can y'all hear me?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: What did he say?

Speaker speaker\_0: I'm saying has... So has he still been working since February 3rd?

Speaker speaker\_1: No.

Speaker speaker\_0: So you haven't been working-

Speaker speaker\_1: I need to call them.

Speaker speaker\_0: ... since Febr-

Speaker speaker\_1: No, I... Okay, I, I, the... I need to call them so they know what going on.

Speaker speaker\_4: Yeah, because the company that he was working at, Joann's closed.

Speaker speaker\_0: Okay. So he's... He's kind of... That's pretty much... That's probably why. So I do want to let you know that after four weeks with no deductions being taken, his coverage will cancel itself out and then he'll have to get enrolled in COBRA.

Speaker speaker\_4: You said four weeks?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_4: So how come he has two weeks?

Speaker speaker\_0: So right now, this is his last... This is his last week. After this week, his coverage will roll over to COBRA if he hasn't seen any deductions. But he does have the ability to make direct payments, but he would have to make direct payments all the way back to... From February 3rd until this week. And then even so, after those four payments, he wouldn't be able to make any dem- any more direct payments and it'll still go to COBRA unless he starts working again and-

Speaker speaker\_4: Oh, okay.

Speaker speaker\_0: ... and the deduction gets taken out.

Speaker speaker\_4: Okay, I understand. Thank you.

Speaker speaker\_1: So you cannot... Uh, excuse me. So he can't take no deduction from my card?

Speaker speaker\_0: So I... You can make direct payments, but you can only, uh, make up to four direct payments before it rolls over in COBRA. And since you hadn't been active since February 3rd, this week would technically be your fourth week of making a direct payment. So after this week, you would no longer be able to make direct payments and your coverage would... So ultimate- ultimately, both... Either way... Either way, if you don't make a direct payment or you do make a direct payment, your co- your coverage was going to roll over to COBRA.

Speaker speaker\_1: And that's expensive.

Speaker speaker\_0: Say that again.

Speaker speaker\_4: I said that is expensive.

Speaker speaker\_1: Um, can I... Can I... Can you give me the link where I will have automatic deduction?

Speaker speaker\_0: Say that again.

Speaker speaker\_4: He don't understand, honey. You can't. You can do it. What he's saying to you is you can get automatic d- deduction, but this will be your fourth week, so you can pay all the way up to this point.

Speaker speaker\_1: I know, I know.

Speaker speaker\_4: But then after that it goes to COBRA, so then-

Speaker speaker\_1: I know.

Speaker speaker\_4: ... without being employed. You got that?

Speaker speaker\_1: I know.

Speaker speaker\_4: Okay, I'm sorry.

Speaker speaker\_1: But what do I decide? Something like that.

Speaker speaker\_4: I know... Whatever you want to decide. If you want the link, ask for the link.

Speaker speaker\_1: Let me show you something.

Speaker speaker\_4: What... I mean, do you think it's best to get COBRA, sir, Mr. Malcolm?

Speaker speaker\_0: Oh, unfortunately, I wouldn't be able to make any d- uh, recommendations-

Speaker speaker\_4: Okay, I understand.

Speaker speaker\_0: ... before we go through November. Yes, ma'am.

Speaker speaker\_4: All right, honey.

Speaker speaker\_1: All right. Um, I'll call you back, maybe tomorrow.

Speaker speaker\_0: Just... Hey, just so you know, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker\_1: Yeah, uh, but there is one more thing. Once you p- pay, make a data payment, how do you go about that?

Speaker speaker\_0: Say that again, sir.

Speaker speaker\_4: You mean how can I make a payment?

Speaker speaker\_1: He's not listening. He told you. You cannot. He said... Well, tell me... Tell me one more time. He said if you make data payments for nine months, he has to cover the last three weeks. Okay, so last three weeks.

Speaker speaker\_4: Right, the ones that's behind. So now.

Speaker speaker\_1: So no problem.

Speaker speaker\_4: Mm-hmm, mm-hmm.

Speaker speaker\_1: But if you wait till the 12th, this will expire. Whether we paid or not paid, it will not work. Okay.

Speaker speaker\_4: No. So n- Yeah, that's kind of what he said.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_4: But you said it's like... But he's saying regardless, whether we pay or not pay, it won't work. Okay. This is the last week, and it's going to roll over to COBRA. So whether you pay the money... Hmm. Whether you pay the money or what, you all is going to roll to COBRA. The only way you're going to have this coverage is if you start working at Surge again, if you become employed again. Is that not correct, Malcolm?



Speaker speaker\_0: That is correct. So if you... Since he's not working right now, he hasn't been getting no deductions automatically taken out. So when that happens-

Speaker speaker\_4: Right.

Speaker speaker\_0: ... you do have the ability to make direct payments, but after four direct payments, you can no longer make direct payments and it'll go into COBRA. And this...

Speaker speaker\_4: Okay.

Speaker speaker\_0: And it works the same way as you not receiving an deduction automatically. If he's not working after four weeks and not receiving an deduction automatically, it rolls over to COBRA. And that's why I was saying-

Speaker speaker\_4: Okay, so he can make-

Speaker speaker\_0: ... at this point... Go ahead?

Speaker speaker\_4: Nope, go ahead.

Speaker speaker\_0: I was gonna say, so at this point, he can make direct payments, but either way, it's gonna be his last... Either way-

Speaker speaker\_4: Mm-hmm.

Speaker speaker\_0: ... if he makes a direct payment or he... if he doesn't start working this week, then his coverage has been canceled. It's gonna go over to COBRA.

Speaker speaker\_4: Now, do you have a number for COBRA?

Speaker speaker\_0: I- I have 90 Degree Benefits number, and they're the carrier. They would be the ones to handle COBRA. So yes, I can give you their phone number.

Speaker speaker\_4: Okay.

Speaker speaker\_0: Whenever you're ready.

Speaker speaker\_4: I'm ready.

Speaker speaker\_0: It's 1-800-

Speaker speaker\_4: Mm-hmm.

Speaker speaker\_0: ... 833-

Speaker speaker\_4: Okay.

Speaker speaker\_0: ... 4296.

Speaker speaker\_4: That's COBRA.

Speaker speaker\_0: And you want to hit option one to speak with a representative.

Speaker speaker\_4: Okay. Thank you so much.

Speaker speaker\_0: No problem. Was there anything else that I can help y'all with today?

Speaker speaker\_4: No, not me. What about you, honey? Mm-mm. Okay. No, we're good, honey. Thank you so much, Malcolm.

Speaker speaker\_0: No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope y'all have a great rest of y'all week.

Speaker speaker\_4: Okay. You too, sir.

Speaker speaker\_0: Thank you.

Speaker speaker\_4: Mm-hmm.