

## Transcript: Malcolm

Nash-5309277904781312-6080672620298240

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, Malcolm. How are you? This is Tanya with American Public Life. I'm doing good. How about you, Miss Tanya? Good. So I have an employee with MAU that's on the line, he's holding- Mm-hmm. ... wanting to be transferred. And I wanted to kind of give you the situation. Um, his name is Cameron Thompson. How you spell that? Uh, first name is C-A-M-E-R-O-N, Cameron. Mm-hmm. And last name is Thompson, T-H-O-M-P-S-O-N. And I'm showing a date of birth of November 18, 1990. Thank you. 1990. I said thank you. All right, so we'll- Oh, okay. So he is stating that he is no longer employed with MAU. Mm-hmm. And he's requesting a certificate of coverage letter. Um, and I show his policy as still active. Yes, I do. Um, without... He has to- Go ahead? Go ahead. I was going to say, he wouldn't be able to get that until the coverage actually ends. Correct. I did inform him of that. From what I know. Right. Yeah. And so once his coverage is termed, does Benefits in a Card issue that letter? Because he's trying to get other... other coverage. Yeah, they would be able to send it to him. Okay. That's what I told him. Yeah, my sister would be able to send it to him. Okay. Can you explain that to him? That's what I told him. Um... Okay. That it can't be done until the policy is actually termed. Uh, but I think he's trying to seek other coverage and this is, uh, it's, you know, causing a delay for him. Understand. You can get him transferred over. Okay, Malcolm, thank you. Here he comes. No problem. You have a great rest of the day. This is Mister Cameron? It is. For, for security purposes, can you give us your address and date of birth for me? Yeah. 322 Taylor Road, Greer, South Carolina 29651. 11/18/1990. Thank you. Let me get your phone number. 864-404-6988? That's correct. And your email is CameronT18 at gmail.com? Yep. Thank you. So she told me about your situation, Mister Thompson. So typically those letters aren't sent out until your coverage actually terms. Looks like you still have a couple weeks before your coverage actually would cancel itself out. Okay. How long could you tell me specifically? So you have to wait until your coverage actually terms out. It takes four week... it takes four weeks of not receiving a deduction and then your coverage will be termed out. Okay. Can you tell me, like, the actual date for when my coverage is going to be termed out? Honestly, I wouldn't be able to give you a specific date because I'm not... We're not the carrier. But typically, if no deductions or anything taken within four weeks. It looks like though, no deduction was taken from 4th to the 10th for this week. So if you... Mm-hmm. ... continued to have deductions taken for three weeks after this week, then your coverage would term from that date. Okay. So as far as like my wife needing to go to an appointment, if she went this week or next week, she would be covered? Say that again. As far as needing to use insurance, that means that if I needed to use it or my wife needed to use the insurance because it's still active, that means she could go to the doctor's appointment? So you... To be

covered? You won't be active. No. No, sir. You don't have active coverage right now and in order for your coverage to term and you get the letter, your coverage has to be no longer active. So as of this week, you do not have active coverage and you won't have active coverage next week or the week after that or the week after that. And then after that, then your, your coverage should term. Okay, so I won't have active coverage for four weeks and then I'll get a letter saying I don't have active coverage and then I can get new insurance, my wife can get new insurance after that? I wouldn't... No, sir, because we're not the carriers. I wouldn't, I can't say yes to that question but I know after four weeks and you having to term, your coverage will term after four weeks and I then will be able to send you coverage letter. Okay. The predicament that I'm in is that my wife was in a car accident recently and she has follow-up appointments that she needs to go to but she can't go to them because she needs insurance. But she can't get insurance until you have proof that I'm not co... she's not covered anymore on that policy. Right? So this whole not being able to have insurance for a month before you, we can prove that we don't have insurance before she can get insurance is kind of really a wrench in the works. You understand where I'm coming from? Yes, sir. I understand but unfortunately I wouldn't... there wouldn't be anything we could... we couldn't be able to expedite a, uh, a cancellation of coverage, like your coverage to term out. Because even if you can, but you wouldn't... you wouldn't be able to cancel it right now because it's under Section 125 and you're outside of your, op... your-Open enrollment window, and there's no-- MAU's open enrollment isn't until December. So but, in a case that you did cancel it, it would still take one to two weeks for your coverage to be canceled, and then you will have a, a termination date. Okay. So I'm in a weird situation where my insurance is not canceled, but it is canceled, but you can't say it's canceled. You mind if I put you on a brief hold? Yeah, that's fine. All right, thank you. Are you there, Mr. Thompson? Yes, I'm here. Okay. So, um, seeing what I was going to... what I'll be able to do for you. The only thing that we have to do currently, if you wanted to use the coverage that you previously had with MAU, so you are able to make direct posi... direct payments up to four weeks, and after the four weeks, you'll no longer have active coverage. So, if you just needed some type of coverage, you can make a direct payment or you could just have... you would have to wait the four weeks to... for your coverage to drop to get the letter. Okay. Okay. How can I make a payment, so that- You can do it- ... she can use it? You can... Look, you can do it over the phone with me right now. Okay. You want me to make the payment with you, so that she can go to the doctor and then we'll just get that letter after the four weeks, so she can get her own insurance? Yes, sir. 'Cause after the four... after four weeks- All right. ... of making direct... After four weeks of making direct payments, then you will no longer have coverage and you'll be eligible for COBRA. Okay. Okay. So yeah, let's make that payment and then I just need to make sure I get that letter once the coverage is, is done. All right. Give me one moment. Okay. So, the address that's on the card the same that's on the... that's on file? Yeah, should be. 322 Taylor Road? Yep. All right. I'm ready for the card number whenever you are. All right. Give me one second. Mm-hmm. And it's the email, cameronc18- It's 44- Oh, go ahead. Yeah, cameronc18. Mm-hmm. So, this card number is 4400666545454326. And just to repeat, you said 44006665- 4545-4326? Okay. And the second block of four digits is 66. It's 6685, not 6665. 66. So, it's 4400668545454336. 26, I meant. That's correct. That's correct. All right. And the CVC number? 5880. Again, 5880? 501. Thank you. And expiration date? 07/29. All right. So you should get that receipt inside of your email. And then- And I just pay for that for the four

weeks or for one week? Or- You just pay, you just pay for one week. It was \$59.63 for this week. So that's- Okay. And you do have- How do I go about just paying for the whole month until it, it ends? So if you want to pay for the whole month, you have to... every week that you want to have it, you have to call in. You wouldn't be able to pre-pay for a whole four weeks. Okay. So every week you want to have coverage, you just want to, you just call in and you can make that direct payment. Okay. Okay. Was there anything else I could help you with today, Mr. Thompson? Um, I think that's it. I just... as long as I got the coverage, which you took care of and my letter's coming as soon as, uh, it's able, then those are my big things and that's... I think we got it straightened away from here out. Yeah, so after the four weeks happen, you want to give us a call and request it because we wouldn't... it wouldn't be like something that's automatically sent. So after the four weeks you want to give us a call and request the letter again. Okay. So I have to call December 1st to request that letter again? Uh... So it'll be... we're not open on weekends, so it'll be December 2nd. Okay. All righty. Well, thank you for your help. No problem, Mr. Thompson. Was there anything else that I can help you with today? I think you got it squared away. All right. If there's not anything else, thanks for calling Benefits in the Car. I hope you have a great rest of the week, man. All right. You too. Bye. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker\_2: Hi, Malcolm. How are you? This is Tanya with American Public Life.

Speaker speaker\_1: I'm doing good. How about you, Miss Tanya?

Speaker speaker\_2: Good. So I have an employee with MAU that's on the line, he's holding-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... wanting to be transferred. And I wanted to kind of give you the situation. Um, his name is Cameron Thompson.

Speaker speaker\_1: How you spell that?

Speaker speaker\_2: Uh, first name is C-A-M-E-R-O-N, Cameron.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And last name is Thompson, T-H-O-M-P-S-O-N. And I'm showing a date of birth of November 18, 1990.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: 1990.

Speaker speaker\_1: I said thank you. All right, so we'll-

Speaker speaker\_2: Oh, okay. So he is stating that he is no longer employed with MAU.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And he's requesting a certificate of coverage letter. Um, and I show his policy as still active.

Speaker speaker\_1: Yes, I do.

Speaker speaker\_2: Um, without... He has to-

Speaker speaker\_1: Go ahead?

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: I was going to say, he wouldn't be able to get that until the coverage actually ends.

Speaker speaker\_2: Correct. I did inform him of that.

Speaker speaker\_1: From what I know.

Speaker speaker\_2: Right.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: And so once his coverage is termed, does Benefits in a Card issue that letter? Because he's trying to get other... other coverage.

Speaker speaker\_1: Yeah, they would be able to send it to him.

Speaker speaker\_2: Okay. That's what I told him.

Speaker speaker\_1: Yeah, my sister would be able to send it to him.

Speaker speaker\_2: Okay. Can you explain that to him? That's what I told him. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_2: That it can't be done until the policy is actually termed. Uh, but I think he's trying to seek other coverage and this is, uh, it's, you know, causing a delay for him.

Speaker speaker\_1: Understand. You can get him transferred over.

Speaker speaker\_2: Okay, Malcolm, thank you. Here he comes.

Speaker speaker\_1: No problem. You have a great rest of the day. This is Mister Cameron?

Speaker speaker\_3: It is.

Speaker speaker\_1: For, for security purposes, can you give us your address and date of birth for me?

Speaker speaker\_3: Yeah. 322 Taylor Road, Greer, South Carolina 29651. 11/18/1990.

Speaker speaker\_1: Thank you. Let me get your phone number. 864-404-6988?

Speaker speaker\_3: That's correct.

Speaker speaker\_1: And your email is CameronT18 at gmail.com?

Speaker speaker\_3: Yep.

Speaker speaker\_1: Thank you. So she told me about your situation, Mister Thompson. So typically those letters aren't sent out until your coverage actually terms. Looks like you still have a couple weeks before your coverage actually would cancel itself out.

Speaker speaker\_3: Okay. How long could you tell me specifically?

Speaker speaker\_1: So you have to wait until your coverage actually terms out. It takes four week... it takes four weeks of not receiving a deduction and then your coverage will be termed out.

Speaker speaker\_3: Okay. Can you tell me, like, the actual date for when my coverage is going to be termed out?

Speaker speaker\_1: Honestly, I wouldn't be able to give you a specific date because I'm not... We're not the carrier. But typically, if no deductions or anything taken within four weeks. It looks like though, no deduction was taken from 4th to the 10th for this week. So if you...

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: ... continued to have deductions taken for three weeks after this week, then your coverage would term from that date.

Speaker speaker\_3: Okay. So as far as like my wife needing to go to an appointment, if she went this week or next week, she would be covered?

Speaker speaker\_1: Say that again.

Speaker speaker\_3: As far as needing to use insurance, that means that if I needed to use it or my wife needed to use the insurance because it's still active, that means she could go to the doctor's appointment?

Speaker speaker\_1: So you...

Speaker speaker\_3: To be covered?

Speaker speaker\_1: You won't be active. No. No, sir. You don't have active coverage right now and in order for your coverage to term and you get the letter, your coverage has to be no longer active. So as of this week, you do not have active coverage and you won't have active coverage next week or the week after that or the week after that. And then after that, then your, your coverage should term.

Speaker speaker\_3: Okay, so I won't have active coverage for four weeks and then I'll get a letter saying I don't have active coverage and then I can get new insurance, my wife can get new insurance after that?

Speaker speaker\_1: I wouldn't... No, sir, because we're not the carriers. I wouldn't, I can't say yes to that question but I know after four weeks and you having to term, your coverage will term after four weeks and I then will be able to send you coverage letter.

Speaker speaker\_3: Okay. The predicament that I'm in is that my wife was in a car accident recently and she has follow-up appointments that she needs to go to but she can't go to them because she needs insurance. But she can't get insurance until you have proof that I'm not co... she's not covered anymore on that policy. Right? So this whole not being able to have insurance for a month before you, we can prove that we don't have insurance before she can get insurance is kind of really a wrench in the works. You understand where I'm coming from?

Speaker speaker\_1: Yes, sir. I understand but unfortunately I wouldn't... there wouldn't be anything we could... we couldn't be able to expedite a, uh, a cancellation of coverage, like your coverage to term out. Because even if you can, but you wouldn't... you wouldn't be able to cancel it right now because it's under Section 125 and you're outside of your, op... your-Open enrollment window, and there's no-- MAU's open enrollment isn't until December. So but, in a case that you did cancel it, it would still take one to two weeks for your coverage to be canceled, and then you will have a, a termination date.

Speaker speaker\_3: Okay. So I'm in a weird situation where my insurance is not canceled, but it is canceled, but you can't say it's canceled.

Speaker speaker\_1: You mind if I put you on a brief hold?

Speaker speaker\_3: Yeah, that's fine.

Speaker speaker\_1: All right, thank you. Are you there, Mr. Thompson?

Speaker speaker\_3: Yes, I'm here.

Speaker speaker\_1: Okay. So, um, seeing what I was going to... what I'll be able to do for you. The only thing that we have to do currently, if you wanted to use the coverage that you previously had with MAU, so you are able to make direct posi... direct payments up to four weeks, and after the four weeks, you'll no longer have active coverage. So, if you just needed some type of coverage, you can make a direct payment or you could just have... you would have to wait the four weeks to... for your coverage to drop to get the letter.

Speaker speaker\_3: Okay. Okay. How can I make a payment, so that-

Speaker speaker\_1: You can do it-

Speaker speaker\_3: ... she can use it?

Speaker speaker\_1: You can... Look, you can do it over the phone with me right now.

Speaker speaker\_3: Okay. You want me to make the payment with you, so that she can go to the doctor and then we'll just get that letter after the four weeks, so she can get her own insurance?

Speaker speaker\_1: Yes, sir. 'Cause after the four... after four weeks-

Speaker speaker\_3: All right.

Speaker speaker\_1: ... of making direct... After four weeks of making direct payments, then you will no longer have coverage and you'll be eligible for COBRA.

Speaker speaker\_3: Okay. Okay. So yeah, let's make that payment and then I just need to make sure I get that letter once the coverage is, is done.

Speaker speaker\_1: All right. Give me one moment. Okay. So, the address that's on the card the same that's on the... that's on file?

Speaker speaker\_3: Yeah, should be.

Speaker speaker\_1: 322 Taylor Road?

Speaker speaker\_3: Yep.

Speaker speaker\_1: All right. I'm ready for the card number whenever you are.

Speaker speaker\_3: All right. Give me one second.

Speaker speaker\_1: Mm-hmm. And it's the email, cameronc18-

Speaker speaker\_3: It's 44-

Speaker speaker\_1: Oh, go ahead.

Speaker speaker\_3: Yeah, cameronc18.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: So, this card number is 4400666545454326.

Speaker speaker\_1: And just to repeat, you said 44006665- 4545-4326?

Speaker speaker\_3: Okay. And the second block of four digits is 66. It's 6685, not 6665.

Speaker speaker\_1: 66. So, it's 4400668545454336. 26, I meant.

Speaker speaker\_3: That's correct. That's correct.

Speaker speaker\_1: All right. And the CVC number?

Speaker speaker\_3: 5880.

Speaker speaker\_1: Again, 5880?

Speaker speaker\_3: 501.

Speaker speaker\_1: Thank you. And expiration date?

Speaker speaker\_3: 07/29.

Speaker speaker\_1: All right. So you should get that receipt inside of your email. And then-

Speaker speaker\_3: And I just pay for that for the four weeks or for one week? Or-

Speaker speaker\_1: You just pay, you just pay for one week. It was \$59.63 for this week. So that's-

Speaker speaker\_3: Okay.

Speaker speaker\_1: And you do have-

Speaker speaker\_3: How do I go about just paying for the whole month until it, it ends?

Speaker speaker\_1: So if you want to pay for the whole month, you have to... every week that you want to have it, you have to call in. You wouldn't be able to pre-pay for a whole four weeks.

Speaker speaker\_3: Okay.

Speaker speaker\_1: So every week you want to have coverage, you just want to, you just call in and you can make that direct payment.

Speaker speaker\_3: Okay. Okay.

Speaker speaker\_1: Was there anything else I could help you with today, Mr. Thompson?

Speaker speaker\_3: Um, I think that's it. I just... as long as I got the coverage, which you took care of and my letter's coming as soon as, uh, it's able, then those are my big things and that's... I think we got it straightened away from here out.

Speaker speaker\_1: Yeah, so after the four weeks happen, you want to give us a call and request it because we wouldn't... it wouldn't be like something that's automatically sent. So after the four weeks you want to give us a call and request the letter again.

Speaker speaker\_3: Okay. So I have to call December 1st to request that letter again?

Speaker speaker\_1: Uh... So it'll be... we're not open on weekends, so it'll be December 2nd.

Speaker speaker\_3: Okay. All righty. Well, thank you for your help.

Speaker speaker\_1: No problem, Mr. Thompson. Was there anything else that I can help you with today?

Speaker speaker\_3: I think you got it squared away.

Speaker speaker\_1: All right. If there's not anything else, thanks for calling Benefits in the Car. I hope you have a great rest of the week, man.

Speaker speaker\_3: All right. You too. Bye.

Speaker speaker\_1: Thank you. Bye.