

## **Transcript: Pamela**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits for the Guard. This is Pamela speaking, how may I help you? Uh, yes, can I speak with Malcolm, please? Um, who's calling? Hello? Yes. Who's calling? Uh, say that again? You say, who do you wanna speak with? Uh, Malcolm. Okay. And your name, sir? Uh, Henry. Right. Let me see if he's st- available at this time, just bear with me. Okay . Sir? Yes. Thank you for holding. He's out, out on lunch at this time. Would you like, um, do you want me to help you? Is there anything that I could do for you? Um, the, I, I submitted a, uh, a QLE. I'm not sure if you have access to that, or not. Okay. So, um, what's the staffing agency you work for? Uh, MAU. And the last four digits of your social? 9521. And the last name, you said, Henry? Garcia. Garcia. Thank you. Mr. Garcia, for security reasons, and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Uh, 37-317 Turkey Run, 29611. And then, 12680. Okay, thank you. We have a phone number on file, 585-270-1913, and your email is henrydars-wk@yahoo.com? Yes, correct. All right. So he tried to reach out to you on the 7th, um- Yes, on Thursday. Yeah. Yes, correct. He left a message? Okay. So, unfortunately, you're not eligible to enroll in the benef- um, at this time. Let me see what they said about it Yeah, he's... Okay, so... Right. Um, he said it was outside of the window, but, I don't know if there's an appeal to this or not, but the issue is that, um, I wasn't made aware that the, that, um, that the termination day was 9/6 until I went to the, I went to the pharmacy, um, in October. And then when I went to the pharmacy in October, they told me, "Oh, uh, you don't have insurance. It was canceled as of 9/30." So I thought, um... So, so that's why I called him and submitted the, the information, you know, 30 days within 9/30. Although, you know... So anyways, so whoever can view the claim, or, or something, um, and explain that to them. Um, it's not that I was a- at... You know, that's, that's the bottom line. But, um, wasn't, wasn't aware of this until October when I went to the pharmacy. And then he told me, "Well, it finished, uh, 9/30," so I figured 30 days from 9/30 is 10/30. Okay. Let me double check on the ac- uh, what the legal department state on the notes, and see exactly what they say. Just bear with me. Yeah, because right on, on the letter that I submitted, it says, you know, 9/6, but that's, that's, that's, that's not really true . Okay. But you still have until, you, you still have until the end of the month to, to submit claims. So, yeah. That, that's, that's silly. Okay. Let me double check and see what they, um... 'Cause they go by the d- um, the last day of coverage. So let me double check on that. Yeah, which is 9/30. Which is 9/30. Okay. Just... No problem. Bear with me. Okay. Mr. Garcia? Oh, yes. Yeah, I'm sorry. Thank you for holding. Unfortunately, the letter of the document date that is in file, it says on the sixth, and that's the date it says it was a termination date. So that's how they go by, and, uh... Right. So um, right, w- which is what I was ex- trying to explain to you. That is not the true, uh, last date. So if you want me to- Are you able to provide something with that exact, like the

30th? I can, I can... Yep, I can try to go to the, to the pharmacy and you can see that it was, it was discounted, uh, discontinued at 9/30. So, I mean- If- ... you guys should know that. I mean, you, you guys manage insurance, you know, you have until the end of the month, uh, um, whatever, um... Well, the, the thing is like our insurance are not like major insurance. So we don't go by the 30 days. Insurance that they provide here pretty much is like a weekly insurance. Weekday you pay, weekday you are covered. They do have a plan called the MBP, which is more towards the traditional. Now when it comes to the eligibility review, um, the termination date that you get, that's what they're going to go for. So if you look at that determination date, it says on the 30th from, uh, that's how, that's how they're going to go by. But right now what they have that date on it that it came, that's a COBRA continuation coverage letter. Yes. Correct. Yep. Yeah. Yeah. I don't know if, if they, if they have, uh... Well, let me see what I can do. I will try to- No problem. I'll put that on the notes and, um, you got the email where you send that information and then, um, when we receive it, it, it goes back to the eligibility review, and then we take it from there. Okay. Hmm. Okay. Thank you. All right. Thank you, sir. Bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits for the Guard. This is Pamela speaking, how may I help you?

Speaker speaker\_2: Uh, yes, can I speak with Malcolm, please?

Speaker speaker\_1: Um, who's calling? Hello?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Who's calling?

Speaker speaker\_2: Uh, say that again?

Speaker speaker\_1: You say, who do you wanna speak with?

Speaker speaker\_2: Uh, Malcolm.

Speaker speaker\_1: Okay. And your name, sir?

Speaker speaker\_2: Uh, Henry.

Speaker speaker\_1: Right. Let me see if he's st- available at this time, just bear with me.

Speaker speaker\_2: Okay .

Speaker speaker\_1: Sir?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Thank you for holding. He's out, out on lunch at this time. Would you like, um, do you want me to help you? Is there anything that I could do for you?

Speaker speaker\_2: Um, the, I, I submitted a, uh, a QLE. I'm not sure if you have access to that, or not.

Speaker speaker\_1: Okay. So, um, what's the staffing agency you work for?

Speaker speaker\_2: Uh, MAU.

Speaker speaker\_1: And the last four digits of your social?

Speaker speaker\_2: 9521.

Speaker speaker\_1: And the last name, you said, Henry?

Speaker speaker\_2: Garcia. Garcia.

Speaker speaker\_1: Thank you. Mr. Garcia, for security reasons, and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker\_2: Uh, 37- 317 Turkey Run, 29611. And then, 12680.

Speaker speaker\_1: Okay, thank you. We have a phone number on file, 585-270-1913, and your email is henrydars-wk@yahoo.com?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: All right. So he tried to reach out to you on the 7th, um-

Speaker speaker\_2: Yes, on Thursday.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: He left a message? Okay. So, unfortunately, you're not eligible to enroll in the benef- um, at this time. Let me see what they said about it

Speaker speaker\_2: Yeah, he's... Okay, so... Right. Um, he said it was outside of the window, but, I don't know if there's an appeal to this or not, but the issue is that, um, I wasn't made aware that the, that, um, that the termination day was 9/6 until I went to the, I went to the pharmacy, um, in October. And then when I went to the pharmacy in October, they told me, "Oh, uh, you don't have insurance. It was canceled as of 9/30." So I thought, um... So, so that's why I called him and submitted the, the information, you know, 30 days within 9/30. Although, you know... So anyways, so whoever can view the claim, or, or something, um, and explain that to them. Um, it's not that I was a- at... You know, that's, that's the bottom line. But, um, wasn't, wasn't aware of this until October when I went to the pharmacy. And then he told me, "Well, it finished, uh, 9/30," so I figured 30 days from 9/30 is 10/30.

Speaker speaker\_1: Okay. Let me double check on the ac- uh, what the legal department state on the notes, and see exactly what they say. Just bear with me.

Speaker speaker\_2: Yeah, because right on, on the letter that I submitted, it says, you know, 9/6, but that's, that's, that's, that's not really true .

Speaker speaker\_1: Okay.

Speaker speaker\_2: But you still have until, you, you still have until the end of the month to, to submit claims. So, yeah. That, that's, that's silly.

Speaker speaker\_1: Okay. Let me double check and see what they, um... 'Cause they go by the d- um, the last day of coverage. So let me double check on that.

Speaker speaker\_2: Yeah, which is 9/30. Which is 9/30.

Speaker speaker\_1: Okay. Just... No problem. Bear with me.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mr. Garcia?

Speaker speaker\_2: Oh, yes.

Speaker speaker\_1: Yeah, I'm sorry. Thank you for holding. Unfortunately, the letter of the document date that is in file, it says on the sixth, and that's the date it says it was a termination date. So that's how they go by, and, uh...

Speaker speaker\_2: Right. So um, right, w- which is what I was ex- trying to explain to you. That is not the true, uh, last date. So if you want me to-

Speaker speaker\_1: Are you able to provide something with that exact, like the 30th?

Speaker speaker\_2: I can, I can... Yep, I can try to go to the, to the pharmacy and you can see that it was, it was discounted, uh, discontinued at 9/30. So, I mean-

Speaker speaker\_1: If-

Speaker speaker\_2: ... you guys should know that. I mean, you, you guys manage insurance, you know, you have until the end of the month, uh, um, whatever, um...

Speaker speaker\_1: Well, the, the thing is like our insurance are not like major insurance. So we don't go by the 30 days. Insurance that they provide here pretty much is like a weekly insurance. Weekday you pay, weekday you are covered. They do have a plan called the MBP, which is more towards the traditional. Now when it comes to the eligibility review, um, the termination date that you get, that's what they're going to go for. So if you look at that determination date, it says on the 30th from, uh, that's how, that's how they're going to go by. But right now what they have that date on it that it came, that's a COBRA continuation coverage letter.

Speaker speaker\_2: Yes. Correct. Yep.

Speaker speaker\_1: Yeah. Yeah. I don't know if, if they, if they have, uh... Well, let me see what I can do. I will try to- No problem. I'll put that on the notes and, um, you got the email where you send that information and then, um, when we receive it, it, it goes back to the

eligibility review, and then we take it from there.

Speaker speaker\_2: Okay. Hmm. Okay. Thank you.

Speaker speaker\_1: All right. Thank you, sir.

Speaker speaker\_2: Bye.