**Transcript: Pearl** 

Rojas-5015877373968384-6227280952868864

## **Full Transcript**

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hood, I have the pleasure of speaking with- My name is- I would like to speak- Go ahead, baby. Go ahead. My, my name's Corrines Elliot. How can I assist you? Um, yes, I would... Uh, the information on my, uh, policy is wrong. Um, it has employer and child, and it was supposed to be employer and spouse. And, um- Unfortunately- ... I'd also, I would like to make my wife... Excuse me? Uh, go ahead. Go ahead. Uh, also, I would like to make my wife a authorized user on the account so that she can, um, access information on, in my benefit. Um, so unfortunately, if she wants to make any changes or, um, any cancellations, you would have to verbally give us authorization for her to do that on the call. Say if you're at work and you just, um, need her to do it, if you give us a call, um, with her and say, "Hey, she's gonna handle this for me. I'm at work, I gotta go," then we can let her do the changes. But un- uh, there's not a way to leave notated on your account that she's an authorized person. Okay. Well at, at this point, I need her to be, um, for this phone call because, uh, the policy needs to be changed, and she actually has the information that you all will need before her though. Okay. That's great. I can definitely assist her now that you have given me authorization on this recorded line. Um, yeah, so if you'd like, I can, I can continue the call with her or we can continue with you, however you prefer. We're fine. You can continue. Okay. What's the name of the staffing agency? The, uh, Megaforce Staffing Group. And the last four digits of your Social? Uh, 5373. All righty. And if you could verify the address and date of birth. 1421 Dollar Town Road, Goldsboro, North Carolina, 27530, 8-19-1980. Okay, and I have the... His phone number is 258-1236? Yes. Okay, bear with me one moment. So I do see medical insurance, uh, insured plus basic for employee plus child. And it looks like we have a court order on file here, and we can- It was supposed to been employee plus... Yeah, it was supposed to been employee plus spouse, not child. Okay, bear with me one moment. Mm-hmm. Okay. So I actually do have, um... I could change the coverage to employee plus family, but we do have a court order on file requiring, uh, medical coverage for the child. Okay, that's fine. Let me just make sure he is eligible to make changes still. And how long has you been working with Megaforce? Uh, recently. Uh, recently for two months. Um, previously though I've worked off and on with them for over three years now. Okay. But you, you started about two months ago? Yes. This last time you started about two months ago? Oh, no. Uh, no, that was last month when I started. Yeah, it was last month. Yeah, last month. Last... Okay, 'cause the hire date that we have on file was back from 2023. So before I can actually make the change to employee plus family coverage, I do have to have my main office perform what's called an eligibility review. And this is just confirming that he is eligible to make these changes. Um, you, you're allowed to make changes within 30 days of receiving your first paycheck, so that's why we have to confirm that you are eligible. Um, and you're just wanting to keep this the same plan just- Well, check the

date. I- The, the... Does it matter because of the effective date on this card? These are new cards that just came. Well, those cards were, were sent because they, they registered that he was working again, so they enrolled him in that court order. But in order to make changes-Mm-hmm. ... he has to be within those 30 days of receiving his first paycheck. It could be that the, the court order, the reinstatement- I tell you what. ... wasn't registered until later. I'm, I'm within those 30. You said I have to be within those 30 days? Of receiving your first paycheck. Yes. Your first initial paycheck, no matter how long you work with the company. Yes. In or-'Cause if- In order to make changes, you have to be- 'Cause if- ... within 30 days of receiving the first paycheck or during company open enrollment. Um, that's why we have to confirm his most recent hire date. Oh, okay. Now this is the thing. He may not be able to call back because he's incarcerated. That's why he wanted to give me authorization to be able to handle things. So how do we handle that? Um, uh, well, I would be calling back the number we have on file. Um... As soon as I can get him on the phone again. Yeah, give me, um... Give me one second. Let me see if there's something I can do about that. You said he's incarcerated. Um- He's incarcerated for the next 30 days. That's why I'm trying to make her, um- Authorize. ... give her access to, um- Mm-hmm. Um, and you said he's, he's gonna be there for how long?12 months. 12 months, okay. Um, yeah, because it usually takes about 24 to 48 hours to get this processed, um, situated. Um, so the thing is that when we do the, the eligibility review, if you're approved, I go ahead and enroll you. I make the changes right awuh, without a call. I just make the changes. If you're approved, I make the changes, um, and if you're not- Now, what, what number are you calling back? Um... Um, it would be the one ending in 1236. Go ahead and 1236. Or I could add a second number on file- Let me... Let me go ahead and 1236. You're going to have to take that. You're going to have to take that. ... and just advise you guys. Okay. Yeah, I'm going to do that. Okay. What is the, the phone number that you would I- want me to, to put on this file? No. 919- Yeah. 3308959. Okay. So I got that updated and like I said, if, if it's approved and you're eligible to enroll, to make the changes, I'll go ahead and make the changes and give you guys a call back to let you know. Um, but the changes will be made. If the, if it's... We don't need to speak with you per se to make the changes because you're, you're, you're wanting to do them. Um, we'll just go ahead and do that. Yeah, but, uh, but what I'm saying is, I did this off of my... So basically, what you're telling me is that it hasn't updated from my onboarding, because with my onboarding, I selected spouse, um, not child. So that one may have carried on from the last time I was hired. Well, it didn't carry on. What it is, is that the, the issuing agency has got advised that you're working again or that you're possibly working again. That's why this coverage was reinstated, because of that court order. They were advised that you may be working or you are working, and that's why this one was put in place. Um, if you're, if you did onboarding and you chose employee plus spouse, it's pro-... It's likely that we didn't receive that, that file yet because we still have the old hire date as well. Um, so right now we're going to reach out to your, your staffing agency and confirm that's your new hire date and the information. And like I said, if you're approved, I don't really have to speak with you guys again. I'll make the changes in the system and then you'll receive a card to your email, um, which I would need an email to put on file because we don't have one either. Um, and you'll receive that card in your email. Which one? The, um, medical card. Okay. So if it's not approved, will you be able to let us know through email also? If it's not approved, I'll call, give a call to the phone number on file and if somebody doesn't answer, I'll leave a voice message- Okay. ... advising that you

guys weren't approved. Okay, great. Okay. What's a, what's a good email that, to receive that card at? K- K dot... Yeah, you got it. I'm sorry, baby. Go ahead. No, no, go ahead. ... so that means I can't go to those socials, hostels and get insurance because I didn't have no money to be able to put down on the insurance policy because- Yeah. So, I'm gonna have to figure out something today how we're going to get you some insurance. I can't stay anywhere. I know. We'll talk about it. But yeah, we'll figure it out. We'll figure it out. Yeah, we'll figure it out. All because them bitches at your place didn't do they job and you don't owe them nothing. That bitch, said what? I said, all because them bitches at your job didn't do they job, uh, you don't owe me anything. Oh, 'cause they caught up the old shit. Yeah. That's why ain't none of they info, uh, updated. I know good will to get it off of me, though. And, and look, that's why that child support automatically came out, that first one. 'Cause they used some of the old stuff. Oh. Yeah. It's cute. I know what you did there. I said I miss you too, baby. Oh, I miss you too, baby. A lot. A whole lot. I love you. This is the damn time. What time you gotta go back? Bae, you know I gotta go back at 3:30. Oh, girl, I'm sorry. I, I, I won't be back till about 5:00. Well, no, maybe 7:00 or 8:00. Woo. I don't like, I don't like, I don't like. Well, that's the longest phone call I ever had. You said what, baby? It's the longest damn phone call I ever had. I know, right? For them to be able to do that for a little. 'Cause any other time that motherfucker would've been free. Exactly. You know. God, I love you. Hey, if you need to hang up, that'd be fine. I can just let you leave me a call. What's that, baby? I said if you need to hang up because you want to lay down, I can give you just a call. And I know it's just some shit. I got 15 minutes left. Oh! Okay, okay, okay. Here it is. This is so sweet of you. I'm multitasking. I'm already setting schedules and now visits with my-Oh, you're so sweet. I love you so much. Damn. What time you want me to come up for? Uh, what's tomorrow? Thursday? Uh, it don't matter. All right. I said, it don't matter. You don't have to make it at the same time. Same time, 2:00? Yeah, that'll be fine. All right. Yeah. My phone about to go down. I got to let Lady bounce. What? All right. Say what, baby? I said, what you eating? Uh, I ate and, um, yeah, I'm down with some of the gas. I'll bring you guys pizza. You thinking heads up. All right. Thank you guys so much for holding. I am sorry about that hold. I just wanted to clear all my bases before I came back and had more questions for, for the support on the floor. Um, okay. So, how this is gonna work is I'm going to put- put in the eligibility review and, um, go through that process. Now, since, since you're not able to work-Or, um, right, you're not working at the moment. Um, your spouse will have to call and make four payments to keep your coverage active. And for those changes to be processed for her to be on your account, on your coverage. And then, o- once you start working again, your coverage will, after four weeks of direct payments, she'll call every Monday for four weeks so the coverage stays active. On week five you guys are gonna get thrown into, um, a department called Cobra. It's just, uh, another company that takes care of employees once they're not working with the staffing agencies anymore. Um, and- Mm-hmm. Then when you do begin working again, all you have to do is give us a call and we'll be able to re-reinstate your coverage. Um, and then you guys will just... They'll be coming out of the payroll again. Okay. So what's the- Okay. Now- Go ahead, hon. Uh, what's the price, uh, the weekly for that? So, it would be 34 dollars- Before, yeah, the four payments I'm making. Yep, that would be \$34.54. And I need to make four payments of those? Yes. You'll call, um... So from the, from next Monday, if they, if it's approved and the changes go through, you'll call next Monday and make a direct payment of the \$34.54. And then, um, the three consecutive Mondays after that. Oh, okay. And then after

the fourth, uh, payment, you said... Okay, is the, uh, the plan active as long as the-Yes. ... \$34.54 is being paid for the next four weeks? Yes, the plan will remain active. Then because the fifth, the fifth week- You have one minute remaining. Oh. Um, I was also advised that because you're on the recorded line saying that she can make changes, I am able to, um, deal with her. You won't have to worry about it. I'll be able to deal with her- Okay. ... since it is recorded. Okay. All right. Thank you. Thank you, God. All right, baby. I'll talk to you tonight, okay? I, I love you. Yes, call me later. All right. Love you too. Okay. Okay. Bye-bye. Okay, ma'am. Goodbye. Okay. It's just me and you now. So let me get this straight. So next Monday, I need... Okay, this is only if the changes are approved, correct? Yes. So I need to wait to see if the changes are approved before I can, uh, continue with this service. Correct. If it's, the changes are not approved, then the, the, um, then essentially after four weeks of no deductions, his, her, it's just gonna cancel out for him and his, his child. Um, and then he'll be thrown into Cobra. And then when he starts working again, it'll be the same process. He can call and reinstate. If the changes do go through, that's when you'll have to call on Mondays and make the direct payment so we keep that coverage active for you and, and them. And then the same process week five- Okay. ... he'll get thrown into Cobra for no deductions. And then as soon as he starts working again, he'll just give us a call and we'll reinstate his coverage for all of you. Okay. And I should receive, if the changes go through, I will receive a new card that says spouse so I can use it? Yes. It will say employee plus family. Okay. All righty. And then, um- I will wait to... Uh-huh? Yep. And then I was advised, um, that I don't have to notate your information on the ca- on the, in the notes. Um, I'll be able to talk to you. I'll give you a call at the number you had provided. And then we'll, we'll be able to do that since he did say you are allowed to make changes and you are gonna be an authorized user on the account. Okay. Well, thank you so much. I will wait for your call. Will it be you calling me back? Yes, ma'am. You'll be dealing, dealing with me the whole process. Okay. What's your name? Pearl. Pearl. Believe it or not, that's what we call my daughter. Lucy Pearl. Oh. Okay. All right. Bye. Well, thank you, Pearl. I'll wait to, uh, see about an email or a phone call. No problem. It was a pleasure. You have a great day. Thank you. You too. Bye.

## **Conversation Format**

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hood, I have the pleasure of speaking with-

Speaker speaker\_1: My name is-

Speaker speaker\_2: I would like to speak-

Speaker speaker\_1: Go ahead, baby. Go ahead.

Speaker speaker\_2: My, my name's Corrines Elliot.

Speaker speaker\_0: How can I assist you?

Speaker speaker\_2: Um, yes, I would... Uh, the information on my, uh, policy is wrong. Um, it has employer and child, and it was supposed to be employer and spouse. And, um-

Speaker speaker\_0: Unfortunately-

Speaker speaker\_2: ... I'd also, I would like to make my wife... Excuse me?

Speaker speaker\_0: Uh, go ahead. Go ahead.

Speaker speaker\_2: Uh, also, I would like to make my wife a authorized user on the account so that she can, um, access information on, in my benefit.

Speaker speaker\_0: Um, so unfortunately, if she wants to make any changes or, um, any cancellations, you would have to verbally give us authorization for her to do that on the call. Say if you're at work and you just, um, need her to do it, if you give us a call, um, with her and say, "Hey, she's gonna handle this for me. I'm at work, I gotta go," then we can let her do the changes. But un- uh, there's not a way to leave notated on your account that she's an authorized person.

Speaker speaker\_2: Okay. Well at, at this point, I need her to be, um, for this phone call because, uh, the policy needs to be changed, and she actually has the information that you all will need before her though.

Speaker speaker\_0: Okay. That's great. I can definitely assist her now that you have given me authorization on this recorded line. Um, yeah, so if you'd like, I can, I can continue the call with her or we can continue with you, however you prefer.

Speaker speaker\_1: We're fine. You can continue.

Speaker speaker\_0: Okay. What's the name of the staffing agency?

Speaker speaker\_1: The, uh, Megaforce Staffing Group.

Speaker speaker\_0: And the last four digits of your Social?

Speaker speaker\_1: Uh, 5373.

Speaker speaker\_0: All righty. And if you could verify the address and date of birth.

Speaker speaker\_1: 1421 Dollar Town Road, Goldsboro, North Carolina, 27530, 8-19-1980.

Speaker speaker\_0: Okay, and I have the... His phone number is 258-1236?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, bear with me one moment. So I do see medical insurance, uh, insured plus basic for employee plus child. And it looks like we have a court order on file here, and we can-

Speaker speaker\_1: It was supposed to been employee plus... Yeah, it was supposed to been employee plus spouse, not child.

Speaker speaker\_0: Okay, bear with me one moment.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. So I actually do have, um... I could change the coverage to employee plus family, but we do have a court order on file requiring, uh, medical coverage for the child.

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: Let me just make sure he is eligible to make changes still. And how long has you been working with Megaforce?

Speaker speaker\_2: Uh, recently. Uh, recently for two months. Um, previously though I've worked off and on with them for over three years now.

Speaker speaker\_0: Okay. But you, you started about two months ago?

Speaker speaker\_2: Yes.

Speaker speaker\_0: This last time you started about two months ago?

Speaker speaker\_2: Oh, no. Uh, no, that was last month when I started.

Speaker speaker\_1: Yeah, it was last month.

Speaker speaker\_2: Yeah, last month.

Speaker speaker\_0: Last... Okay, 'cause the hire date that we have on file was back from 2023. So before I can actually make the change to employee plus family coverage, I do have to have my main office perform what's called an eligibility review. And this is just confirming that he is eligible to make these changes. Um, you, you're allowed to make changes within 30 days of receiving your first paycheck, so that's why we have to confirm that you are eligible. Um, and you're just wanting to keep this the same plan just-

Speaker speaker\_1: Well, check the date.

Speaker speaker\_0: I-

Speaker speaker\_1: The, the... Does it matter because of the effective date on this card? These are new cards that just came.

Speaker speaker\_0: Well, those cards were, were sent because they, they registered that he was working again, so they enrolled him in that court order. But in order to make changes-

Speaker speaker 2: Mm-hmm.

Speaker speaker\_0: ... he has to be within those 30 days of receiving his first paycheck. It could be that the, the court order, the reinstatement-

Speaker speaker\_2: I tell you what.

Speaker speaker\_0: ... wasn't registered until later.

Speaker speaker\_2: I'm, I'm within those 30. You said I have to be within those 30 days?

Speaker speaker\_0: Of receiving your first paycheck. Yes.

Speaker speaker\_1: Your first initial paycheck, no matter how long you work with the company.

Speaker speaker\_0: Yes. In or-

Speaker speaker\_1: 'Cause if-

Speaker speaker\_0: In order to make changes, you have to be-

Speaker speaker\_1: 'Cause if-

Speaker speaker\_0: ... within 30 days of receiving the first paycheck or during company open enrollment. Um, that's why we have to confirm his most recent hire date.

Speaker speaker\_1: Oh, okay. Now this is the thing. He may not be able to call back because he's incarcerated. That's why he wanted to give me authorization to be able to handle things. So how do we handle that?

Speaker speaker\_0: Um, uh, well, I would be calling back the number we have on file. Um...

Speaker speaker\_1: As soon as I can get him on the phone again.

Speaker speaker\_0: Yeah, give me, um... Give me one second. Let me see if there's something I can do about that. You said he's incarcerated. Um-

Speaker speaker\_1: He's incarcerated for the next 30 days.

Speaker speaker\_2: That's why I'm trying to make her, um-

Speaker speaker\_0: Authorize.

Speaker speaker\_2: ... give her access to, um-

Speaker speaker\_0: Mm-hmm. Um, and you said he's, he's gonna be there for how long?

Speaker speaker 3: 12 months.

Speaker speaker\_0: 12 months, okay. Um, yeah, because it usually takes about 24 to 48 hours to get this processed, um, situated. Um, so the thing is that when we do the, the eligibility review, if you're approved, I go ahead and enroll you. I make the changes right awuh, without a call. I just make the changes. If you're approved, I make the changes, um, and if you're not-

Speaker speaker\_2: Now, what, what number are you calling back? Um...

Speaker speaker\_0: Um, it would be the one ending in 1236.

Speaker speaker\_2: Go ahead and 1236.

Speaker speaker\_0: Or I could add a second number on file-

Speaker speaker\_2: Let me... Let me go ahead and 1236. You're going to have to take that. You're going to have to take that.

Speaker speaker\_0: ... and just advise you guys. Okay.

Speaker speaker\_2: Yeah, I'm going to do that.

Speaker speaker\_0: Okay. What is the, the phone number that you would I- want me to, to put on this file?

Speaker speaker\_2: No. 919-

Speaker speaker\_0: Yeah.

Speaker speaker\_2: 3308959.

Speaker speaker\_0: Okay. So I got that updated and like I said, if, if it's approved and you're eligible to enroll, to make the changes, I'll go ahead and make the changes and give you guys a call back to let you know. Um, but the changes will be made. If the, if it's... We don't need to speak with you per se to make the changes because you're, you're, you're wanting to do them. Um, we'll just go ahead and do that.

Speaker speaker\_2: Yeah, but, uh, but what I'm saying is, I did this off of my... So basically, what you're telling me is that it hasn't updated from my onboarding, because with my onboarding, I selected spouse, um, not child. So that one may have carried on from the last time I was hired.

Speaker speaker\_0: Well, it didn't carry on. What it is, is that the, the issuing agency has got advised that you're working again or that you're possibly working again. That's why this coverage was reinstated, because of that court order. They were advised that you may be working or you are working, and that's why this one was put in place. Um, if you're, if you did onboarding and you chose employee plus spouse, it's pro-... It's likely that we didn't receive that, that file yet because we still have the old hire date as well. Um, so right now we're going to reach out to your, your staffing agency and confirm that's your new hire date and the information. And like I said, if you're approved, I don't really have to speak with you guys again. I'll make the changes in the system and then you'll receive a card to your email, um, which I would need an email to put on file because we don't have one either. Um, and you'll receive that card in your email.

Speaker speaker 3: Which one?

Speaker speaker\_0: The, um, medical card.

Speaker speaker\_3: Okay. So if it's not approved, will you be able to let us know through email also?

Speaker speaker\_0: If it's not approved, I'll call, give a call to the phone number on file and if somebody doesn't answer, I'll leave a voice message-

Speaker speaker\_3: Okay.

Speaker speaker\_0: ... advising that you guys weren't approved.

Speaker speaker\_3: Okay, great.

Speaker speaker\_0: Okay. What's a, what's a good email that, to receive that card at?

Speaker speaker 3: K-

Speaker speaker\_2: K dot... Yeah, you got it.

Speaker speaker\_3: I'm sorry, baby. Go ahead.

Speaker speaker\_2: No, no, go ahead.

Speaker speaker\_4: ... so that means I can't go to those socials, hostels and get insurance because I didn't have no money to be able to put down on the insurance policy because-

Speaker speaker\_5: Yeah.

Speaker speaker\_4: So, I'm gonna have to figure out something today how we're going to get you some insurance.

Speaker speaker\_5: I can't stay anywhere.

Speaker speaker\_4: I know. We'll talk about it.

Speaker speaker\_5: But yeah, we'll figure it out. We'll figure it out.

Speaker speaker\_4: Yeah, we'll figure it out. All because them bitches at your place didn't do they job and you don't owe them nothing.

Speaker speaker\_5: That bitch, said what?

Speaker speaker\_4: I said, all because them bitches at your job didn't do they job, uh, you don't owe me anything.

Speaker speaker\_5: Oh, 'cause they caught up the old shit.

Speaker speaker\_4: Yeah.

Speaker speaker\_5: That's why ain't none of they info, uh, updated. I know good will to get it off of me, though.

Speaker speaker\_4: And, and look, that's why that child support automatically came out, that first one.

Speaker speaker\_5: 'Cause they used some of the old stuff.

Speaker speaker\_4: Oh. Yeah.

Speaker speaker\_5: It's cute.

Speaker speaker\_4: I know what you did there.

Speaker speaker\_5: I said I miss you too, baby.

Speaker speaker\_4: Oh, I miss you too, baby. A lot. A whole lot.

Speaker speaker\_5: I love you. This is the damn time.

Speaker speaker\_4: What time you gotta go back?

Speaker speaker\_5: Bae, you know I gotta go back at 3:30.

Speaker speaker\_4: Oh, girl, I'm sorry.

Speaker speaker\_5: I, I, I won't be back till about 5:00. Well, no, maybe 7:00 or 8:00.

Speaker speaker\_4: Woo. I don't like, I don't like, I don't like.

Speaker speaker\_5: Well, that's the longest phone call I ever had.

Speaker speaker\_4: You said what, baby?

Speaker speaker\_5: It's the longest damn phone call I ever had.

Speaker speaker\_4: I know, right? For them to be able to do that for a little.

Speaker speaker\_5: 'Cause any other time that motherfucker would've been free.

Speaker speaker 6: Exactly.

Speaker speaker\_5: You know. God, I love you.

Speaker speaker\_4: Hey, if you need to hang up, that'd be fine. I can just let you leave me a call.

Speaker speaker\_5: What's that, baby?

Speaker speaker\_4: I said if you need to hang up because you want to lay down, I can give you just a call. And I know it's just some shit.

Speaker speaker\_5: I got 15 minutes left.

Speaker speaker\_4: Oh! Okay, okay, okay. Here it is. This is so sweet of you.

Speaker speaker\_5: I'm multitasking. I'm already setting schedules and now visits with my-

Speaker speaker\_4: Oh, you're so sweet. I love you so much. Damn.

Speaker speaker\_5: What time you want me to come up for?

Speaker speaker\_4: Uh, what's tomorrow? Thursday? Uh, it don't matter.

Speaker speaker 5: All right.

Speaker speaker\_4: I said, it don't matter. You don't have to make it at the same time.

Speaker speaker\_5: Same time, 2:00?

Speaker speaker 4: Yeah, that'll be fine.

Speaker speaker\_5: All right. Yeah. My phone about to go down. I got to let Lady bounce. What? All right.

Speaker speaker\_4: Say what, baby?

Speaker speaker\_5: I said, what you eating?

Speaker speaker\_4: Uh, I ate and, um, yeah, I'm down with some of the gas. I'll bring you guys pizza.

Speaker speaker\_5: You thinking heads up.

Speaker speaker\_0: All right. Thank you guys so much for holding. I am sorry about that hold. I just wanted to clear all my bases before I came back and had more questions for, for the support on the floor. Um, okay. So, how this is gonna work is I'm going to put- put in the eligibility review and, um, go through that process. Now, since, since you're not able to work-Or, um, right, you're not working at the moment. Um, your spouse will have to call and make four payments to keep your coverage active. And for those changes to be processed for her to be on your account, on your coverage. And then, o- once you start working again, your coverage will, after four weeks of direct payments, she'll call every Monday for four weeks so the coverage stays active. On week five you guys are gonna get thrown into, um, a department called Cobra. It's just, uh, another company that takes care of employees once they're not working with the staffing agencies anymore. Um, and-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Then when you do begin working again, all you have to do is give us a call and we'll be able to re- reinstate your coverage. Um, and then you guys will just... They'll be coming out of the payroll again.

Speaker speaker\_1: Okay. So what's the-

Speaker speaker\_7: Okay. Now-

Speaker speaker 1: Go ahead, hon.

Speaker speaker\_7: Uh, what's the price, uh, the weekly for that?

Speaker speaker\_0: So, it would be 34 dollars-

Speaker speaker\_1: Before, yeah, the four payments I'm making.

Speaker speaker\_0: Yep, that would be \$34.54.

Speaker speaker\_1: And I need to make four payments of those?

Speaker speaker\_0: Yes. You'll call, um... So from the, from next Monday, if they, if it's approved and the changes go through, you'll call next Monday and make a direct payment of the \$34.54. And then, um, the three consecutive Mondays after that.

Speaker speaker\_1: Oh, okay. And then after the fourth, uh, payment, you said... Okay, is the, uh, the plan active as long as the-

Speaker speaker\_0: Yes.

Speaker speaker 1: ... \$34.54 is being paid for the next four weeks?

Speaker speaker\_0: Yes, the plan will remain active. Then because the fifth, the fifth week-

Speaker speaker\_8: You have one minute remaining.

Speaker speaker\_0: Oh. Um, I was also advised that because you're on the recorded line saying that she can make changes, I am able to, um, deal with her. You won't have to worry about it. I'll be able to deal with her-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... since it is recorded.

Speaker speaker\_7: Okay. All right.

Speaker speaker\_1: Thank you. Thank you, God.

Speaker speaker\_7: All right, baby. I'll talk to you tonight, okay?

Speaker speaker\_1: I, I love you. Yes, call me later.

Speaker speaker\_7: All right. Love you too.

Speaker speaker 1: Okay. Okay. Bye-bye. Okay, ma'am.

Speaker speaker\_8: Goodbye.

Speaker speaker\_1: Okay. It's just me and you now. So let me get this straight. So next Monday, I need... Okay, this is only if the changes are approved, correct?

Speaker speaker\_0: Yes.

Speaker speaker\_1: So I need to wait to see if the changes are approved before I can, uh, continue with this service.

Speaker speaker\_0: Correct. If it's, the changes are not approved, then the, the, um, then essentially after four weeks of no deductions, his, her, it's just gonna cancel out for him and his, his child. Um, and then he'll be thrown into Cobra. And then when he starts working again, it'll be the same process. He can call and reinstate. If the changes do go through, that's when you'll have to call on Mondays and make the direct payment so we keep that coverage active for you and, and them. And then the same process week five-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... he'll get thrown into Cobra for no deductions. And then as soon as he starts working again, he'll just give us a call and we'll reinstate his coverage for all of you.

Speaker speaker\_1: Okay. And I should receive, if the changes go through, I will receive a new card that says spouse so I can use it?

Speaker speaker 0: Yes. It will say employee plus family.

Speaker speaker\_1: Okay. All righty.

Speaker speaker\_0: And then, um-

Speaker speaker\_1: I will wait to... Uh-huh?

Speaker speaker\_0: Yep. And then I was advised, um, that I don't have to notate your information on the ca- on the, in the notes. Um, I'll be able to talk to you. I'll give you a call at the number you had provided. And then we'll, we'll be able to do that since he did say you are allowed to make changes and you are gonna be an authorized user on the account.

Speaker speaker\_1: Okay. Well, thank you so much. I will wait for your call. Will it be you calling me back?

Speaker speaker\_0: Yes, ma'am. You'll be dealing, dealing with me the whole process.

Speaker speaker\_1: Okay. What's your name?

Speaker speaker\_0: Pearl.

Speaker speaker\_1: Pearl. Believe it or not, that's what we call my daughter. Lucy Pearl.

Speaker speaker\_0: Oh.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Bye.

Speaker speaker\_1: Well, thank you, Pearl. I'll wait to, uh, see about an email or a phone call.

Speaker speaker\_0: No problem. It was a pleasure. You have a great day.

Speaker speaker\_1: Thank you. You too.

Speaker speaker\_0: Bye.