

Transcript: VICTORIA

Taylor-4714920595865600-6412957818994688

Full Transcript

Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Hi, there. I just got a text message saying that there was a lapse in, I assume, my insurance coverage due to a missed payment. Um, I'm just looking online at it, and it looks like it's because, um... how to word that? My paycheck essentially was not issued for last week, um, due to, like, an error in the system. So, once that missed paycheck is issued to me, does that correct the lapse in payment, or how does that work? I... To be honest with you, I'm not too sure. Um, I would speak to your employer about that, because we don't have really anything to do with payroll. Yeah. Um, your payroll department does all of that, and then they send over the- if you're- if the deduction was made or not on that check. So, unfortunately, I- I'm not sure if they- if they will correct that on their end or not. I would just, uh, reach out to your employer and verify that with them. Oh, yeah, that makes sense. And then, uh, this is almost the same question, so I understand if it's- Mm-hmm. ... the same answer. Do you think then it's likely- Like, when I'm issued- Because- I mean, at this point, I'll be paid. I get paid weekly, so I'll get paid for two weeks at the same time. If there is still that deduction from- B- because, like, that's how I pay, I guess, is it- You know, it's just deducted from my paycheck before I receive it. If there is a deduction from that missed week, do you think it would be likely that that would correct that issue, or is that still a question for my employer? Yeah, I'm not- I'm not too sure on how to answer that. Um... Yeah. Hmm. 'Cause I- I just don't know how they do it, with- and I don't have access to payroll myself, so I don't know if that's what they plan to do. Oh, okay. Yeah. I'll definitely follow up with them. And then, I guess, do you- a- and I recognize this might still be a question, uh, for my employer- Mm-hmm. ... is there a way for me to ensure that the payment gets sent regardless? Like, is there a way for me to, um... What- what would that be called? Like, have an auto-payment on my end, so that way it's unrelated to my paycheck? Like, I- I'm mostly just concerned because I don't- I mean, fortunately I think a lapse in coverage would not impact me for last week, but I'd hate to be in a situation where, you know, like, I needed the coverage, and then after I tried to use it I found out that there was another error so it didn't actually count, or something. We don't have anything that would be automatic, um, because we- w- we can't even, like- Let's say you're not- Let's say you're on a break in between assignments. Whenever you- Whenever members call us to make a payment for the coverage, we can only do it for either, uh, a previous week or the current week. So, we can't do it for future references. We don't keep, like, any type of payment information on file for you. Yeah. Um, so, in the case- Y- you would just get the text message, like you did today, saying, "Hey, this week is not active. We didn't receive a- a payroll deduction for it," and then you would just call us, and we can make a direct payment for you. Um, but there's not a way to make it automatic. You would just have to call us. Oh, okay. So then, potentially in this situation then, since I've received the text message, I could pay for that

last week, and then would that correct the- Yeah, if you wanted to make- ... lapse in coverage? Yeah, if you wanted to make a direct payment with us, it would make the- the coverage- Whatever week you're missing, it would make it active. Oh, okay. I think- I think that sounds good then. Thank you. You're welcome. So, do you want to go ahead and do that? Um, I do not. Okay, that's fine. Yeah. All right. That's great. Do you- Thank you so much. You're welcome. Have a good day. You, too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. This is Victoria. How can I help you?

Speaker speaker_1: Hi, there. I just got a text message saying that there was a lapse in, I assume, my insurance coverage due to a missed payment. Um, I'm just looking online at it, and it looks like it's because, um... how to word that? My paycheck essentially was not issued for last week, um, due to, like, an error in the system. So, once that missed paycheck is issued to me, does that correct the lapse in payment, or how does that work?

Speaker speaker_0: I... To be honest with you, I'm not too sure. Um, I would speak to your employer about that, because we don't have really anything to do with payroll.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, your payroll department does all of that, and then they send over the- if you're- if the deduction was made or not on that check. So, unfortunately, I- I'm not sure if they- if they will correct that on their end or not. I would just, uh, reach out to your employer and verify that with them.

Speaker speaker_1: Oh, yeah, that makes sense. And then, uh, this is almost the same question, so I understand if it's-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... the same answer. Do you think then it's likely- Like, when I'm issued- Because- I mean, at this point, I'll be paid. I get paid weekly, so I'll get paid for two weeks at the same time. If there is still that deduction from- B- because, like, that's how I pay, I guess, is it- You know, it's just deducted from my paycheck before I receive it. If there is a deduction from that missed week, do you think it would be likely that that would correct that issue, or is that still a question for my employer?

Speaker speaker_0: Yeah, I'm not- I'm not too sure on how to answer that. Um...

Speaker speaker_1: Yeah.

Speaker speaker_0: Hmm. 'Cause I- I just don't know how they do it, with- and I don't have access to payroll myself, so I don't know if that's what they plan to do.

Speaker speaker_1: Oh, okay. Yeah. I'll definitely follow up with them. And then, I guess, do you- a- and I recognize this might still be a question, uh, for my employer-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... is there a way for me to ensure that the payment gets sent regardless? Like, is there a way for me to, um... What- what would that be called? Like, have an auto-payment on my end, so that way it's unrelated to my paycheck? Like, I- I'm mostly just concerned because I don't- I mean, fortunately I think a lapse in coverage would not impact me for last week, but I'd hate to be in a situation where, you know, like, I needed the coverage, and then after I tried to use it I found out that there was another error so it didn't actually count, or something.

Speaker speaker_0: We don't have anything that would be automatic, um, because we- w- we can't even, like- Let's say you're not- Let's say you're on a break in between assignments. Whenever you- Whenever members call us to make a payment for the coverage, we can only do it for either, uh, a previous week or the current week. So, we can't do it for future references. We don't keep, like, any type of payment information on file for you.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, so, in the case- Y- you would just get the text message, like you did today, saying, "Hey, this week is not active. We didn't receive a- a payroll deduction for it," and then you would just call us, and we can make a direct payment for you. Um, but there's not a way to make it automatic. You would just have to call us.

Speaker speaker_1: Oh, okay. So then, potentially in this situation then, since I've received the text message, I could pay for that last week, and then would that correct the-

Speaker speaker_0: Yeah, if you wanted to make-

Speaker speaker_1: ... lapse in coverage?

Speaker speaker_0: Yeah, if you wanted to make a direct payment with us, it would make the- the coverage- Whatever week you're missing, it would make it active.

Speaker speaker_1: Oh, okay. I think- I think that sounds good then. Thank you.

Speaker speaker_0: You're welcome. So, do you want to go ahead and do that?

Speaker speaker_1: Um, I do not.

Speaker speaker_0: Okay, that's fine.

Speaker speaker_1: Yeah. All right. That's great.

Speaker speaker_0: Do you-

Speaker speaker_1: Thank you so much.

Speaker speaker_0: You're welcome. Have a good day.

Speaker speaker_1: You, too. Bye.