## Transcript: VICTORIA Taylor-5740266793517056-5474100825079808

## **Full Transcript**

Thank you for calling Benefits 100. Hi, this is Victoria. How can I help you? Um, yes, I have a question. Um, I currently have, um, medical benefits, um, through, um, APL and 90 Degrees, and I wanted to find out, is this insurance portable if I accept a, a permanent role somewhere? It is just as long as you're working through the staffing agency. Okay, so it actually ends. And then the other question that I have was about, I noticed my time card has an accrual for sick time. How does that work? Uh, we don't handle anything to do with your sick time. You would have to speak to your employer directly about that. We just do the medical insurance. Oh, okay. So what is COBRA? Do you guys do COBRA or no? No. COBRA is a way to continue coverage if you're no longer with an employer. Um, so we don't handle the COBRA benefits. We don't have pricing or information on the plans that they offer. But if... Basically how it works is when you receive your last paycheck from the staffing agency, there is a way to temporarily continue the benefits with us. We give you four weeks where you can call in and make a payment for the coverage. Now, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA at that point. And that's the only way to continue the benefits unless you return on an assignment with the staffing agency, then you can call us to reinstate the coverage. Okay. All right. Well, I appreciate your help. Yes, ma'am. You have a wonderful day. All right. Thanks. Bye-bye. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits 100. Hi, this is Victoria. How can I help you?

Speaker speaker\_1: Um, yes, I have a question. Um, I currently have, um, medical benefits, um, through, um, APL and 90 Degrees, and I wanted to find out, is this insurance portable if I accept a, a permanent role somewhere?

Speaker speaker\_0: It is just as long as you're working through the staffing agency.

Speaker speaker\_1: Okay, so it actually ends. And then the other question that I have was about, I noticed my time card has an accrual for sick time. How does that work?

Speaker speaker\_0: Uh, we don't handle anything to do with your sick time. You would have to speak to your employer directly about that. We just do the medical insurance.

Speaker speaker\_1: Oh, okay. So what is COBRA? Do you guys do COBRA or no?

Speaker speaker\_0: No. COBRA is a way to continue coverage if you're no longer with an employer. Um, so we don't handle the COBRA benefits. We don't have pricing or information on the plans that they offer. But if... Basically how it works is when you receive your last paycheck from the staffing agency, there is a way to temporarily continue the benefits with us. We give you four weeks where you can call in and make a payment for the coverage. Now, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA at that point. And that's the only way to continue the benefits unless you return on an assignment with the staffing agency, then you can call us to reinstate the coverage.

Speaker speaker\_1: Okay. All right. Well, I appreciate your help.

Speaker speaker\_0: Yes, ma'am. You have a wonderful day.

Speaker speaker\_1: All right. Thanks. Bye-bye.

Speaker speaker\_0: Bye-bye.