

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Note Card, my name is Stephanie. How can I assist you? Hi, Stephanie. How are you? Good. How about you? I'm doing good. I'm doing good. I was calling to, um, check on something right fast, um, because I made my first payment premium out of my paycheck, but I haven't- Mm-hmm. ... I haven't, um, I haven't worked through them in a couple of... well, none this week. So I won't have another current payment. I was wondering, like, is there a way that I can just, um, keep the insurance even, whether I, you know, pay for it myself? Like, say I get another job and I just send you guys the money, is there, is there a way I could do that or do I have to get it through just that job? So you can make up to four direct payments to keep your coverage even after not working with them. But by the fifth week- Okay. ... that they don't specifically get that deduction out of your paycheck, you go into something called COBRA enrollment, um. Oh. You would have to go through them after the fifth week, but they'll let you know if those... Through COBRA you'll be able to, like, keep the same plans and stuff, even if you don't work- Okay. ... with that particular staffing agency. But I would- Okay. ... have to get into your account to see what plans fall under the COBRA enrollment, um, because- Okay. ... not all of them fall in that COBRA to be able to like, keep those plans after not working with them. So if you want- Mm-hmm. ... I can check and let you know if they all fall- That's fine. ... under COBRA or only specific ones do. Yeah. Oh, let me see. Oh, let me see. Okay, so now let me ask another question. So as... the first payment has already come out of my paycheck, so am I still uninsured or do I have insurance? Um, so I would have to get in your account to- Okay, okay. ... to know. Um, so which staffing- Okay. Okay. ... agency do you work for and then what are the last four of your Social? Um, HSS Hospitality and 4973. Okay. Thank you. Give me one second. And then for security purposes, could you please verify your address as well as your date of birth? Yes. 9013 Belvoir, B-E-L-V-O-I-R Drive. Um, area code 35206, Birmingham, Alabama and April 15th, 1980. So I have a different address. Did you recently move? Okay, then you have 660 Valley Crest Drive, Apartment A18, Birmingham, Alabama 35215. Do you want me to update that for you? Um, no, that's okay. I'll, I'll do it once I, um, switch back over... I mean switch over, once we find out if I can keep the plan or whatever. Okay. All right. And then I have 414-841-2575 as your- Yes. ... phone number. And then I have- Yes. ... R-E-R-E period skinner1547@gmail.com. Is that still up to date? Skinner is S-K-I-N-N-E-R? Yes. Yes. Mm-hmm. I'm on... Yeah. Okay, okay, okay. Yes. Okay. So, it looks like you had coverage for last week and then we're still waiting on getting that deduction for this week's. Okay. So we're still waiting to receive the deduction for you to have coverage for the- Oh, so it's only covered... Oh, so it's covered by, by weekly? Yes, ma'am. Mm-hmm. Okay. That's why- All right, all right. ... that's why I said earlier that you can call and make up to four direct payments. And, like, let's say you s- get terminated or you stop working with your

staffing agency, um, a member can have... can make up to four consecutive weeks without... So you can make up to four payments, direct payments. And by the fifth week that they specifically don't get that deduction out of your paycheck, you go into that COBRA enrollment, which allows you to continue having that, um, that particular coverage even if you're not working with them. But let me see is... what plans fall under COBRA with HS&S.; Give me one second, let me verify that real quick. Okay. So the good news is that under COBRA, your dental, vision and preventative plan are, are under that section. Okay. Okay. The only one that isn't is your behavioral health. Okay. Yes, ma'am. That's fine. Okay. And, um, so in order for me to, say, make the payment for, I guess, the next couple of weeks until I switch over for the, for, to COBRA- Yes. ... is that gonna be... what's that deductible again? That would be \$22.40. So, in other words, for you to have active coverage, since it's done weekly, um, you would have to call for four weeks straight for you... so let's say, um, let's say you want to make... you stop working with them, like, today. If you want to be covered- Okay. ... from the 11th- Mm-hmm. ... to the 17th, you would have to make- Mm-hmm. ... well, you, you're welcome to call that Monday and make a direct payment for the \$22.40, and that would make you be covered for that week. And then, we're not allowed to take future payments, so you would have to be calling. Okay. So I would have to- And- ... just call every week and make a payment? Okay. Mm-hmm. And then by the fifth week- Pay \$22? Yes, ma'am. Mm-hmm. And then by the fifth week that they specifically don't make that deduction specifically out of your paycheck, you automatically- Uh-huh. ... go into the COBRA enrollment. Um, and then from there, I could go ahead and provide that phone number to you, 'cause once you've... Or you- Okay. Uh-huh. Because I- You're welcome to call and we can transfer you as well. Okay. Oh, let me do that and... 'Cause I'm not able to, um, to write it down right now or get it down right now. Oh, it's okay. Yeah, that's fine. And gi- And girl, this airplane. I swear, I hate living by the airport. I will never- Mm-hmm. ... do this again. Okay? I can't sleep. Oh, man. So yes. Hm-mm. So did that make sense? So you just, in other words, you have to keep calling for four weeks straight and making that direct- Yes. Yes. ... payment for you to have, um, that active coverage. And then by the fifth week, you go into that COBRA enrollment, and you would have to contact them to be able- Uh-huh. ... to continue keeping those three specific plans. 'Cause all of them are in there- Okay. ... except for the beha- the behavioral health. Okay. Okay. That's cool. That's cool. So I will do that. And then I'll call, um, once... when I get the, uh, payment on my, money on my card, I'll call, and then I'll make that payment for this week. Okay. Yeah, that's fine. Okay. Thank you so much, 'cause I really wanted to make sure that I can keep it 'cause, I mean- Yes, you can. ... \$22 a week you really can't beat. Yeah. All right. Well, I don't know if you have any more questions. All right. Thanks. I sure will. Thank you, sweetheart. You have a great day. Thank you. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Note Card, my name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, Stephanie. How are you?

Speaker speaker_0: Good. How about you?

Speaker speaker_1: I'm doing good. I'm doing good. I was calling to, um, check on something right fast, um, because I made my first payment premium out of my paycheck, but I haven't-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I haven't, um, I haven't worked through them in a couple of... well, none this week. So I won't have another current payment. I was wondering, like, is there a way that I can just, um, keep the insurance even, whether I, you know, pay for it myself? Like, say I get another job and I just send you guys the money, is there, is there a way I could do that or do I have to get it through just that job?

Speaker speaker_0: So you can make up to four direct payments to keep your coverage even after not working with them. But by the fifth week-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that they don't specifically get that deduction out of your paycheck, you go into something called COBRA enrollment, um.

Speaker speaker_1: Oh.

Speaker speaker_0: You would have to go through them after the fifth week, but they'll let you know if those... Through COBRA you'll be able to, like, keep the same plans and stuff, even if you don't work-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with that particular staffing agency. But I would-

Speaker speaker_1: Okay.

Speaker speaker_0: ... have to get into your account to see what plans fall under the COBRA enrollment, um, because-

Speaker speaker_1: Okay.

Speaker speaker_0: ... not all of them fall in that COBRA to be able to like, keep those plans after not working with them. So if you want-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I can check and let you know if they all fall-

Speaker speaker_1: That's fine.

Speaker speaker_0: ... under COBRA or only specific ones do.

Speaker speaker_1: Yeah. Oh, let me see. Oh, let me see. Okay, so now let me ask another question. So as... the first payment has already come out of my paycheck, so am I still uninsured or do I have insurance?

Speaker speaker_0: Um, so I would have to get in your account to-

Speaker speaker_1: Okay, okay.

Speaker speaker_0: ... to know. Um, so which staffing-

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: ... agency do you work for and then what are the last four of your Social?

Speaker speaker_1: Um, HSS Hospitality and 4973.

Speaker speaker_0: Okay. Thank you. Give me one second. And then for security purposes, could you please verify your address as well as your date of birth?

Speaker speaker_1: Yes. 9013 Belvoir, B-E-L-V-O-I-R Drive. Um, area code 35206, Birmingham, Alabama and April 15th, 1980.

Speaker speaker_0: So I have a different address. Did you recently move?

Speaker speaker_1: Okay, then you have 660 Valley Crest Drive, Apartment A18, Birmingham, Alabama 35215.

Speaker speaker_0: Do you want me to update that for you?

Speaker speaker_1: Um, no, that's okay. I'll, I'll do it once I, um, switch back over... I mean switch over, once we find out if I can keep the plan or whatever.

Speaker speaker_0: Okay. All right. And then I have 414-841-2575 as your-

Speaker speaker_1: Yes.

Speaker speaker_0: ... phone number. And then I have-

Speaker speaker_1: Yes.

Speaker speaker_0: ... R-E-R-E period skinner1547@gmail.com. Is that still up to date?

Speaker speaker_1: Skinner is S-K-I-N-N-E-R? Yes.

Speaker speaker_0: Yes. Mm-hmm.

Speaker speaker_1: I'm on... Yeah. Okay, okay, okay. Yes.

Speaker speaker_0: Okay. So, it looks like you had coverage for last week and then we're still waiting on getting that deduction for this week's.

Speaker speaker_1: Okay.

Speaker speaker_0: So we're still waiting to receive the deduction for you to have coverage for the-

Speaker speaker_1: Oh, so it's only covered... Oh, so it's covered by, by weekly?

Speaker speaker_0: Yes, ma'am. Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: That's why-

Speaker speaker_1: All right, all right.

Speaker speaker_0: ... that's why I said earlier that you can call and make up to four direct payments. And, like, let's say you s- get terminated or you stop working with your staffing agency, um, a member can have... can make up to four consecutive weeks without... So you can make up to four payments, direct payments. And by the fifth week that they specifically don't get that deduction out of your paycheck, you go into that COBRA enrollment, which allows you to continue having that, um, that particular coverage even if you're not working with them. But let me see is... what plans fall under COBRA with HS&S.; Give me one second, let me verify that real quick. Okay. So the good news is that under COBRA, your dental, vision and preventative plan are, are under that section.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: The only one that isn't is your behavioral health.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: That's fine. Okay. And, um, so in order for me to, say, make the payment for, I guess, the next couple of weeks until I switch over for the, for, to COBRA-

Speaker speaker_0: Yes.

Speaker speaker_1: ... is that gonna be... what's that deductible again?

Speaker speaker_0: That would be \$22.40. So, in other words, for you to have active coverage, since it's done weekly, um, you would have to call for four weeks straight for you... so let's say, um, let's say you want to make... you stop working with them, like, today. If you want to be covered-

Speaker speaker_1: Okay.

Speaker speaker_0: ... from the 11th-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to the 17th, you would have to make-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... well, you, you're welcome to call that Monday and make a direct payment for the \$22.40, and that would make you be covered for that week. And then, we're not allowed to take fu- future payments, so you would have to be calling.

Speaker speaker_1: Okay. So I would have to-

Speaker speaker_0: And-

Speaker speaker_1: ... just call every week and make a payment? Okay.

Speaker speaker_0: Mm-hmm. And then by the fifth week-

Speaker speaker_1: Pay \$22?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then by the fifth week that they specifically don't make that deduction specifically out of your paycheck, you automatically-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... go into the COBRA enrollment. Um, and then from there, I could go ahead and provide that phone number to you, 'cause once you've... Or you-

Speaker speaker_1: Okay. Uh-huh. Because I-

Speaker speaker_0: You're welcome to call and we can transfer you as well.

Speaker speaker_1: Okay. Oh, let me do that and... 'Cause I'm not able to, um, to write it down right now or get it down right now.

Speaker speaker_0: Oh, it's okay. Yeah, that's fine.

Speaker speaker_1: And gi- And girl, this airplane. I swear, I hate living by the airport. I will never-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... do this again. Okay? I can't sleep.

Speaker speaker_0: Oh, man. So yes.

Speaker speaker_1: Hm-mm.

Speaker speaker_0: So did that make sense? So you just, in other words, you have to keep calling for four weeks straight and making that direct-

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: ... payment for you to have, um, that active coverage. And then by the fifth week, you go into that COBRA enrollment, and you would have to contact them to be able-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... to continue keeping those three specific plans. 'Cause all of them are in there-

Speaker speaker_1: Okay.

Speaker speaker_0: ... except for the beha- the behavioral health.

Speaker speaker_1: Okay. Okay. That's cool. That's cool. So I will do that. And then I'll call, um, once... when I get the, uh, payment on my, money on my card, I'll call, and then I'll make

that payment for this week.

Speaker speaker_0: Okay. Yeah, that's fine.

Speaker speaker_1: Okay. Thank you so much, 'cause I really wanted to make sure that I can keep it 'cause, I mean-

Speaker speaker_0: Yes, you can.

Speaker speaker_1: ... \$22 a week you really can't beat.

Speaker speaker_0: Yeah. All right. Well, I don't know if you have any more questions.

Speaker speaker_1: All right. Thanks. I sure will. Thank you, sweetheart. You have a great day.

Speaker speaker_0: Thank you. You too.

Speaker speaker_1: Bye-bye.