

## Transcript: Estefania

**Acevedo-5384912815308800-5992682765729792**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Stephanie. How can I assist you? Yes, ma'am. I was calling to ask a couple of questions. Uh, do I owe anything, ma'am, because I am in Texas. Uh, I received my, uh, I received a text from you on this. It said that there was two gaps that didn't get paid. Mm-hmm. But I was out for my an- uh, I was out for my ankle not, because I was in Texas. So can you see if I owe anything then, because I will be here, uh, another week in Texas and I know I have to come pay you all. Okay. Uh, because we... Yeah. I can check. Okay. Um, what are the last four of your Social and what's the staffing agency that you're with? Okay. It's 9702 and it's with Morales Group. Okay. And then for security purposes, I do need you to verify the address that we have on file as well as your date of birth. 490 South Tex- 490 South 22nd Street, Ward, Indiana 46036, 5/25 of 1974. Okay. Is your phone number still 956-577-5077? Yes, ma'am. Okay. And then I have Melissa, your last name, 464@gmail.com. Is that up to date? Yes, ma'am, and this is zamora464, yeah, uh, gmail.com. Is that what you said? Yes, ma'am. Oh, yes. Uh-huh. All right. Let me verify. I believe that text was letting you know that we didn't receive a payment for the 9th til the 15th. So the week of the 9th up until the 15th, and then as well of the week of the 25th of November. Okay. From the 25th up until the 1st of December, and then from the 9th of December up until the 15th. So for those two weeks you don't have active coverage, okay? Okay, but when do you want me to do that? But it looks like that this week you do. Um, so you're welcome, uh, if, if you wanna have active... Can I go back? Yes. Okay. O- Go ahead. I'll let you finish. Go ahead. Um, so if you want active coverage for those weeks, you, you're welcome to make a direct payment. Okay. So, um, okay, now my question is- Mm-hmm. ... I just, uh, if I need to pay them, let me know. I just don't want the insurance to get canceled, ma'am. I am still working with Morales Group. I am on vacation. I won't be back til the 2nd. So, I just don't want you to do, cancel my insurance. That's the only thing I'm worried about. Yeah. So, f- um, for five weeks that they don't get a direct payment from your check, it gets canceled out, but it hasn't been five weeks. The reason why you got- Okay. ... that text message was just to remind you that we didn't receive a payment, um, for those two weeks. Okay. So- But as, but as long as you make your payment, you're, you're allowed to make up to four direct payments through the phone with us. And then it goes to COBRA, yes. Yeah. Mm-hmm. I, I've been through all that before, so I know how it works. Okay, ma'am, another question. So when do I have to pay? After... Uh, okay, after this check come in, I have one more last check. You will get paid. Okay, after that, uh, I will call to make a payment. Right? Is that correct? Am I correct? Oof, wait. Say that again? I have one more check come in on Friday. Mm-hmm. I have o- one more check, because we worked last week. So I have one last check coming this Friday. Mm-hmm. So you will deduct the payment, the payment from there. Okay. So after that I w- I will need to be

calling, right? Until I go back to work? Is that correct? Yes. You would have to make- Okay. ... up to four direct payments, because either way, by the fifth week that they don't get a paycheck, get deduction out of your paycheck, that fifth week- Uh-huh. ... you go into COBRA. But let's say you call. Since they're gonna pay you, well, this Friday, most likely that's gonna be the week of the 30th from the 3rd, because you have active coverage for this week already. Yes. Okay. Okay. Um- Then I, I will call on Monday. Yeah. Oh, you'll be closed the first the 31st, right? We are, y'all are closed? Yes, we are. Correct. Okay. Well then I'll call, I will call you at, on the 3rd. Will you be open on the 3rd? Yes, we are open on the 3rd. Yes, we are. Okay, I will call you on the 3rd and see where I stand, that way I can make a payment. Because I do go back to work, uh, I believe, on the 6th or 7th. Oh, okay. That's good. Yeah. So as long as you, um, you make those direct payments, you're gonna have active coverage for those specific weeks. But just keep in mind, as long as they get a deduction by the fifth week, you're still gonna have active coverage. And if they don't, and let's say you haven't been paying, then you go into that COBRA. Oh, okay. Okay. Then I will call - I will call and so you can tell me the status on the 3rd where I stand, and then I will have to pay... Okay. Yeah. Yes. ... as far as my husband, Antonio Zamora. Yeah. We will, we will both call on the, on the 3rd, okay? Okay, yes. Just please do not forget 'cause- No, ma'am, I will not forget. ... that's just not- Yeah, because I don't want, I don't want, we don't want our insurance canceled at all. At all. Okay. Yes, ma'am. Okay. Okay. Thank you so much. You have a good day and have a merry Christmas and happy new year. Thank you. You too. Have a nice day. Thank you. Bye-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 in a Card, my name is Stephanie. How can I assist you?

Speaker speaker\_2: Yes, ma'am. I was calling to ask a couple of questions. Uh, do I owe anything, ma'am, because I am in Texas. Uh, I received my, uh, I received a text from you on this. It said that there was two gaps that didn't get paid.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: But I was out for my ankle - uh, I was out for my ankle not, because I was in Texas. So can you see if I owe anything then, because I will be here, uh, another week in Texas and I know I have to come pay you all.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, because we...

Speaker speaker\_1: Yeah. I can check.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, what are the last four of your Social and what's the staffing agency that you're with?

Speaker speaker\_2: Okay. It's 9702 and it's with Morales Group.

Speaker speaker\_1: Okay. And then for security purposes, I do need you to verify the address that we have on file as well as your date of birth.

Speaker speaker\_2: 490 South Tex- 490 South 22nd Street, Ward, Indiana 46036, 5/25 of 1974.

Speaker speaker\_1: Okay. Is your phone number still 956-577-5077?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay. And then I have Melissa, your last name, 464@gmail.com. Is that up to date?

Speaker speaker\_2: Yes, ma'am, and this is zamora464, yeah, uh, gmail.com. Is that what you said?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Oh, yes. Uh-huh.

Speaker speaker\_1: All right. Let me verify. I believe that text was letting you know that we didn't receive a payment for the 9th til the 15th. So the week of the 9th up until the 15th, and then as well of the week of the 25th of November.

Speaker speaker\_2: Okay.

Speaker speaker\_1: From the 25th up until the 1st of December, and then from the 9th of December up until the 15th. So for those two weeks you don't have active coverage, okay?

Speaker speaker\_2: Okay, but when do you want me to do that?

Speaker speaker\_1: But it looks like that this week you do. Um, so you're welcome, uh, if, if you wanna have active...

Speaker speaker\_2: Can I go back?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. O- Go ahead. I'll let you finish. Go ahead.

Speaker speaker\_1: Um, so if you want active coverage for those weeks, you, you're welcome to make a direct payment.

Speaker speaker\_2: Okay. So, um, okay, now my question is-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... I just, uh, if I need to pay them, let me know. I just don't want the insurance to get canceled, ma'am. I am still working with Morales Group. I am on vacation. I

won't be back til the 2nd. So, I just don't want you to do, cancel my insurance. That's the only thing I'm worried about.

Speaker speaker\_1: Yeah. So, f- um, for five weeks that they don't get a direct payment from your check, it gets canceled out, but it hasn't been five weeks. The reason why you got-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that text message was just to remind you that we didn't receive a payment, um, for those two weeks.

Speaker speaker\_2: Okay. So-

Speaker speaker\_1: But as, but as long as you make your payment, you're, you're allowed to make up to four direct payments through the phone with us.

Speaker speaker\_2: And then it goes to COBRA, yes.

Speaker speaker\_1: Yeah. Mm-hmm.

Speaker speaker\_2: I, I've been through all that before, so I know how it works. Okay, ma'am, another question. So when do I have to pay? After... Uh, okay, after this check come in, I have one more last check. You will get paid. Okay, after that, uh, I will call to make a payment. Right? Is that correct? Am I correct?

Speaker speaker\_1: Oof, wait. Say that again?

Speaker speaker\_2: I have one more check come in on Friday.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I have o- one more check, because we worked last week. So I have one last check coming this Friday.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So you will deduct the payment, the payment from there.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So after that I w- I will need to be calling, right? Until I go back to work? Is that correct?

Speaker speaker\_1: Yes. You would have to make-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... up to four direct payments, because either way, by the fifth week that they don't get a paycheck, get deduction out of your paycheck, that fifth week-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... you go into COBRA. But let's say you call. Since they're gonna pay you, well, this Friday, most likely that's gonna be the week of the 30th from the 3rd, because

you have active coverage for this week already.

Speaker speaker\_2: Yes. Okay. Okay.

Speaker speaker\_1: Um-

Speaker speaker\_2: Then I, I will call on Monday.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Oh, you'll be closed the fir- the 31st, right? We are, y'all are closed?

Speaker speaker\_1: Yes, we are. Correct.

Speaker speaker\_2: Okay. Well then I'll call, I will call you at, on the 3rd. Will you be open on the 3rd?

Speaker speaker\_1: Yes, we are open on the 3rd. Yes, we are.

Speaker speaker\_2: Okay, I will call you on the 3rd and see where I st- where I stand, that way I can make a payment. Because I do go back to work, uh, I believe, on the 6th or 7th.

Speaker speaker\_1: Oh, okay. That's good. Yeah. So as long as you, um, you make those direct payments, you're gonna have active coverage for those specific weeks. But just keep in mind, as long as they get a deduction by the fifth week, you're still gonna have active coverage. And if they don't, and let's say you haven't been paying, then you go into that COBRA.

Speaker speaker\_2: Oh, okay. Okay. Then I will c- I will call and so you can tell me the status on the 3rd where I stand, and then I will have to pay...

Speaker speaker\_1: Okay. Yeah. Yes.

Speaker speaker\_2: ... as far as my husband, Antonio Zamora.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: We will, we will both call on the, on the 3rd, okay?

Speaker speaker\_1: Okay, yes. Just please do not forget 'cause-

Speaker speaker\_2: No, ma'am, I will not forget.

Speaker speaker\_1: ... that's just not-

Speaker speaker\_2: Yeah, because I don't want, I don't want, we don't want our insurance canceled at all. At all.

Speaker speaker\_1: Okay. Yes, ma'am. Okay.

Speaker speaker\_2: Okay. Thank you so much. You have a good day a- and have a merry Christmas and happy new year.

Speaker speaker\_1: Thank you. You too. Have a nice day.

Speaker speaker\_2: Tha- Thank you. Bye-bye.