

Transcript: Estefania

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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? Uh, hi, uh, my name is, uh, Joshua Francis. And, uh, uh, I was, uh, wondering how the, uh, uh, coverage with Benefits in a Card, uh, with COBRA, uh, works. Okay. So if you're marked as COBRA, um, I could give you their number. That is a different department that you would have to contact. But I could transfer you as well as provide their contact information. Um, well, if- if you could transfer me, uh, that'd be great. Okay. Um, do you want me to make sure that you're marked as COBRA before I transfer you? Uh, I suppose so. Um, I, uh, I wasn't quite sure if I was really enrolled in COBRA yet. Uh, I just wanted to know- I could verify. ... how that works. Sure. Okay. Um, what's the staffing agency that you're with? Uh, Dougherty. Okay. And then what are the last four of your Social? Let's see. Uh, 2455. Thank you. For security purposes, I do need you to verify your address as well as your date of birth. Certainly. Uh, my address is, uh, 7320, uh, number 102, uh, Edina, Minnesota, 55435. And, uh, what was the other information again? What was the first- Um, your date of birth. Mm-hmm. Yeah. Uh, April 21st, 1985. Okay. And so the 612-314-0258? Uh, yes, that's my phone number. Okay. And then I have jmfranc85@gmail.com. Is that up-to-date? That's my email, yes. Okay. So you're s- you still are not marked as COBRA. So you're not marked as COBRA until the fifth deduction that they don't get a deduction specifically out of your paycheck. By the fifth week that they don't get it when you go into COBRA enrollment, but you're still not marked as COBRA. It looks like, um, you currently have coverage actually. Okay. You have, mm-hmm. So you have currently active coverage. With five consecutive weeks that they don't receive deductions outta your paycheck, by the fifth week, that's when you would go into COBRA enrollment. I see. Um, so will that be an automatic process or do I need to, uh, like, and, uh, go online and enroll or call a number? So let's say you stop working with them, um, of course they're not gonna be able to get weekly deductions outta your paycheck for you to have active coverage. So, let's say you don't work with them anymore and you still wanna maintain the coverage that you have, you can call this number and make up to four direct payments to maintain your coverage. By the fifth week that they don't get that deduction outta your paycheck specifically, you go into COBRA enrollment. And from there, you're welcome to give us a call or I can go ahead and provide that number to you. Um, sure. Yeah. You can give me the number to call. And I believe they also do send you things in the mail. Um, but I know by that fifth week that they don't get deductions outta your paycheck, you go into COBRA and that's when you would have to contact COBRA. But it looks like, um, you still have active coverage and stuff. Yeah. But let me know when you're ready for that number. Um, yeah, I'm ready right now. It's 800-833-4296 and it's option number one. So that's 800-833-4296. Okay. One second. And just to verify, uh, 800-833-4296? Correct. And then option one. Okay. And then I should be

getting something in, uh, the mail, uh, w- around the time when, uh, the coverage will end and I'll have to call the, the COBRA number? Yeah. If I'm not mistaken, that's normally what they do. I'm not 100% sure though, um, due to the fact that COBRA is a different department with just the administrators. But if I'm not mistaken, I believe they typically do. But just in case they don't, just keep in mind by the fifth week that we don't receive a deduction specifically outta your paycheck, you automatically go into COBRA enrollment. And if you're not sure if you're, like, COBRA, within COBRA yet, you're welcome to give us a call and we'll verify. We'll let you know if you're within COBRA or not. And then if you aren't, we could always go ahead and transfer your call. Okay. Um, sure. Sounds good. Uh, yeah, I'll just wait for that to kick in. Um, and is there anything else I should know about that? No. Um, and if you... Oh, and I was gonna tell you, like if you- Mm-hmm. If you want, still wanna, like, keep coverage since... These are weekly deductions out of your paycheck and let's say you're not working with them anymore, but you still wanna have active coverage for those date- for those specific weeks, um, you're welcome to call this number and we can take up to four direct payments. And then by the fifth week, that's when you would have to contact either with COBRA, because you automatically go into that COBRA enrollment by that fifth week. Okay. Okay, yeah. I do need to go into COBRA until benefits at, uh, this new job that I'm at, uh, kick in. That's not till March. Okay. Um, and I was gonna let you know, um, that y- it looks like your plan I- it might roll over on the 30th of December. Okay. So, so- The same plans that you had. Sure, sure. Um, so it's going to just roll over into the new year? Correct. Okay. Yeah. I had, um... I had, uh, on the website, uh, enrolled in coverage for, for 12/30 to tw- 2024. Mm-hmm. Yeah, because I thought I might have needed to do that. Um, but it sounds like either way it, it's going to be just rolling over and continuing on? Correct. Mm-hmm. Okay. Yeah. Um, I still wanna let you know the COBRA thing, just in case, because I know sometimes, let's say, people go to different assignments. Sometimes some people still want to keep certain plans and they, they like knowing the information about COBRA and stuff. But you're, let's say, you don't work with them anymore and you want to keep your plan, you can call up here and we'll take up to four direct payments. But by that fifth week, you do either way go into the COBRA enrollment and you would have to contact them to get, like, information and stuff, like a different department. Okay. Mm-hmm. Okay, so do I need to make four payments, uh, now? No, we don't take future payments. So you would have to, let's say, you're not working with them and, or for some reason you're, like, on vacation and you're not working for that specific week, um, you would have to call, like, every Monday for four weeks straight or whatever day that you would like to call for four weeks straight to make those payments, 'cause we can't take future payments. Gotcha, gotcha. Um, yeah, and I, I've actually, um, uh, left that job, uh, a couple of weeks ago. Oh, okay. Um, but I haven't actually been working with them. I've got, I've got a new job set up. Gotcha. Okay, so for example, if, let's say, you would want coverage, um, from the week of the 23rd to the 29th, on Monday you would be welcome to call and make your first direct payment for the, for the week of the 23rd to the 29th. And then f- if you want still coverage for the week of the 30th to the 5th, you would have to make your second one. Then the week of the 6th to the 12th, your third one, then week of the, what? Four- 13th to the 19, your fourth one, and then by the fifth week, you would have to contact COBRA. And they would tell you what plans fall under COBRA enrollment. Because if I'm not mistaken, I could verify, but not every single plan is eligible for COBRA. Um, you are with Dorothy. So with Dorothy, it looks like the preventatives; the NEC, the dental, the vision and the MVP are the

only ones. So you have the VIP, that one falls under... I'm sorry, that one does not fall under COBRA. Your NEC, you do not have that one. You have dental, vision. So only the dental and vision would qualify for COBRA. Really? Those are the only ones? And that's... Yeah, there's only... They only have dental, vision, NEC, which you don't have, nor the MVP, you don't have that one either. But like I said, I'm not sure, they make exceptions just 'cause, like, that's a different department. But what I can see is that under COBRA, w- what I'm looking at my end, it looks like only two plans that you have, and the other ones are not under that list. But like I said, um, you're welcome to give them a call and they would give you more information, 'cause like I said, that is a different department and I may be wrong. Okay. Um, yeah, I'll probably need to give them a call, uh, at some point, um, just to get that set up. Um, p- pardon me. So if I want to, um, continue the... I'm not getting coverage for now. Go ahead. Hello? You would have to call and make up to four direct payments at this number. Okay, okay. Um- And then by the fifth week that, um... By the fifth week, that's when you go into COBRA automatically. And then you're welcome to still call us just in case you're not so sure and we'll ha- be happy to let you know that you're under COBRA and we'll be happy to transfer you as well. But for you to still have active coverage for these selective plans if you're no longer working with them, um, you have to call this number and make up to four direct payments. And keep in mind, we don't take future payments, so you would have to continue to call, um, to start it every week. Start of every, every week. So I'll have to call on Monday, uh, or something- Yeah, Monday or Tuesday. What, whatever day is good for you, but for you to have active coverage, you would have to call and make up to four direct payments with us. Okay. Um, so if I don't make a payment today, then I won't have coverage for the rest of the week? So you already have, um, coverage. You have coverage for, yeah, for this week, the 16, 17, 18, 19, 20, 21st and 22nd. Oh, I see. Yeah, yeah, I'm on the website. So it'll, it'll continue until the 22nd and 23rd is when I have to call and make a payment? Correct, mm-hmm. Okay. Um, I don't suppose there's like a, a website or something I can make a payment instead of having to call? That you can pay? Um, uh, I don't think so, but give me one second. Let me verify. But I believe it does have to be via, um, phone call. But I... But give me one second. Let me just verify. Yeah, I appreciate it. Thank you for your hold. I did believe that you did have to call us. Um, so you do have to call. I just verified. Okay, gotcha. And I'll just, um, call, uh, this number then on the 23rd. This number. Correct. And then we'll send you a receipt and everything to your email. Okay, okay. Uh, I gotcha. Um, I think that about covers everything for now. Um, but I'll call again if I have any more questions. Okay. Yes, certainly. Um, okay. All right. Uh, thanks so much. You've been very helpful. You're welcome. Have a nice day. Uh, you too. 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: Uh, hi, uh, my name is, uh, Joshua Francis. And, uh, uh, I was, uh, wondering how the, uh, uh, coverage with Benefits in a Card, uh, with COBRA, uh, works.

Speaker speaker_1: Okay. So if you're marked as COBRA, um, I could give you their number. That is a different department that you would have to contact. But I could transfer you as well as provide their contact information.

Speaker speaker_2: Um, well, if- if you could transfer me, uh, that'd be great.

Speaker speaker_1: Okay. Um, do you want me to make sure that you're marked as COBRA before I transfer you?

Speaker speaker_2: Uh, I suppose so. Um, I, uh, I wasn't quite sure if I was really enrolled in COBRA yet. Uh, I just wanted to know-

Speaker speaker_1: I could verify.

Speaker speaker_2: ... how that works. Sure.

Speaker speaker_1: Okay. Um, what's the staffing agency that you're with?

Speaker speaker_2: Uh, Dougherty.

Speaker speaker_1: Okay. And then what are the last four of your Social?

Speaker speaker_2: Let's see. Uh, 2455.

Speaker speaker_1: Thank you. For security purposes, I do need you to verify your address as well as your date of birth.

Speaker speaker_2: Certainly. Uh, my address is, uh, 7320, uh, number 102, uh, Edina, Minnesota, 55435. And, uh, what was the other information again? What was the first-

Speaker speaker_1: Um, your date of birth. Mm-hmm.

Speaker speaker_2: Yeah. Uh, April 21st, 1985.

Speaker speaker_1: Okay. And so the 612-314-0258?

Speaker speaker_2: Uh, yes, that's my phone number.

Speaker speaker_1: Okay. And then I have jmfranc85@gmail.com. Is that up-to-date?

Speaker speaker_2: That's my email, yes.

Speaker speaker_1: Okay. So you're s- you still are not marked as COBRA. So you're not marked as COBRA until the fifth deduction that they don't get a deduction specifically out of your paycheck. By the fifth week that they don't get it when you go into COBRA enrollment, but you're still not marked as COBRA. It looks like, um, you currently have coverage actually.

Speaker speaker_2: Okay.

Speaker speaker_1: You have, mm-hmm. So you have currently active coverage. With five consecutive weeks that they don't receive deductions outta your paycheck, by the fifth week, that's when you would go into COBRA enrollment.

Speaker speaker_2: I see. Um, so will that be an automatic process or do I need to, uh, like, and, uh, go online and enroll or call a number?

Speaker speaker_1: So let's say you stop working with them, um, of course they're not gonna be able to get weekly deductions outta your paycheck for you to have active coverage. So, let's say you don't work with them anymore and you still wanna maintain the coverage that you have, you can call this number and make up to four direct payments to maintain your coverage. By the fifth week that they don't get that deduction outta your paycheck specifically, you go into COBRA enrollment. And from there, you're welcome to give us a call or I can go ahead and provide that number to you.

Speaker speaker_2: Um, sure. Yeah. You can give me the number to call.

Speaker speaker_1: And I believe they also do send you things in the mail. Um, but I know by that fifth week that they don't get deductions outta your paycheck, you go into COBRA and that's when you would have to contact COBRA. But it looks like, um, you still have active coverage and stuff.

Speaker speaker_2: Yeah.

Speaker speaker_1: But let me know when you're ready for that number.

Speaker speaker_2: Um, yeah, I'm ready right now.

Speaker speaker_1: It's 800-833-4296 and it's option number one. So that's 800-833-4296.

Speaker speaker_2: Okay. One second. And just to verify, uh, 800-833-4296?

Speaker speaker_1: Correct. And then option one.

Speaker speaker_2: Okay. And then I should be getting something in, uh, the mail, uh, w-around the time when, uh, the coverage will end and I'll have to call the, the COBRA number?

Speaker speaker_1: Yeah. If I'm not mistaken, that's normally what they do. I'm not 100% sure though, um, due to the fact that COBRA is a different department with just the administrators. But if I'm not mistaken, I believe they typically do. But just in case they don't, just keep in mind by the fifth week that we don't receive a deduction specifically outta your paycheck, you automatically go into COBRA enrollment. And if you're not sure if you're, like, COBRA, within COBRA yet, you're welcome to give us a call and we'll verify. We'll let you know if you're within COBRA or not. And then if you aren't, we could always go ahead and transfer your call.

Speaker speaker_2: Okay. Um, sure. Sounds good. Uh, yeah, I'll just wait for that to kick in. Um, and is there anything else I should know about that?

Speaker speaker_1: No. Um, and if you... Oh, and I was gonna tell you, like if you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you want, still wanna, like, keep coverage since... These are weekly deductions out of your paycheck and let's say you're not working with them anymore, but you

still wanna have active coverage for those date- for those specific weeks, um, you're welcome to call this number and we can take up to four direct payments. And then by the fifth week, that's when you would have to contact either with COBRA, because you automatically go into that COBRA enrollment by that fifth week.

Speaker speaker_2: Okay. Okay, yeah. I do need to go into COBRA until benefits at, uh, this new job that I'm at, uh, kick in. That's not till March.

Speaker speaker_1: Okay. Um, and I was gonna let you know, um, that y- it looks like your plan I- it might roll over on the 30th of December.

Speaker speaker_2: Okay. So, so-

Speaker speaker_1: The same plans that you had.

Speaker speaker_2: Sure, sure. Um, so it's going to just roll over into the new year?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Yeah. I had, um... I had, uh, on the website, uh, enrolled in coverage for, for 12/30 to tw- 2024.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yeah, because I thought I might have needed to do that. Um, but it sounds like either way it, it's going to be just rolling over and continuing on?

Speaker speaker_1: Correct. Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. Um, I still wanna let you know the COBRA thing, just in case, because I know sometimes, let's say, people go to different assignments. Sometimes some people still want to keep certain plans and they, they like knowing the information about COBRA and stuff. But you're, let's say, you don't work with them anymore and you want to keep your plan, you can call up here and we'll take up to four direct payments. But by that fifth week, you do either way go into the COBRA enrollment and you would have to contact them to get, like, information and stuff, like a different department.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay, so do I need to make four payments, uh, now?

Speaker speaker_1: No, we don't take future payments. So you would have to, let's say, you're not working with them and, or for some reason you're, like, on vacation and you're not working for that specific week, um, you would have to call, like, every Monday for four weeks straight or whatever day that you would like to call for four weeks straight to make those payments, 'cause we can't take future payments.

Speaker speaker_2: Gotcha, gotcha. Um, yeah, and I, I've actually, um, uh, left that job, uh, a couple of weeks ago.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Um, but I haven't actually been working with them. I've got, I've got a new job set up.

Speaker speaker_1: Gotcha. Okay, so for example, if, let's say, you would want coverage, um, from the week of the 23rd to the 29th, on Monday you would be welcome to call and make your first direct payment for the, for the week of the 23rd to the 29th. And then f- if you want still coverage for the week of the 30th to the 5th, you would have to make your second one. Then the week of the 6th to the 12th, your third one, then week of the, what? Four- 13th to the 19, your fourth one, and then by the fifth week, you would have to contact COBRA. And they would tell you what plans fall under COBRA enrollment. Because if I'm not mistaken, I could verify, but not every single plan is eligible for COBRA. Um, you are with Dorothy. So with Dorothy, it looks like the preventatives; the NEC, the dental, the vision and the MVP are the only ones. So you have the VIP, that one falls under... I'm sorry, that one does not fall under COBRA. Your NEC, you do not have that one. You have dental, vision. So only the dental and vision would qualify for COBRA.

Speaker speaker_2: Really? Those are the only ones?

Speaker speaker_1: And that's... Yeah, there's only... They only have dental, vision, NEC, which you don't have, nor the MVP, you don't have that one either. But like I said, I'm not sure, they make exceptions just 'cause, like, that's a different department. But what I can see is that under COBRA, w- what I'm looking at my end, it looks like only two plans that you have, and the other ones are not under that list. But like I said, um, you're welcome to give them a call and they would give you more information, 'cause like I said, that is a different department and I may be wrong.

Speaker speaker_2: Okay. Um, yeah, I'll probably need to give them a call, uh, at some point, um, just to get that set up. Um, p- pardon me. So if I want to, um, continue the... I'm not getting coverage for now.

Speaker speaker_1: Go ahead.

Speaker speaker_2: Hello?

Speaker speaker_1: You would have to call and make up to four direct payments at this number.

Speaker speaker_2: Okay, okay. Um-

Speaker speaker_1: And then by the fifth week that, um... By the fifth week, that's when you go into COBRA automatically. And then you're welcome to still call us just in case you're not so sure and we'll ha- be happy to let you know that you're under COBRA and we'll be happy to transfer you as well. But for you to still have active coverage for these selective plans if you're no longer working with them, um, you have to call this number and make up to four direct payments. And keep in mind, we don't take future payments, so you would have to continue to

call, um, to start it every week.

Speaker speaker_2: Start of every, every week. So I'll have to call on Monday, uh, or something-

Speaker speaker_1: Yeah, Monday or Tuesday. What, whatever day is good for you, but for you to have active coverage, you would have to call and make up to four direct payments with us.

Speaker speaker_2: Okay. Um, so if I don't make a payment today, then I won't have coverage for the rest of the week?

Speaker speaker_1: So you already have, um, coverage. You have coverage for, yeah, for this week, the 16, 17, 18, 19, 20, 21st and 22nd.

Speaker speaker_2: Oh, I see. Yeah, yeah, I'm on the website. So it'll, it'll continue until the 22nd and 23rd is when I have to call and make a payment?

Speaker speaker_1: Correct, mm-hmm.

Speaker speaker_2: Okay. Um, I don't suppose there's like a, a website or something I can make a payment instead of having to call?

Speaker speaker_1: That you can pay? Um, uh, I don't think so, but give me one second. Let me verify. But I believe it does have to be via, um, phone call. But I... But give me one second. Let me just verify.

Speaker speaker_2: Yeah, I appreciate it.

Speaker speaker_1: Thank you for your hold. I did believe that you did have to call us. Um, so you do have to call. I just verified.

Speaker speaker_2: Okay, gotcha. And I'll just, um, call, uh, this number then on the 23rd.

Speaker speaker_1: This number. Correct. And then we'll send you a receipt and everything to your email.

Speaker speaker_2: Okay, okay. Uh, I gotcha. Um, I think that about covers everything for now. Um, but I'll call again if I have any more questions.

Speaker speaker_1: Okay. Yes, certainly.

Speaker speaker_2: Um, okay. All right. Uh, thanks so much. You've been very helpful.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: Uh, you too. Bye-bye.