

## Transcript: Estefania

**Acevedo-6269523361579008-5317205094875136**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good af- thank you for calling Benefits in a Card, I'm Stephanie, how can I assist you? Hi, Stephanie. Can you hear me well? Yes, ma'am. How can I help you? Okay. Yes, ma'am my name is Melissa Arredondo Zamora. I am calling to check up on my insurance. I don't, um, I work for Morales Group. Mm-hmm. I go on vacation every year. Uh, I've been working with them almost eight years. But, I don't know if I have to, I have to pay or reinstate... I'm back from vacation, I go to back, back to work on Monday. Okay. I don't know if I have to pay you anything or is it we're gonna reinstate? I don't know and every year they tell me different, so this is the reason I'm calling. I was gone for 13 days. Okay. So- And I... Okay, go ahead. Um, can I just get the last four of your Social so that I can get in your file? Yes, ma'am. 9702. And then, for security purposes, could you please verify your address as well as your date of birth? Okay, my address here in Elwood or in Texas, here? In Elwood? It's, uh, 290, I mean, 490 South 22nd Street, Elwood, Indiana, Harlingen, Tex- I mean, Elwood, Elwood, Indiana. I'm sorry, 460... 49036, I believe. I'm, I'm s- I was gone for 13 weeks and I'm giving the address in, in Texas trying to give you part of it and I'm sorry. It's okay. No, you're fine. I'm sorry. And then what was that date of birth? 5/25/74. Thank you. Is your phone number still the 577-5077? Yes, ma'am. Nothing has changed. And then I have your, your first name, last name, 464@Gmail.com. Is that to date? Yes. Melissa.Zamora@Gmail.com, yes. Okay. Okay, so yeah, it looks like you are active. You have active coverage. And it looks like- Okay, but I think I ow- I owe, don't I? For a week or two? I- Um, let me see. So the only week that I see is from the week of the 9th to the 15th. We didn't receive that payment, nor from the week of November 25th, up until the 1st. But, the 15 of the 22nd is covered, the 23rd to the 29th is covered and then you have a- active coverage for this week. Okay, so what... Do, do I need to pay those, those that were not, like were not unpaid? Or what do I need to do? I don't want my ins- insurance, uh, canceled or anything. Canceled. So, I- Yeah. Yeah. Let me make sure I see the other, um, the other email- I think so. ... that wants to make a direct payment. Yes, I think I sent- Yeah, so it gets canceled. Um, let's say that you don't work for four weeks straight. Mm-hmm. And we don't get direct payments for those four weeks, and by the fifth week we still don't receive a payment specifically out of the paycheck, you go into that COBRA. Okay. So what I'll- When there's four consecutives. Well, actually, when there's five consecutive, um... Okay. ... weeks without deductions specifically out of your paycheck. Are you gonna go back to work, um, this upcoming- On the 6th. Oh, okay. On the 6th, so I won't get paid until the 17th. So I think that's gonna, that's gonna cancel out, isn't it? Well- Or do I just call you and pay? Give me one second, let me verify. So you paid for... Okay. Let me see when you made a payment. Okay. Give me one second. Yes, ma'am. Okay, ma'am. Yes. Um, so I was looking at your account and it looks like it's actually gonna be rolled over. So your

DentalVision VIP-Classic, it's actually rolling over. Um, so you actually have three weeks for them to deduct- I have more questions. So you- Okay. ... you're, you're not gonna go into COBRA or anything, 'cause you're gonna start working again on the 6th. And I'll get paid on the 17th. And then whenever- On the 17th I get paid. Correct. So that day you will get a payment. So, and, would I be okay... I'm just, I'm just concerned, ma'am, because I have a dentist appointment on the 13th. On the 14th? If I have to take it on the 13th of January, if I ha- if I have to pay something today, I, I'm willing to pay. I don't want my, my insurance canceled, I don't want there to be a mix-up. I don't want any of these problems happening. I, I can pay one week if you need me to right now, uh, that way we'll all be on the safe side. Okay. Yeah, gi- give me one second. Oh, okay. Let me just verify. Ye- yes, and the same thing will be for my, my hus- my, my husband and I are on the sa- the same page. Yeah. We work at the same place. Uh, so his name is Antonio Zamora, so I don't want his canceled either. So... I mean, he's right here with me if you need to speak to him. We just wanna be safe. Yeah. Because he has an appointment also on the 13th. Gotcha. Okay, yeah. Give me one second. Okay. Thank you. Mm-hmm. Okay. Thank you for your hold. I'm sorry for the long wait. Um- No, you're fine. So, I'd rec- I'd recommend you, so for you to be sure if the week of that 5th from the 12th, you're gonna have coverage, um, I would call Monday just so that we can verify if that week is active or not. And if it's not- Okay. ... you're welcome to make a direct payment. But if it is, we'll also inform you, just to be on the safe side. Okay, that's fine. I'll call Monday then. Okay. And, uh- Mm-hmm. ... my husband just stepped outside to fill out the charge. Does he, uh... Can I give you the information or a- either of you have to hold on for him to give me this information? Yeah. Um, I don't mind holding. Just- I can hold it. Okay. All right. Let me go out there. Because it's like, uh, yeah, I can hold it. I just wanted, I just wanna, I just wanted to check if he's active. Ho- I'll let him- Okay. ... let me go out there. Hold on. And, and also we can give the payment on him, because he also has a, uh, dentist appointment with me on the 13th. Okay. Okay. Hold on. Tony! Tony. Si, morales? Here today is Stephanie from Morales, because she wants to get the information, make sure your, uh, check's done. Uh, yes? Okay. I do got permission for your wife to take over? Yes, ma'am. Okay, thank you. All right. Give me one second. Okay, ma'am. Don't do nothing. Give me one se- let me just notate your file real quick. Yes, ma'am. All right. And then where are those last four numbers of your husband's Social? 4360, ma'am. And his first and last name? His na- his name is Antonio Zamora. Okay, thank you. And then I do need you to verify the address and then, um, his date of birth. Yeah, 490 South 22nd Street, Woodland, Indiana, 49036. 1/25/79 is his date of birth and then the Gmail is, uh, TonyZamora042@gmail.com. Okay. Is his phone number, um, the 956-734-6773? Yes, ma'am. Still the same. Okay, thank you. All right, let me see. And then same thing goes for him, um- On Monday. Mm-hmm. ... just a call back on Monday, just to be on the safe ti- side. If that deduction was received, then we'll inform you guys, and if it's not, then y- you guys are welcome to make that direct payment. Okay. Then I sure will call you Monday morning, ma'am, to make sure- All right. ... everything's okay before we go back to work, okay? Okay. Yeah. Have a nice day and happy holiday. You too, Stephanie. Thank you for y- all your help. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Good af- thank you for calling Benefits in a Card, I'm Stephanie, how can I assist you?

Speaker speaker\_2: Hi, Stephanie. Can you hear me well?

Speaker speaker\_1: Yes, ma'am. How can I help you?

Speaker speaker\_2: Okay. Yes, ma'am my name is Melissa Arredondo Zamora. I am calling to check up on my insurance. I don't, um, I work for Morales Group.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I go on vacation every year. Uh, I've been working with them almost eight years. But, I don't know if I have to, I have to pay or reinstate... I'm back from vacation, I go to back, back to work on Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I don't know if I have to pay you anything or is it we're gonna reinstate? I don't know and every year they tell me different, so this is the reason I'm calling. I was gone for 13 days.

Speaker speaker\_1: Okay. So-

Speaker speaker\_2: And I... Okay, go ahead.

Speaker speaker\_1: Um, can I just get the last four of your Social so that I can get in your file?

Speaker speaker\_2: Yes, ma'am. 9702.

Speaker speaker\_1: And then, for security purposes, could you please verify your address as well as your date of birth?

Speaker speaker\_2: Okay, my address here in Elwood or in Texas, here? In Elwood? It's, uh, 290, I mean, 490 South 22nd Street, Elwood, Indiana, Harlingen, Tex- I mean, Elwood, Elwood, Indiana. I'm sorry, 460... 49036, I believe. I'm, I'm s- I was gone for 13 weeks and I'm giving the address in, in Texas trying to give you part of it and I'm sorry.

Speaker speaker\_1: It's okay. No, you're fine.

Speaker speaker\_2: I'm sorry.

Speaker speaker\_1: And then what was that date of birth?

Speaker speaker\_2: 5/25/74.

Speaker speaker\_1: Thank you. Is your phone number still the 577-5077?

Speaker speaker\_2: Yes, ma'am. Nothing has changed.

Speaker speaker\_1: And then I have your, your first name, last name, 464@Gmail.com. Is that to date?

Speaker speaker\_2: Yes. Melissa.Zamora@Gmail.com, yes.

Speaker speaker\_1: Okay. Okay, so yeah, it looks like you are active. You have active coverage. And it looks like-

Speaker speaker\_2: Okay, but I think I ow- I owe, don't I? For a week or two? I-

Speaker speaker\_1: Um, let me see. So the only week that I see is from the week of the 9th to the 15th. We didn't receive that payment, nor from the week of November 25th, up until the 1st. But, the 15 of the 22nd is covered, the 23rd to the 29th is covered and then you have a-active coverage for this week.

Speaker speaker\_2: Okay, so what... Do, do I need to pay those, those that were not, like were not unpaid? Or what do I need to do? I don't want my ins- insurance, uh, canceled or anything.

Speaker speaker\_1: Canceled. So, I-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Yeah. Let me make sure I see the other, um, the other email-

Speaker speaker\_2: I think so.

Speaker speaker\_1: ... that wants to make a direct payment.

Speaker speaker\_2: Yes, I think I sent-

Speaker speaker\_1: Yeah, so it gets canceled. Um, let's say that you don't work for four weeks straight.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And we don't get direct payments for those four weeks, and by the fifth week we still don't receive a payment specifically out of the paycheck, you go into that COBRA.

Speaker speaker\_2: Okay. So what I'll-

Speaker speaker\_1: When there's four consecutives. Well, actually, when there's five consecutive, um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... weeks without deductions specifically out of your paycheck. Are you gonna go back to work, um, this upcoming-

Speaker speaker\_2: On the 6th.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: On the 6th, so I won't get paid until the 17th. So I think that's gonna, that's gonna cancel out, isn't it?

Speaker speaker\_1: Well-

Speaker speaker\_2: Or do I just call you and pay?

Speaker speaker\_1: Give me one second, let me verify. So you paid for... Okay. Let me see when you made a payment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Give me one second.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay, ma'am.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Um, so I was looking at your account and it looks like it's actually gonna be rolled over. So your DentalVision VIP-Classic, it's actually rolling over. Um, so you actually have three weeks for them to deduct-

Speaker speaker\_2: I have more questions.

Speaker speaker\_1: So you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you're, you're not gonna go into COBRA or anything, 'cause you're gonna start working again on the 6th.

Speaker speaker\_2: And I'll get paid on the 17th.

Speaker speaker\_1: And then whenever-

Speaker speaker\_2: On the 17th I get paid.

Speaker speaker\_1: Correct.

Speaker speaker\_2: So that day you will get a payment. So, and, would I be okay... I'm just, I'm just concerned, ma'am, because I have a dentist appointment on the 13th.

Speaker speaker\_1: On the 14th?

Speaker speaker\_2: If I have to take it on the 13th of January, if I ha- if I have to pay something today, I, I'm willing to pay. I don't want my, my insurance canceled, I don't want there to be a mix-up. I don't want any of these problems happening. I, I can pay one week if you need me to right now, uh, that way we'll all be on the safe side.

Speaker speaker\_1: Okay. Yeah, gi- give me one second.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Let me just verify.

Speaker speaker\_2: Ye- yes, and the same thing will be for my, my hus- my, my husband and I are on the sa- the same page.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: We work at the same place. Uh, so his name is Antonio Zamora, so I don't want his canceled either. So... I mean, he's right here with me if you need to speak to him. We just wanna be safe.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Because he has an appointment also on the 13th.

Speaker speaker\_1: Gotcha. Okay, yeah. Give me one second.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: Mm-hmm. Okay. Thank you for your hold. I'm sorry for the long wait. Um-

Speaker speaker\_2: No, you're fine.

Speaker speaker\_1: So, I'd rec- I'd recommend you, so for you to be sure if the week of that 5th from the 12th, you're gonna have coverage, um, I would call Monday just so that we can verify if that week is active or not. And if it's not-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you're welcome to make a direct payment. But if it is, we'll also inform you, just to be on the safe side.

Speaker speaker\_2: Okay, that's fine. I'll call Monday then. Okay. And, uh-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... my husband just stepped outside to fill out the charge. Does he, uh... Can I give you the information or a- either of you have to hold on for him to give me this information?

Speaker speaker\_1: Yeah. Um, I don't mind holding.

Speaker speaker\_2: Just-

Speaker speaker\_1: I can hold it.

Speaker speaker\_2: Okay. All right. Let me go out there.

Speaker speaker\_1: Because it's like, uh, yeah, I can hold it.

Speaker speaker\_2: I just wanted, I just wanna, I just wanted to check if he's active. Ho- I'll let him-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... let me go out there. Hold on. And, and also we can give the payment on him, because he also has a, uh, dentist appointment with me on the 13th.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. Hold on. Tony! Tony.

Speaker speaker\_3: Si, morales?

Speaker speaker\_2: Here today is Stephanie from Morales, because she wants to get the information, make sure your, uh, check's done.

Speaker speaker\_3: Uh, yes?

Speaker speaker\_1: Okay. I do got permission for your wife to take over?

Speaker speaker\_3: Yes, ma'am.

Speaker speaker\_1: Okay, thank you. All right. Give me one second.

Speaker speaker\_2: Okay, ma'am. Don't do nothing.

Speaker speaker\_1: Give me one se- let me just notate your file real quick.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right. And then where are those last four numbers of your husband's Social?

Speaker speaker\_2: 4360, ma'am.

Speaker speaker\_1: And his first and last name?

Speaker speaker\_2: His na- his name is Antonio Zamora.

Speaker speaker\_1: Okay, thank you. And then I do need you to verify the address and then, um, his date of birth.

Speaker speaker\_2: Yeah, 490 South 22nd Street, Woodland, Indiana, 49036. 1/25/79 is his date of birth and then the Gmail is, uh, TonyZamora042@gmail.com.

Speaker speaker\_1: Okay. Is his phone number, um, the 956-734-6773?

Speaker speaker\_2: Yes, ma'am. Still the same.

Speaker speaker\_1: Okay, thank you. All right, let me see. And then same thing goes for him, um-

Speaker speaker\_2: On Monday. Mm-hmm.

Speaker speaker\_1: ... just a call back on Monday, just to be on the safe ti- side. If that deduction was received, then we'll inform you guys, and if it's not, then y- you guys are welcome to make that direct payment.

Speaker speaker\_2: Okay. Then I sure will call you Monday morning, ma'am, to make sure-

Speaker speaker\_1: All right.

Speaker speaker\_2: ... everything's okay before we go back to work, okay?

Speaker speaker\_1: Okay. Yeah. Have a nice day and happy holiday.

Speaker speaker\_2: You too, Stephanie. Thank you for y- all your help. Bye-bye.

Speaker speaker\_1: Bye.