

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you? Hi, Stephanie. Hey, how are you? Hey, I'm doing good, thank you. How about you? I'm okay, thank you. I have some questions about benefits. I work for- Okay. Which state are you in? Uh, two 10... Um, I'm going to say Stafford, American. Okay. And then, what are the last four of your social? 7991. And then, your first and last names? First name is Alley. Last name is Ellis. Great. Can you please verify your address and date of birth for security purposes? 34400 Ridge Road, Willoughby, Ohio. Uh, July the 1st, 1978. And then, what's that apartment number? 211, sorry. Okay. And then, I have 814-384-9451 as your phone number? Correct. And then, I have a.lastname@hotmail.com. Is that up-to-date? Yes. Okay, and then what were your questions? Um, I see that... I have a few. I see that, um, benefits... that deduction for, for benefits are being withdrawn from my paycheck. How soon will I get my card? So you typically get it within the first or second week of active coverage. So it looks like you became active last week, so that means you'll probably get it this week or probably even next. Um, if I'm honest, normally you get it by the second week. Um, but sometimes, I'm not sure why, but sometimes it takes a little longer. So if you do need your cards, we can always email them to you while you wait on the physical ones. Um, so it looks like you're gonna get dental first. For your VIP Classic, I don't know if you were informed, but for that one, they normally don't mail it out. So if you did want a physical one, I would have to request it. Yeah. So can you email me... Can you email me my, um, my dental, please? Yes. Um, did you want me to request your medical though? Um, no, it's all right. Or do you just want the electronic one? So, so I'm just... I'm, I'm, I'm confused. You're saying that med-... You don't usually get a medical card? Yeah, you don't get the physical one. Um, you had... That's something that you have to request whenever you become active. So for the, the, the VIP Classic, which is your medical. For dental, you always get those, but for the VIP Classic- Mm-hmm. ... um, that's something you actually have to request it, call in and request. Okay. Because they normally... I'm not sure why, but they don't mail that one out. So if you do you want a physical VIP Classic card, I have to request it. Did you want me to do that? Uh, no, thank you. No? Just a digital one? But... Just the den-... Yeah, just the dental or both. Yeah. Both the dental- Okay. ... and the, and the, and the VIP Classic. Oh. Yeah, digital. Okay. Give me one second. Um, I'm gonna get those cards ready. I'll send them to your email. Then I'll get you to verify to see that you did receive them. Um, put your email address below. Okay. Is that a good email to send it to, the one I verified with you? Yes. The a.ellis@hotmail.com? Yes. Okay. I'll be right back. Let me get your cards ready. Thank you. Mm-hmm. Okay, sir. Can you please verify your email just to make sure that you did receive it? Um, can you just check your email? All right. One minute. Sure. And then it should come from info@benefitsinacard.com. Uh, o- one moment, please. Let's see what's going on. And then if you don't see it, I would check your spam and

your junk as well. Sometimes they send them there. And then yeah. You said Intel? Info, I-N-F-O, @benefitsinacard.com. All right. I'm looking. Um, still looking. Did you get it? No. Um, I sent it to a.e-l-l-i-s@hotmail.com. Right, yeah. Um, let me see. It said it sent. Um, you might have to refresh your email then. I would refresh it and then I would check both box, spam and junk. All right. I can send it again. Well, it should have. Let's see, it should be good if it's- I can resend it. Can you... Let me see. Let me see it in a second one. E... There you go. Okay, I just sent it again. All right. I'm looking. I appreciate it. I'm still looking right here. Let's see. Yeah, you're fine. And then you are checking junk and spam, right? I only see a spam... I only see a junk folder. I'm not seeing a spam folder. So- You should have a spam. All emails have sp- Ah, if, if, if you're not seeing any junk, there's possibility it's going to your spams. You should have a spam. You have a hotmail. Let's try junk again. Junk... I don't know. Oh, no. Wait, never mind. All emails do not have a spam. I thought they did. Okay. Sent, drafts, archives, inbox, junk. Sent- Have you tried to look it up by the, the email that I sent it to? Um, I would... On the search bar of your email, I would type info@benefitsinacard.com and see if anything pops up, because that's the email that I'm sending it from. Info. Mm-hmm. I, I'm seeing... Okay. linfo@benefitsinacard. Yeah. That's, that's the email and it's going to say, "Hello," your first name. "Thank you for contacting Benefits in a Card. Attached is, is a PDF with a copy of your ID cards. For a list of medical providers call... For a list of dental providers, call..." And it's going to say ID card as the subject. Okay. Uh, I do see info April the 23rd, April the 7th. I'm not... I do see, I do see previous emails. Hmm. No. Like- I just sent these two, like, I sent one, like, five minutes ago and the other one, like, three minutes ago, and they're going through. I see one of- Do you have another email? Pardon? I, I see, um... Yeah, I see one email from, from you guys that, um... From April the 7th and one from April the 23rd. And it is A as in apple, period, E-L-L-I-S at hotmail.com? I, A, A. E-L-L-I-S, like sugar. Mm-hmm. @Hotmail.com. Yeah. So your email's right. So I'm not sure, because on my end it's saying that it's sending. Um... I'm not sure why you're not seeing it though. I don't know if you might have to delete things, maybe. Maybe that, that could be a possibility. Who knows? Um, send it, send it, send it to this email address then and see if that works. Send it to, um, aliellis- Ooh. ... 246. Sorry, give me one second. So Ali, A-L-I. Mm-hmm. E-L-L-I-S. Mm-hmm. 246@gmail.com. Okay. Let me do that again. Huh. This, it says, uh, this, this, that, that other email, this next email is tell- telling me it's almost full... It's almost full as well. Okay. Well, let's try, I'm going to send it to both just in case. So that first email should have three of those cards now. I'm about to send it with a new one. Um... Mm-hmm. So hopefully you see it, what it is. And I would check the things, I would check where you normally check, and as well as your spam and junk. But I sent it just now. All right. Um, yeah. I got, I got it o- on the, on the Gmail one. On the Gmail one, I got that one. Gmail one has it. Um, I just- Okay. So those two are... Mm-hmm. I just... So it's, so it's possibly it's maybe just my, um, maybe just my- It might be both. Yeah. Yeah. Um, but those are your cards. The one that says APL is your medical, and then the one that says Carrington is your dental. So let me, let me, uh... So how do I open this? Uh, open it with, open it under... It's a PDF file? What is it? It's a PDF file? It's a Word file? Mm-hmm. It's a... It's a- Yeah. ... word? It's a PDF. I would, um... I'm not sure how it looks on your end. Sometimes I got and told it's on the bottom when I have spoken to people. Um, I am actually on the top, but it's a PDF. So I would click- So the one- ... whatever you see. Oh. The one that says APL is what, sorry? Is your medical, for the VIP concert. And the one that says... What's it, what- Carrington. What's that say? That says what? Carrington. So it's going

to say- Carrington. ... C-A-R-R-I-N-G-T-O-N. That's, uh, your dental. I'm not sure. Maybe, uh, maybe that's the... Let me open the other one. Maybe it'll- It's gonna say Carrington pretty big on the right-hand side. It's going to also say APL, but it's going to say Carrington pretty big. Oh, Carrington. Okay. I see it now. Okay, my question is this. Um, I have a question for you. How long after... Let's say the c- let's say the company hires me in. The company... Um, this, because my can- my ManCan is stopping. So how long after the company hires me in do I lose these bene- I lose the ManCan, these benefits here? By the fifth week of no deductions taken out of your check consecutively, your benefits get canceled. So as long as they keep making deductions out of your check for five weeks straight, you should be good. If there's a period, let's say that you stop working or you go on vacation for some reason, and they don't deduct out of your paycheck for five weeks straight, your plan is going to get canceled. Um- Oh, oh, okay. ... it doesn't matter if you... You're allowed to make up to four direct payments, but by that fifth week of no deductions taken specifically out of your check, that plan gets canceled. Okay, but- You have six weeks. ... okay. What, what I'm trying to say is that my company, the company I'm working for right now is thinking of hiring me. Mm-hmm. And bringing me on the plan. H- hire me, so I will be leaving ManCan, correct? Yeah, that's what I mean. So if you're leaving, there's no way that they're going to be able to deduct money out of your paycheck. So that's why I'm saying- Right. ... by the fifth week of no deductions taken out of your check, the plan gets canceled. So if they consecutively don't take deductions out of your check by that fifth week, the plan gets canceled. So, so, so, so we understand one another. So they're not going to take deductions out because I'm not, they're not going to be... I'm not going to be working- Because there's no more- I'm not going to be working with them then. You're not going to be working with them. Exactly. So how, how long- So your plan isn't going to be active. ... will they- So if they don't take deductions- I- ... for one week, you won't have active coverage for that week. Okay. But yeah, I get what you're saying. So if you're no longer working with them, when does it get canceled? That's why I'm saying, like, by the fifth week of no deductions taken out of your check, the plan gets, uh, canceled. But of course, if you don't work with them no more, how are they going to be able to deduct something out of your check if you're no longer with them? They're not going to be able to. No way. So, so, so break it down for me. How, how long do I have to have, to use, to use your, uh- So how long you're with them, I wouldn't know. I wouldn't be able to tell you that. So that's why I gave you that, uh, example of by the fifth week of no deductions taken out of your check, the plan gets canceled. Okay. I, I, I, I hear what you're saying. So what, what I'm saying is, um, my question is, you wouldn't know when my company hires me, and I wouldn't know that a- well, we, I understand that. But what I'm saying is, is there a, is there like a trans... Let's say the company, my company hires me tomorrow. Mm-hmm. When is this, when is this card no, no longer valid? Okay. Yeah, that, that's what I'm trying to tell you. So by the fifth week of no deductions taken out of your check, your plan gets canceled. So if- So you're saying I have... So you're saying I have five weeks? By the fifth week of no deductions taken out of your check, the plan gets canceled. If- I hear you. ... you don't work, if you don't work, let's say, if you don't work for one week, there's no... There's not going to be a way that they can deduct money out of your check for that week that you didn't work for the following week for your plan to be active. So you won't have active coverage- Okay. ... for that week. But if they continue to not be able to deduct money out of your check for five weeks straight, your plan is going to get canceled by that fifth week.... by the fifth week of those completely, that coverage gets

canceled completely. All right. And if you don't work- So... So that was like... Go ahead. Mm-hmm. You said... So that was like you're saying that... And if you- Go ahead. Go ahead. And if you don't work, let's say, for- I have a question. ... for three weeks, of course they're not going to be able to deduct money out of your check because you weren't working. So for those weeks, you won't have active coverage. You're allowed to make- Oh, okay. ... up to four direct payments. So let's say you go on vacation for a month. You're allowed to call this number and make up to four direct payments for those weeks, um, but you're gonna have to call it the first Monday of every week because it's weekly deductions. We can't take like future payments. You would have to call for that specific week. So you can do that up to four times to have active coverage. But by that fi- that fifth week is very important. So by that fa- fifth week, that they don't deduct money specifically out of your check. If that happens, the plan entirely gets canceled and you go into something called COBRA. All right. So..... So as long as you're still working with ManCan and they're able to get deductions out of your check, you should- Yeah. ... be able to have active coverage. But if there is like- Okay. ... let's, you don't, you stop working with ManCan, there's not going to be a way that they can deduct money out of your check if you're no longer with them. So eventually, you will go into COBRA if it goes for five weeks straight without deductions. And then let's say example, you do come back with ManCan and it hasn't been five weeks, and then it's only been three weeks, and then by that fourth week, they do deduct money out of your check, your plan won't be canceled because it didn't reach that fifth week. That makes sense? Okay. That... It helps, but it still doesn't completely answer my question. The scena- the scenario I'm talking about is leaving ManCan permanently. Mm-hmm. How long, if I leave ManCan tomorrow, how long can I keep this coverage if I leave ManCan permanently tomorrow? So if you leave ManCan, there won't be a way that they can deduct money as... So, so let's say they do, you do become active. So honestly, it really just depends because for you to be, um... So you're active already. So if you leave ManCan tomorrow, that means they won't be able to do deductions out of your paycheck. So it'll, you'll still be enrolled, but for the, the following weeks, you're gonna continue to be on the red. And it's either way that fifth week, eventually when you get to that fifth week, the plan is going to get canceled. So by the fifth week. I see. I see. All right. All right. So... So... I would just say by the fifth week of no deductions taken out of your check. All right. Because I get what you're saying, but I don't know if you're understanding how I'm explaining it to you. I see what you're saying that the plan is totally ended in five weeks. Correct. But you're also saying that if, if I don't pay for... If it's, it's the... If no payment, whether it is, um, whether this is a outside payment or if it's a deduction payment, and if no payment occurs, you're also canceled for that, for those first five weeks if no payment occurs each week on that Monday? Yeah, by the fifth week though. So you can make up to four direct payments. Right. So for example, let's say you leave, let's say you leave today. Okay. Well, let's say you leave, um, Friday, and they do deduct... Let's just give me an example, if they don't deduct money for Friday, that means for Monday you won't have active coverage, which is the week of 19. So you are allowed to call that week and make a direct payment. So that means for that week, you would have active coverage. And then let's say example, you continue to do that for three weeks straight. So for the 19th, which is a Monday, the 26th, which is a Monday, that's your second week. The 2nd of June would be your third week. The 9th of June would be your fourth week. And let's say you call to make direct payments. But by that fifth week- Can you still- ... you don't make- Can you- Mm-hmm.

Can you still call and make direct payments if you're not working with ManCan? Yeah. So that's what I'm trying to say. Let's say they don't de-... You, you're not lo- working with them. You can call up to four times to make direct payments. So that would mean the 19th, which is a Monday, the 26th, which is a Monday, the 2nd, which is a Monday, the 9th which is, which is a Monday, you can call to have, um, make a direct payment through the phone with us. And you would have active coverage for those weeks that, let's say, you're on vacation and obviously they're not able to deduct money out of your check. So you can call- Mm-hmm. ... those four weeks straight to make a direct- Yeah. ... payment so that your coverage will be active. But it doesn't matter if you call in for four weeks to make a direct payment. By that fifth week of no deductions specifically taken out of your check, the coverage is going to get canceled. All right. That helps. The la- the question, last question, I think that will clear up everything. You're making it... You made the, uh, the... You used the example, let's say I'm on a vacation. So if it's on vacations is, is, is implying that I s-... A vacation is implying that I am temporarily away from- You're with the company. I'm temporarily- Yeah. ... away from the company, but still with them. Right. The scenario I'm using with, the scenario I'm using with I'm not with the company. This is different from temporally, temporarily being away from the company. So even if you were o- like not with them, you would temp- then let's say you didn't call to cancel and enroll, you would still be enrolled, but either way by that fifth week of no deductions taken out of your check, it would get canceled. And then for those weeks, let's say you're not with them and you're not calling to make direct payments, you would just be in the red for those weeks. Since it's weekly deductions, you would just be..... on the red with no active coverage. And then by that fifth week, it would be canceled automatically and you would go into something called COBRA, which allows you to keep those plans. But that's like a whole different department that you would have to reach out and that's a whole different thing. All right. So it sounds like you're saying that even if I left the company tomorrow, I can still pay for four weeks to keep the coverage. Is, is, is that what you're saying? Hold up. Give me one second. Let me verify. Ugh. 'Cause honestly... Uh, give me one second. It's a, it's a, it's a tricky situation. I, I admit it. It is a tricky situation. I get it. Yeah, yeah. Okay. Give me one second. All right. It is tricky. Yeah. Okay. So I just got done verifying and it's still the same thing. So yeah, you can call and make up to four direct payments if you're no longer with them. But either way, by that fifth week, it's still gonna get canceled. 'Cause to keep these plans active, they have to make weekly deductions specifically out of your check. And I believe that's why they do that, that they allow you to make up to four direct payments, but by the fifth week, it's gonna get canceled either way. I just got done asking and it's still the same thing. All right. So, so the... I get the... Okay. So I was about to say, thank you for your time, first of all. So I understand what you're saying. I, I get the... I definitely get the fifth week, um, point. Mm-hmm. But I think you, y- y- you just cleared up the, the, the point I... The most important point for me was that if you're no longer with the company- Yeah. ... you call in and make four private direct payments. Yes. And I just got done asking and they used the example of let's say you got fired. You would still- Oh, that. Yeah. ... be allowed to, to make up to four direct payments. Of course, let's say you worked the week bef- the week of you getting fired, of course, for that week, they're gonna deduct it out of your check. But then the following week, since you're no longer with them, 'cause of course, example, you got terminated, you would be allowed- Sure. ... to make up to four direct payments. But either way, by that fifth week, it's gonna get canceled. Okay. I see what you're saying. I see. So even with it- Um- ...

you being with them or you not being with them, that fifth week makes a big difference. Oh, I see what you're saying. Is it possible for you guys to send me an email about that? Because that is... I don't think I'm... I'm not planning on getting fired, but I do suspect my company is gonna... the company is gonna hire me on, uh, really soon. Ooh, I don't think we have... Oh, I don't think we have emails regarding that process. I can check real quick, but I believe we don't. Um, give me one second. Let me verify. Okay. Thank you. I appreciate all your help. So unfortunately, we don't have something written disclosing that. Um, so I would probably have to reach out to the main office to see if we have some-... I don't think we do. We only have the training. Uh, we're not really allowed to send you guys that information. But if it makes you feel better, all calls are being recorded and monitored. Right. Uh, as I said, I don't want to... I do want to use my, my, my dental... I do want to use this dental. I do want, I do want to use it, but I... I know I, I'm in a sticky situation because I, I suspect I'm going to be hired pretty soon or if not very, very soon. And, um, I do need to use dent- dental immediately. Mm-hmm. And I was going to tell you. Let me see. Um, so normally once you go into COBRA, which is, uh, once your plan gets, like, canceled, you get the option to enroll with COBRA. But like I said, that's like a whole different department and I don't really... I'm not really aware how much the price for that is. Yeah. CO- COBRA is way expensive. Because I- COBRA is hundreds and hundreds of dollars for the same, for the same coverage. Yeah. Yeah. And let me see if they even offer it, because I know some staffing agencies, they offer certain ones for COBRA, man. And yeah. No, yeah. I want to, I want to avoid COBRA. That handle is in there. CO- COBRA, though. COBRA, COBRA is a... I don't, I don't, I don't... I just need some quick dental work. But, um, but COBRA is a whole... COBRA is a five times the amount of the... of a... of, of the same coverage I've, I've heard. I get it. I'm using COBRA. I've been offered COBRA before for other jobs, and this is... Oh, okay. ... this is the first time. Yeah. We're... I'm not really knowledgeable with that regarding COBRA, but I know, like, by that fifth week, you're going to, like... You guys start getting, like, once it's canceled, you guys start getting, like, mail regarding... Asking if you want to be in the COBRA. But like I said, that's like a whole different thing. Yeah. All right. So as I said, the only issue is I really don't have any documentation about, about, about what you're telling me, you know, so I don't... Like, so if I just have word of mouth. No offense to you, but you know, like, I need word of mouth. When, when you file an insurance claim, you need a... You need documentation, you know? You need... Mm-hmm. Yeah. I mean, I can request to see if... Well, it's because nobody really asks for that. But I mean, I can request to see if we could send you something, but I can't guarantee that there is... They are. Right. Yeah. We don't really send this stuff out. Mm-hmm. And like I said, calls are recorded and monitored. So, there's ever issue, they always go back to the call. That, uh, yeah, but you never know. That's, you know, doc- nothing beats documentation, you know. I have all... Having all the documentation, you know. Yeah, yeah. Nothing beats that. Um. Yeah, see if you could send me some literature, please. That would be great. Okay, so I can request it. But like I said, I'm not sure if that's something that they're going to be able to send to you. Um, but I can definitely request it. Okay. Okay? All right. Thank you. You've been very, very, um, very, very patient, or very, very, um... Yeah, very patient with all the questions and very, very, um, still very friendly. So I appreciate that. What's your name? My name is Stephanie. All right, Stephanie. I appreciate, appreciate all your, um, your, your, your thoroughness and, and fairness so I appreciate that. You're welcome. Um, and then if they, if they do send you that, I will be giving you a call letting you know also. Um, but I am going to

send that email out. All right. So listen, um, yeah. The question is, if I leave MannCan, can I pay... Can I still be covered by four, four weeks of direct payment? That's the question. That's the question I have. And you can tell me yes, but, um, I just want some docu- some literature about that, you know? Okay, okay. Yes, sir. Hey, thanks a lot, Stephanie. I really appreciate your thoroughness. Okay? You're welcome. Have a nice day, sir. Hey, thanks, Stephanie. You too as well. Thanks.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. Hey, how are you?

Speaker speaker\_0: Hey, I'm doing good, thank you. How about you?

Speaker speaker\_1: I'm okay, thank you. I have some questions about benefits. I work for-

Speaker speaker\_0: Okay. Which state are you in?

Speaker speaker\_1: Uh, two 10... Um, I'm going to say Stafford, American.

Speaker speaker\_0: Okay. And then, what are the last four of your social?

Speaker speaker\_1: 7991.

Speaker speaker\_0: And then, your first and last names?

Speaker speaker\_1: First name is Alley. Last name is Ellis.

Speaker speaker\_0: Great. Can you please verify your address and date of birth for security purposes?

Speaker speaker\_1: 34400 Ridge Road, Willoughby, Ohio. Uh, July the 1st, 1978.

Speaker speaker\_0: And then, what's that apartment number?

Speaker speaker\_1: 211, sorry.

Speaker speaker\_0: Okay. And then, I have 814-384-9451 as your phone number?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And then, I have a.lastname@hotmail.com. Is that up-to-date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, and then what were your questions?

Speaker speaker\_1: Um, I see that... I have a few. I see that, um, benefits... that deduction for, for benefits are being withdrawn from my paycheck. How soon will I get my card?

Speaker speaker\_0: So you typically get it within the first or second week of active coverage. So it looks like you became active last week, so that means you'll probably get it this week or probably even next. Um, if I'm honest, normally you get it by the second week. Um, but sometimes, I'm not sure why, but sometimes it takes a little longer. So if you do need your cards, we can always email them to you while you wait on the physical ones. Um, so it looks like you're gonna get dental first. For your VIP Classic, I don't know if you were informed, but for that one, they normally don't mail it out. So if you did want a physical one, I would have to request it.

Speaker speaker\_1: Yeah. So can you email me... Can you email me my, um, my dental, please?

Speaker speaker\_0: Yes. Um, did you want me to request your medical though?

Speaker speaker\_1: Um, no, it's all right.

Speaker speaker\_0: Or do you just want the electronic one?

Speaker speaker\_1: So, so I'm just... I'm, I'm, I'm confused. You're saying that med-... You don't usually get a medical card?

Speaker speaker\_0: Yeah, you don't get the physical one. Um, you had... That's something that you have to request whenever you become active. So for the, the, the VIP Classic, which is your medical. For dental, you always get those, but for the VIP Classic-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... um, that's something you actually have to request it, call in and request.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Because they normally... I'm not sure why, but they don't mail that one out. So if you do you want a physical VIP Classic card, I have to request it. Did you want me to do that?

Speaker speaker\_1: Uh, no, thank you.

Speaker speaker\_0: No? Just a digital one?

Speaker speaker\_1: But... Just the den-... Yeah, just the dental or both. Yeah. Both the dental-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... and the, and the, and the VIP Classic.

Speaker speaker\_0: Oh. Yeah, digital. Okay. Give me one second. Um, I'm gonna get those cards ready. I'll send them to your email. Then I'll get you to verify to see that you did receive them. Um, put your email address below.

Speaker speaker\_1: Okay.



Speaker speaker\_0: Is that a good email to send it to, the one I verified with you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: The a.ellis@hotmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. I'll be right back. Let me get your cards ready.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Mm-hmm. Okay, sir. Can you please verify your email just to make sure that you did receive it? Um, can you just check your email?

Speaker speaker\_1: All right. One minute. Sure.

Speaker speaker\_0: And then it should come from info@benefitsinacard.com.

Speaker speaker\_1: Uh, o- one moment, please. Let's see what's going on.

Speaker speaker\_0: And then if you don't see it, I would check your spam and your junk as well. Sometimes they send them there. And then yeah.

Speaker speaker\_1: You said Intel?

Speaker speaker\_0: Info, I-N-F-O, @benefitsinacard.com.

Speaker speaker\_1: All right. I'm looking. Um, still looking.

Speaker speaker\_0: Did you get it?

Speaker speaker\_1: No.

Speaker speaker\_0: Um, I sent it to a.e-l-l-i-s@hotmail.com.

Speaker speaker\_1: Right, yeah.

Speaker speaker\_0: Um, let me see. It said it sent. Um, you might have to refresh your email then. I would refresh it and then I would check both box, spam and junk.

Speaker speaker\_1: All right.

Speaker speaker\_0: I can send it again.

Speaker speaker\_1: Well, it should have. Let's see, it should be good if it's-

Speaker speaker\_0: I can resend it. Can you... Let me see. Let me see it in a second one. E... There you go. Okay, I just sent it again.

Speaker speaker\_1: All right. I'm looking. I appreciate it. I'm still looking right here. Let's see.

Speaker speaker\_0: Yeah, you're fine. And then you are checking junk and spam, right?

Speaker speaker\_1: I only see a spam... I only see a junk folder. I'm not seeing a spam folder. So-

Speaker speaker\_0: You should have a spam. All emails have sp- Ah, if, if, if you're not seeing any junk, there's possibility it's going to your spams. You should have a spam. You have a hotmail.

Speaker speaker\_1: Let's try junk again. Junk... I don't know.

Speaker speaker\_0: Oh, no. Wait, never mind. All emails do not have a spam. I thought they did.

Speaker speaker\_1: Okay. Sent, drafts, archives, inbox, junk. Sent-

Speaker speaker\_0: Have you tried to look it up by the, the email that I sent it to? Um, I would... On the search bar of your email, I would type info@benefitsinacard.com and see if anything pops up, because that's the email that I'm sending it from.

Speaker speaker\_1: Info.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I, I'm seeing... Okay. info@benefitsinacard.

Speaker speaker\_0: Yeah. That's, that's the email and it's going to say, "Hello," your first name. "Thank you for contacting Benefits in a Card. Attached is, is a PDF with a copy of your ID cards. For a list of medical providers call... For a list of dental providers, call..." And it's going to say ID card as the subject.

Speaker speaker\_1: Okay. Uh, I do see info April the 23rd, April the 7th. I'm not... I do see, I do see previous emails.

Speaker speaker\_0: Hmm. No.

Speaker speaker\_1: Like-

Speaker speaker\_0: I just sent these two, like, I sent one, like, five minutes ago and the other one, like, three minutes ago, and they're going through.

Speaker speaker\_1: I see one of-

Speaker speaker\_0: Do you have another email?

Speaker speaker\_1: Pardon? I, I see, um... Yeah, I see one email from, from you guys that, um... From April the 7th and one from April the 23rd.

Speaker speaker\_0: And it is A as in apple, period, E-L-L-I-S at hotmail.com?

Speaker speaker\_1: I, A, A. E-L-L-I-S, like sugar.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: @Hotmail.com.

Speaker speaker\_0: Yeah. So your email's right. So I'm not sure, because on my end it's saying that it's sending. Um... I'm not sure why you're not seeing it though. I don't know if you might have to delete things, maybe.

Speaker speaker\_1: Maybe that, that could be a possibility. Who knows? Um, send it, send it, send it to this email address then and see if that works. Send it to, um, aliellis-

Speaker speaker\_0: Ooh.

Speaker speaker\_1: ... 246.

Speaker speaker\_0: Sorry, give me one second. So Ali, A-L-I. Mm-hmm.

Speaker speaker\_1: E-L-L-I-S.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 246@gmail.com.

Speaker speaker\_0: Okay. Let me do that again.

Speaker speaker\_1: Huh. This, it says, uh, this, this, that, that other email, this next email is tell- telling me it's almost full... It's almost full as well .

Speaker speaker\_0: Okay. Well, let's try, I'm going to send it to both just in case. So that first email should have three of those cards now. I'm about to send it with a new one. Um...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So hopefully you see it, what it is. And I would check the things, I would check where you normally check, and as well as your spam and junk. But I sent it just now.

Speaker speaker\_1: All right. Um, yeah. I got, I got it o- on the, on the Gmail one. On the Gmail one, I got that one. Gmail one has it. Um, I just-

Speaker speaker\_0: Okay. So those two are... Mm-hmm.

Speaker speaker\_1: I just... So it's, so it's possibly it's maybe just my, um, maybe just my-

Speaker speaker\_0: It might be both.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Yeah. Um, but those are your cards. The one that says APL is your medical, and then the one that says Carrington is your dental.

Speaker speaker\_1: So let me, let me, uh... So how do I open this? Uh, open it with, open it under... It's a PDF file? What is it? It's a PDF file? It's a Word file?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: It's a... It's a-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... word?

Speaker speaker\_0: It's a PDF. I would, um... I'm not sure how it looks on your end. Sometimes I got and told it's on the bottom when I have spoken to people. Um, I am actually

on the top, but it's a PDF. So I would click-

Speaker speaker\_1: So the one-

Speaker speaker\_0: ... whatever you see.

Speaker speaker\_1: Oh. The one that says APL is what, sorry?

Speaker speaker\_0: Is your medical, for the VIP concert.

Speaker speaker\_1: And the one that says... What's it, what-

Speaker speaker\_0: Carrington.

Speaker speaker\_1: What's that say? That says what?

Speaker speaker\_0: Carrington. So it's going to say-

Speaker speaker\_1: Carrington.

Speaker speaker\_0: ... C-A-R-R-I-N-G-T-O-N. That's, uh, your dental.

Speaker speaker\_1: I'm not sure. Maybe, uh, maybe that's the... Let me open the other one. Maybe it'll-

Speaker speaker\_0: It's gonna say Carrington pretty big on the right-hand side. It's going to also say APL, but it's going to say Carrington pretty big.

Speaker speaker\_1: Oh, Carrington. Okay. I see it now. Okay, my question is this. Um, I have a question for you. How long after... Let's say the c- let's say the company hires me in. The company... Um, this, because my can- my ManCan is stopping. So how long after the company hires me in do I lose these bene- I lose the ManCan, these benefits here?

Speaker speaker\_0: By the fifth week of no deductions taken out of your check consecutively, your benefits get canceled. So as long as they keep making deductions out of your check for five weeks straight, you should be good. If there's a period, let's say that you stop working or you go on vacation for some reason, and they don't deduct out of your paycheck for five weeks straight, your plan is going to get canceled. Um-

Speaker speaker\_1: Oh, oh, okay.

Speaker speaker\_0: ... it doesn't matter if you... You're allowed to make up to four direct payments, but by that fifth week of no deductions taken specifically out of your check, that plan gets canceled.

Speaker speaker\_1: Okay, but-

Speaker speaker\_0: You have six weeks.

Speaker speaker\_1: ... okay. What, what I'm trying to say is that my company, the company I'm working for right now is thinking of hiring me.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And bringing me on the plan. H- hire me, so I will be leaving ManCan, correct?

Speaker speaker\_0: Yeah, that's what I mean. So if you're leaving, there's no way that they're going to be able to deduct money out of your paycheck. So that's why I'm saying-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... by the fifth week of no deductions taken out of your check, the plan gets canceled. So if they consecutively don't take deductions out of your check by that fifth week, the plan gets canceled.

Speaker speaker\_1: So, so, so, so we understand one another. So they're not going to take deductions out because I'm not, they're not going to be... I'm not going to be working-

Speaker speaker\_0: Because there's no more-

Speaker speaker\_1: I'm not going to be working with them then.

Speaker speaker\_0: You're not going to be working with them. Exactly.

Speaker speaker\_1: So how, how long-

Speaker speaker\_0: So your plan isn't going to be active.

Speaker speaker\_1: ... will they-

Speaker speaker\_0: So if they don't take deductions-

Speaker speaker\_1: I-

Speaker speaker\_0: ... for one week, you won't have active coverage for that week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But yeah, I get what you're saying. So if you're no longer working with them, when does it get canceled? That's why I'm saying, like, by the fifth week of no deductions taken out of your check, the plan gets, uh, canceled. But of course, if you don't work with them no more, how are they going to be able to deduct something out of your check if you're no longer with them? They're not going to be able to.

Speaker speaker\_1: No way. So, so, so break it down for me. How, how long do I have to have, to use, to use your, uh-

Speaker speaker\_0: So how long you're with them, I wouldn't know. I wouldn't be able to tell you that. So that's why I gave you that, uh, example of by the fifth week of no deductions taken out of your check, the plan gets canceled.

Speaker speaker\_1: Okay. I, I, I, I hear what you're saying. So what, what I'm saying is, um, my question is, you wouldn't know when my company hires me, and I wouldn't know that a- well, we, I understand that. But what I'm saying is, is there a, is there like a trans... Let's say the company, my company hires me tomorrow.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: When is this, when is this card no, no longer valid?

Speaker speaker\_0: Okay. Yeah, that, that's what I'm trying to tell you. So by the fifth week of no deductions taken out of your check, your plan gets canceled. So if-

Speaker speaker\_1: So you're saying I have... So you're saying I have five weeks?

Speaker speaker\_0: By the fifth week of no deductions taken out of your check, the plan gets canceled. If-

Speaker speaker\_1: I hear you.

Speaker speaker\_0: ... you don't work, if you don't work, let's say, if you don't work for one week, there's no... There's not going to be a way that they can deduct money out of your check for that week that you didn't work for the following week for your plan to be active. So you won't have active coverage-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for that week. But if they continue to not be able to deduct money out of your check for five weeks straight, your plan is going to get canceled by that fifth week.... by the fifth week of those completely, that coverage gets canceled completely.

Speaker speaker\_1: All right.

Speaker speaker\_0: And if you don't work-

Speaker speaker\_1: So... So that was like... Go ahead.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: You said... So that was like you're saying that...

Speaker speaker\_0: And if you-

Speaker speaker\_1: Go ahead. Go ahead.

Speaker speaker\_0: And if you don't work, let's say, for-

Speaker speaker\_2: I have a question.

Speaker speaker\_0: ... for three weeks, of course they're not going to be able to deduct money out of your check because you weren't working. So for those weeks, you won't have active coverage. You're allowed to make-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... up to four direct payments. So let's say you go on vacation for a month. You're allowed to call this number and make up to four direct payments for those weeks, um, but you're gonna have to call it the first Monday of every week because it's weekly deductions. We can't take like future payments. You would have to call for that specific week. So you can do that up to four times to have active coverage. But by that fi- that fifth week is

very important. So by that fa- fifth week, that they don't deduct money specifically out of your check. If that happens, the plan entirely gets canceled and you go into something called COBRA.

Speaker speaker\_1: All right. So.....

Speaker speaker\_0: So as long as you're still working with ManCan and they're able to get deductions out of your check, you should-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... be able to have active coverage. But if there is like-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... let's, you don't, you stop working with ManCan, there's not going to be a way that they can deduct money out of your check if you're no longer with them. So eventually, you will go into COBRA if it goes for five weeks straight without deductions. And then let's say example, you do come back with ManCan and it hasn't been five weeks, and then it's only been three weeks, and then by that fourth week, they do deduct money out of your check, your plan won't be canceled because it didn't reach that fifth week. That makes sense?

Speaker speaker\_1: Okay. That... It helps, but it still doesn't completely answer my question. The scena- the scenario I'm talking about is leaving ManCan permanently.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: How long, if I leave ManCan tomorrow, how long can I keep this coverage if I leave ManCan permanently tomorrow?

Speaker speaker\_0: So if you leave ManCan, there won't be a way that they can deduct money as... So, so let's say they do, you do become active. So honestly, it really just depends because for you to be, um... So you're active already. So if you leave ManCan tomorrow, that means they won't be able to do deductions out of your paycheck. So it'll, you'll still be enrolled, but for the, the following weeks, you're gonna continue to be on the red. And it's either way that fifth week, eventually when you get to that fifth week, the plan is going to get canceled. So by the fifth week.

Speaker speaker\_1: I see. I see. All right. All right.

Speaker speaker\_0: So...

Speaker speaker\_1: So...

Speaker speaker\_0: I would just say by the fifth week of no deductions taken out of your check.

Speaker speaker\_1: All right.

Speaker speaker\_0: Because I get what you're saying, but I don't know if you're understanding how I'm explaining it to you.

Speaker speaker\_1: I see what you're saying that the plan is totally ended in five weeks.

Speaker speaker\_0: Correct.

Speaker speaker\_1: But you're also saying that if, if I don't pay for... If it's, it's the... If no payment, whether it is, um, whether this is a outside payment or if it's a deduction payment, and if no payment occurs, you're also canceled for that, for those first five weeks if no payment occurs each week on that Monday?

Speaker speaker\_0: Yeah, by the fifth week though. So you can make up to four direct payments.

Speaker speaker\_1: Right.

Speaker speaker\_0: So for example, let's say you leave, let's say you leave today. Okay. Well, let's say you leave, um, Friday, and they do deduct... Let's just give me an example, if they don't deduct money for Friday, that means for Monday you won't have active coverage, which is the week of 19. So you are allowed to call that week and make a direct payment. So that means for that week, you would have active coverage. And then let's say example, you continue to do that for three weeks straight. So for the 19th, which is a Monday, the 26th, which is a Monday, that's your second week. The 2nd of June would be your third week. The 9th of June would be your fourth week. And let's say you call to make direct payments. But by that fifth week-

Speaker speaker\_1: Can you still-

Speaker speaker\_0: ... you don't make-

Speaker speaker\_1: Can you-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Can you still call and make direct payments if you're not working with ManCan?

Speaker speaker\_0: Yeah. So that's what I'm trying to say. Let's say they don't de-... You, you're not lo- working with them. You can call up to four times to make direct payments. So that would mean the 19th, which is a Monday, the 26th, which is a Monday, the 2nd, which is a Monday, the 9th which is, which is a Monday, you can call to have, um, make a direct payment through the phone with us. And you would have active coverage for those weeks that, let's say, you're on vacation and obviously they're not able to deduct money out of your check. So you can call-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... those four weeks straight to make a direct-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... payment so that your coverage will be active. But it doesn't matter if you call in for four weeks to make a direct payment. By that fifth week of no deductions



specifically taken out of your check, the coverage is going to get canceled.

Speaker speaker\_1: All right. That helps. The la- the question, last question, I think that will clear up everything. You're making it... You made the, uh, the... You used the example, let's say I'm on a vacation. So if it's on vacations is, is, is implying that I s-... A vacation is implying that I am temporarily away from-

Speaker speaker\_0: You're with the company.

Speaker speaker\_1: I'm temporarily-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... away from the company, but still with them.

Speaker speaker\_0: Right.

Speaker speaker\_1: The scenario I'm using with, the scenario I'm using with I'm not with the company. This is different from temporally, temporarily being away from the company.

Speaker speaker\_0: So even if you were o- like not with them, you would temp- then let's say you didn't call to cancel and enroll, you would still be enrolled, but either way by that fifth week of no deductions taken out of your check, it would get canceled. And then for those weeks, let's say you're not with them and you're not calling to make direct payments, you would just be in the red for those weeks. Since it's weekly deductions, you would just be..... on the red with no active coverage. And then by that fifth week, it would be canceled automatically and you would go into something called COBRA, which allows you to keep those plans. But that's like a whole different department that you would have to reach out and that's a whole different thing.

Speaker speaker\_1: All right. So it sounds like you're saying that even if I left the company tomorrow, I can still pay for four weeks to keep the coverage. Is, is, is that what you're saying?

Speaker speaker\_0: Hold up. Give me one second. Let me verify. Ugh. 'Cause honestly... Uh, give me one second.

Speaker speaker\_1: It's a, it's a, it's a tricky situation. I, I admit it. It is a tricky situation. I get it. Yeah, yeah.

Speaker speaker\_0: Okay. Give me one second.

Speaker speaker\_1: All right. It is tricky. Yeah.

Speaker speaker\_0: Okay. So I just got done verifying and it's still the same thing. So yeah, you can call and make up to four direct payments if you're no longer with them. But either way, by that fifth week, it's still gonna get canceled. 'Cause to keep these plans active, they have to make weekly deductions specifically out of your check. And I believe that's why they do that, that they allow you to make up to four direct payments, but by the fifth week, it's gonna get canceled either way. I just got done asking and it's still the same thing.

Speaker speaker\_1: All right. So, so the... I get the... Okay. So I was about to say, thank you for your time, first of all. So I understand what you're saying. I, I get the... I definitely get the fifth week, um, point.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But I think you, y- y- you just cleared up the, the, the point I... The most important point for me was that if you're no longer with the company-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... you call in and make four private direct payments.

Speaker speaker\_0: Yes. And I just got done asking and they used the example of let's say you got fired. You would still-

Speaker speaker\_1: Oh, that. Yeah.

Speaker speaker\_0: ... be allowed to, to make up to four direct payments. Of course, let's say you worked the week bef- the week of you getting fired, of course, for that week, they're gonna deduct it out of your check. But then the following week, since you're no longer with them, 'cause of course, example, you got terminated, you would be allowed-

Speaker speaker\_1: Sure.

Speaker speaker\_0: ... to make up to four direct payments. But either way, by that fifth week, it's gonna get canceled.

Speaker speaker\_1: Okay. I see what you're saying. I see.

Speaker speaker\_0: So even with it-

Speaker speaker\_1: Um-

Speaker speaker\_0: ... you being with them or you not being with them, that fifth week makes a big difference.

Speaker speaker\_1: Oh, I see what you're saying. Is it possible for you guys to send me an email about that? Because that is... I don't think I'm... I'm not planning on getting fired, but I do suspect my company is gonna... the company is gonna hire me on, uh, really soon.

Speaker speaker\_0: Ooh, I don't think we have... Oh, I don't think we have emails regarding that process. I can check real quick, but I believe we don't. Um, give me one second. Let me verify.

Speaker speaker\_1: Okay. Thank you. I appreciate all your help.

Speaker speaker\_0: So unfortunately, we don't have something written disclosing that. Um, so I would probably have to reach out to the main office to see if we have some-... I don't think we do. We only have the training. Uh, we're not really allowed to send you guys that information. But if it makes you feel better, all calls are being recorded and monitored.

Speaker speaker\_1: Right. Uh, as I said, I don't want to... I do want to use my, my, my dental... I do want to use this dental. I do want, I do want to use it, but I... I know I, I'm in a sticky situation because I, I suspect I'm going to be hired pretty soon or if not very, very soon. And, um, I do need to use dent- dental immediately.

Speaker speaker\_0: Mm-hmm. And I was going to tell you. Let me see. Um, so normally once you go into COBRA, which is, uh, once your plan gets, like, canceled, you get the option to enroll with COBRA. But like I said, that's like a whole different department and I don't really... I'm not really aware how much the price for that is.

Speaker speaker\_1: Yeah. CO- COBRA is way expensive.

Speaker speaker\_0: Because I-

Speaker speaker\_1: COBRA is hundreds and hundreds of dollars for the same, for the same coverage. Yeah.

Speaker speaker\_0: Yeah. And let me see if they even offer it, because I know some staffing agencies, they offer certain ones for COBRA, man. And yeah.

Speaker speaker\_1: No, yeah. I want to, I want to avoid COBRA.

Speaker speaker\_0: That handle is in there.

Speaker speaker\_1: CO- COBRA, though. COBRA, COBRA is a... I don't, I don't, I don't... I just need some quick dental work. But, um, but COBRA is a whole... COBRA is a five times the amount of the... of a... of, of the same coverage I've, I've heard.

Speaker speaker\_0: I get it.

Speaker speaker\_1: I'm using COBRA. I've been offered COBRA before for other jobs, and this is...

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: ... this is the first time.

Speaker speaker\_0: Yeah. We're... I'm not really knowledgeable with that regarding COBRA, but I know, like, by that fifth week, you're going to, like... You guys start getting, like, once it's canceled, you guys start getting, like, mail regarding... Asking if you want to be in the COBRA. But like I said, that's like a whole different thing.

Speaker speaker\_1: Yeah. All right. So as I said, the only issue is I really don't have any documentation about, about, about what you're telling me, you know, so I don't... Like, so if I just have word of mouth. No offense to you, but you know, like, I need word of mouth. When, when you file an insurance claim, you need a... You need documentation, you know? You need...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I mean, I can request to see if... Well, it's because nobody really asks for that. But I mean, I can request to see if we could send you something, but I can't guarantee that there is... They are.

Speaker speaker\_1: Right. Yeah.

Speaker speaker\_0: We don't really send this stuff out.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And like I said, calls are recorded and monitored. So, there's ever issue, they always go back to the call.

Speaker speaker\_1: That, uh, yeah, but you never know. That's, you know, doc- nothing beats documentation, you know. I have all... Having all the documentation, you know. Yeah, yeah. Nothing beats that. Um. Yeah, see if you could send me some literature, please. That would be great.

Speaker speaker\_0: Okay, so I can request it. But like I said, I'm not sure if that's something that they're going to be able to send to you. Um, but I can definitely request it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay?

Speaker speaker\_1: All right. Thank you. You've been very, very, um, very, very patient, or very, very, um... Yeah, very patient with all the questions and very, very, um, still very friendly. So I appreciate that. What's your name?

Speaker speaker\_0: My name is Stephanie.

Speaker speaker\_1: All right, Stephanie. I appreciate, appreciate all your, um, your, your, your thoroughness and, and fairness so I appreciate that.

Speaker speaker\_0: You're welcome. Um, and then if they, if they do send you that, I will be giving you a call letting you know also. Um, but I am going to send that email out.

Speaker speaker\_1: All right. So listen, um, yeah. The question is, if I leave MannCan, can I pay... Can I still be covered by four, four weeks of direct payment? That's the question. That's the question I have. And you can tell me yes, but, um, I just want some docu- some literature about that, you know?

Speaker speaker\_0: Okay, okay. Yes, sir.

Speaker speaker\_1: Hey, thanks a lot, Stephanie. I really appreciate your thoroughness. Okay?

Speaker speaker\_0: You're welcome. Have a nice day, sir.

Speaker speaker\_1: Hey, thanks, Stephanie. You too as well.

Speaker speaker\_0: Thanks.