

Transcript: Francesca

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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 Francesca. How can I assist you today? Hi, Francesca. It's Alicia at APL. Merry Christmas to you. I have an insured, well, she's not an insured yet, an employee from Partners Personnel on the line. Her name is Claudette. Is that a Sanford? And- I'm sorry? Is that a Sanford? It is. Oh, there you go. There you go. So we had discussed some of the general provisions under her hospital indemnity policy and she wanted to be transferred back to you, to Benefits in a Card. All right. And then just so she doesn't have to do it, that was, last for the social 6308, date of birth 10/7/79. So we don't have her on file so I was not able- Okay. ... to verify any of her information. I did get her call back number. It's 943-Okay. Mm-hmm. ... 245-0410. All right. That matches up here. You can go ahead and get her transferred over. Yay. Thank you. I'm glad you know what's going on. I was hoping that'd transfer to you. Oh, well, um... I can't believe I got back to you. That's funny. Enjoy your holidays. You too, Francesca. Let me get her on the line. All right. Miss Claudette, thank you for your patience. I have Francesca on the line. She's actually was assisting you earlier. So she knows exactly what your call been referring, is referring to. And so let's hear from you. Awesome, awesome. Thank you so much. My pleasure, Claudette. Thank you for calling APL. Thank you, I appreciate it. Take care. Have a good one. You too. Bye-bye. All right. And Stanford, and then just due to the line being recorded, could you verify last four of their social and date of birth? 6308100779, birthdate. All right. And which plan would you like to be enrolled into? Uh, I'm still uncertain, so... She wasn't able, she said without a poli- an actual policy in place she can't- Mm-hmm. ... really tell me what, what, what's going to be covered. So I got to go back and, and review it and... I don't know. I just know like I, I need to be able to get my infusion without having to pay. My last policy I, I had previous, um, my insurance covered 6,000 of, of the bill then I got hit with a \$15,000 bill. So I, I'm trying to avoid that. Oh, I can for sure tell you- Literally just for a bad- ... now... Okay. I was just gonna say I can tell you- ... oh, my bad. I'm sorry. ... right now... No, it's okay. I'm sorry for interrupting. I was just gonna tell you, I can tell you for a fact right now, this benefits won't cover that amount. They're probably gonna cover less than those 6,000 they covered. Okay. Oh, wow. Even less than that? Yes, ma'am. Because these are limited plans- So I'm, I'm missing even with the best, the best plan? Mm, mm, mm. And if I don't enroll today, I have to wait until October? Of 2025. That is correct, yes, ma'am. Oh, oh, oh. Okay, so here's another question. So I'm working right now through the agency. If I was to get hired on permanently with, um, the actual company, would my benefits still be in place or would I have to, um, re-enroll or how does that work? So once there's not a paycheck being provided to you by the staffing company, the system doesn't have a way to take that payment. Mm-hmm. You're gonna have four weeks after- Mm-hmm. ... your last paycheck that you'll be able to make out of pocket, but by the fifth

week, you're gonna be canceled out and then you'll be COBRA eligible. So you can continue, depending on which plan you select, you can continue those benefits with COBRA. Mm-hmm. Okay. And then- I was talking to her because- ... mm-hmm, and then once you're eligible- ... I'm good. What? No, I said it probably wouldn't even make sense for me to even start this because I'm, I'm supposed to be hired on permanently. So that's another- I see. ... another thing. Yeah, because if you were to enroll today- Oh, that's crazy. ... the policy wouldn't become effective- Mm-hmm. ... till January 6th. Okay. So that's another, what? Three weeks? Yes, ma'am. Oh. Okay. Okay. I'm going to look over this, um, this, these, um, this handbook again and, um, all right, I have until what? About it ends of the day? 8:00 PM. Mm-hmm. So if, if I change my mind or... You said 8:00 PM? Yes, ma'am, Eastern time. Okay. So I'll, um, I got a couple hours to check it out. I might have to call my employer to see where I am in the hiring process and go from there. Okay. Um- Hold on. Wow. I will also recommend from that benefit guide- Mm-hmm. ... that you have, the MBP, the one- Mm-hmm. ... that's for monthly, that 502, if you're thinking of leaning towards it for any reason, the only thing with this one will be that it wouldn't be effective till the first month following your 59 days after that first paycheck once they put it in there. So I think it will be taking longer with that MBP. Um, and then with the other ones that would- Hmm. ... be effective by the sixth. You can try to see if after, on page 13, that's where they start, they have the terms and conditions of the plans there. So you can take a look and see if anything that you're looking to be covered is restricted on those terms and conditions. Given your specific situation- Okay. ... that's what I would recommend doing. Okay. Okay. Yep. I'll do that. Oh, my gosh. Shouldn't be so difficult. All right. Well, thank you so much, um, I appreciate your help. Of course, my pleasure. Sorry I wasn't able to provide more information. That's all right. Thank you. You're welcome. Have a wonderful rest of your day. You as well. Thanks.

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 Francesca. How can I assist you today?

Speaker speaker_2: Hi, Francesca. It's Alicia at APL. Merry Christmas to you. I have an insured, well, she's not an insured yet, an employee from Partners Personnel on the line. Her name is Claudette.

Speaker speaker_1: Is that a Sanford?

Speaker speaker_2: And- I'm sorry?

Speaker speaker_1: Is that a Sanford?

Speaker speaker_2: It is.

Speaker speaker_1: Oh, there you go.

Speaker speaker_2: There you go. So we had discussed some of the general provisions under her hospital indemnity policy and she wanted to be transferred back to you, to Benefits in a Card.

Speaker speaker_1: All right. And then just so she doesn't have to do it, that was, last for the social 6308, date of birth 10/7/'79.

Speaker speaker_2: So we don't have her on file so I was not able-

Speaker speaker_1: Okay.

Speaker speaker_2: ... to verify any of her information. I did get her call back number. It's 943-

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_2: ... 245-0410.

Speaker speaker_1: All right. That matches up here. You can go ahead and get her transferred over.

Speaker speaker_2: Yay. Thank you. I'm glad you know what's going on.

Speaker speaker_1: I was hoping that'd transfer to you.

Speaker speaker_2: Oh, well, um... I can't believe I got back to you. That's funny.

Speaker speaker_1: Enjoy your holidays.

Speaker speaker_2: You too, Francesca. Let me get her on the line.

Speaker speaker_1: All right.

Speaker speaker_2: Miss Claudette, thank you for your patience. I have Francesca on the line. She's actually was assisting you earlier. So she knows exactly what your call been referring, is referring to. And so let's hear from you.

Speaker speaker_3: Awesome, awesome. Thank you so much.

Speaker speaker_2: My pleasure, Claudette. Thank you for calling APL.

Speaker speaker_3: Thank you, I appreciate it.

Speaker speaker_2: Take care.

Speaker speaker_3: Have a good one.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: All right. And Stanford, and then just due to the line being recorded, could you verify last four of their social and date of birth?

Speaker speaker_4: 6308100779, birthdate.

Speaker speaker_1: All right. And which plan would you like to be enrolled into?

Speaker speaker_4: Uh, I'm still uncertain, so... She wasn't able, she said without a poli- an actual policy in place she can't-

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: ... really tell me what, what, what's going to be covered. So I got to go back and, and review it and... I don't know. I just know like I, I need to be able to get my infusion without having to pay. My last policy I, I had previous, um, my insurance covered 6,000 of, of the bill then I got hit with a \$15,000 bill. So I, I'm trying to avoid that.

Speaker speaker_1: Oh, I can for sure tell you-

Speaker speaker_4: Literally just for a bad-

Speaker speaker_1: ... now... Okay. I was just gonna say I can tell you-

Speaker speaker_4: ... oh, my bad. I'm sorry.

Speaker speaker_1: ... right now... No, it's okay. I'm sorry for interrupting. I was just gonna tell you, I can tell you for a fact right now, this benefits won't cover that amount. They're probably gonna cover less than those 6,000 they covered.

Speaker speaker_4: Okay. Oh, wow. Even less than that?

Speaker speaker_1: Yes, ma'am. Because these are limited plans-

Speaker speaker_4: So I'm, I'm missing even with the best, the best plan? Mm, mm, mm. And if I don't enroll today, I have to wait until October?

Speaker speaker_1: Of 2025. That is correct, yes, ma'am.

Speaker speaker_4: Oh, oh, oh. Okay, so here's another question. So I'm working right now through the agency. If I was to get hired on permanently with, um, the actual company, would my benefits still be in place or would I have to, um, re-enroll or how does that work?

Speaker speaker_1: So once there's not a paycheck being provided to you by the staffing company, the system doesn't have a way to take that payment.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: You're gonna have four weeks after-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... your last paycheck that you'll be able to make out of pocket, but by the fifth week, you're gonna be canceled out and then you'll be COBRA eligible. So you can continue, depending on which plan you select, you can continue those benefits with COBRA.

Speaker speaker_4: Mm-hmm. Okay.

Speaker speaker_1: And then-

Speaker speaker_4: I was talking to her because-

Speaker speaker_1: ... mm-hmm, and then once you're eligible-

Speaker speaker_4: ... I'm good.

Speaker speaker_1: What?

Speaker speaker_4: No, I said it probably wouldn't even make sense for me to even start this because I'm, I'm supposed to being hired on permanently. So that's another-

Speaker speaker_1: I see.

Speaker speaker_4: ... another thing.

Speaker speaker_1: Yeah, because if you were to enroll today-

Speaker speaker_4: Oh, that's crazy.

Speaker speaker_1: ... the policy wouldn't become effective-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... till January 6th.

Speaker speaker_4: Okay. So that's another, what? Three weeks?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_4: Oh. Okay. Okay. I'm going to look over this, um, this, these, um, this handbook again and, um, all right, I have until what? About it ends of the day?

Speaker speaker_1: 8:00 PM. Mm-hmm.

Speaker speaker_4: So if, if I change my mind or... You said 8:00 PM?

Speaker speaker_1: Yes, ma'am, Eastern time.

Speaker speaker_4: Okay. So I'll, um, I got a couple hours to check it out. I might have to call my employer to see where I am in the hiring process and go from there.

Speaker speaker_1: Okay. Um-

Speaker speaker_4: Hold on. Wow.

Speaker speaker_1: I will also recommend from that benefit guide-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... that you have, the MBP, the one-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... that's for monthly, that 502, if you're thinking of leaning towards it for any reason, the only thing with this one will be that it wouldn't be effective till the first month following your 59 days after that first paycheck once they put it in there. So I think it will be taking longer with that MBP. Um, and then with the other ones that would-

Speaker speaker_4: Hmm.

Speaker speaker_1: ... be effective by the sixth. You can try to see if after, on page 13, that's where they start, they have the terms and conditions of the plans there. So you can take a look and see if anything that you're looking to be covered is restricted on those terms and conditions. Given your specific situation-

Speaker speaker_4: Okay.

Speaker speaker_1: ... that's what I would recommend doing.

Speaker speaker_4: Okay. Okay.

Speaker speaker_1: Yep.

Speaker speaker_4: I'll do that. Oh, my gosh. Shouldn't be so difficult. All right. Well, thank you so much, um, I appreciate your help.

Speaker speaker_1: Of course, my pleasure. Sorry I wasn't able to provide more information.

Speaker speaker_4: That's all right. Thank you.

Speaker speaker_1: You're welcome. Have a wonderful rest of your day.

Speaker speaker_4: You as well. Thanks.