

## **Transcript: Francesca**

**Baez-5222164763164672-4787058806276096**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hey, Francesca. I was just calling to pay my premium, and could I ask you a question before we get started? Go ahead. Yes, could I pay it, like, eight weeks out? Like, eight weeks out, or do I just have to pay it every Monday? No, sir. Due to the fact that these benefits are only available to actively working staffing members, you can only make four payments out of pocket and then the policy cancels itself. Okay, so I can make up to four payments in one phone call? No, you can only make four payments out of pocket and we don't take any advance months. You can only make this week's payment. You have to call in every week to make a payment. Okay, all right. Well, uh, uh, well, I want to make m- I wanna make mine then. Okay, thank you. That will be with us. Let's take a look and see. Which staffing company do you work with? MAU at Kimberly Clark in Beach Island, South Carolina. What is the last three of the Social? 5683. Please verify your mailing address and date of birth. 1010 Cinchland Road, Beach Island, South Carolina. Zip code is 29842 and my date of birth is 6/5/66. All right. We have the information for number 803-508-2589 with the email of your first name 66 at gmail.com? Yes, ma'am. All right, and is the billing information, that address, the same one that we just verified? Yes, ma'am. All right, whenever you're ready you can go ahead with that card number. 4853400369788551. And what is the expiration code? 1025. And the code on the back? 765. And this is only for security purposes as well as only being recorded. Do you authorize Benefits in a Card to make the deduction of \$2.11 today, April 21st for the coverage from April 21st through the 27th for your Visa ending in 8551? Yes, ma'am. You're going to be receiving an email receipt that you also would like to write down your confirmation number. Yes, ma'am. I want to write it down. That confirmation number will be 062. Yes, ma'am. 643. 643. Fantastic, thank you so much and you have a fantastic day. Of course. Um, I do want to let you know, sir, you have one more payment out of pocket that you can make, and after that you'll have to speak with COBRA. Let me double-check if they offer the life insurance. Oh, so unfortunately they do not offer that life insurance afterwards, so you have one more week that you're able to have the life insurance for it, and afterwards the system will cancel the policy. Okay, and then I have to talk to COB- COBRA? Unfortunately, no, 'cause COBRA does not offer that life insurance. Okay. So after that, you'll just have no benefits. You'll have to speak or shop around with another carrier in your area. Okay. I guess my question is, what was the point of me paying if they're gonna cancel me? I don't get that, if I'm able to pay. If I'm being truthfully honest with you, sir, that was more or less what I also had asked you back in April 7th, since at that point you had shown some disability and were only able to make a payment for that life insurance only, and you decided to keep it. Yeah. Okay. All right. Thank you. Of course. I hope you have a wonderful rest of your day.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hey, Francesca. I was just calling to pay my premium, and could I ask you a question before we get started?

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Yes, could I pay it, like, eight weeks out? Like, eight weeks out, or do I just have to pay it every Monday?

Speaker speaker\_0: No, sir. Due to the fact that these benefits are only available to actively working staffing members, you can only make four payments out of pocket and then the policy cancels itself.

Speaker speaker\_1: Okay, so I can make up to four payments in one phone call?

Speaker speaker\_0: No, you can only make four payments out of pocket and we don't take any advance months. You can only make this week's payment. You have to call in every week to make a payment.

Speaker speaker\_1: Okay, all right. Well, uh, uh, well, I want to make m- I wanna make mine then. Okay, thank you.

Speaker speaker\_0: That will be with us. Let's take a look and see. Which staffing company do you work with?

Speaker speaker\_1: MAU at Kimberly Clark in Beach Island, South Carolina.

Speaker speaker\_0: What is the last three of the Social?

Speaker speaker\_1: 5683.

Speaker speaker\_0: Please verify your mailing address and date of birth.

Speaker speaker\_1: 1010 Cinchland Road, Beach Island, South Carolina. Zip code is 29842 and my date of birth is 6/5/66.

Speaker speaker\_0: All right. We have the information for number 803-508-2589 with the email of your first name 66 at gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right, and is the billing information, that address, the same one that we just verified?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right, whenever you're ready you can go ahead with that card number.

Speaker speaker\_1: 4853400369788551.

Speaker speaker\_0: And what is the expiration code?

Speaker speaker\_1: 1025.

Speaker speaker\_0: And the code on the back?

Speaker speaker\_1: 765.

Speaker speaker\_0: And this is only for security purposes as well as only being recorded. Do you authorize Benefits in a Card to make the deduction of \$2.11 today, April 21st for the coverage from April 21st through the 27th for your Visa ending in 8551?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: You're going to be receiving an email receipt that you also would like to write down your confirmation number.

Speaker speaker\_1: Yes, ma'am. I want to write it down.

Speaker speaker\_0: That confirmation number will be 062.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: 643.

Speaker speaker\_1: 643. Fantastic, thank you so much and you have a fantastic day.

Speaker speaker\_0: Of course. Um, I do want to let you know, sir, you have one more payment out of pocket that you can make, and after that you'll have to speak with COBRA. Let me double-check if they offer the life insurance. Oh, so unfortunately they do not offer that life insurance afterwards, so you have one more week that you're able to have the life insurance for it, and afterwards the system will cancel the policy.

Speaker speaker\_1: Okay, and then I have to talk to COB- COBRA?

Speaker speaker\_0: Unfortunately, no, 'cause COBRA does not offer that life insurance.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So after that, you'll just have no benefits. You'll have to speak or shop around with another carrier in your area.

Speaker speaker\_1: Okay. I guess my question is, what was the point of me paying if they're gonna cancel me? I don't get that, if I'm able to pay.

Speaker speaker\_0: If I'm being truthfully honest with you, sir, that was more or less what I also had asked you back in April 7th, since at that point you had shown some disability and were only able to make a payment for that life insurance only, and you decided to keep it.

Speaker speaker\_1: Yeah. Okay. All right. Thank you.

Speaker speaker\_0: Of course. I hope you have a wonderful rest of your day.