

## Transcript: Francesca

**Baez-5663806607278080-4856488130985984**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10 a- Card. My name is Francesca. How can I assist you today? Hi. I just got a message saying I was two weeks past due on a payment. Mm-hmm. But I was told by my staffing coordinator that because I wasn't working, like, a full-time job or I'm kinda, like, staggered in work, that it wouldn't activate until I got more work to do. So I didn't know I was having payments on the insurance yet. Okay. So I'll have to take a look and see 'cause those text messages get sent out by their system. It doesn't get an actual human being sending them out or reading them. Okay. What are the last four of the staffing company as well as your... I mean, the last four of your social as well as the staffing company so that we can take a look at the status of your account? Uh, like social security number? Mm-hmm. 0678. And the staffing company? It's, uh, BTSS. And what is the last name? Binns, uh, B-I-N-N-S. Makia? Yes. Uh, for security purposes, could you please verify your mailing address and date of birth? My date of birth is September 8, 2000. And then my mailing address is 925 Brittle Bay Drive. And it says contact 757-281-8318? Yes. Can I have your email down as first and last name 0908@gmail.com? Yes, ma'am. Let's see. Okay, so I know why you received a text message. So from November 4th to the 10th, you were active. We received that payment during that week to activate the policy. Okay. Um, however, for this week, we didn't receive any payment. That's why the system sent you that message out. I do see on where you're saying that it was supposed to be taking out, where that will come from, 'cause I see we processed that enrollment on September 23rd, 2024. Mm-hmm. But it didn't become active till this last Monday. Okay. Do you know how much I owe? It is \$3.38. Three dollars? Per week. Hmm? Oh, per week. Okay. And do you know how I can pay that? I don't wanna keep getting behind if I have insurance and it's activated last week. Of course, so you're able to make payments over the phone with us to keep the policy active if you wish to for that week. Mm-hmm. The only thing is we can only take the payment for the current week. We can't take future payments. Okay. And then- You can take past payments, though, right? Yes, ma'am. Mm-hmm. Okay. So if you were to make a payment today, it would be for this week from the 11th to the 17th. I also see that I do have access to your virtual benefit card, um, that was what I was looking into. Okay. So I'm gonna send you a copy 'cause your carrier should have sent that out already Friday the 8th. But the most that we have seen that it takes is three to four weeks to arrive to your home. Hmm. I, I'm, I'm not too sure 'cause I do need the insurance but since I have been staggered on work, like the staffing- Okay. Mm-hmm. ... with the staffing company is very staggered on work so it might be a week I'm not working and then a week that I am, I'm not really making enough money. I completely understand. So with these benefits, the only time when the policy will do anything negatively affecting coverage, I will say would be when there's four consecutive weeks that you're making that payment out of

your pocket rather than the system taking it out of a paycheck. Okay. By the fifth week, the system will cancel the policy. Okay. Um, however, once you start working again, you are able to reinstate it provided that you are reinstating it within 18 months from when it cancel itself. Okay. The way that I would say ... our members treat it when they're in your specific situation where you're not sure whether or not you're going to be consecutively week, um, working every week, if they need the insurance, they will make the payment. Um, however, if they don't need the insurance, they wouldn't pay for it per week, but it all depends on what your personal situation is. So you're able to still make those payments over the phone if you want to. Yeah. So you should be good 'cause this is gonna be the first week after it being active that it will be with a lapse. And, um, you said it would take 18 months for... Wait, what happens after the 18 months? Do I, would I have to go back in and reactivate it myself? No. So after the 18 months, you won't be able to reinstate it. You will have to wait to be eligible to enroll into Benefits. Okay. So, let's say for example, um, you do not work for the remainder of November. Mm-hmm. And by, let's say, the 16 of December will be when you start working again. By then- Mm-hmm. ... it would have already been five weeks of no payment. You can call back in, simply advise us that you restarted working again and that you want to reinstate the policy. When reinstating a policy the only thing to keep in mind is that you cannot make changes to it. It has to be exactly- Okay. ... the benefits that you previously had, as well as the fact that the only time you'll be able to reinstate it is if you don't cancel it yourself, but the policy itself cancels, if that makes sense? Yes. So, if I cancel it myself I would have to wait until the next available time to reinstate it? Yes, ma'am, that is correct. Okay. Good. Hmm. And then I went ahead and sent you a copy of your dental benefit card to your email just in case. Okay. It's gonna come to you in a PDF form. So, attached to the email itself, it won't be in the body, it will be in an attachment on that email. Okay. Okay, I got it. All right, great. Um, and then did you want to make a payment for this week or do you want to leave it as it is at the moment? Uh, that's a hard question. I was gonna say, it's completely up to you. I probably should 'cause I have it, but I haven't gone anywhere to get my eyes looked at yet, and the one that I really needed was dental, but I forgot to put that on there and I can't change it now. Actually, Miss Binn, it's the other way around. You enrolled in dental only, you didn't request vision benefits. Oh. Okay, I'm gonna make the payment then because I really need that dental. All right, bear with me one moment. Okay. Just one- Is the card that you're going to use have the same billing address as the one that we confirmed just now? Yes. All right, give me one moment to set up the payment. Okay. All right, and whenever you're ready you can go ahead for the card number. Oh, crap, it... Oh, wait. I don't have a physical copy, I, 'cause my, uh, ... got stolen, so I'm trying to open my emails again. I'm sorry? My previous card had gotten stolen so I don't have a physical copy yet. Oh. So, to open the, you know... No, that's okay. I understand. My wallet only had three cards in it. The only thing that really mattered was my ID. So. Oh. Yeah, and they stole that right before, um, election time, so... Oh, no. Yeah, around this time those are the most common ones. Okay, so I have the card number is 4000, and then the 2232, and then 2887, and then the last four is 3998. And what is the expiration day? It is 10/28. And the security code on the back? Is 188, a lot of eights. I do see that here. All right, and then just a verbal disclosure that has been sent to your authorized benefits center card to make the deduction of \$3.38 from your Visa ending on 3998, today, November 13th, 2024 for your coverage for November 11th to November 17th. Yes, ma'am. All right, so you are all set with your payment. They're gonna send you a copy of your receipt

to the email that we verified earlier on the call, the one that we have on file, first and last name, 0908@gmail.com. Okay. Did you want to, by any chance, write down your confirmation number? Like, when the email comes? No, no, so you are- Oh, yeah, I need to write it down. ... going to get a copy of everything. Mm-hmm, some people just like to write it down while they have us on the phone as well. Oh, okay, I understand. Sure, sure. ... paper, so... All right, let me know when you're ready for that confirmation number, it's six digits long. Okay, I am ready. All right, it's going to be 428, again with the eights. 869. 8669. All right, and then you are all set for this week. Your... Will be active all the way to this Sunday, 17th. Okay. Thank you so much. Of course, my pleasure. Oh, and I did also want to mention, your dental plan doesn't require any network. You can go to any dentist so long as they do work with American Public Life, which is your carrier. Okay. All right, was there anything else that we can assist you with today? Uh, no, you did a great job. All right, if you have any coverage questions, feel free to give us a call back. We'll be open 8:00 AM to 8:00 PM, Monday through Fridays, Eastern Time. Great, thank you so much. Thank you for your time, have a wonderful rest of your day. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits 10 a- Card. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Hi. I just got a message saying I was two weeks past due on a payment.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: But I was told by my staffing coordinator that because I wasn't working, like, a full-time job or I'm kinda, like, staggered in work, that it wouldn't activate until I got more work to do. So I didn't know I was having payments on the insurance yet.

Speaker speaker\_1: Okay. So I'll have to take a look and see 'cause those text messages get sent out by their system. It doesn't get an actual human being sending them out or reading them.

Speaker speaker\_2: Okay.

Speaker speaker\_1: What are the last four of the staffing company as well as your... I mean, the last four of your social as well as the staffing company so that we can take a look at the status of your account?

Speaker speaker\_2: Uh, like social security number?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: 0678.

Speaker speaker\_1: And the staffing company?

Speaker speaker\_2: It's, uh, BTSS.

Speaker speaker\_1: And what is the last name?

Speaker speaker\_2: Binns, uh, B-I-N-N-S.

Speaker speaker\_1: Makia?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Uh, for security purposes, could you please verify your mailing address and date of birth?

Speaker speaker\_2: My date of birth is September 8, 2000. And then my mailing address is 925 Brittle Bay Drive.

Speaker speaker\_1: And it says contact 757-281-8318?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Can I have your email down as first and last name 0908@gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Let's see. Okay, so I know why you received a text message. So from November 4th to the 10th, you were active. We received that payment during that week to activate the policy.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, however, for this week, we didn't receive any payment. That's why the system sent you that message out. I do see on where you're saying that it was supposed to be taking out, where that will come from, 'cause I see we processed that enrollment on September 23rd, 2024.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: But it didn't become active till this last Monday.

Speaker speaker\_2: Okay. Do you know how much I owe?

Speaker speaker\_1: It is \$3.38.

Speaker speaker\_2: Three dollars?

Speaker speaker\_1: Per week. Hmm?

Speaker speaker\_2: Oh, per week. Okay. And do you know how I can pay that? I don't wanna keep getting behind if I have insurance and it's activated last week.

Speaker speaker\_1: Of course, so you're able to make payments over the phone with us to keep the policy active if you wish to for that week.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The only thing is we can only take the payment for the current week. We can't take future payments.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then-

Speaker speaker\_2: You can take past payments, though, right?

Speaker speaker\_1: Yes, ma'am. Mm-hmm.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So if you were to make a payment today, it would be for this week from the 11th to the 17th. I also see that I do have access to your virtual benefit card, um, that was what I was looking into.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So I'm gonna send you a copy 'cause your carrier should have sent that out already Friday the 8th. But the most that we have seen that it takes is three to four weeks to arrive to your home.

Speaker speaker\_2: Hmm. I, I'm, I'm not too sure 'cause I do need the insurance but since I have been staggered on work, like the staffing-

Speaker speaker\_1: Okay. Mm-hmm.

Speaker speaker\_2: ... with the staffing company is very staggered on work so it might be a week I'm not working and then a week that I am, I'm not really making enough money.

Speaker speaker\_1: I completely understand. So with these benefits, the only time when the policy will do anything negatively affecting coverage, I will say would be when there's four consecutive weeks that you're making that payment out of your pocket rather than the system taking it out of a paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: By the fifth week, the system will cancel the policy.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, however, once you start working again, you are able to reinstate it provided that you are reinstating it within 18 months from when it cancel itself.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The way that I would say ... our members treat it when they're in your specific situation where you're not sure whether or not you're going to be consecutively week, um, working every week, if they need the insurance, they will make the payment. Um, however, if they don't need the insurance, they wouldn't pay for it per week, but it all depends on what your personal situation is. So you're able to still make those payments over the phone if you want to. Yeah. So you should be good 'cause this is gonna be the first week after it

being active that it will be with a lapse.

Speaker speaker\_2: And, um, you said it would take 18 months for... Wait, what happens after the 18 months? Do I, would I have to go back in and reactivate it myself?

Speaker speaker\_1: No. So after the 18 months, you won't be able to reinstate it. You will have to wait to be eligible to enroll into Benefits.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, let's say for example, um, you do not work for the remainder of November.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And by, let's say, the 16 of December will be when you start working again. By then-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... it would have already been five weeks of no payment. You can call back in, simply advise us that you restarted working again and that you want to reinstate the policy. When reinstating a policy the only thing to keep in mind is that you cannot make changes to it. It has to be exactly-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the benefits that you previously had, as well as the fact that the only time you'll be able to reinstate it is if you don't cancel it yourself, but the policy itself cancels, if that makes sense?

Speaker speaker\_2: Yes. So, if I cancel it myself I would have to wait until the next available time to reinstate it?

Speaker speaker\_1: Yes, ma'am, that is correct.

Speaker speaker\_2: Okay. Good. Hmm.

Speaker speaker\_1: And then I went ahead and sent you a copy of your dental benefit card to your email just in case.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It's gonna come to you in a PDF form. So, attached to the email itself, it won't be in the body, it will be in an attachment on that email.

Speaker speaker\_2: Okay. Okay, I got it.

Speaker speaker\_1: All right, great. Um, and then did you want to make a payment for this week or do you want to leave it as it is at the moment?

Speaker speaker\_2: Uh, that's a hard question.

Speaker speaker\_1: I was gonna say, it's completely up to you.

Speaker speaker\_2: I probably should 'cause I have it, but I haven't gone anywhere to get my eyes looked at yet, and the one that I really needed was dental, but I forgot to put that on there and I can't change it now.

Speaker speaker\_1: Actually, Miss Binn, it's the other way around. You enrolled in dental only, you didn't request vision benefits.

Speaker speaker\_2: Oh. Okay, I'm gonna make the payment then because I really need that dental.

Speaker speaker\_1: All right, bear with me one moment. Okay.

Speaker speaker\_2: Just one-

Speaker speaker\_1: Is the card that you're going to use have the same billing address as the one that we confirmed just now?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right, give me one moment to set up the payment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, and whenever you're ready you can go ahead for the card number.

Speaker speaker\_2: Oh, crap, it... Oh, wait. I don't have a physical copy, I, 'cause my, uh, ... got stolen, so I'm trying to open my emails again.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: My previous card had gotten stolen so I don't have a physical copy yet.

Speaker speaker\_1: Oh.

Speaker speaker\_2: So, to open the, you know... No, that's okay.

Speaker speaker\_1: I understand.

Speaker speaker\_2: My wallet only had three cards in it. The only thing that really mattered was my ID. So.

Speaker speaker\_1: Oh.

Speaker speaker\_2: Yeah, and they stole that right before, um, election time, so...

Speaker speaker\_1: Oh, no. Yeah, around this time those are the most common ones.

Speaker speaker\_2: Okay, so I have the card number is 4000, and then the 2232, and then 2887, and then the last four is 3998.

Speaker speaker\_1: And what is the expiration day?

Speaker speaker\_2: It is 10/28.

Speaker speaker\_1: And the security code on the back?

Speaker speaker\_2: Is 188, a lot of eights.

Speaker speaker\_1: I do see that here. All right, and then just a verbal disclosure that has been sent to your authorized benefits center card to make the deduction of \$3.38 from your Visa ending on 3998, today, November 13th, 2024 for your coverage for November 11th to November 17th.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right, so you are all set with your payment. They're gonna send you a copy of your receipt to the email that we verified earlier on the call, the one that we have on file, first and last name, 0908@gmail.com.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Did you want to, by any chance, write down your confirmation number?

Speaker speaker\_2: Like, when the email comes?

Speaker speaker\_1: No, no, so you are-

Speaker speaker\_2: Oh, yeah, I need to write it down.

Speaker speaker\_1: ... going to get a copy of everything. Mm-hmm, some people just like to write it down while they have us on the phone as well.

Speaker speaker\_2: Oh, okay, I understand. Sure, sure. ... paper, so...

Speaker speaker\_1: All right, let me know when you're ready for that confirmation number, it's six digits long.

Speaker speaker\_2: Okay, I am ready.

Speaker speaker\_1: All right, it's going to be 428, again with the eights. 869.

Speaker speaker\_2: 8669.

Speaker speaker\_1: All right, and then you are all set for this week. Your... Will be active all the way to this Sunday, 17th.

Speaker speaker\_2: Okay. Thank you so much.

Speaker speaker\_1: Of course, my pleasure. Oh, and I did also want to mention, your dental plan doesn't require any network. You can go to any dentist so long as they do work with American Public Life, which is your carrier.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, was there anything else that we can assist you with today?

Speaker speaker\_2: Uh, no, you did a great job.



Speaker speaker\_1: All right, if you have any coverage questions, feel free to give us a call back. We'll be open 8:00 AM to 8:00 PM, Monday through Fridays, Eastern Time.

Speaker speaker\_2: Great, thank you so much.

Speaker speaker\_1: Thank you for your time, have a wonderful rest of your day.

Speaker speaker\_2: Bye-bye.