

Transcript: Justin

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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. This is Justin. How can I help you today? Hey, Justin. This is Anna on the care team at a, um, APL. How are you? I'm doing well, and yourself? I'm doing good. I have a insured on the other line who is wanting to... Well, they're leaving their job, but they wanna continue their policy with us. Okay. Um, do you have a first and last name for me? Mm-hmm. Her name is Shaniqua Jones. Could you spell the first name for me? Mm-hmm. S-H-A-N-I-Q-U-A. Jones. Do you have the last four of the Social? Um, one, two, three, six. Six. Hmm. She with MAU? Um, I believe so. Let me... Yes. Okay. Okay, you can transfer her over. Uh, ready? Hold on one moment. Okay. Hello, Shaniqua? I'm here. Hey, thank you so much for holding. I have Justin on the line and he'll be assisting you further, okay? Thank you so much. You're welcome. Good afternoon, Shaniqua. How are you doing today? I'm fine, Justin. Good. I'm referring to explain to you, um... Yeah. Yeah, she did explain to me that you wanted to maintain the coverage through your employer, um, due to the fact that you left, and you just wanted to maintain the coverage. Is that correct? Yeah. Yes. Okay. The contract ended for the, uh, place that I was working at, so they don't have anything else. And I still need insurance, and I have doctor's appointments coming up, so... And that was, you know, out of the blue, so... Total- totally understand. Um, for security purposes, can you verify your date of birth for me real quick? I'm September 6th, 1989. Okay. Um, so looking at the file, it looks like you are currently active in the coverage for this week, so no direct payment would be necessary right now. However, are you receiving a paycheck- Mm-hmm. ... this week or no? Yes. So they're gonna... They've already taken it out. I looked. So they definitely took it out for this week as well. Okay. So if you had a deduction come off your paycheck for this week, you will have active coverage for next week, the 25th through the 1st. Mm-hmm. However, if you don't receive a paycheck- Okay. ... next week, you would have to call back on Monday the 2nd to make a direct payment for that week, if that makes any sense. Okay. Okay. So I just... Okay. So I just call this number, the 800-497? Correct. So I call you guys... Hold on. And on the 2nd? Correct. On, on December 2nd. Yes, ma'am. Okay. And then just ask to make a payment. How much would it be? Uh, \$58.56. Um, question. So did that... Are you guys... 'Cause you guys are not connected with the, the other, the medical plan. This is just, this only covers the dental and the, and the, the dental and the... Um, like the, what is it? The extra hospital plan? It doesn't cover like the regular medical and the vision, correct? Um, so that direct payment would cover all of the benefits that you were enrolled into through MAU. Um, us at Benefits in a Card- Oh, okay. ... we're just the admin- administrators for your employer. So we deal with their health insurance. We're not the actual carrier. Um, but that \$58.56 is your total premium for everything that you had through MAU. Oh, okay. And so then how long does that last? Am I able to pay it for? Um, so I do know you're allowed to make up

to four weeks of direct payments. And then after those four weeks- Mm-hmm. ... you would receive information regarding COBRA coverage. Okay. And then what's COBRA coverage? Um, so COBRA coverage is pretty much the exact same coverage that was offered through MAU, just with a different, uh- Mm-hmm. ... insurance carrier. Okay. So, so I would, so I will most likely receive different cards. But, um, but it's the same benefits, correct? Like dental- Correct. ... vision... Yeah. Okay. So all of your benefits that you were enrolled into through MAU, like your InsurPlus Basic, which was the medical plan, dental, term life- Mm-hmm. ... vision, group accident, and the MEC standalone, all for employee plus spouse. So that would be your total premium, the \$58.56 for all of that. Okay. All right. Okay. Okay. Well, I'll just continue to do so, and then you guys just let me know, 'cause I'm like, I don't know how to do, um, the insurance all the time. It's so different. I never went through that. No, we understand. How come? Is there anything else I can help you with today so far? No, I really appreciate you guys. No, thank you so much. I'm sorry. Thank you. No wor- no worries. You have a great day, okay? You too. All right, bye-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 in a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hey, Justin. This is Anna on the care team at a, um, APL. How are you?

Speaker speaker_1: I'm doing well, and yourself?

Speaker speaker_2: I'm doing good. I have a insured on the other line who is wanting to... Well, they're leaving their job, but they wanna continue their policy with us.

Speaker speaker_1: Okay. Um, do you have a first and last name for me?

Speaker speaker_2: Mm-hmm. Her name is Shaniqua Jones.

Speaker speaker_1: Could you spell the first name for me?

Speaker speaker_2: Mm-hmm. S-H-A-N-I-Q-U-A.

Speaker speaker_1: Jones. Do you have the last four of the Social?

Speaker speaker_2: Um, one, two, three, six.

Speaker speaker_1: Six. Hmm. She with MAU?

Speaker speaker_2: Um, I believe so. Let me... Yes.

Speaker speaker_1: Okay. Okay, you can transfer her over.

Speaker speaker_2: Uh, ready? Hold on one moment.

Speaker speaker_1: Okay.

Speaker speaker_2: Hello, Shaniqua?

Speaker speaker_3: I'm here.

Speaker speaker_2: Hey, thank you so much for holding. I have Justin on the line and he'll be assisting you further, okay?

Speaker speaker_3: Thank you so much.

Speaker speaker_2: You're welcome.

Speaker speaker_1: Good afternoon, Shaniqua. How are you doing today?

Speaker speaker_3: I'm fine, Justin.

Speaker speaker_1: Good.

Speaker speaker_3: I'm referring to explain to you, um... Yeah.

Speaker speaker_1: Yeah, she did explain to me that you wanted to maintain the coverage through your employer, um, due to the fact that you left, and you just wanted to maintain the coverage. Is that correct?

Speaker speaker_3: Yeah. Yes.

Speaker speaker_1: Okay.

Speaker speaker_3: The contract ended for the, uh, place that I was working at, so they don't have anything else. And I still need insurance, and I have doctor's appointments coming up, so... And that was, you know, out of the blue, so...

Speaker speaker_1: Total- totally understand. Um, for security purposes, can you verify your date of birth for me real quick?

Speaker speaker_3: I'm September 6th, 1989.

Speaker speaker_1: Okay. Um, so looking at the file, it looks like you are currently active in the coverage for this week, so no direct payment would be necessary right now. However, are you receiving a paycheck-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... this week or no?

Speaker speaker_3: Yes. So they're gonna... They've already taken it out. I looked. So they definitely took it out for this week as well.

Speaker speaker_1: Okay. So if you had a deduction come off your paycheck for this week, you will have active coverage for next week, the 25th through the 1st.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: However, if you don't receive a paycheck-

Speaker speaker_3: Okay.

Speaker speaker_1: ... next week, you would have to call back on Monday the 2nd to make a direct payment for that week, if that makes any sense.

Speaker speaker_3: Okay. Okay. So I just... Okay. So I just call this number, the 800-497?

Speaker speaker_1: Correct.

Speaker speaker_3: So I call you guys... Hold on. And on the 2nd?

Speaker speaker_1: Correct. On, on December 2nd. Yes, ma'am.

Speaker speaker_3: Okay. And then just ask to make a payment. How much would it be?

Speaker speaker_1: Uh, \$58.56.

Speaker speaker_3: Um, question. So did that... Are you guys... 'Cause you guys are not connected with the, the other, the medical plan. This is just, this only covers the dental and the, and the, the dental and the... Um, like the, what is it? The extra hospital plan? It doesn't cover like the regular medical and the vision, correct?

Speaker speaker_1: Um, so that direct payment would cover all of the benefits that you were enrolled into through MAU. Um, us at Benefits in a Card-

Speaker speaker_3: Oh, okay.

Speaker speaker_1: ... we're just the admin- administrators for your employer. So we deal with their health insurance. We're not the actual carrier. Um, but that \$58.56 is your total premium for everything that you had through MAU.

Speaker speaker_3: Oh, okay. And so then how long does that last? Am I able to pay it for?

Speaker speaker_1: Um, so I do know you're allowed to make up to four weeks of direct payments. And then after those four weeks-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... you would receive information regarding COBRA coverage.

Speaker speaker_3: Okay. And then what's COBRA coverage?

Speaker speaker_1: Um, so COBRA coverage is pretty much the exact same coverage that was offered through MAU, just with a different, uh-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... insurance carrier.

Speaker speaker_3: Okay. So, so I would, so I will most likely receive different cards. But, um, but it's the same benefits, correct? Like dental-

Speaker speaker_1: Correct.

Speaker speaker_3: ... vision...

Speaker speaker_1: Yeah.

Speaker speaker_3: Okay.

Speaker speaker_1: So all of your benefits that you were enrolled into through MAU, like your InsurPlus Basic, which was the medical plan, dental, term life-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... vision, group accident, and the MEC standalone, all for employee plus spouse. So that would be your total premium, the \$58.56 for all of that.

Speaker speaker_3: Okay. All right. Okay. Okay. Well, I'll just continue to do so, and then you guys just let me know, 'cause I'm like, I don't know how to do, um, the insurance all the time. It's so different. I never went through that.

Speaker speaker_1: No, we understand.

Speaker speaker_3: How come?

Speaker speaker_1: Is there anything else I can help you with today so far?

Speaker speaker_3: No, I really appreciate you guys. No, thank you so much. I'm sorry. Thank you.

Speaker speaker_1: No wor- no worries. You have a great day, okay?

Speaker speaker_3: You too.

Speaker speaker_1: All right, bye-bye.

Speaker speaker_3: Bye.