

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Center Card. This is Justin. How can I help you today? Hey, Justin. Uh, my name is Marcus Byrd and I work for a company. Uh, I need to see... Uh, I got, I got vision in, in General Insurance. I'm not, uh... Uh, I got, I got me enrolled in, in vision in, uh, in General. Um, so you wanted to verify a few were? Yes, sir. Okay. What's the staffing agency- I'm sure I'm not. ... you work for? Uh, BG, uh, Insurance. Okay. So BG Multi-Family and the last four of your social? Yeah. Yes, sir. Yes, sir. Okay. What's the last four of your social? Uh, 1942. And for security purposes, could you verify the home address, including city, state and zip code, Marcus? Uh, 4313 High Road, China, Tennessee 37111. And confirm your date of birth? 09/15/63. And a good telephone number I have is 334-947-5982? This is correct. And the email I have is marcus.byrd156@gmail? Yes, sir. Correct. Okay. Okay, so let's see here. So looking at the file, it looks like you're not currently enrolled in anything anymore through BG Staffing. However, did you take a break through BG or no? Yeah, I did... Well, I didn't take a break, they just, they didn't have me, uh, uh, me on schedule. They couldn't get me- Got it. They couldn't get me on schedule. But if anybody been taken out for, I don't see why... I mean, they taken out for right now, so I don't see why they keep taking out for nothing. Okay, let's see, 'cause it says the last deduction that we received from you was back on the week of April 15th through the 21st of 2024. Um, but let me verify some things. I thought... So isn't that another way that they keep it up because they didn't get me on schedule? This time they ain't got nothing to told on. Why would I want insurance if I can keep it on? I don't want y'all taking nothing out on me at all if I can keep it. They lose it. 'Cause I'm still working for, you know, you know, y'all, you know, scared of working. It ain't never my fault that they don't have me scheduled to work. Okay, um, let's see here. Well, I do know that the deductions are on a weekly basis, so whenever you get paid, deductions happen. If, if you don't get paid, deductions don't happen. Um, so it looks like after four weeks of non-payment, you were enrolled into COBRA. I mean, I can reinstate the same coverage that you had before. Um, there's just a pending enrollment process that goes along with that, which takes one to two weeks. What you mean by... But what you mean by enroll in COBRA? What, what you mean by that? Um, so COBRA is pretty much a different insurance carrier. Um, so you would have, you would have received information in the mail if you wanted to continue COBRA. So what happens is that, uh, after four consecutive weeks of non-payment to us at Benefits Center Card, you would receive information regarding COBRA coverage, which is pretty much the same coverage that you had before offered through BG Staffing, just with a different insurance carrier. Um, but like I said, I mean, I can reinstate the coverage that you had through BG Staffing. It's just gonna take one to two weeks because there's a pending enrollment process that goes along with it. I see. I don't understand why they would take it. I, I,

I ain't never seen that before, so how are they able to do it? As long as I'm on scheduled work and I'm good as the work, I would think that they'd keep the insurance on because anything could happen to me. You know what I'm saying? You just don't never know. I totally understand, but no sir, this, it's, that's how policy is after four consecutive weeks of non-payment, that's automatically enrolled into COBRA. Um, but I can go ahead and pro- uh, reinstate the coverage if you'd like for me to do that. Well, I, I need, I need to go to, to the eye doctor now, but I need... You know, it's, I can't use it, so you know, I'm guessing there's no sense in me even staying there right now. Okay. Um, well, is there anything else I could help you out with today, Marcus? That'd be all, sir. You're welcome. You have a great day, okay? Yes, sir. Bye-bye. All right. 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 Center Card. This is Justin. How can I help you today?

Speaker speaker_2: Hey, Justin. Uh, my name is Marcus Byrd and I work for a company. Uh, I need to see... Uh, I got, I got vision in, in General Insurance. I'm not, uh... Uh, I got, I got me enrolled in, in vision in, uh, in General.

Speaker speaker_1: Um, so you wanted to verify a few were?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. What's the staffing agency-

Speaker speaker_2: I'm sure I'm not.

Speaker speaker_1: ... you work for?

Speaker speaker_2: Uh, BG, uh, Insurance.

Speaker speaker_1: Okay. So BG Multi-Family and the last four of your social?

Speaker speaker_2: Yeah. Yes, sir. Yes, sir.

Speaker speaker_1: Okay. What's the last four of your social?

Speaker speaker_2: Uh, 1942.

Speaker speaker_1: And for security purposes, could you verify the home address, including city, state and zip code, Marcus?

Speaker speaker_2: Uh, 4313 High Road, China, Tennessee 37111.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: 09/15/63.

Speaker speaker_1: And a good telephone number I have is 334-947-5982?

Speaker speaker_2: This is correct.

Speaker speaker_1: And the email I have is marcus.byrd156@gmail?

Speaker speaker_2: Yes, sir. Correct.

Speaker speaker_1: Okay. Okay, so let's see here. So looking at the file, it looks like you're not currently enrolled in anything anymore through BG Staffing. However, did you take a break through BG or no?

Speaker speaker_2: Yeah, I did... Well, I didn't take a break, they just, they didn't have me, uh, uh, me on schedule. They couldn't get me-

Speaker speaker_1: Got it.

Speaker speaker_2: They couldn't get me on schedule. But if anybody been taken out for, I don't see why... I mean, they taken out for right now, so I don't see why they keep taking out for nothing.

Speaker speaker_1: Okay, let's see, 'cause it says the last deduction that we received from you was back on the week of April 15th through the 21st of 2024. Um, but let me verify some things.

Speaker speaker_2: I thought... So isn't that another way that they keep it up because they didn't get me on schedule? This time they ain't got nothing to told on. Why would I want insurance if I can keep it on? I don't want y'all taking nothing out on me at all if I can keep it. They lose it. 'Cause I'm still working for, you know, you know, y'all, you know, scared of working. It ain't never my fault that they don't have me scheduled to work.

Speaker speaker_1: Okay, um, let's see here. Well, I do know that the deductions are on a weekly basis, so whenever you get paid, deductions happen. If, if you don't get paid, deductions don't happen. Um, so it looks like after four weeks of non-payment, you were enrolled into COBRA. I mean, I can reinstate the same coverage that you had before. Um, there's just a pending enrollment process that goes along with that, which takes one to two weeks.

Speaker speaker_2: What you mean by... But what you mean by enroll in COBRA? What, what you mean by that?

Speaker speaker_1: Um, so COBRA is pretty much a different insurance carrier. Um, so you would have, you would have received information in the mail if you wanted to continue COBRA. So what happens is that, uh, after four consecutive weeks of non-payment to us at Benefits Center Card, you would receive information regarding COBRA coverage, which is pretty much the same coverage that you had before offered through BG Staffing, just with a different insurance carrier. Um, but like I said, I mean, I can reinstate the coverage that you had through BG Staffing. It's just gonna take one to two weeks because there's a pending enrollment process that goes along with it.

Speaker speaker_2: I see. I don't understand why they would take it. I, I, I ain't never seen that before, so how are they able to do it? As long as I'm on scheduled work and I'm good as the work, I would think that they'd keep the insurance on because anything could happen to me. You know what I'm saying? You just don't never know.

Speaker speaker_1: I totally understand, but no sir, this, it's, that's how policy is after four consecutive weeks of non-payment, that's automatically enrolled into COBRA. Um, but I can go ahead and pro- uh, reinstate the coverage if you'd like for me to do that.

Speaker speaker_2: Well, I, I need, I need to go to, to the eye doctor now, but I need... You know, it's, I can't use it, so you know, I'm guessing there's no sense in me even staying there right now.

Speaker speaker_1: Okay. Um, well, is there anything else I could help you out with today, Marcus?

Speaker speaker_2: That'd be all, sir.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: Yes, sir. Bye-bye.

Speaker speaker_1: All right. Bye-bye.