

Transcript: Malcolm

Nash-4810592871956480-5969276935258112

Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Hey, my name's Shaheem Moore. Um, I enrolled in a, um, plan that I don't, I no longer need and, um, I just received my, uh, pay stub and it was a deduction for this month, but I don't even have the insurance cards for it and I don't got the- What's the company that you work for? Uh, MAU Workforce. Last four of your social? It's 1719. You say 21... You said... Say it one more time for me? 1719. First name? Shaheem. Last name? Moore. Right. For security purposes, can you verify your address and date of birth for me? It's 691 Old Barnwell Road, Allendale, South Carolina. ZIP code is 29810. Date of birth is 10/06/1999. Thank you. The phone number is 398-6543? Yes, sir. And the, uh, email is shahemoorepft@yahoo.com? Yes, sir. All right. So you wanna cancel all your coverage? Um, yes, and would it be possible for me to, uh, get a refund on that, uh, deduction? Because I, I don't, I don't have the cards for it and I, I, I really didn't get to use anything for it. So it shows me your coverage just became active as of this week. So your ID cards take one to two weeks to get to you from the activation date. And unfortunately, you wouldn't be able to get a refund 'cause you did submit a form to get enrolled into these plans. And also with the cancellation process, it does take one to two weeks for the cancellation process and then it is possible to see deductions within those two weeks, but after two weeks, you shouldn't see anything else. Okay. Okay. So, um, I mean, it's just because I no longer work at that job. So, um, how long do I have, uh, the benefits for? If you're no longer working with the job then you won't receive any more deductions, but you do have active coverage as of this week 'cause it already been paid for. Mm-hmm. Um, so your coverage will end on the 20th if you're not working and, and if you want to continue your coverage, you can make direct payments up to four weeks. But after those four weeks- Okay. ... you'll no longer be able to make direct payments and then your coverage will go to COBRA. Okay. Okay. So, um, like that's what I'm saying, like, all right, so how long you, would you say it take for, um, for the cards to come? One to two weeks from the activation date. If you need a digital copies while you're waiting on those physical ones, you could call around Thursday or Friday and we could see if the, if the digital copies are available to send via email. But you see where the problem's at for me, like you said my coverage would end on the 20th, and I can't even, you know, use the cards for anything right now. So, I mean, it's basically like, you know, I'm spending... I'm, I'm wasting money for nothing and I can't... I don't have access to use the digital or the, uh, physical card. I mean, I get that you say it's non-, it's nonrefundable, but why should, you know, like the plan just, uh, end on this week instead of next week? B- because the way that it works, it takes out your coverage a week prior to pay for the following week. So if you got a deduction this week, it would pay for next week's coverage. And if you got a deduction le- next week, it'll pay for that following week's coverage. You understand? Okay. Okay. So, but it does end this week? So, um, yes, sir. It does end this week. And again, like I

was saying, you can call back if you want an active coverage for four weeks. You can make direct payments of the \$32.46 for four weeks, but after those four weeks you'll no longer have... be able to have coverage. Okay. Okay. Um, all right. Um... So I did get that canceled for you. I'm checking, I'm currently checking to see if the... if your ID cards are available already by any chance so I can get them sent via email, but if you needed your ID cards, you could call back around Thursday or Friday, see if they're available as well. Okay. Um, so if it's not back, uh, by like Thursday or Friday, like after Thursday or Friday, I just basically paid for something that I can't use? I mean, technically you can use it 'cause it's active. You would just have to file a claim once you receive your ID cards. Okay. Okay. All right. All right. Thank you. You've been active since you said. No problem, Mr. Moore. Was there anything else I can help you with today? No, sir. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week. All right. You too. Thank you.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker_1: Hey, my name's Shaheem Moore. Um, I enrolled in a, um, plan that I don't, I no longer need and, um, I just received my, uh, pay stub and it was a deduction for this month, but I don't even have the insurance cards for it and I don't got the-

Speaker speaker_0: What's the company that you work for?

Speaker speaker_1: Uh, MAU Workforce.

Speaker speaker_0: Last four of your social?

Speaker speaker_1: It's 1719.

Speaker speaker_0: You say 21... You said... Say it one more time for me?

Speaker speaker_1: 1719.

Speaker speaker_0: First name?

Speaker speaker_1: Shaheem.

Speaker speaker_0: Last name?

Speaker speaker_1: Moore.

Speaker speaker_0: Right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: It's 691 Old Barnwell Road, Allendale, South Carolina. ZIP code is 29810. Date of birth is 10/06/1999.

Speaker speaker_0: Thank you. The phone number is 398-6543?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the, uh, email is shahemoorepft@yahoo.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: All right. So you wanna cancel all your coverage?

Speaker speaker_1: Um, yes, and would it be possible for me to, uh, get a refund on that, uh, deduction? Because I, I don't, I don't have the cards for it and I, I, I really didn't get to use anything for it.

Speaker speaker_0: So it shows me your coverage just became active as of this week. So your ID cards take one to two weeks to get to you from the activation date. And unfortunately, you wouldn't be able to get a refund 'cause you did submit a form to get enrolled into these plans. And also with the cancellation process, it does take one to two weeks for the cancellation process and then it is possible to see deductions within those two weeks, but after two weeks, you shouldn't see anything else.

Speaker speaker_1: Okay. Okay. So, um, I mean, it's just because I no longer work at that job. So, um, how long do I have, uh, the benefits for?

Speaker speaker_0: If you're no longer working with the job then you won't receive any more deductions, but you do have active coverage as of this week 'cause it already been paid for.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so your coverage will end on the 20th if you're not working and, and if you want to continue your coverage, you can make direct payments up to four weeks. But after those four weeks-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you'll no longer be able to make direct payments and then your coverage will go to COBRA.

Speaker speaker_1: Okay. Okay. So, um, like that's what I'm saying, like, all right, so how long you, would you say it take for, um, for the cards to come?

Speaker speaker_0: One to two weeks from the activation date. If you need a digital copies while you're waiting on those physical ones, you could call around Thursday or Friday and we could see if the, if the digital copies are available to send via email.

Speaker speaker_1: But you see where the problem's at for me, like you said my coverage would end on the 20th, and I can't even, you know, use the cards for anything right now. So, I mean, it's basically like, you know, I'm spending... I'm, I'm wasting money for nothing and I can't... I don't have access to use the digital or the, uh, physical card. I mean, I get that you say it's non-, it's nonrefundable, but why should, you know, like the plan just, uh, end on this week instead of next week?

Speaker speaker_0: B- because the way that it works, it takes out your coverage a week prior to pay for the following week. So if you got a deduction this week, it would pay for next week's coverage. And if you got a deduction le- next week, it'll pay for that following week's coverage. You understand?

Speaker speaker_1: Okay. Okay. So, but it does end this week?

Speaker speaker_0: So, um, yes, sir. It does end this week. And again, like I was saying, you can call back if you want an active coverage for four weeks. You can make direct payments of the \$32.46 for four weeks, but after those four weeks you'll no longer have... be able to have coverage.

Speaker speaker_1: Okay. Okay. Um, all right. Um...

Speaker speaker_0: So I did get that canceled for you. I'm checking, I'm currently checking to see if the... if your ID cards are available already by any chance so I can get them sent via email, but if you needed your ID cards, you could call back around Thursday or Friday, see if they're available as well.

Speaker speaker_1: Okay. Um, so if it's not back, uh, by like Thursday or Friday, like after Thursday or Friday, I just basically paid for something that I can't use?

Speaker speaker_0: I mean, technically you can use it 'cause it's active. You would just have to file a claim once you receive your ID cards.

Speaker speaker_1: Okay. Okay. All right. All right. Thank you.

Speaker speaker_0: You've been active since you said. No problem, Mr. Moore. Was there anything else I can help you with today?

Speaker speaker_1: No, sir.

Speaker speaker_0: If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week.

Speaker speaker_1: All right. You too.

Speaker speaker_0: Thank you.