

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Hey, Malcolm. Uh, I was calling, um, to, um, to, s- to... I'm sorry, I was, I was doing two things at once. You're fine. I was ca- I was calling because, um, the, the, uh, my job, I... So basically, I've, um, I got the email stating that I've missed some payroll deductions. Um. Mm-hmm. The, the job that I had through the, um, the agency, um, has ended and I'm looking for a new job right now. You're fine. And I believe that CO- COBRA is, would be my option right now to continue my benefits. Is that correct? So has it been four weeks since your coverage ended? Um, let's see here. Um- So it's been four weeks since you haven't been with the company. I... Let me see, what's that, what company you work for? Uh, Creative Circle. What's the social security number? 7909. First name? Brian with an I, last name Bradley. For security purposes, can you verify your address and date of birth for me? 81176 and, uh, 1401 Harmon Street, Berkeley, California. That's not the address that we have on file. Oh, um, you might have 1945 Powers Ferry Road, um, Atlanta, Georgia, Apartment 337. Yes. Is that a old address? Uh, which one? The, the Atlanta one? Yes. Uh, no, that's- Yeah, that's the one. That's current. Okay. And so we got your phone number at 510-2020-262? Yes. And your email is brian.bradley@mac.com? Correct. Thank you. All right. So looks like your coverage has only been inactive for two weeks. So it would take four weeks of no deductions happening or four direct payments in order for your coverage to roll over to COBRA. Okay, so then does that... So, so then... So help me out. So does that mean that I still have coverage now or You don't have... So you don't have active coverage, but you can make direct payments to have active coverage up to four weeks and after those four weeks, it'll roll over to COBRA. Or both. Okay. If you go four weeks without making a deduction or a direct payment, it'll go to COBRA automatically. Either way it's gonna go to COBRA after four weeks. Okay, so, so then, so then just help me out. So then I need to make... So if you made a direct payment today, you have to pay for last week's coverage and this week's coverage in order to catch up. And then if you want to continue to have active coverage, you have to call again next week to make a direct payment and then the week after that. And after that week, then you will roll over to COBRA 'cause you can no longer make direct payments. Okay. So then how much, how much would, would, uh, coverage be with, with COBRA? Uh, we don't know... We don't do anything with COBRA. That's a different car- that's a different company. So we wouldn't, I wouldn't have any information about COBRA. You would have to contact that carrier directly. Okay, so, so I'm sorry. I'm, I'm, I'm a little lost. So then... So you mean like when you said contact that carrier directly, does that mean like hype- just hypothetically, that means that I would have to like call Blue Cross and say, "Hey, Blue Cross, I would like to sign up for COBRA." Is that what you're saying? Essentially, yes, sir. So the carrier will be 90 Degree Benefits. But you're not eligible for COBRA until your COBRA, until your coverage either- After four weeks? ... terms out. So it

has to, let me see. You're, you had, you lost deductions on... So you stopped getting deductions on April 7th, so until the 7th, to the 7th to the 13th, that's one week with no coverage. This week, until the 20th, will be your second week with no coverage. Next week until the 27th will be your third week, and then that week after that will be your fourth week with no coverage. So that following week after that fourth week is when you will be eligible for COBRA and that's when you will contact 90 Degree Benefits about the COBRA program. Got it. So then, so, so then question then, if I don't plan on hypothetically just going to the dentist in the next two weeks, then I don't need to make a payment with you guys and then in two weeks contact 90 Degree Benefits and then find out about my options for COBRA? Yes, sir. So this week will be only your second week. So if you make it and if you wanted to use your coverage and you wanted to make it active again, and you say you want to next week you change your mind and you needed active coverage, you have to pay for this week's coverage, last week's coverage and the follow, and the current week coverage. That's your catch-up. I'd have to catch up. I'd have to catch up. Mm-hmm. Got it. Okay. And so then, um, I know you're not... You said it's 90 Degree Coverage, correct? Is that the name? 90 Degree, 90 Degree Benefits, they're the carrier for COBRA. Yes, sir. Okay, so 90 Degree Benefits. Once... I'm just writing this down. Um. You're fine. I can give you their phone number too whenever you're ready. Okay, their phone number is- 1-800-833-4296. You want to hit option one to speak with a representative. Got it. Okay. And all right, cool. So then I give them a call in two weeks just because hypothetically I'm not planning to go to the dentist or the eye doctor, whatever it may be in the next couple, next two weeks. Okay. All right, um, that answers my questions. Um, I appreciate it, sir. No problem, Mr. Brian. Was there anything else I can help you with today? No, sir, that's it. All right. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week. You too. Bye. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hey, Malcolm. Uh, I was calling, um, to, um, to, s- to... I'm sorry, I was, I was doing two things at once.

Speaker speaker\_0: You're fine.

Speaker speaker\_1: I was ca- I was calling because, um, the, the, uh, my job, I... So basically, I've, um, I got the email stating that I've missed some payroll deductions. Um.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: The, the job that I had through the, um, the agency, um, has ended and I'm looking for a new job right now.

Speaker speaker\_0: You're fine.

Speaker speaker\_1: And I believe that CO- COBRA is, would be my option right now to continue my benefits. Is that correct?

Speaker speaker\_0: So has it been four weeks since your coverage ended?

Speaker speaker\_1: Um, let's see here. Um-

Speaker speaker\_0: So it's been four weeks since you haven't been with the company. I... Let me see, what's that, what company you work for?

Speaker speaker\_1: Uh, Creative Circle.

Speaker speaker\_0: What's the social security number?

Speaker speaker\_1: 7909.

Speaker speaker\_0: First name?

Speaker speaker\_1: Brian with an I, last name Bradley.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 81176 and, uh, 1401 Harmon Street, Berkeley, California.

Speaker speaker\_0: That's not the address that we have on file.

Speaker speaker\_1: Oh, um, you might have 1945 Powers Ferry Road, um, Atlanta, Georgia, Apartment 337.

Speaker speaker\_0: Yes. Is that a old address?

Speaker speaker\_1: Uh, which one? The, the Atlanta one?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Uh, no, that's-

Speaker speaker\_0: Yeah, that's the one.

Speaker speaker\_1: That's current.

Speaker speaker\_0: Okay. And so we got your phone number at 510-2020-262?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And your email is brian.bradley@mac.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Thank you. All right. So looks like your coverage has only been inactive for two weeks. So it would take four weeks of no deductions happening or four direct payments in order for your coverage to roll over to COBRA.

Speaker speaker\_1: Okay, so then does that... So, so then... So help me out. So does that mean that I still have coverage now or

Speaker speaker\_2: You don't have...

Speaker speaker\_0: So you don't have active coverage, but you can make direct payments to have active coverage up to four weeks and after those four weeks, it'll roll over to COBRA. Or both.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If you go four weeks without making a deduction or a direct payment, it'll go to COBRA automatically. Either way it's gonna go to COBRA after four weeks.

Speaker speaker\_1: Okay, so, so then, so then just help me out. So then I need to make...

Speaker speaker\_0: So if you made a direct payment today, you have to pay for last week's coverage and this week's coverage in order to catch up. And then if you want to continue to have active coverage, you have to call again next week to make a direct payment and then the week after that. And after that week, then you will roll over to COBRA 'cause you can no longer make direct payments.

Speaker speaker\_1: Okay. So then how much, how much would, would, uh, coverage be with, with COBRA?

Speaker speaker\_0: Uh, we don't know... We don't do anything with COBRA. That's a different car- that's a different company. So we wouldn't, I wouldn't have any information about COBRA. You would have to contact that carrier directly.

Speaker speaker\_1: Okay, so, so I'm sorry. I'm, I'm, I'm a little lost. So then... So you mean like when you said contact that carrier directly, does that mean like hype- just hypothetically, that means that I would have to like call Blue Cross and say, "Hey, Blue Cross, I would like to sign up for COBRA." Is that what you're saying?

Speaker speaker\_0: Essentially, yes, sir. So the carrier will be 90 Degree Benefits. But you're not eligible for COBRA until your COBRA, until your coverage either-

Speaker speaker\_1: After four weeks?

Speaker speaker\_0: ... terms out. So it has to, let me see. You're, you had, you lost deductions on... So you stopped getting deductions on April 7th, so until the 7th, to the 7th to the 13th, that's one week with no coverage. This week, until the 20th, will be your second week with no coverage. Next week until the 27th will be your third week, and then that week after that will be your fourth week with no coverage. So that following week after that fourth week is when you will be eligible for COBRA and that's when you will contact 90 Degree Benefits about the COBRA program.

Speaker speaker\_1: Got it. So then, so, so then question then, if I don't plan on hypothetically just going to the dentist in the next two weeks, then I don't need to make a payment with you guys and then in two weeks contact 90 Degree Benefits and then find out about my options for COBRA?

Speaker speaker\_0: Yes, sir. So this week will be only your second week. So if you make it and if you wanted to use your coverage and you wanted to make it active again, and you say you want to next week you change your mind and you needed active coverage, you have to

pay for this week's coverage, last week's coverage and the follow, and the current week coverage. That's your catch-up.

Speaker speaker\_1: I'd have to catch up. I'd have to catch up.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Got it. Okay. And so then, um, I know you're not... You said it's 90 Degree Coverage, correct? Is that the name?

Speaker speaker\_0: 90 Degree, 90 Degree Benefits, they're the carrier for COBRA. Yes, sir.

Speaker speaker\_1: Okay, so 90 Degree Benefits. Once... I'm just writing this down. Um.

Speaker speaker\_0: You're fine. I can give you their phone number too whenever you're ready.

Speaker speaker\_1: Okay, their phone number is-

Speaker speaker\_0: 1-800-833-4296. You want to hit option one to speak with a representative.

Speaker speaker\_1: Got it. Okay. And all right, cool. So then I give them a call in two weeks just because hypothetically I'm not planning to go to the dentist or the eye doctor, whatever it may be in the next couple, next two weeks. Okay. All right, um, that answers my questions. Um, I appreciate it, sir.

Speaker speaker\_0: No problem, Mr. Brian. Was there anything else I can help you with today?

Speaker speaker\_1: No, sir, that's it.

Speaker speaker\_0: All right. 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: You too. Bye.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye.