Transcript: Malcolm

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## **Full Transcript**

... if you're calling benefits for the card, this is Malcolm. How can I help you? Yeah, hi. I'm an employee of Lenovo, and I just have a couple of general questions. Um, I'm getting ready to retire, and so I wanna know, um, does the insurance stop immediately when I retire or quit, whichever, or does it go on for, like, a month? Or, or, I guess that would be a week, 'cause my e- we get paid weekly. Right. So the way that it works, if you're no longer working for the staffing company... So the, just to give you some information, they take the deduction out a week prior to pay for the following week. So say you worked last week. They took a deduction out to pay for your coverage this week. So say you stop working this week and you don't make any money this week, they won't take out a deduction, so you won't have coverage next week. And so once you go- Right. ... four weeks without having a deduction taken, then your coverage will roll over to COBRA. Or o- if you're no longer working with the company, you ayou can make direct payments up to four weeks, but after four weeks, you'll no longer have active coverage. So basically, rather is you make direct payments or you just don't take deductions for four weeks. After four weeks, you'll no longer have coverage and it'll go into COBRA. Right. Okay. So if I, uh, if I just work part-time, even if it's just one day, that would be enough to pay for my insurance, right? I wouldn't be able to say yes to that, 'cause it's totally up to your staffing company's discretion. Because basically what, what I've seen in the past, if you don't make enough money, they won't make those deductions happen. Simply Yeah. Just so you can have more money. Well, yeah. I get that. Okay. All right. Um, that's all I needed. Okay. Thanks. No problem, sir. Hope you have a great weekend, man. Thanks. Bye. Bye. Hello? Hello? Yeah, it didn't disconnect, I guess. Oh, I'm just g- W- did you have any more questions? No. Thanks. All right. You have a great weekend. No problem. Thanks for calling benefits with the card. You, too. See you.

## **Conversation Format**

Speaker speaker\_0: ... if you're calling benefits for the card, this is Malcolm. How can I help you?

Speaker speaker\_1: Yeah, hi. I'm an employee of Lenovo, and I just have a couple of general questions. Um, I'm getting ready to retire, and so I wanna know, um, does the insurance stop immediately when I retire or quit, whichever, or does it go on for, like, a month? Or, or, I guess that would be a week, 'cause my e- we get paid weekly.

Speaker speaker\_0: Right. So the way that it works, if you're no longer working for the staffing company... So the, just to give you some information, they take the deduction out a week prior

to pay for the following week. So say you worked last week. They took a deduction out to pay for your coverage this week. So say you stop working this week and you don't make any money this week, they won't take out a deduction, so you won't have coverage next week. And so once you go-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... four weeks without having a deduction taken, then your coverage will roll over to COBRA. Or o- if you're no longer working with the company, you a- you can make direct payments up to four weeks, but after four weeks, you'll no longer have active coverage. So basically, rather is you make direct payments or you just don't take deductions for four weeks. After four weeks, you'll no longer have coverage and it'll go into COBRA.

Speaker speaker\_1: Right. Okay. So if I, uh, if I just work part-time, even if it's just one day, that would be enough to pay for my insurance, right?

Speaker speaker\_0: I wouldn't be able to say yes to that, 'cause it's totally up to your staffing company's discretion. Because basically what, what I've seen in the past, if you don't make enough money, they won't make those deductions happen. Simply

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Just so you can have more money.

Speaker speaker\_1: Well, yeah. I get that. Okay. All right. Um, that's all I needed. Okay. Thanks.

Speaker speaker\_0: No problem, sir. Hope you have a great weekend, man.

Speaker speaker 1: Thanks. Bye.

Speaker speaker\_0: Bye.

Speaker speaker\_2: Hello? Hello?

Speaker speaker 0: Hello?

Speaker speaker\_2: Yeah, it didn't disconnect, I guess.

Speaker speaker\_0: Oh, I'm just g- W- did you have any more questions?

Speaker speaker 2: No. Thanks.

Speaker speaker\_0: All right. You have a great weekend. No problem. Thanks for calling benefits with the card.

Speaker speaker\_2: You, too.

Speaker speaker\_0: See you.