

## Transcript: Malcolm

**Nash-6024202314891264-5381412165828608**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in the Card. This is Matt, my assistant. How can I help you? Uh, yes, sir, um, uh, I've got a check sent over. Last time I covered it, but, uh, I paid, uh, with an Apple Card last weekend, and they did, uh, do the deduction, uh, this week. So I was, I was just trying to see if you could check in your records and make sure I'm okay. What staff and company are you working for? Uh, Hamilton-Rockford. What's the last four of your Social? Uh, 6002. First name? Uh, first name Bent, last name Nixon. Just for queueing purposes, can you verify your address and date of birth for me? Uh, yes, 203... Uh, I'm sorry, 2035 Lauren Road, uh, Camden 639045. Uh, birthdate October the 9th, 1964. Thank you. So we got your phone number, 662-315-6244. Yes, that's right. Queuing at your email is nixon\_20@hotmail.com. Uh, yes, that's me. Yeah. Yeah, so it doesn't look like your coverage is active for this week. You said it's not active for this week? Yes, sir. But I'm trying to figure out. I paid, I paid, I paid, um- So I see where you made- ... I paid- ... I see where you made a direct payment for last week. So you- Right, and- When, when did you make that direct payment last week during that week? Uh, uh, let's see, I made the direct payment last week, and then they deducted the \$31 in change out of my check, uh, yesterday. But it's on my stub. So I see where next week's coverage is active. So that deduction that you need taken out for this week was for next week's coverage. So it doesn't look like you have active coverage for this week because no deduct- you didn't need the no deductions. Oh, you made a direct payment last week. Yeah, yeah. That's why. Yeah, but you were paying- That's right. You were paying for that, you were paying to make that week active. So if you wanted to pay for this week, you have to make another direct payment to pay for this week's coverage to be active. Okay, but I'm saying Hamilton Rockford took the money out of my check. I got paid Thursday, and I see the deduction. Yeah, and it pays for next week's coverage. Uh-huh. They take it out a week prior to pay for the follow- for your coverage. So every time you see a deduction, it pays for the following week. It doesn't pay for the current week. Okay, so if I made a payment on the 9th, then that took care of this week. No, that took care of the week of 6 through 12 because you didn't have active coverage that week. Okay, so I get... Am I covered right now? Not, technically not, because your coverage is not active. No deduction was taken to pay for this week, but as of next week, your coverage will be back active because you got a deduction this week to pay for next week's coverage. I guess I'm trying to figure out. I see, okay, I called, let's see, today is the 17th. Okay, I called on the 2nd, talked to a representative. Uh, I asked them to, um, because I didn't get a check, uh, that week. So I've called up and it should be in the call log. I said, "Okay, well, am I, do I need to make a payment on my card for the, uh, uh, for that week?" He said, "Yeah." So, uh, I got a text, uh, again, uh, uh, sometime on the 9th. And I paid with the Apple Card. Uh-huh. So I see what happened. So since you didn't have, since

you didn't get paid that week, no deduction was taken. Yeah. No deduction was taken to pay for this week either. So you paid for last week's coverage to be active because you didn't get a che- you didn't pa- you didn't work that week. So you paid for that week to be active, but since you didn't get paid that week, for this week's coverage, then this week's wasn't active because of that reason. So you would have had to make another direct payment for this week to pay for this week's coverage. But then next week, you'll be taken care of because you'll have been back working and that deduction has already been taken to pay for next week's coverage. So stick on. Okay. All you have to do is make... If you want an active coverage for this week, all you have to do is make another direct payment to pay for this week's coverage. Okay, so, okay, I called the rep on the 2nd. He said I was fine, I was good. I called somewhere around the 9th. I paid. Uh, I got paid yesterday. They did a deduction. So I'm just trying, I'm trying, I'm just, I guess I'm just trying to understand. Does the payments work if I'm... Let's say, if I make a payment this week, that covers me for next week, right? Yes, sir. So the deduction you see from your paycheck this week pays for next week's coverage. Uh-huh. Uh-huh. Okay. So as of next week, you will have active coverage again. Uh... Okay, all right, let me ask this question. Okay, now I paid on the 9th, which is supposed to cover me for this week. Yeah. Because I paid with my Apple Card not... Uh-huh. So that, that payment you made on the 9th covers last, that, the week of the 6th through the 12th because you did not have active coverage that week. Okay. So... You understand? I guess. I, I get, I, I don't know. I, I, I guess it's not you, it's just that I called the representative that week that I did not get a check. He looked in the system and he said I was good for that week. Okay? Which was the, uh, the week of, uh, December, December, the end of December to the third of January. But I see where you called on the 2nd, and I was actually the one you spoke with. Right, right. So you did have, you did have coverage on the 2nd through the 5th. But as of the week, through the 6th through the 12th you didn't have coverage. And that is when you called on the 9th, you paid for coverage from the 6th through the 12th. Right. Right, right. Okay. So I'm paying- But now you just, you just made that first payment. Go ahead. Okay. Okay, now I, okay, now I got a deduction on the 16th, okay? So what does that cover? Yeah, but that pays, that pays for the week of the 20th to the 26th. Oh, this is... I mean, I'm just saying, 'cause I- So, the- 'Cause see when I called- Go ahead. Uh... Yeah. 'Cause when I called in that 2nd, I, I called on the 2nd to make sure, to see if I needed to make a payment, and I was told I didn't have to make a payment. And then when the 9th came around, I called, I made a payment. Now I got a payroll deduction on the 16th, so I'm just trying to figure out why I gotta... That- that's what I'm just trying to figure out. I mean, I, I understand what you're saying but, I mean, I, I, I called to make sure. So you did. When you called me- Yeah. ... when you called us on the 2nd, when you spoke to me, you did have- Yeah. ... coverage for that week, until the 5th. Okay. Okay. After the 5th, your coverage had stopped because no deduction was taken from that week to pay for the week of the 6th through the 12th and that's why you called on the 9th and made that direct payment. So then you made a payment to pay for the week of the 6th through the 12th. Okay. Now that you're back working, after that direct payment- Yeah. ... the deduction you got taken out on Thursday pays for the week- Yeah. ... of the 20th to the 26th. So right... 'Cause, so you only don't have coverage from the week of the 13th through the 19th. Now you can make a direct payment to have coverage, but you don't technically- ... have to unless you plan on using your coverage between the 13th and the 19th. Okay, I see. Okay. So, okay, so next week... Okay, on the 23rd- After. You, you already have extra coverage for next week. Okay,

I'll be good. Yes, sir. Okay. So, so just because I miss one, one payment doesn't mean I lose my coverage, it's just the coverage- Yes, sir. ... depending if you pay your premium. Yes, sir. So the way that it works, if you go four weeks- Yeah. ... without making a direct... I mean, go four weeks without getting the premiums taken out, then that's when your coverage cancels itself out, but- Oh, okay. I see. You're able to make direct payments but, but you're only able to make up to four direct payments. Oh, okay. Oh, okay, I see what you're saying 'cause, uh, after four weeks, then the coverage will lapse. Mm-hmm. If I don't pay, yeah, okay. 'Cause I know y'all will cover us up to, for what, four weeks? Until we can get COBRA or something like that? Okay. Yes, sir. Okay. Well, I, I guess that makes sense 'cause I, I'd love to make a payment today but man, I, I can't. I, I, they had us working one day last week and all I got paid was \$80 something dollars, and then, uh, I know out of this check, I know I got... Um, I know, I know... Okay, so what Hamilton-Rockwood took out, um, this week will pay for the 20th through the 24th, maybe next week. So the, the deduction you see- Uh. ... on the 16th- Yeah. ... pays for the week of the 20th through the 26th. Oh, okay. Okay. All right. Okay. All right. Well, that, that makes, that makes sense. I, I wish... I don't know why they don't have it set up where... I don't know. Sometimes y'all have it set up where you just pay by the month. You know what I'm saying? Then you pay at the end of the month, you know, you got full months of coverage, you know, instead of the week by week. But I, I guess there's 10... and people quitting all the time, so I... it makes sense. That's the, that's the exact reason on why they do it that way. Okay. What's your name again was? Hello? Malcolm. Okay, Mal. Well, Malcolm, I... Look, I appreciate your time and your patience and thank, thank... It, it makes, it makes a little bit more sense now. I appreciate you. No problem, Mr. Mixon. That's what I'm here for. Anything else I can help you with today? Uh, no, sir. You make sure you just enjoy your weekend now. You too, man. Thank you. I appreciate it. All, all right. Bye now. 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 the Card. This is Matt, my assistant. How can I help you?

Speaker speaker\_2: Uh, yes, sir, um, uh, I've got a check sent over. Last time I covered it, but, uh, I paid, uh, with an Apple Card last weekend, and they did, uh, do the deduction, uh, this week. So I was, I was just trying to see if you could check in your records and make sure I'm okay.

Speaker speaker\_1: What staff and company are you working for?

Speaker speaker\_2: Uh, Hamilton-Rockford.

Speaker speaker\_1: What's the last four of your Social?

Speaker speaker\_2: Uh, 6002.

Speaker speaker\_1: First name?

Speaker speaker\_2: Uh, first name Bent, last name Nixon.

Speaker speaker\_1: Just for queueing purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Uh, yes, 203... Uh, I'm sorry, 2035 Lauren Road, uh, Camden 639045. Uh, birthdate October the 9th, 1964.

Speaker speaker\_1: Thank you. So we got your phone number, 662-315-6244.

Speaker speaker\_2: Yes, that's right.

Speaker speaker\_1: Queuing at your email is nixon\_20@hotmail.com.

Speaker speaker\_2: Uh, yes, that's me.

Speaker speaker\_1: Yeah. Yeah, so it doesn't look like your coverage is active for this week.

Speaker speaker\_2: You said it's not active for this week?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: But I'm trying to figure out. I paid, I paid, I paid, um-

Speaker speaker\_1: So I see where you made-

Speaker speaker\_2: ... I paid-

Speaker speaker\_1: ... I see where you made a direct payment for last week. So you-

Speaker speaker\_2: Right, and-

Speaker speaker\_1: When, when did you make that direct payment last week during that week?

Speaker speaker\_2: Uh, uh, let's see, I made the direct payment last week, and then they deducted the \$31 in change out of my check, uh, yesterday. But it's on my stub.

Speaker speaker\_1: So I see where next week's coverage is active. So that deduction that you need taken out for this week was for next week's coverage. So it doesn't look like you have active coverage for this week because no deduct- you didn't need the no deductions. Oh, you made a direct payment last week.

Speaker speaker\_2: Yeah, yeah.

Speaker speaker\_1: That's why.

Speaker speaker\_2: Yeah, but you were paying-

Speaker speaker\_1: That's right.

Speaker speaker\_2: You were paying for that, you were paying to make that week active. So if you wanted to pay for this week, you have to make another direct payment to pay for this week's coverage to be active.

Speaker speaker\_1: Okay, but I'm saying Hamilton Rockford took the money out of my check. I got paid Thursday, and I see the deduction.

Speaker speaker\_2: Yeah, and it pays for next week's coverage.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: They take it out a week prior to pay for the follow- for your coverage. So every time you see a deduction, it pays for the following week. It doesn't pay for the current week.

Speaker speaker\_1: Okay, so if I made a payment on the 9th, then that took care of this week.

Speaker speaker\_2: No, that took care of the week of 6 through 12 because you didn't have active coverage that week.

Speaker speaker\_1: Okay, so I get... Am I covered right now?

Speaker speaker\_2: Not, technically not, because your coverage is not active. No deduction was taken to pay for this week, but as of next week, your coverage will be back active because you got a deduction this week to pay for next week's coverage.

Speaker speaker\_1: I guess I'm trying to figure out. I see, okay, I called, let's see, today is the 17th. Okay, I called on the 2nd, talked to a representative. Uh, I asked them to, um, because I didn't get a check, uh, that week. So I've called up and it should be in the call log. I said, "Okay, well, am I, do I need to make a payment on my card for the, uh, uh, for that week?" He said, "Yeah." So, uh, I got a text, uh, again, uh, uh, sometime on the 9th. And I paid with the Apple Card. Uh-huh.

Speaker speaker\_2: So I see what happened. So since you didn't have, since you didn't get paid that week, no deduction was taken.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: No deduction was taken to pay for this week either. So you paid for last week's coverage to be active because you didn't get a che- you didn't pa- you didn't work that week. So you paid for that week to be active, but since you didn't get paid that week, for this week's coverage, then this week's wasn't active because of that reason. So you would have had to make another direct payment for this week to pay for this week's coverage. But then next week, you'll be taken care of because you'll have been back working and that deduction has already been taken to pay for next week's coverage. So stick on.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All you have to do is make... If you want an active coverage for this week, all you have to do is make another direct payment to pay for this week's coverage.

Speaker speaker\_1: Okay, so, okay, I called the rep on the 2nd. He said I was fine, I was good. I called somewhere around the 9th. I paid. Uh, I got paid yesterday. They did a deduction. So I'm just trying, I'm trying, I'm just, I guess I'm just trying to understand. Does the payments work if I'm... Let's say, if I make a payment this week, that covers me for next week,

right?

Speaker speaker\_2: Yes, sir. So the deduction you see from your paycheck this week pays for next week's coverage.

Speaker speaker\_1: Uh-huh. Uh-huh. Okay.

Speaker speaker\_2: So as of next week, you will have active coverage again.

Speaker speaker\_1: Uh... Okay, all right, let me ask this question. Okay, now I paid on the 9th, which is supposed to cover me for this week.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Because I paid with my Apple Card not... Uh-huh.

Speaker speaker\_2: So that, that payment you made on the 9th covers last, that, the week of the 6th through the 12th because you did not have active coverage that week.

Speaker speaker\_1: Okay. So...

Speaker speaker\_2: You understand?

Speaker speaker\_1: I guess. I, I get, I, I don't know. I, I, I guess it's not you, it's just that I called the representative that week that I did not get a check. He looked in the system and he said I was good for that week. Okay? Which was the, uh, the week of, uh, December, December, the end of December to the third of January.

Speaker speaker\_2: But I see where you called on the 2nd, and I was actually the one you spoke with.

Speaker speaker\_1: Right, right.

Speaker speaker\_2: So you did have, you did have coverage on the 2nd through the 5th. But as of the week, through the 6th through the 12th you didn't have coverage. And that is when you called on the 9th, you paid for coverage from the 6th through the 12th.

Speaker speaker\_1: Right. Right, right. Okay. So I'm paying-

Speaker speaker\_2: But now you just, you just made that first payment. Go ahead.

Speaker speaker\_1: Okay. Okay, now I, okay, now I got a deduction on the 16th, okay? So what does that cover?

Speaker speaker\_2: Yeah, but that pays, that pays for the week of the 20th to the 26th.

Speaker speaker\_1: Oh, this is... I mean, I'm just saying, 'cause I-

Speaker speaker\_2: So, the-

Speaker speaker\_1: 'Cause see when I called-

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: Uh... Yeah. 'Cause when I called in that 2nd, I, I called on the 2nd to make sure, to see if I needed to make a payment, and I was told I didn't have to make a payment. And then when the 9th came around, I called, I made a payment. Now I got a payroll deduction on the 16th, so I'm just trying to figure out why I gotta... That- that's what I'm just trying to figure out. I mean, I, I understand what you're saying but, I mean, I, I, I called to make sure.

Speaker speaker\_2: So you did. When you called me-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... when you called us on the 2nd, when you spoke to me, you did have-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... coverage for that week, until the 5th.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_2: After the 5th, your coverage had stopped because no deduction was taken from that week to pay for the week of the 6th through the 12th and that's why you called on the 9th and made that direct payment. So then you made a payment to pay for the week of the 6th through the 12th.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Now that you're back working, after that direct payment-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... the deduction you got taken out on Thursday pays for the week-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... of the 20th to the 26th. So right... 'Cause, so you only don't have coverage from the week of the 13th through the 19th. Now you can make a direct payment to have coverage, but you don't technically- ... have to unless you plan on using your coverage between the 13th and the 19th.

Speaker speaker\_1: Okay, I see. Okay. So, okay, so next week... Okay, on the 23rd-

Speaker speaker\_2: After. You, you already have extra coverage for next week.

Speaker speaker\_1: Okay, I'll be good.

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay. So, so just because I miss one, one payment doesn't mean I lose my coverage, it's just the coverage-

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: ... depending if you pay your premium.

Speaker speaker\_2: Yes, sir. So the way that it works, if you go four weeks-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... without making a direct... I mean, go four weeks without getting the premiums taken out, then that's when your coverage cancels itself out, but-

Speaker speaker\_1: Oh, okay. I see.

Speaker speaker\_2: You're able to make direct payments but, but you're only able to make up to four direct payments.

Speaker speaker\_1: Oh, okay. Oh, okay, I see what you're saying 'cause, uh, after four weeks, then the coverage will lapse.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: If I don't pay, yeah, okay. 'Cause I know y'all will cover us up to, for what, four weeks? Until we can get COBRA or something like that? Okay.

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay. Well, I, I guess that makes sense 'cause I, I'd love to make a payment today but man, I, I can't. I, I, they had us working one day last week and all I got paid was \$80 something dollars, and then, uh, I know out of this check, I know I got... Um, I know, I know... Okay, so what Hamilton-Rockwood took out, um, this week will pay for the 20th through the 24th, maybe next week.

Speaker speaker\_2: So the, the deduction you see-

Speaker speaker\_1: Uh.

Speaker speaker\_2: ... on the 16th-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... pays for the week of the 20th through the 26th.

Speaker speaker\_1: Oh, okay. Okay. All right. Okay. All right. Well, that, that makes, that makes sense. I, I wish... I don't know why they don't have it set up where... I don't know. Sometimes y'all have it set up where you just pay by the month. You know what I'm saying? Then you pay at the end of the month, you know, you got full months of coverage, you know, instead of the week by week. But I, I guess there's 10... and people quitting all the time, so I... it makes sense.

Speaker speaker\_2: That's the, that's the exact reason on why they do it that way.

Speaker speaker\_1: Okay. What's your name again was? Hello?

Speaker speaker\_2: Malcolm.

Speaker speaker\_1: Okay, Mal. Well, Malcolm, I... Look, I appreciate your time and your patience and thank, thank... It, it makes, it makes a little bit more sense now. I appreciate you.



Speaker speaker\_2: No problem, Mr. Mixon. That's what I'm here for. Anything else I can help you with today?

Speaker speaker\_1: Uh, no, sir. You make sure you just enjoy your weekend now.

Speaker speaker\_2: You too, man. Thank you. I appreciate it.

Speaker speaker\_1: All, all right. Bye now.

Speaker speaker\_2: Bye.