

Transcript: Malcolm

Nash-6138602204381184-4599622744883200

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits for the Car. This is Malcolm. How can I help you? Yes, my name is Anna Scott. I'm calling for a Frank Scott. I need to pay his, uh, insurance, and I'm trying to see how much it is. So are you on his coverage or is it just him? It's just him. So he would, he would have to be the one to call in, unfortunately. I wouldn't be able to access his account without his permission. Well, he had before i- it's something now that they put consent for him for me to talk for him. It ain't on your paperwork? Hm. What staffing company does he work for? Uh, MAU. His Social? Last four is 5650. All right. First name? Frank... Scott. Let's see. Yeah, I don't see... I don't see any note where he gave you authorization. Oh, wait. What? Uh, do you mind if I put you on a brief hold? That's fine. Thank you. Hello? Sorry, are you his mother? Uh-huh. Okay. So would you be a- would you be able to verify address and date of birth for me? 594 Georgia Highway 56 North, Waynesboro, Georgia, 30830. You need his birthday? Mm-hmm. 12/10/1996. Thank you. All right. So if he wanted to make a direct payment, he has to make a direct payment for last week and this week's coverage. Okay. How much that'll be? So it'd be 30.51 times 2..... 35 and 37. Let me look at it, 60, 70. It'll be \$61.02. Okay. You want to go ahead on and pay it? Okay. Are y'all getting ready for the... How much is it though? It's \$30 a week you say? So it's \$30.51 a week. Okay. For the two weeks, it'll be, it'll be \$61.02. Okay. And then he came back to the office and requested for his card number. And that's when they gave it to me and said, "Mr. Scott, you must pay your first check by the seventh time this month. Your card is active." And I said, "Well, when's that?" Right. So the card is in his, his name or your name? It's in my name. All right. So what would be your, what would your name be then? Annie Scott. Is that A-N-N-I-E? Mm-hmm. A-N-N-I-E. You, you have to know exactly how it is on the card? Yes. It's A-N-N-I-E, and it's a R period, and, um, S-C-O-T-T. Okay. And the billing address? 594 Georgia Highway, Highway 56 North in Waynesboro, Georgia, 30830. You said 594 Georgia Highway- ... 56 North, Waynesboro, Georgia 30830. I hear you. Sometimes they don't put that, that Georgia in there. Sometimes they do and sometimes they don't. But that's what it is. Okay. I'm ready for the client number. 5153-4201-0579-3941. You said 5153-4201-0579-3941? Mm-hmm. Mm-hmm. Uh-huh. And the CVC number? Um, 7... 747. 747? Mm-hmm. And expiration date? 11/27. Okay. That payment went through. They're going to have to call me back because it says it's rejected on their end for some reason. Hello? I said, did they give you a confirmation number or something? Say that again? I said, do you give me a confirmation number? So, uh, he should, he should get the receipt inside of his email. Okay. So, uh, so next week... You say I have to pay every Monday till he go back to work? It don't... It don't have to be every Monday, just every week he has to make a payment. Okay. But he can only make a payment up to four weeks. After four weeks, he'll no longer be able to make a payment. Okay. 'Cause he don't go

back to work till the 2nd of January. So that's about like two more weeks, three more. Mm-hmm. So you saying he can only make four payments you say? Yes, ma'am. He's only allowed to make four direct payments and then he'll no longer have active coverage. So I need to make... So what you saying, if I... Okay. I'm, I'm lying on... looking at it and I'm counting right now. So he don't go back to work until January the 2nd. So I expect the next two weeks I make a payment, and then he'll be back to work. So what you saying, if anything after that his coverage is no longer active? Yeah, after four weeks of making direct payments, he'll no longer have active coverage when they go to COBRA unless he starts working again. Okay. Because he supposed to go back to work January the 2nd. So how many more weeks that is? That's, that's like two more weeks, isn't it? Or three? One, two... One, two, so the second... His, his last... His coverage will be active until December 22nd. So after that it won't be? No, ma'am. So, well, uh, I don't... I don't know how that goes. So after he... I mean, you don't allow one more week because after that he, uh, going back to work. So when he get back to work, do his insurance start back over? By you, the lease... Ah. The only reason it was not going to be active is because no deductions were taken. And after four weeks and no deductions being taken, the cancel... the coverage usually cancels itself out. And so if he's not working and making direct payments, after four weeks of direct payments his coverage would not be active. So even though I'm making the payment it's not going to be active? So you can only make four direct payments and then it goes to direct payment. Okay, I see what you're saying. Mm-hmm. Okay. So, so two more payments and then that's it? Yes, ma'am, and his coverage won't be active anymore. But he can always get his coverage reinstated once he goes back to work. So in first scenario, he'll be out of, without insurance for like two weeks, and then he can get his coverage reinstated once he's back working. So when he go back... So when he go back to work, what do he have to do? I mean, he has to call you all to get it reinstated or, or do he do it on his job? Yes, ma'am. Oh, he has to call you all and get it reinstated? Yep. Mm-hmm. Okay. Like I said, I'll probably call back because I'm the one who handles all this stuff for him. Yes, ma'am. I understand. Okay then. Okay. All right. All right. Thank you. Mm-hmm. No problem, Ms. Scott. All right. Was there anything else I can help you with today? No, that's all. Okay. And if not- All right. ... nothing else, thank you for calling Benefit. All right. All right, thank you. All right. You have a great day. You too. Thank you. All right, thanks. Mm-hmm.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits for the Car. This is Malcolm. How can I help you?

Speaker speaker_2: Yes, my name is Anna Scott. I'm calling for a Frank Scott. I need to pay his, uh, insurance, and I'm trying to see how much it is.

Speaker speaker_1: So are you on his coverage or is it just him?

Speaker speaker_2: It's just him.

Speaker speaker_1: So he would, he would have to be the one to call in, unfortunately. I wouldn't be able to access his account without his permission.

Speaker speaker_2: Well, he had before i- it's something now that they put consent for him for me to talk for him. It ain't on your paperwork?

Speaker speaker_1: Hm. What staffing company does he work for?

Speaker speaker_2: Uh, MAU.

Speaker speaker_1: His Social?

Speaker speaker_2: Last four is 5650.

Speaker speaker_1: All right. First name?

Speaker speaker_2: Frank... Scott.

Speaker speaker_1: Let's see. Yeah, I don't see... I don't see any note where he gave you authorization. Oh, wait.

Speaker speaker_2: What?

Speaker speaker_1: Uh, do you mind if I put you on a brief hold?

Speaker speaker_2: That's fine.

Speaker speaker_1: Thank you.

Speaker speaker_2: Hello?

Speaker speaker_1: Sorry, are you his mother?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Okay. So would you be a- would you be able to verify address and date of birth for me?

Speaker speaker_2: 594 Georgia Highway 56 North, Waynesboro, Georgia, 30830. You need his birthday?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: 12/10/1996.

Speaker speaker_1: Thank you. All right. So if he wanted to make a direct payment, he has to make a direct payment for last week and this week's coverage.

Speaker speaker_2: Okay. How much that'll be?

Speaker speaker_1: So it'd be 30.51 times 2...

Speaker speaker_2: ... 35 and 37. Let me look at it, 60, 70.

Speaker speaker_1: It'll be \$61.02.

Speaker speaker_2: Okay. You want to go ahead on and pay it?

Speaker speaker_1: Okay.

Speaker speaker_3: Are y'all getting ready for the...

Speaker speaker_2: How much is it though? It's \$30 a week you say?

Speaker speaker_1: So it's \$30.51 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: For the two weeks, it'll be, it'll be \$61.02.

Speaker speaker_2: Okay.

Speaker speaker_3: And then he came back to the office and requested for his card number. And that's when they gave it to me and said, "Mr. Scott, you must pay your first check by the seventh time this month. Your card is active." And I said, "Well, when's that?"

Speaker speaker_1: Right. So the card is in his, his name or your name?

Speaker speaker_2: It's in my name.

Speaker speaker_1: All right. So what would be your, what would your name be then?

Speaker speaker_2: Annie Scott.

Speaker speaker_1: Is that A-N-N-I-E?

Speaker speaker_2: Mm-hmm. A-N-N-I-E. You, you have to know exactly how it is on the card?

Speaker speaker_1: Yes.

Speaker speaker_2: It's A-N-N-I-E, and it's a R period, and, um, S-C-O-T-T.

Speaker speaker_1: Okay. And the billing address?

Speaker speaker_2: 594 Georgia Highway, Highway 56 North in Waynesboro, Georgia, 30830.

Speaker speaker_1: You said 594 Georgia Highway-

Speaker speaker_2: ... 56 North, Waynesboro, Georgia 30830.

Speaker speaker_1: I hear you.

Speaker speaker_2: Sometimes they don't put that, that Georgia in there. Sometimes they do and sometimes they don't. But that's what it is.

Speaker speaker_1: Okay. I'm ready for the client number.

Speaker speaker_2: 5153-4201-0579-3941.

Speaker speaker_1: You said 5153-4201-0579-3941?

Speaker speaker_2: Mm-hmm. Mm-hmm. Uh-huh.

Speaker speaker_1: And the CVC number?

Speaker speaker_2: Um, 7... 747.

Speaker speaker_1: 747?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And expiration date?

Speaker speaker_2: 11/27.

Speaker speaker_1: Okay. That payment went through.

Speaker speaker_2: They're going to have to call me back because it says it's rejected on their end for some reason.

Speaker speaker_1: Hello?

Speaker speaker_2: I said, did they give you a confirmation number or something?

Speaker speaker_1: Say that again?

Speaker speaker_2: I said, do you give me a confirmation number?

Speaker speaker_1: So, uh, he should, he should get the receipt inside of his email.

Speaker speaker_2: Okay. So, uh, so next week... You say I have to pay every Monday till he go back to work?

Speaker speaker_1: It don't... It don't have to be every Monday, just every week he has to make a payment.

Speaker speaker_2: Okay.

Speaker speaker_1: But he can only make a payment up to four weeks. After four weeks, he'll no longer be able to make a payment.

Speaker speaker_2: Okay. 'Cause he don't go back to work till the 2nd of January. So that's about like two more weeks, three more.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So you saying he can only make four payments you say?

Speaker speaker_1: Yes, ma'am. He's only allowed to make four direct payments and then he'll no longer have active coverage.

Speaker speaker_2: So I need to make... So what you saying, if I... Okay. I'm, I'm lying on... looking at it and I'm counting right now. So he don't go back to work until January the 2nd. So I expect the next two weeks I make a payment, and then he'll be back to work. So what you saying, if anything after that his coverage is no longer active?

Speaker speaker_1: Yeah, after four weeks of making direct payments, he'll no longer have active coverage when they go to COBRA unless he starts working again.

Speaker speaker_2: Okay. Because he supposed to go back to work January the 2nd. So how many more weeks that is? That's, that's like two more weeks, isn't it? Or three?

Speaker speaker_1: One, two... One, two, so the second... His, his last... His coverage will be active until December 22nd.

Speaker speaker_2: So after that it won't be?

Speaker speaker_1: No, ma'am.

Speaker speaker_2: So, well, uh, I don't... I don't know how that goes. So after he... I mean, you don't allow one more week because after that he, uh, going back to work. So when he get back to work, do his insurance start back over?

Speaker speaker_1: By you, the lease...

Speaker speaker_2: Ah.

Speaker speaker_1: The only reason it was not going to be active is because no deductions were taken. And after four weeks and no deductions being taken, the cancel... the coverage usually cancels itself out. And so if he's not working and making direct payments, after four weeks of direct payments his coverage would not be active.

Speaker speaker_2: So even though I'm making the payment it's not going to be active?

Speaker speaker_1: So you can only make four direct payments and then it goes to direct payment.

Speaker speaker_2: Okay, I see what you're saying.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. So, so two more payments and then that's it?

Speaker speaker_1: Yes, ma'am, and his coverage won't be active anymore. But he can always get his coverage reinstated once he goes back to work. So in first scenario, he'll be out of, without insurance for like two weeks, and then he can get his coverage reinstated once he's back working.

Speaker speaker_2: So when he go back... So when he go back to work, what do he have to do? I mean, he has to call you all to get it reinstated or, or do he do it on his job?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Oh, he has to call you all and get it reinstated?

Speaker speaker_1: Yep. Mm-hmm.

Speaker speaker_2: Okay. Like I said, I'll probably call back because I'm the one who handles all this stuff for him.

Speaker speaker_1: Yes, ma'am. I understand.

Speaker speaker_2: Okay then. Okay. All right. All right. Thank you. Mm-hmm.

Speaker speaker_1: No problem, Ms. Scott.

Speaker speaker_2: All right.

Speaker speaker_1: Was there anything else I can help you with today?

Speaker speaker_2: No, that's all. Okay.

Speaker speaker_1: And if not-

Speaker speaker_2: All right.

Speaker speaker_1: ... nothing else, thank you for calling Benefit.

Speaker speaker_2: All right. All right, thank you.

Speaker speaker_1: All right. You have a great day. You too. Thank you.

Speaker speaker_2: All right, thanks. Mm-hmm.