

Transcript: Pearl

Rojas-5302184234500096-4673091784720384

Full Transcript

Hi. Good afternoon. Thank you for calling Benefits and a Card. My name is Pearl. How may I assist you with? Hello. Good day. Eh, my name is, uh, Smitty. Yes, uh-huh. And how can I assist you? Uh- Yeah. Uh, we now spoke with, uh, one Mr. Malcolm. So, um, what happened, um, our- my ins- our- um, my insurance will soon, um... I've not been paying my insurance for, for almost two, three weeks now, all right? And, um, I was told that if I didn't pay it this week, it would run over to, uh, uh, what do you call them again? COBRA. To, to COBRA, yeah. So I'm, I'm... Just want to know that, uh, because I've discussed with Malcolm that I want to add my family to that. So, the insurance company will call, the COBRA will call to say that if we didn't do any change now, once it's switched over to them, I'll be- I would have no other- w- I'll have n- not do any other change. So that's why I'm calling back, so that we initiate the change this time before it run over to the, um, COBRA. So you need to- you need to speak with COBRA? Ah. No, he needs- I can't. ... to speak with whomever he's insured with, w- whoever is in charge of the insurance before it gets to COBRA. Okay. 'Cause if it's not... S- um, to make changes he has to be within 30 days of receiving his first paycheck or company open enrollment. That's not what she said. In order to add his family on. Yeah. That's not what she just said. She said, "To make any changes before this policy ends, you have to talk to whomever the insurance company is before, um, it, it goes to COBRA." Who said that? The lady at COBRA. Yeah, their company is separate from ours, so I'm not sure why she instructed you to do that, or I'm not sure if she knew if you guys could do that or not. But in order to add his family on he has to be within the 30 days of receiving his first paycheck or during company open enrollment. Or when there's a life change, right. And it has to be 30 days for, for the life change. That's if you adopt a child, if you get married, or if you get divorced and there's another one, which you failed to mention. And have any of those occurred within the last 30 days? Yes, they, they, those have occurred, but you still failed to mention them. Okay. And - Give me one second. If, if, if he is not working for the company and the deductions are coming out, then-

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits and a Card. My name is Pearl. How may I assist you with?

Speaker speaker_1: Hello. Good day. Eh, my name is, uh, Smitty. Yes, uh-huh.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Uh- Yeah. Uh, we now spoke with, uh, one Mr. Malcolm. So, um, what happened, um, our- my ins- our- um, my insurance will soon, um... I've not been paying my insurance for, for almost two, three weeks now, all right? And, um, I was told that if I didn't pay it this week, it would run over to, uh, uh, what do you call them again? COBRA. To, to COBRA, yeah. So I'm, I'm... Just want to know that, uh, because I've discussed with Malcolm that I want to add my family to that. So, the insurance company will call, the COBRA will call to say that if we didn't do any change now, once it's switched over to them, I'll be- I would have no other- w- I'll have n- not do any other change. So that's why I'm calling back, so that we initiate the change this time before it run over to the, um, COBRA.

Speaker speaker_0: So you need to- you need to speak with COBRA?

Speaker speaker_1: Ah.

Speaker speaker_2: No, he needs-

Speaker speaker_1: I can't.

Speaker speaker_2: ... to speak with whomever he's insured with, w- whoever is in charge of the insurance before it gets to COBRA.

Speaker speaker_0: Okay. 'Cause if it's not... S- um, to make changes he has to be within 30 days of receiving his first paycheck or company open enrollment.

Speaker speaker_2: That's not what she said.

Speaker speaker_0: In order to add his family on.

Speaker speaker_2: Yeah. That's not what she just said. She said, "To make any changes before this policy ends, you have to talk to whomever the insurance company is before, um, it, it goes to COBRA."

Speaker speaker_0: Who said that?

Speaker speaker_2: The lady at COBRA.

Speaker speaker_0: Yeah, their company is separate from ours, so I'm not sure why she instructed you to do that, or I'm not sure if she knew if you guys could do that or not. But in order to add his family on he has to be within the 30 days of receiving his first paycheck or during company open enrollment.

Speaker speaker_2: Or when there's a life change, right. And it has to be 30 days for, for the life change. That's if you adopt a child, if you get married, or if you get divorced and there's another one, which you failed to mention.

Speaker speaker_0: And have any of those occurred within the last 30 days?

Speaker speaker_2: Yes, they, they, those have occurred, but you still failed to mention them.

Speaker speaker_0: Okay.

Speaker speaker_2: And -

Speaker speaker_0: Give me one second. If, if, if he is not working for the company and the deductions are coming out, then-