

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? This is Azania Walker. And how can I assist you, Ms. Walker? Um, I'm just trying to see how does the Benefits in a Card work like where does it... where it's on at and what... how... what is it? So, Benefits in a Card... I'm sorry, you got a email? Yes, ma'am. I'm, I'm listening. Um, so Benefits in a Card, we're the healthcare administrators for staffing agencies, um, that offer healthcare to their, to their employees. So, things like medical, dental, vision, short-term disability, life insurance, things like that. Mm-hmm. The price depends on how many people you... how many plans you choose and who did you choose to cover, 'cause you can cover you and yourselves... just yourself, you and your children, or you and the whole family. And it's something that's deducted from your check every week. Okay. So, I've been, uh, working at... I've been working at ... for, like, since October 27. And they making sure that they take the money out of my check, but they not making sure that I got my card, so I can use my health plan for things that I really need. And I called you last week. Okay. What's the... uh-huh. I talked to them last week, they were supposed to help me, but, you know, and I, I got the, uh, emails. I mean, yeah, that's an email. I set it up, but it's not... it's nothing... my cards are not even on there. It's like, I don't see my Visa card on there. I don't see nothing that directs me into nothing. Only thing they make sure they sent was my life insurance. And I, I, I don't see... I find that weird, because how can they make sure they send my life insurance- Uh-uh. Uh-uh. ... but not my stuff to go to the doctor? I don't know. Okay. What's the name of the staffing agency you work for? Ma'am? The name of the staffing agency you work for? Uh, M-A-U ... Parks. And, and the last four digits of your Social? 3041. All righty. If you can confirm your address- And my date of birth. ... and date of birth. 25063 Southern Ave. And the city and state? Address goes through 906. And your date of birth? 11-05-2002. I now have your phone number as 540-575-5647? That's correct. Can I have your email address as azaniawalker7@gmail.com? Yes. All right. So, I do have you enrolled in medical, dental and your term life. Um, your dental should have went to your residence and your medical would have went to your email. But I can send virtual copies of both to you today, if you'd like. Yes, ma'am. Okay. It's going to come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, check your spam or junk folder. And that'll be in just a couple moments, because I do have to download those cards myself and send them to you. Um, do you have any other questions? Yes. I wanted to see about the life insurance, like how does that work? 'Cause I did put my, um, I put my two kids on there and what if I want somebody to go to. So, I'm just trying to see how that works too. Um- And I think... I seen that they sent me out my life insurance card, but how... I don't, I don't know. I don't too much know about the... it's like a paper life insurance card. So I don't know. Hmm. I don't really know about it. So, I

only have the life insurance covering yourself. I don't have any dependents on there for that life insurance. Um- Yeah, yeah. It's covering myself, but I put my kids on there, like, because they'll get the money when I die. I have a different person for that life insurance. I don't have any children. Yes, but- Oh, give me one second. Right. So, but the life insurance is on you, so- Yes. The life insurance is for you. Okay. But I do have a Mr. Rivera as the beneficiary that would receive the payout. Right. Yeah, that's right. Did you want to take him off and add your children, or did you want to- Oh. ... leave it out in the end? Oh, no. No, that's right. That's right, because I don't know, my kids might not be old enough to get in, you know, how things go. Yeah, everything is right. Yeah, that's, that's all I wanted. Okay. And then with that, um, life insurance, up until the age of 64, they pay up to \$20,000. Once you're 65 to 69, it goes down to 15... 15. And then anything over 70, it goes down to, the payout is 10. Okay. And could you, uh, did you know, like, the amount that's on there now, or you wouldn't know that? What do you mean, the amount that's on, on there now? Like, with the life insurance, because I'm just trying to still see how that... nobody actually really explained it to me. They just give you stuff and say, "Hey, you want to sign up for this, this, this on your job?" They make sure they take it out, but they don't really sit down and talk and explain what, you know, what it, what it's really for and nothing like that. So, uh, so, the life insurance up to the age of 64, the payout is up to 20,000, or, uh, the, the payout is 20,000. Okay. The... Oh, okay, yeah. The payout, the payout is 20,000. And then, like, how much are they taking out my paycheck, like \$2 or something? I'm just trying to see, like, what is it at now, because they've been taking it out for a good minute. So, the, the premium doesn't change. They're going to take out of your check \$30.31 every week. That amount doesn't change. The term life, the life insurance amount does change at a certain age. Mm-hmm. But the amount they take out of your check, it should not change. Okay. So, you said it takes \$30 out every, every week? Yes, \$30.31. Okay. Um, okay. And if I... Okay, basically, if I get another job, what, does that stop and... That would stop, right, if I get another job? If you get another assignment or if you change staffing agencies. Like, if I... Um, like say, um, for example, okay, say I go to McDonald's. Not saying I am, but say I go to McDonald's. That life insurance stops and whenever I pass away, then that's when it'll... Like, it'll still be available even if I don't work there anymore when the time comes? No, so the... So, like, this coverage is only through, um, certain staffing agencies, in this case it's through MAU. Mm-hmm. Once that is, once you stop receiving payroll checks from MAU, the coverage essentially cancels out itself. You can make four direct payments with us to keep your coverage for four more weeks, and on week five a department called Cobra will send you a notice in the mail, um, offering to keep your coverage through them. I'm not sure if the, the coverage is the same or the, the m- the premium amount stays the same, um, but you would give them a call and talk to about keeping your coverage through them, and then, uh, possibly keep that, uh, going through to your next job. But it just depends on what you're wanting to do and what Cobra offers. Okay. And then, uh, one more question. Okay, say, say that it just shuts down. It'll still be, like, right there, right? Like, everything will be good for that portion of how much they took out. It'll ... Where I will still get that money no matter if I'm working there or not, right? No, so once you stop working there, you're not paying your premium for your life insurance anymore, so they won't be able to... It's not active. That coverage is not active anymore. So basically I have nothing more to wait. As far as your life insurance, I mean, yeah, they won't get the payout, but your medical and dental, that's part of, of the \$30 too, and if you use it, I mean, it's not technically a waste. But as far as that life

insurance, if you're not working with them, they won't pay out after. You have to keep paying that premium for that life insurance to be paid out if something were to happen to you. Right. So, okay. They've been taking, they've been ... a good amount of money out, so I'm, I'm just trying to explain it good. I don't know if I'm explaining it good enough, but I'm saying, like, so basically if I stop jobbing, I stop paying the premium, all that money that they took out is, is worth nothing? I don't want it now because I'm not dead, but I'm saying when I die, will they still, the beneficiary will still get it being that I worked and they took it out of my check? Like say okay, say I was... No, I understand. And I got- Yeah, I understand what you... No, I understand what you're saying because- I'm trying to make it good. No, I understand what you're saying. The coverage is active right now, so your term life is active right now. Let me... Mm-hmm. From, from my understanding, once... If your coverage is not active, you don't receive that payout. If you'd like, give me one moment, I'll put it on hold and confirm. But in order to be paid out, your coverage has to be active. Let me just... Give me one moment to confirm that information, okay? Okay. Thank you so much for holding, Miss Walker. So no, indeed it is how I was trying to make, how I'm explaining it to you. That payout is effective as long as you have active coverage, meaning as long as the deductions are coming out, either from your job at, your assignment at MAU or your continued coverage through Cobra, um, it will be paid out. But once you stop working for MAU and if you don't continue that term life with Cobra, then the pay- the coverage becomes inactive and they're... You no longer have life insurance. Okay. So I, basically I would just have to, um, switch it over to Cobra. But would, but would, uh, Cobra contact me, right? Because I'll probably want to keep paying since I- Yeah, they'll send you... ... I already. Yeah, so once it hits five weeks of no paycheck from MAU, they'll send you a notice in the mail or, um, or you can give us a call and we can transfer you over to them. Um, but yeah, you should receive a notice in the mail five weeks after you leave MAU. Okay, so it would be a total of five weeks first so it can, like, cancel out? Yep. You can keep paying with us for four weeks and then week five transfer over to them. Um, but it's just- Okay. ... however you prefer. Okay, okay. I see. I just wanted to make sure, um, I could keep it going, so okay. I probably know, uh, what it is now and, you know, what I need to do because I'm 22 and I don't know, I don't know, just prepare and you just never know. Yeah, no, of course. And then I did- Well, I- ... send you your ID cards already. They're gonna come- Okay. ... from info@benefitsinacard.com. They should go through your inbox, be the only thing in your inbox, or your spam or junk folder. Okay, and then I will just give that number to whatever doctor, like regular- Yeah. ... insurance. Okay. Okay, thank you. No problem. You have a great day. You too. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_2: This is Azania Walker.

Speaker speaker_1: And how can I assist you, Ms. Walker?

Speaker speaker_2: Um, I'm just trying to see how does the Benefits in a Card work like where does it... where it's on at and what... how... what is it?

Speaker speaker_1: So, Benefits in a Card... I'm sorry, you got a email?

Speaker speaker_2: Yes, ma'am. I'm, I'm listening.

Speaker speaker_1: Um, so Benefits in a Card, we're the healthcare administrators for staffing agencies, um, that offer healthcare to their, to their employees. So, things like medical, dental, vision, short-term disability, life insurance, things like that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The price depends on how many people you... how many plans you choose and who did you choose to cover, 'cause you can cover you and yourselves... just yourself, you and your children, or you and the whole family. And it's something that's deducted from your check every week.

Speaker speaker_2: Okay. So, I've been, uh, working at... I've been working at ... for, like, since October 27. And they making sure that they take the money out of my check, but they not making sure that I got my card, so I can use my health plan for things that I really need. And I called you last week.

Speaker speaker_1: Okay. What's the... uh-huh.

Speaker speaker_2: I talked to them last week, they were supposed to help me, but, you know, and I, I got the, uh, emails. I mean, yeah, that's an email. I set it up, but it's not... it's nothing... my cards are not even on there. It's like, I don't see my Visa card on there. I don't see nothing that directs me into nothing. Only thing they make sure they sent was my life insurance. And I, I, I don't see... I find that weird, because how can they make sure they send my life insurance-

Speaker speaker_1: Uh-uh. Uh-uh.

Speaker speaker_2: ... but not my stuff to go to the doctor? I don't know.

Speaker speaker_1: Okay. What's the name of the staffing agency you work for?

Speaker speaker_2: Ma'am?

Speaker speaker_1: The name of the staffing agency you work for?

Speaker speaker_2: Uh, M-A-U

Speaker speaker_3: ... Parks.

Speaker speaker_1: And, and the last four digits of your Social?

Speaker speaker_2: 3041.

Speaker speaker_1: All righty. If you can confirm your address-

Speaker speaker_2: And my date of birth.

Speaker speaker_1: ... and date of birth.

Speaker speaker_2: 25063 Southern Ave.

Speaker speaker_1: And the city and state?

Speaker speaker_2: Address goes through 906.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 11-05-2002.

Speaker speaker_1: I now have your phone number as 540-575-5647?

Speaker speaker_2: That's correct.

Speaker speaker_1: Can I have your email address as azaniawalker7@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So, I do have you enrolled in medical, dental and your term life. Um, your dental should have went to your residence and your medical would have went to your email. But I can send virtual copies of both to you today, if you'd like.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. It's going to come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, check your spam or junk folder. And that'll be in just a couple moments, because I do have to download those cards myself and send them to you. Um, do you have any other questions?

Speaker speaker_2: Yes. I wanted to see about the life insurance, like how does that work? 'Cause I did put my, um, I put my two kids on there and what if I want somebody to go to. So, I'm just trying to see how that works too.

Speaker speaker_1: Um-

Speaker speaker_2: And I think... I seen that they sent me out my life insurance card, but how... I don't, I don't know. I don't too much know about the... it's like a paper life insurance card. So I don't know. Hmm. I don't really know about it.

Speaker speaker_1: So, I only have the life insurance covering yourself. I don't have any dependents on there for that life insurance. Um-

Speaker speaker_2: Yeah, yeah. It's covering myself, but I put my kids on there, like, because they'll get the money when I die.

Speaker speaker_1: I have a different person for that life insurance. I don't have any children.

Speaker speaker_2: Yes, but-

Speaker speaker_1: Oh, give me one second.

Speaker speaker_2: Right. So, but the life insurance is on you, so-

Speaker speaker_1: Yes. The life insurance is for you.

Speaker speaker_2: Okay.

Speaker speaker_1: But I do have a Mr. Rivera as the beneficiary that would receive the payout.

Speaker speaker_2: Right. Yeah, that's right.

Speaker speaker_1: Did you want to take him off and add your children, or did you want to-

Speaker speaker_2: Oh.

Speaker speaker_1: ... leave it out in the end?

Speaker speaker_2: Oh, no. No, that's right. That's right, because I don't know, my kids might not be old enough to get in, you know, how things go. Yeah, everything is right. Yeah, that's, that's all I wanted.

Speaker speaker_1: Okay. And then with that, um, life insurance, up until the age of 64, they pay up to \$20,000. Once you're 65 to 69, it goes down to 15... 15. And then anything over 70, it goes down to, the payout is 10.

Speaker speaker_2: Okay. And could you, uh, did you know, like, the amount that's on there now, or you wouldn't know that?

Speaker speaker_1: What do you mean, the amount that's on, on there now?

Speaker speaker_2: Like, with the life insurance, because I'm just trying to still see how that... nobody actually really explained it to me. They just give you stuff and say, "Hey, you want to sign up for this, this, this on your job?" They make sure they take it out, but they don't really sit down and talk and explain what, you know, what it, what it's really for and nothing like that.

Speaker speaker_1: So, uh, so, the life insurance up to the age of 64, the payout is up to 20,000, or, uh, the, the payout is 20,000.

Speaker speaker_2: Okay. The... Oh, okay, yeah. The payout, the payout is 20,000. And then, like, how much are they taking out my paycheck, like \$2 or something? I'm just trying to see, like, what is it at now, because they've been taking it out for a good minute.

Speaker speaker_1: So, the, the premium doesn't change. They're going to take out of your check \$30.31 every week. That amount doesn't change. The term life, the life insurance amount does change at a certain age.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But the amount they take out of your check, it should not change.

Speaker speaker_2: Okay. So, you said it takes \$30 out every, every week?

Speaker speaker_1: Yes, \$30.31.

Speaker speaker_2: Okay. Um, okay. And if I... Okay, basically, if I get another job, what, does that stop and... That would stop, right, if I get another job?

Speaker speaker_1: If you get another assignment or if you change staffing agencies.

Speaker speaker_2: Like, if I... Um, like say, um, for example, okay, say I go to McDonald's. Not saying I am, but say I go to McDonald's. That life insurance stops and whenever I pass away, then that's when it'll... Like, it'll still be available even if I don't work there anymore when the time comes?

Speaker speaker_1: No, so the... So, like, this coverage is only through, um, certain staffing agencies, in this case it's through MAU.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Once that is, once you stop receiving payroll checks from MAU, the coverage essentially cancels out itself. You can make four direct payments with us to keep your coverage for four more weeks, and on week five a department called Cobra will send you a notice in the mail, um, offering to keep your coverage through them. I'm not sure if the, the coverage is the same or the, the m- the premium amount stays the same, um, but you would give them a call and talk to about keeping your coverage through them, and then, uh, possibly keep that, uh, going through to your next job. But it just depends on what you're wanting to do and what Cobra offers.

Speaker speaker_2: Okay. And then, uh, one more question. Okay, say, say that it just shuts down. It'll still be, like, right there, right? Like, everything will be good for that portion of how much they took out. It'll ... Where I will still get that money no matter if I'm working there or not, right?

Speaker speaker_1: No, so once you stop working there, you're not paying your premium for your life insurance anymore, so they won't be able to... It's not active. That coverage is not active anymore.

Speaker speaker_2: So basically I have nothing more to wait.

Speaker speaker_1: As far as your life insurance, I mean, yeah, they won't get the payout, but your medical and dental, that's part of, of the \$30 too, and if you use it, I mean, it's not technically a waste. But as far as that life insurance, if you're not working with them, they won't pay out after. You have to keep paying that premium for that life insurance to be paid out if something were to happen to you.

Speaker speaker_2: Right. So, okay. They've been taking, they've been ... a good amount of money out, so I'm, I'm just trying to explain it good. I don't know if I'm explaining it good enough, but I'm saying, like, so basically if I stop jobbing, I stop paying the premium, all that money that they took out is, is worth nothing? I don't want it now because I'm not dead, but I'm saying when I die, will they still, the beneficiary will still get it being that I worked and they took it out of my check? Like say okay, say I was...

Speaker speaker_1: No, I understand.

Speaker speaker_2: And I got-

Speaker speaker_1: Yeah, I understand what you... No, I understand what you're saying because-

Speaker speaker_2: I'm trying to make it good.

Speaker speaker_1: No, I understand what you're saying. The coverage is active right now, so your term life is active right now. Let me...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: From, from my understanding, once... If your coverage is not active, you don't receive that payout. If you'd like, give me one moment, I'll put it on hold and confirm. But in order to be paid out, your coverage has to be active. Let me just... Give me one moment to confirm that information, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Thank you so much for holding, Miss Walker. So no, indeed it is how I was trying to make, how I'm explaining it to you. That payout is effective as long as you have active coverage, meaning as long as the deductions are coming out, either from your job at, your assignment at MAU or your continued coverage through Cobra, um, it will be paid out. But once you stop working for MAU and if you don't continue that term life with Cobra, then the pay- the coverage becomes inactive and they're... You no longer have life insurance.

Speaker speaker_2: Okay. So I, basically I would just have to, um, switch it over to Cobra. But would, but would, uh, Cobra contact me, right? Because I'll probably want to keep paying since I-

Speaker speaker_1: Yeah, they'll send you...

Speaker speaker_2: ... I already.

Speaker speaker_1: Yeah, so once it hits five weeks of no paycheck from MAU, they'll send you a notice in the mail or, um, or you can give us a call and we can transfer you over to them. Um, but yeah, you should receive a notice in the mail five weeks after you leave MAU.

Speaker speaker_2: Okay, so it would be a total of five weeks first so it can, like, cancel out?

Speaker speaker_1: Yep. You can keep paying with us for four weeks and then week five transfer over to them. Um, but it's just-

Speaker speaker_2: Okay.

Speaker speaker_1: ... however you prefer.

Speaker speaker_2: Okay, okay. I see. I just wanted to make sure, um, I could keep it going, so okay. I probably know, uh, what it is now and, you know, what I need to do because I'm 22 and I don't know, I don't know, just prepare and you just never know.

Speaker speaker_1: Yeah, no, of course. And then I did-

Speaker speaker_2: Well, I-

Speaker speaker_1: ... send you your ID cards already. They're gonna come-

Speaker speaker_2: Okay.

Speaker speaker_1: ... from info@benefitsinacard.com. They should go through your inbox, be the only thing in your inbox, or your spam or junk folder.

Speaker speaker_2: Okay, and then I will just give that number to whatever doctor, like regular-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... insurance. Okay. Okay, thank you.

Speaker speaker_1: No problem. You have a great day.

Speaker speaker_2: You too. Bye-bye.