

## Transcript: Pearl

**Rojas-5540997743722496-6177682252840960**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with? Angie Davis. And how can I assist you? I was trying to check on my insurance and see about my card. Okay. What's the name of the staff agency you work for? HSC. And the last four digits of your social? 12597. Okay. If you can confirm your address and date of birth. 3100 32nd Avenue North, Birmingham, Alabama 35207, 3/19/70. Okay. Do you have an apartment number? No. Okay. Mm-hmm. And I have your phone number as 205-860-2811? Mm-hmm. Can I have your email address as [davidsangie75@gmail.com](mailto:davidsangie75@gmail.com)? Mm-hmm. Okay. Well, I don't have you with a coverage right now and there's nothing pending. Did you call us and enroll or how did you enroll? Well, the lady just gave me the number. She said I've been enrolled since 21. Mm-hmm. No, I don't have any enrollment for you. I can enroll you right now. You, your company is in their enrollment period, but at the moment you're not enrolled and there's nothing pending. I'm trying to see how is that. Hm. So you didn't have coverage period? I mean, 821. So you didn't have a break in coverage at all? Well, I did stop- You didn't have breakage in credit? I, I did stop working and started back but I still was enrolled. Okay. So that's, that's- So what happened to... What happens to my insurance when I stop working? When you stop working, if you don't call to make- I think I stopped working back four months. Yep. So if you don't call to... Um, so when you stop working with the agency, there's no way for them to take the deductions, because they come straight from your payroll. So the coverage, if you don't call to, to make the payments yourself for four weeks and then continue with COBRA, your coverage is canceled. And then in order to have your coverage back, when you started back with the company, you'd a- would, you would have had to call back and re-enroll. So on my check, uh, y'all taking it out of my check stub. I'm not showing that we've received any deductions since January of 2023. I can send you an email, um, to where you can for- you can send me your check stubs and we can take a look. But at the moment, I'm not seeing any deductions since 2023, since January. Why it's on my check stub like I seen it every month? Well, the deductions are actually weekly deductions. They're not monthly. So the weekly deduction y'all take out, my check, it goes towards my medical, right? It used to. When you had... Back in, um, back in le- 20- the end of 2022 to the beginning of 2021, they were taking out, um, coverage, um, they were taking out the premium for dental, critical illness, vision and medical. It was \$24.54. But since Jan- since the beginning of January, we haven't received any more deductions, of last year, we haven't seen, received any more deductions and your coverage isn't active. Hmm. I can enroll you in the plan, the plans you had previously, um, and it would take one to two weeks to process, but at the moment, you're not enrolled. Okay. You can go on and check it out. Hmm. Did, did you want to do the same coverages you had? Those same four plans? Mm-hmm. Mm-hmm. Okay. So medical, dental,

vision and critical illness. So your weekly deductions are going to be of \$24.51. It will take one to two weeks for the staff at the agency to start those deductions. Once they do, the following Monday you become active, and then later that week you'll receive your dental and vision card in the mail, and you'll receive your medical card to your email. Okay. I didn't know what was going on with it. Yep. So now you just, uh, um, have to give it a week or two and then your coverage will become active, okay? Okay. And the coverage is just for yourself, correct? Mm-hmm. All right. Do you have any questions? No. Thank you so much for calling. You have a great day.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with?

Speaker speaker\_2: Angie Davis.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: I was trying to check on my insurance and see about my card.

Speaker speaker\_1: Okay. What's the name of the staff agency you work for?

Speaker speaker\_2: HSC.

Speaker speaker\_1: And the last four digits of your social?

Speaker speaker\_2: 12597.

Speaker speaker\_1: Okay. If you can confirm your address and date of birth.

Speaker speaker\_2: 3100 32nd Avenue North, Birmingham, Alabama 35207, 3/19/70.

Speaker speaker\_1: Okay. Do you have an apartment number?

Speaker speaker\_2: No.

Speaker speaker\_1: Okay. Mm-hmm. And I have your phone number as 205-860-2811?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Can I have your email address as davidsangie75@gmail.com?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay. Well, I don't have you with a coverage right now and there's nothing pending. Did you call us and enroll or how did you enroll?

Speaker speaker\_2: Well, the lady just gave me the number. She said I've been enrolled since 21.

Speaker speaker\_1: Mm-hmm. No, I don't have any enrollment for you. I can enroll you right now. You, your company is in their enrollment period, but at the moment you're not enrolled and there's nothing pending.

Speaker speaker\_2: I'm trying to see how is that.

Speaker speaker\_1: Hm. So you didn't have coverage period?

Speaker speaker\_2: I mean, 821.

Speaker speaker\_1: So you didn't have a break in coverage at all?

Speaker speaker\_2: Well, I did stop-

Speaker speaker\_1: You didn't have breakage in credit?

Speaker speaker\_2: I, I did stop working and started back but I still was enrolled.

Speaker speaker\_1: Okay. So that's, that's-

Speaker speaker\_2: So what happened to... What happens to my insurance when I stop working?

Speaker speaker\_1: When you stop working, if you don't call to make-

Speaker speaker\_2: I think I stopped working back four months.

Speaker speaker\_1: Yep. So if you don't call to... Um, so when you stop working with the agency, there's no way for them to take the deductions, because they come straight from your payroll. So the coverage, if you don't call to, to make the payments yourself for four weeks and then continue with COBRA, your coverage is canceled. And then in order to have your coverage back, when you started back with the company, you'd a- would, you would have had to call back and re-enroll.

Speaker speaker\_2: So on my check, uh, y'all taking it out of my check stub.

Speaker speaker\_1: I'm not showing that we've received any deductions since January of 2023. I can send you an email, um, to where you can for- you can send me your check stubs and we can take a look. But at the moment, I'm not seeing any deductions since 2023, since January.

Speaker speaker\_2: Why it's on my check stub like I seen it every month?

Speaker speaker\_1: Well, the deductions are actually weekly deductions. They're not monthly.

Speaker speaker\_2: So the weekly deduction y'all take out, my check, it goes towards my medical, right?

Speaker speaker\_1: It used to. When you had... Back in, um, back in le- 20- the end of 2022 to the beginning of 2021, they were taking out, um, coverage, um, they were taking out the premium for dental, critical illness, vision and medical. It was \$24.54. But since Jan- since the beginning of January, we haven't received any more deductions, of last year, we haven't

seen, received any more deductions and your coverage isn't active.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: I can enroll you in the plan, the plans you had previously, um, and it would take one to two weeks to process, but at the moment, you're not enrolled.

Speaker speaker\_2: Okay. You can go on and check it out. Hmm.

Speaker speaker\_1: Did, did you want to do the same coverages you had? Those same four plans?

Speaker speaker\_2: Mm-hmm. Mm-hmm.

Speaker speaker\_1: Okay. So medical, dental, vision and critical illness. So your weekly deductions are going to be of \$24.51. It will take one to two weeks for the staff at the agency to start those deductions. Once they do, the following Monday you become active, and then later that week you'll receive your dental and vision card in the mail, and you'll receive your medical card to your email.

Speaker speaker\_2: Okay. I didn't know what was going on with it.

Speaker speaker\_1: Yep. So now you just, uh, um, have to give it a week or two and then your coverage will become active, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: And the coverage is just for yourself, correct?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: All right. Do you have any questions?

Speaker speaker\_2: No.

Speaker speaker\_1: Thank you so much for calling. You have a great day.