

Transcript: Pearl

Rojas-6683138205990912-5625423991980032

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 Hood. Have the pleasure of speaking with- Hello, Pearl. Hi, my name is Pamela. How are you today? I'm great. And yourself? I'm doing well. Thanks for asking. I was calling, um, I just got off the phone with your coworker, Amanda. And, um, I was released from employment from my company on December the 4th, and so she and I were discussing all the... Uh, she had told me that I could keep my insurance with the company at a 2% increase, uh, as long as I called them four weeks. And secondly, if I didn't, I, I'd get something in the mail. But I wanted to take advantage of that opportunity as opposed to me going to the Affordable Care Act 'cause I'm currently, I'm unemployed. And you said you spoke with an Amanda. Um- Yeah. I think it was She's not on the line right now. ... 'cause we don't have an Amanda in the office. Um, and if you were to keep your coverage through us the first four weeks after your last deduction, your last payroll deduction, uh, there wouldn't be an increase. Uh, let me get you over to, um, the department called COBRA. It could be possibly that you spoke with someone there in order to keep your insurance, um, which is very small- Well, the way she explained that the COBRA would be kicked in on the fourth week, and she said that, um, I would just ca- talk to you and the Benefit in a Card representative and get my payment set up with you guys. So we take care of the direct payments for the first four weeks after your last payroll deduction, and then on week five is when you should receive a notice from the department called COBRA, um, offering to keep your coverage through them. We wouldn't set up those payments. The COBRA payments would be set up through them. Okay, so I can't just... So, so what you're saying is y- you have covered it up to four weeks after my last payroll deduction? We would take the payments for those fir- um, next four weeks, and week five is when you would set up your, your, um, to keep your coverage through COBRA. Okay, so on week five, what I'm... Just to make sure I'm hearing you, uh, Pearl, what you're saying is I can't keep... I can't pay out of my own account, like my own checking account. It has to go through COBRA. Is that what you're saying? So week five, you'll receive a notice with them s- um, telling you how you will be able to keep your coverage. Um, I could transfer you over to them, and they can set that up for you or give you your options as far as keeping it through them. But it would no longer be... the payments would no longer be through Benefits in a Card. Okay, that's what I was trying to find out. Okay, so right now, I do have the Benefits in a Card, right? Is that what you're saying? I could take a look. I'm not sure how many weeks it's been since you received your last deduction. Um, but I can definitely take a look for you. Yeah, that's what I'm trying to find out because she says that- What's the name of the staff you just said again? Oh, the staff member I was with you said? Yeah. Uh, S-U, S-U-R-G-E. All righty. And the last four digits of your Social? 2949. And if you can just confirm your address and date of birth. Um, 4600 West

Broadway, um, Louisville, Kentucky 40211. Date of birth is 01/16/1967. All righty. Now your phone number as 502-407-6705? Yes. That's correct. And your email address as tbsr158@yahoo.com? That's correct as well. Okay, so it looks like this week is the first week without any deduction that you didn't, they didn't make the deduction for this week. Mm-hmm. So you can make your direct payments today for, um, the 23rd until the 29th, and then you can do that for the next four weeks. Um, you would call each Monday and make the payment for that week. And then week five- Mm-hmm. ... you'll receive a notice in the mail. Oh, that's what she was explaining, your coworker. I may have gotten her name wrong. I apologize, ma'am. But now, yeah, now that you've given specifications, that's what she was exactly what she was explaining, what you just explained to me. I just, I thought she said Amanda. It could have been someone else. I apologize for that. No worries. Did you want to go ahead and make that payment for this week? Yeah. So how much is the payment? \$16.80. \$16. Okay, yeah, let's go ahead and do that now. Um- And the name on the card is the same as the name on the account? Yeah, it is. So I mean, so let me see here. Uh, next three Mondays, four Mondays. Okay. So, what's today? Today's the 26th. Today's not Monday though. Um, so you want me to do it on every Thursday to be ac- or just do it on Monday? I just want to make sure so I can make sure- No, every Monday. Every Monday? Okay, so you wanted me to call back next Monday or just go ahead and give your payment today? No, you can go ahead... You have to make the payment today. You can't, um, skip the weeks. You have to make them consecutively, so you will make your payments today for coverage until the 29th, and then on the 30th you'll just call back and make your payment for that next week. Oh, okay. I follow you. All right. So here, let me check out of here 'cause... All right, you need a credit card or- Can I have your credit number? All right, let's see here. It is, uh, let me get it, uh, 4430... 4100... 3816... 8061. Okay, and the security code? Security code on the back, it's 291. 291? Uh-huh. And the expiration date? Expiration date, uh, um, right here. 0327. All righty. So today we're making a, a direct payment for the amount of \$16.80 from your card ending in 8061. And you'll receive an email c-copy of your receipt to that email that we have on file. Do you authorize this payment today? Mm-hmm. All righty. And that c- that payment was successfully processed. Do you have any questions? Uh-uh. And, uh, of course, with the benefits, it just says I just need to get some type of coverage 'cause I don't know when I'll be employed again. And, uh, secondly, it just says that this particular card, it's just for physicals only, nothing like acute care and all that stuff. Okay? I'm sorry, what was that? When I set, when I set this up, it just, with, with third, it just said this... I think the lady says just for like physicals, and it, it didn't include all the... I guess I should talk to the provider about that. Correct, it's for preventative health. No, you're fine. Yeah, that makes sense. Yeah, it is for preventative health services, um, and I believe it has virtual care. Give me one second. Yeah. Okay, then. It has virtual c- So those benefits, they, those benefits are still applicable, right? Correct. Okay, then. All right, thank you, and I'll just call you next Monday. All righty. No problem. Thank you so much for calling every day. Uh, you have a blessed day as well.

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 Hood. Have the pleasure of speaking with-

Speaker speaker_2: Hello, Pearl. Hi, my name is Pamela. How are you today?

Speaker speaker_1: I'm great. And yourself?

Speaker speaker_2: I'm doing well. Thanks for asking. I was calling, um, I just got off the phone with your coworker, Amanda. And, um, I was released from employment from my company on December the 4th, and so she and I were discussing all the... Uh, she had told me that I could keep my insurance with the company at a 2% increase, uh, as long as I called them four weeks. And secondly, if I didn't, I, I'd get something in the mail. But I wanted to take advantage of that opportunity as opposed to me going to the Affordable Care Act 'cause I'm currently, I'm unemployed.

Speaker speaker_1: And you said you spoke with an Amanda. Um-

Speaker speaker_2: Yeah. I think it was

Speaker speaker_3: She's not on the line right now.

Speaker speaker_1: ... 'cause we don't have an Amanda in the office. Um, and if you were to keep your coverage through us the first four weeks after your last deduction, your last payroll deduction, uh, there wouldn't be an increase. Uh, let me get you over to, um, the department called COBRA. It could be possibly that you spoke with someone there in order to keep your insurance, um, which is very small-

Speaker speaker_2: Well, the way she explained that the COBRA would be kicked in on the fourth week, and she said that, um, I would just ca- talk to you and the Benefit in a Card representative and get my payment set up with you guys.

Speaker speaker_1: So we take care of the direct payments for the first four weeks after your last payroll deduction, and then on week five is when you should receive a notice from the department called COBRA, um, offering to keep your coverage through them. We wouldn't set up those payments. The COBRA payments would be set up through them.

Speaker speaker_2: Okay, so I can't just... So, so what you're saying is y- you have covered it up to four weeks after my last payroll deduction?

Speaker speaker_1: We would take the payments for those fir- um, next four weeks, and week five is when you would set up your, your, um, to keep your coverage through COBRA.

Speaker speaker_2: Okay, so on week five, what I'm... Just to make sure I'm hearing you, uh, Pearl, what you're saying is I can't keep... I can't pay out of my own account, like my own checking account. It has to go through COBRA. Is that what you're saying?

Speaker speaker_1: So week five, you'll receive a notice with them s- um, telling you how you will be able to keep your coverage. Um, I could transfer you over to them, and they can set that up for you or give you your options as far as keeping it through them. But it would no longer be... the payments would no longer be through Benefits in a Card.

Speaker speaker_2: Okay, that's what I was trying to find out. Okay, so right now, I do have the Benefits in a Card, right? Is that what you're saying?

Speaker speaker_1: I could take a look. I'm not sure how many weeks it's been since you received your last deduction. Um, but I can definitely take a look for you.

Speaker speaker_2: Yeah, that's what I'm trying to find out because she says that-

Speaker speaker_1: What's the name of the staff you just said again?

Speaker speaker_2: Oh, the staff member I was with you said?

Speaker speaker_1: Yeah.

Speaker speaker_2: Uh, S-U, S-U-R-G-E.

Speaker speaker_1: All righty. And the last four digits of your Social?

Speaker speaker_2: 2949.

Speaker speaker_1: And if you can just confirm your address and date of birth.

Speaker speaker_2: Um, 4600 West Broadway, um, Louisville, Kentucky 40211. Date of birth is 01/16/1967.

Speaker speaker_1: All righty. Now your phone number as 502-407-6705?

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: And your email address as tbsr158@yahoo.com?

Speaker speaker_2: That's correct as well.

Speaker speaker_1: Okay, so it looks like this week is the first week without any deduction that you didn't, they didn't make the deduction for this week.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So you can make your direct payments today for, um, the 23rd until the 29th, and then you can do that for the next four weeks. Um, you would call each Monday and make the payment for that week. And then week five-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you'll receive a notice in the mail.

Speaker speaker_2: Oh, that's what she was explaining, your coworker. I may have gotten her name wrong. I apologize, ma'am. But now, yeah, now that you've given specifications, that's what she was exactly what she was explaining, what you just explained to me. I just, I thought she said Amanda. It could have been someone else. I apologize for that.

Speaker speaker_1: No worries. Did you want to go ahead and make that payment for this week?

Speaker speaker_2: Yeah. So how much is the payment?

Speaker speaker_1: \$16.80.

Speaker speaker_2: \$16. Okay, yeah, let's go ahead and do that now. Um-

Speaker speaker_1: And the name on the card is the same as the name on the account?

Speaker speaker_2: Yeah, it is. So I mean, so let me see here. Uh, next three Mondays, four Mondays. Okay. So, what's today? Today's the 26th. Today's not Monday though. Um, so you want me to do it on every Thursday to be ac- or just do it on Monday? I just want to make sure so I can make sure-

Speaker speaker_1: No, every Monday.

Speaker speaker_2: Every Monday? Okay, so you wanted me to call back next Monday or just go ahead and give your payment today?

Speaker speaker_1: No, you can go ahead... You have to make the payment today. You can't, um, skip the weeks. You have to make them consecutively, so you will make your payments today for coverage until the 29th, and then on the 30th you'll just call back and make your payment for that next week.

Speaker speaker_2: Oh, okay. I follow you. All right. So here, let me check out of here 'cause... All right, you need a credit card or-

Speaker speaker_1: Can I have your credit number?

Speaker speaker_2: All right, let's see here. It is, uh, let me get it, uh, 4430... 4100... 3816... 8061.

Speaker speaker_1: Okay, and the security code?

Speaker speaker_2: Security code on the back, it's 291.

Speaker speaker_1: 291?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And the expiration date?

Speaker speaker_2: Expiration date, uh, um, right here. 0327.

Speaker speaker_1: All righty. So today we're making a, a direct payment for the amount of \$16.80 from your card ending in 8061. And you'll receive an email c-copy of your receipt to that email that we have on file. Do you authorize this payment today?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All righty. And that c- that payment was successfully processed. Do you have any questions?

Speaker speaker_2: Uh-uh. And, uh, of course, with the benefits, it just says I just need to get some type of coverage 'cause I don't know when I'll be employed again. And, uh, secondly, it

just says that this particular card, it's just for physicals only, nothing like acute care and all that stuff. Okay?

Speaker speaker_1: I'm sorry, what was that?

Speaker speaker_2: When I set, when I set this up, it just, with, with third, it just said this... I think the lady says just for like physicals, and it, it didn't include all the... I guess I should talk to the provider about that.

Speaker speaker_1: Correct, it's for preventative health. No, you're fine.

Speaker speaker_2: Yeah, that makes sense.

Speaker speaker_1: Yeah, it is for preventative health services, um, and I believe it has virtual care. Give me one second.

Speaker speaker_2: Yeah. Okay, then.

Speaker speaker_1: It has virtual c-

Speaker speaker_2: So those benefits, they, those benefits are still applicable, right?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, then. All right, thank you, and I'll just call you next Monday.

Speaker speaker_1: All righty. No problem. Thank you so much for calling every day.

Speaker speaker_2: Uh, you have a blessed day as well.