

Transcript: VICTORIA

Taylor-5000474372915200-4645950152032256

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? I just wanted to make sure my benefits plan was active. I got a text from you all saying something about re-enrollment but I just wanted to make sure my plan was active 'cause I was going to the dentist today. What's the name of the agency you work for? Partners Personnel. Okay. And the last four of your Social? 7421. And your first and last name? It's Frederick Clay. Do you mind verifying your address and date of birth? Yeah. It's 153 Dearman Lane, Apartment 706, Louisville, Kentucky 40207, 12/2/1977. And then phone number 502-302-0722? Yes. And then email is, uh, raindrop- rainstorm- ... uh, rainstorm77- ... rainstorm77- ... at gmail? ... at gmail, yeah. Okay. Um, let's see. So I don't see that you have active coverage with us. It looks like- Really? Yeah. So it looks like your, uh, previous enrollment which was for dental and vision, the last day you had active coverage was on January 12th. Okay. And why is that? Was there ever- I don't- Was there ever a time where- 'Cause I've been getting deductions... Well, there was a point where we had an issue with the work I was doing for Partners Personnel. Like, normally we started back up at the beginning of January and then we didn't. So we started on, like, the end of January so I got... So what? I didn't get enrolled or I got- So basically how it works- ... out of enrollment? How it works is if there's ever a time where you're not working or- Mm-hmm. ... um, you know, basically we're not able to make a deduction out of your check. What? We will give you, um, four consecutive weeks where you can call in to make a direct payment for those weeks and then- Yeah. ... on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA. Okay. Um, so unless you continue it with COBRA, the coverage is just not active. Now you can call back to reinstate the coverage once you return on an assignment, um, but it basically- Yeah, I'm on an assignment now. Okay. So I mean, we can definitely reinstate the coverage but the reason why you no longer have your coverage is because at some point you went more than four weeks without a payroll deduction being made. Um- Okay, that makes sense. Now with the reinstatement, it is not immediate. It's going to take... It's, it's just like re-enrolling basically, so that's gonna take about one to two weeks to be- Oh, wow. ... processed through your payroll department and then, um, once you see that first deduction being made out of your check for the coverage, it'll start the following Monday. Okay. Uh... Shit. I wish I would have known that. Um, I'm trying to look up my stuff now. Oh, okay. I need to cancel my dental appointment then because I thought that was... Yeah, that's fine. Um, so what do I need to do to get re-enrolled? Um, I'll just go ahead and process the, uh, reinstatement on my end. Um, again, it looks like you were previously enrolled into dental and vision for employee only. Yeah. So it comes out- Mm-hmm. ... to \$5.78 a week. Mm-hmm. Um, then like I said, just give it about one to two weeks for the reinstatement to be processed through payroll and then once you see that first deduction being made off your check, the coverage will start the following Monday. Okay. So

can I... I can't make a payment. I have to wait till you re... the enrollment process starts?
Yeah. I mean, there's unfortunately not a way for you to make the, the coverage active by making a d- a direct payment. It would have to be a payroll deduction. Okay. Mm-hmm. Okay. The only time we accept, like, um, direct payments- Do y'all send notifications out, out on that? I wish you would because I would have made a payment and, uh, in between now and then. Um, it, it was an unusual situation. Like, normally we go back to work at the beginning of January but there were system issues and so we didn't start until the end of January. But I wish I would've... there some way I would have gotten an email or is there something I can set up to let me know or get an alert? Like, I just got the text today out of the blue. I'm glad I actually got that text to let me know I wasn't enrolled before I went and got this appointment because I've run into issues with that before and I don't want to run into those issues again. But do you all send out emails to say, "Hey, you need to maybe make a payment?" Or is it can I set something up like that? I believe you're... I believe there's automated text messages that are sent out to you if we don't receive a payroll deduction or, like, the text message that you sent today. There's nothing that I can set up on my end. Okay. My advice for that is to, you know, stay on top of your stuff basically. If you're not on an assignment, call us, see if you need- Yeah. Okay. ... to make a direct payment. Um- Okay. ... make sure you're, you're looking at your pay stubs and making sure that deduction's being made too but to my knowledge you should get an automated text message, um, with the words about not receiving a payroll deduction or, like, reinstatements, about the open enrollment period. Okay, that's fine. Like that. Okay, that's fine. I appreciate it. Thank you. You're welcome. You have a wonderful day. All right. You too. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: I just wanted to make sure my benefits plan was active. I got a text from you all saying something about re-enrollment but I just wanted to make sure m- my plan was active 'cause I was going to the dentist today.

Speaker speaker_0: What's the name of the agency you work for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: Okay. And the last four of your Social?

Speaker speaker_1: 7421.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: It's Frederick Clay.

Speaker speaker_0: Do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. It's 153 Dearman Lane, Apartment 706, Louisville, Kentucky 40207, 12/2/1977.

Speaker speaker_0: And then phone number 502-302-0722?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is, uh, raindrop-

Speaker speaker_1: rainstorm-

Speaker speaker_0: ... uh, rainstorm77-

Speaker speaker_1: ... rainstorm77-

Speaker speaker_0: ... at gmail?

Speaker speaker_1: ... at gmail, yeah.

Speaker speaker_0: Okay. Um, let's see. So I don't see that you have active coverage with us. It looks like-

Speaker speaker_1: Really?

Speaker speaker_0: Yeah. So it looks like your, uh, previous enrollment which was for dental and vision, the last day you had active coverage was on January 12th.

Speaker speaker_1: Okay. And why is that?

Speaker speaker_0: Was there ever-

Speaker speaker_1: I don't-

Speaker speaker_0: Was there ever a time where-

Speaker speaker_1: 'Cause I've been getting deductions... Well, there was a point where we had an issue with the work I was doing for Partners Per- Personnel. Like, normally we started back up at the beginning of January and then we didn't. So we started on, like, the end of January so I got... So what? I didn't get enrolled or I got-

Speaker speaker_0: So basically how it works-

Speaker speaker_1: ... out of enrollment?

Speaker speaker_0: How it works is if there's ever a time where you're not working or-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, you know, basically we're not able to make a deduction out of your check.

Speaker speaker_1: What?

Speaker speaker_0: We will give you, um, four consecutive weeks where you can call in to make a direct payment for those weeks and then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so unless you continue it with COBRA, the coverage is just not active. Now you can call back to reinstate the coverage once you return on an assignment, um, but it basically-

Speaker speaker_1: Yeah, I'm on an assignment now.

Speaker speaker_0: Okay. So I mean, we can definitely reinstate the coverage but the reason why you no longer have your coverage is because at some point you went more than four weeks without a payroll deduction being made. Um-

Speaker speaker_1: Okay, that makes sense.

Speaker speaker_0: Now with the reinstatement, it is not immediate. It's going to take... It's, it's just like re-enrolling basically, so that's gonna take about one to two weeks to be-

Speaker speaker_1: Oh, wow.

Speaker speaker_0: ... processed through your payroll department and then, um, once you see that first deduction being made out of your check for the coverage, it'll start the following Monday.

Speaker speaker_1: Okay. Uh... Shit. I wish I would have known that. Um, I'm trying to look up my stuff now. Oh, okay. I need to cancel my dental appointment then because I thought that was... Yeah, that's fine. Um, so what do I need to do to get re-enrolled?

Speaker speaker_0: Um, I'll just go ahead and process the, uh, reinstatement on my end. Um, again, it looks like you were previously enrolled into dental and vision for employee only.

Speaker speaker_1: Yeah.

Speaker speaker_0: So it comes out-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to \$5.78 a week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, then like I said, just give it about one to two weeks for the reinstatement to be processed through payroll and then once you see that first deduction being made off your check, the coverage will start the following Monday.

Speaker speaker_1: Okay. So can I... I can't make a payment. I have to wait till you re... the enrollment process starts?

Speaker speaker_0: Yeah. I mean, there's unfortunately not a way for you to make the, the coverage active by making a d- a direct payment. It would have to be a payroll deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: The only time we accept, like, um, direct payments-

Speaker speaker_1: Do y'all send notifications out, out on that? I wish you would because I would have made a payment and, uh, in between now and then. Um, it, it was an unusual situation. Like, normally we go back to work at the beginning of January but there were system issues and so we didn't start until the end of January. But I wish I would've... there some way I would have gotten an email or is there something I can set up to let me know or get an alert? Like, I just got the text today out of the blue. I'm glad I actually got that text to let me know I wasn't enrolled before I went and got this appointment because I've run into issues with that before and I don't want to run into those issues again. But do you all send out emails to say, "Hey, you need to maybe make a payment?" Or is it can I set something up like that?

Speaker speaker_0: I believe you're... I believe there's automated text messages that are sent out to you if we don't receive a payroll deduction or, like, the text message that you sent today. There's nothing that I can set up on my end.

Speaker speaker_1: Okay.

Speaker speaker_0: My advice for that is to, you know, stay on top of your stuff basically. If you're not on an assignment, call us, see if you need-

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: ... to make a direct payment. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... make sure you're, you're looking at your pay stubs and making sure that deduction's being made too but to my knowledge you should get an automated text message, um, with the words about not receiving a payroll deduction or, like, reinstatements, about the open enrollment period.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_0: Like that.

Speaker speaker_1: Okay, that's fine. I appreciate it. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: All right. You too. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.