

Transcript: VICTORIA

Taylor-5396652971474944-5296738862055424

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. Um, I was working for a creative agency and I had my benefits through you guys. And my, um, assignment had ended. I just wanted to know what options there were if I could continue pay for the rest of the month or if I can't, or just what are the options? Okay. Um, what's the name of the agency you worked through? Uh, Creative Circle. And the last four of your Social? 0170. And your first and last name? Nicole Swiney. Okay. Do you mind verifying your address and date of birth? 295 East 42nd Avenue, Eugene, Oregon 97405 and, uh, 1/26/74. Okay. Phone number 503-806-2300? Yep. And then email is first initial last name at gmail.com? Mm-hmm. Okay. So, um, basically how it works is, um, you do have four weeks from your last paycheck to make a direct payment with us if you wanna continue the coverage. Um, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBA, COBRA will roll over to COBRA, um, and that's the only way to continue it from there. Um, but as of right now, it looks like you can make a direct payment with us. Um, now if you were to do that, you would have to make up for last week 'cause I see last week wasn't active and this week, so it would be, um, a total of \$135.80. Okay. And then do I do that on... And then I can just make a direct payment every week until, unless I wanna continue it or not continue it? Yeah. So if you were to make the payment for last week and this week, um, today, then you would have two more weeks where you can call in and make a direct payment. You would have to do it each week 'cause we can't accept future payments unfortunately. And then- Okay. ... like I said, on that fifth week, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. Okay. So I might not be eligible for COBRA it sounds like 'cause I don't know what determines that. Um, which is fine. I have another option to do something through the marketplace, but I, I won't have coverage until the first of next month, so, um... Okay, so do I- Um, I can double check and see if there- Oh, okay. It just depends on the plans themselves. Let me check really quick. So it looks... Um, wait, give me one second. So the EnsurePlus Premier Medical Plan, uh, the dental and vision are the only plans that would be eligible for COBRA. The term life doesn't look like it would be eligible for COBRA. Okay. And then do I make that, this payment over the phone with you or can I do that online? Uh, I'm not aware of any way that you can make a payment online. Okay. But once it rolls over to COBRA, COBRA typically sends... I believe they send out information by mail, but once we get closer- Okay. ... to that time of your benefits rolling over to COBRA, we can always provide you with their phone number as well. Okay. But we, we just don't handle the COBRA benefits on, on our end. Okay. Um, well, I will... Um, unfortunately I don't have my, um, debit card right in front of me, so I will just call back tomorrow and, uh, make the payment then for last week and this week. Okay. Sure. Was there anything else- All right. ... you might need

help with? No, that's it. Thanks for your help. You're welcome. Have a good day. You too. Bye. Okay.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hey, Victoria. Um, I was working for a creative agency and I had my benefits through you guys. And my, um, assignment had ended. I just wanted to know what options there were if I could continue pay for the rest of the month or if I can't, or just what are the options?

Speaker speaker_1: Okay. Um, what's the name of the agency you worked through?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 0170.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Nicole Swiney.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: 295 East 42nd Avenue, Eugene, Oregon 97405 and, uh, 1/26/74.

Speaker speaker_1: Okay. Phone number 503-806-2300?

Speaker speaker_2: Yep.

Speaker speaker_1: And then email is first initial last name at gmail.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So, um, basically how it works is, um, you do have four weeks from your last paycheck to make a direct payment with us if you wanna continue the coverage. Um, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBA, COBRA will roll over to COBRA, um, and that's the only way to continue it from there. Um, but as of right now, it looks like you can make a direct payment with us. Um, now if you were to do that, you would have to make up for last week 'cause I see last week wasn't active and this week, so it would be, um, a total of \$135.80.

Speaker speaker_2: Okay. And then do I do that on... And then I can just make a direct payment every week until, unless I wanna continue it or not continue it?

Speaker speaker_1: Yeah. So if you were to make the payment for last week and this week, um, today, then you would have two more weeks where you can call in and make a direct payment. You would have to do it each week 'cause we can't accept future payments unfortunately. And then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... like I said, on that fifth week, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there.

Speaker speaker_2: Okay. So I might not be eligible for COBRA it sounds like 'cause I don't know what determines that. Um, which is fine. I have another option to do something through the marketplace, but I, I won't have coverage until the first of next month, so, um... Okay, so do I-

Speaker speaker_1: Um, I can double check and see if there-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: It just depends on the plans themselves. Let me check really quick. So it looks... Um, wait, give me one second. So the EnsurePlus Premier Medical Plan, uh, the dental and vision are the only plans that would be eligible for COBRA. The term life doesn't look like it would be eligible for COBRA.

Speaker speaker_2: Okay. And then do I make that, this payment over the phone with you or can I do that online?

Speaker speaker_1: Uh, I'm not aware of any way that you can make a payment online.

Speaker speaker_2: Okay.

Speaker speaker_1: But once it rolls over to COBRA, COBRA typically sends... I believe they send out information by mail, but once we get closer-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to that time of your benefits rolling over to COBRA, we can always provide you with their phone number as well.

Speaker speaker_2: Okay.

Speaker speaker_1: But we, we just don't handle the COBRA benefits on, on our end.

Speaker speaker_2: Okay. Um, well, I will... Um, unfortunately I don't have my, um, debit card right in front of me, so I will just call back tomorrow and, uh, make the payment then for last week and this week.

Speaker speaker_1: Okay. Sure. Was there anything else-

Speaker speaker_2: All right.

Speaker speaker_1: ... you might need help with?

Speaker speaker_2: No, that's it. Thanks for your help.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Okay.