

## Transcript: VICTORIA

Taylor-5914937772261376-4623989519990784

### 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? Hi, Victoria. This is, uh, Chris O'Donnell. Um, I was calling, um, last week I called up to set up my benefits, and I had until tomorrow to finalize them, and I wanted to, I wanted to make changes to it, so... Okay. What's the name of the agency you work for? Uh, Partners. Gotcha. And then there's, uh... And the last four of your social? 8614. All right. Do you mind verifying your address and date of birth? Yeah. Address is 305 Bel Air Drive in Farragut, Tennessee, uh, 37934, and date of birth is 10/12/83. Phone number 214-395-4822? Yes. Gotcha. And then email is chrisodonnell83@yahoo.com? Yes. Okay. Um, let's see. Okay, what changes were you wanting to make? I was actually going to, um, uh, waive... I- I didn't want any insurance. I'm gonna waive the insurance, so... Okay, so you're not wanting the medical, dental, or the vision? Or the vision, yes. Okay. Um, so what I'm gonna have to do is I'm gonna have to put in a cancellation request. Uh- Yes. ... with that being said, typically cancellations take about one to two weeks to be processed through payroll. Oh. So, there is a possibility, since you're pending for the enrollment, that you'll see one to two, uh, payroll deductions. If you do- Well... ... of course, it's gonna provide the coverage you're paying for, um- Right. ... until payroll has processed the cancellation. Well, b- before you do, I have a question, is, um, I'm actually stopping my... It's a, uh, temp agency I'm with. The current place I'm, I'm with, um, the company called and said they didn't need me anymore, so they're gonna reassign me in about three weeks. So, I, I didn't wanna... I didn't know if, um, where I wasn't gonna be having a paycheck, do I have to pay for that out of pocket for three weeks? Or does it stop, or... I don't know. Um, so the way that it works is whenever you have a break in assignments or you're not working for whatever reason- Yes. ... um, you will get a text message from us letting us know that, or letting you know that we didn't receive the payroll deduction, um- Right. ... and it'll prompt you to call in. Now, you can make a direct payment for the coverage if you want the coverage to be active. Otherwise, it just wouldn't be active. Um, now also, I do know that if you go more than four consecutive weeks without a payroll deduction being made, any plans that are eligible for COBRA will roll over to COBRA, um, and that's really the only way to continue the benefits until you return on an assignment with Partners Personnel. And then, at that point, once you return on an assignment, you would call us back to reinstate the coverage. Okay. Um, so I- I don't know if it's even worth just putting a cancellation in, 'cause I only have one more paycheck, which will be this Friday. It might just, it might just, like, you know, show that I'm not receiving a- a paycheck. So, um, I guess I can just leave it as it is, then. Okay. Uh, let me- Does that make sense? I don't, I don't know. I'm sorry if there- I mean, you know, I understand. It's... Honestly, it's completely up to you. I did go ahead and put in the request to have it canceled so I can- Oh, okay. All right. ... uncanceled it. That's fine.

No, just go ahead and do that, and then if I- whenever I get reassigned and I get eligible again, um, I'll, I'll call back, so... Now, that's the thing. If you get reassigned, that doesn't necessarily- Yeah. ... mean you're gonna be eligible for benefits again. Oh. You would have to be considered a rehire, which depen-... We work for a couple different staffing agencies. Oh, okay. But the standard is usually you have to go 90 days in between assignments to be considered a rehire. Oh, okay. So, question. If we cancel the insurance and say I don't get a paycheck for, like, two weeks or three weeks, and then I start getting paychecks, do I have to cover those three weeks that I, I was, I didn't have coverage? Do I have to make those payments? I don't- Only if you wanted the coverage to be active for those weeks. Oh, okay. Um, is it too much of a pain to cancel the, the cancellation? No, I can- Okay. ... uncanceled it. That's, that's not- Oh, yeah. ... a big problem at all. Yeah, I'll just do that. Um, I don't need the coverage. I don't, I don't go to the doctor that often, so, um, in the time that I'm in between assignments, I don't need the coverage then. Um... Okay. Yeah, we'll just, we'll just leave it as is. I'm sorry for the confusion, so... No worries. Yeah. I'll go ahead and- Okay. ... undo the cancellation request. Okay. Um, and then you should be good to go from here. Okay. Thank you for that. You're welcome. You have a wonderful day. You, too. Bye-bye. Thank you. Bye-bye.

## 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: Hi, Victoria. This is, uh, Chris O'Donnell. Um, I was calling, um, last week I called up to set up my benefits, and I had until tomorrow to finalize them, and I wanted to, I wanted to make changes to it, so...

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

Speaker speaker\_2: Uh, Partners.

Speaker speaker\_1: Gotcha.

Speaker speaker\_2: And then there's, uh...

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

Speaker speaker\_2: 8614.

Speaker speaker\_1: All right. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Yeah. Address is 305 Bel Air Drive in Farragut, Tennessee, uh, 37934, and date of birth is 10/12/83.

Speaker speaker\_1: Phone number 214-395-4822?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Gotcha. And then email is chrisodonnell83@yahoo.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, let's see. Okay, what changes were you wanting to make?

Speaker speaker\_2: I was actually going to, um, uh, waive... I- I didn't want any insurance. I'm gonna waive the insurance, so...

Speaker speaker\_1: Okay, so you're not wanting the medical, dental, or the vision?

Speaker speaker\_2: Or the vision, yes.

Speaker speaker\_1: Okay. Um, so what I'm gonna have to do is I'm gonna have to put in a cancellation request. Uh-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... with that being said, typically cancellations take about one to two weeks to be processed through payroll.

Speaker speaker\_2: Oh.

Speaker speaker\_1: So, there is a possibility, since you're pending for the enrollment, that you'll see one to two, uh, payroll deductions. If you do-

Speaker speaker\_2: Well...

Speaker speaker\_1: ... of course, it's gonna provide the coverage you're paying for, um-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... until payroll has processed the cancellation.

Speaker speaker\_2: Well, b- before you do, I have a question, is, um, I'm actually stopping my... It's a, uh, temp agency I'm with. The current place I'm, I'm with, um, the company called and said they didn't need me anymore, so they're gonna reassign me in about three weeks. So, I, I didn't wanna... I didn't know if, um, where I wasn't gonna be having a paycheck, do I have to pay for that out of pocket for three weeks? Or does it stop, or... I don't know.

Speaker speaker\_1: Um, so the way that it works is whenever you have a break in assignments or you're not working for whatever reason-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... um, you will get a text message from us letting us know that, or letting you know that we didn't receive the payroll deduction, um-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... and it'll prompt you to call in. Now, you can make a direct payment for the coverage if you want the coverage to be active. Otherwise, it just wouldn't be active. Um, now also, I do know that if you go more than four consecutive weeks without a payroll deduction being made, any plans that are eligible for COBRA will roll over to COBRA, um, and

that's really the only way to continue the benefits until you return on an assignment with Partners Personnel. And then, at that point, once you return on an assignment, you would call us back to reinstate the coverage.

Speaker speaker\_2: Okay. Um, so I- I don't know if it's even worth just putting a cancellation is, 'cause I only have one more paycheck, which will be this Friday. It might just, it might just, like, you know, show that I'm not receiving a- a paycheck. So, um, I guess I can just leave it as it is, then.

Speaker speaker\_1: Okay. Uh, let me-

Speaker speaker\_2: Does, does that make sense? I don't, I don't know. I'm sorry if there-

Speaker speaker\_1: I mean, you know, I understand. It's... Honestly, it's completely up to you. I did go ahead and put in the request to have it canceled so I can-

Speaker speaker\_2: Oh, okay. All right.

Speaker speaker\_1: ... uncancel it.

Speaker speaker\_2: That's fine. No, just go ahead and do that, and then if I- whenever I get reassigned and I get eligible again, um, I'll, I'll call back, so...

Speaker speaker\_1: Now, that's the thing. If you get reassigned, that doesn't necessarily-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... mean you're gonna be eligible for benefits again.

Speaker speaker\_2: Oh.

Speaker speaker\_1: You would have to be considered a rehire, which depen-... We work for a couple different staffing agencies.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: But the standard is usually you have to go 90 days in between assignments to be considered a rehire.

Speaker speaker\_2: Oh, okay. So, question. If we cancel the insurance and say I don't get a paycheck for, like, two weeks or three weeks, and then I start getting paychecks, do I have to cover those three weeks that I, I was, I didn't have coverage? Do I have to make those payments? I don't-

Speaker speaker\_1: Only if you wanted the coverage to be active for those weeks.

Speaker speaker\_2: Oh, okay. Um, is it too much of a pain to cancel the, the cancellation?

Speaker speaker\_1: No, I can-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... uncancel it. That's, that's not-

Speaker speaker\_2: Oh, yeah.

Speaker speaker\_1: ... a big problem at all.

Speaker speaker\_2: Yeah, I'll just do that. Um, I don't need the coverage. I don't, I don't go to the doctor that often, so, um, in the time that I'm in between assignments, I don't need the coverage then. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah, we'll just, we'll just leave it as is. I'm sorry for the confusion, so...

Speaker speaker\_1: No worries.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: I'll go ahead and-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... undo the cancellation request.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, and then you should be good to go from here.

Speaker speaker\_2: Okay. Thank you for that.

Speaker speaker\_1: You're welcome. You have a wonderful day.

Speaker speaker\_2: You, too. Bye-bye.

Speaker speaker\_1: Thank you. Bye-bye.