

Transcript: VICTORIA

Taylor-6381060839227392-6665258531602432

Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hello. Good afternoon. Yeah. I'm calling you because, hmm, I am, uh, working with my Morales group, but the company, uh, where I was working is 19 day... they, they fire us because there's a law this moment. Can I continue my benefits for myself? Now I'm working, uh, another work. Okay. Let me pull up your file. Yeah. What's the last four of your Social? 4120. And your first and last name? Uh, Haimanot Haimanot. Okay. Do you mind verifying your address and date of birth? Okay. Hello? Are you... Hello? I can hear you now. Can you verify your date of birth- Yes. ... and address? December 25, 1973. And your mailing address? M.H-A-I-M-A-N-O-T at yahoo.com. What is your mailing address? Like your physical address. Yeah. My mailbox address, um, mailbox 68269 Indianapolis 46268. Phone number is 702-752-7227? Yes. That's my phone. Yes. Okay. So the way that it works is when you're no longer with the staffing agency, we give you four weeks where you can call and make a direct payment for the coverage. On the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. So, as of right now, if you were to make a direct payment for the coverage, I see that you're m- you're missing a few weeks. You're mi- you're missing the week of the 24th, the week of the 3rd, and this week. So if you were to make a direct payment with us, you would have to make a direct payment for all three weeks. Okay. So, uh, how I pay? I pay by your card or I can... they have a automatically pay phone number to pay them? I don't know about the phone number. We do credit or debit card. Yeah. I say for who because this number, uh, I don't see in a card. You know, like in email I don't know with... what is this number? I don't know. Can you send me email? So the way that you would make a payment is over the phone with us. There's not a way to do it over email. Yes. But I say this phone number I don't know. Is this from a Benefit Card? I don't know how come I don't recognize it. The name of our com- the name of our company is Benefits in a Card. We're your benefits administrators. Oh. Oh. Okay. Then it is. Yeah. But the num- the phone number is, uh, is not the, uh, the same one because they send me here when I'm Yeah. applying they have different- I can give you our phone number. Can she read it again? Yeah. Please. That's what I'm saying. Our phone number is 800-497-4856. Yeah. All right. 4866. Okay. 497-4856. Is that correct? Yes. Correct. Okay. So, uh, how much I have now to pay right now but... 4875. So, again, you would have to pay for the last three weeks. So this week, last week, and the week before last. So in total- Yes. ... it would be \$153.69. Okay. Good. Yeah. Thank you. And then you would only have one more week where you can make a direct payment with us and then on the fifth week you will have to continue the coverage through COBRA. Oh. Okay. So after one week, uh, how can I, uh, continue, um, paying? By phone? So, aga- I'm j- I believe COBRA does it by phone, yes. But so let me just reword it this way. If you were to make a direct payment with us, it would be for this week-

Yes. ... and the last two weeks. Then you would only be able to make- Okay. ... payment for next week with us on the- Oh. Okay. ... the 24th. On the 24th- On the 24th. ... that's when your benefits- Okay. ... will roll over to COBRA. And that is the only way to continue the benefits from there, is through COBRA. Okay. So after they can take it out automatically pay, can I do it in the future? We... Uh, I don't know how COBRA works. We do not handle COBRA benefits. I don't know if they can automatically take it out or if they just do credit card and debit card payments. With us the only way for you to make a direct payment is to call in and make that payment with a credit or debit card. We do not take future payments. You have to call in and make a payment. Oh, okay. You are tell- you are tell me now because this phone number I pay only the last three and the next one week or more and then you don't know how it's working. Right. So if you were to make a direct payment with us, it would be for the week of February 24th through March 2nd, March 3rd- Mm-hmm. ... through March 9th, and then this week, March 10th through March 16th. Then we would only be able to accept another payment for, from you for next week, which you'll have to call us back next week to make that payment. That would provide you with coverage for March 17th through March 23rd. On the 24th, you will then need to contact COBRA and make the payments with COBRA if you decide to continue the benefits with them. Oh, okay. Who, what is, what is the COBRA means? I don't know. Please, sister. So, so COBRA is the only way to continue benefits when you're no longer with an employer. I don't have much information on their benefits, but to my knowledge it's supposed to be similar to what you had with us. However, the pricing will vary, so more than likely the pricing will be different than what you pay with us. Hmm. That is something you'll have to contact them once your enrollment goes over to them and then they can explain to you what you will be eligible for and they will explain the pricing of that to you. Hmm. Okay. Okay. So can I call you tomorrow to pay this, please? Hmm?

Conversation Format

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

Speaker speaker_1: Hello. Good afternoon. Yeah. I'm calling you because, hmm, I am, uh, working with my Morales group, but the company, uh, where I was working is 19 day... they, they fire us because there's a law this moment. Can I continue my benefits for myself? Now I'm working, uh, another work.

Speaker speaker_0: Okay. Let me pull up your file.

Speaker speaker_1: Yeah.

Speaker speaker_0: What's the last four of your Social?

Speaker speaker_1: 4120.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Uh, Haimanot Haimanot.

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

Speaker speaker_1: Okay.

Speaker speaker_0: Hello?

Speaker speaker_1: Are you... Hello?

Speaker speaker_0: I can hear you now. Can you verify your date of birth-

Speaker speaker_1: Yes.

Speaker speaker_0: ... and address?

Speaker speaker_1: December 25, 1973.

Speaker speaker_0: And your mailing address?

Speaker speaker_1: M.H-A-I-M-A-N-O-T at yahoo.com.

Speaker speaker_0: What is your mailing address? Like your physical address.

Speaker speaker_1: Yeah. My mailbox address, um, mailbox 68269 Indianapolis 46268.

Speaker speaker_0: Phone number is 702-752-7227?

Speaker speaker_1: Yes. That's my phone. Yes.

Speaker speaker_0: Okay. So the way that it works is when you're no longer with the staffing agency, we give you four weeks where you can call and make a direct payment for the coverage. On the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. So, as of right now, if you were to make a direct payment for the coverage, I see that you're m- you're missing a few weeks. You're mi- you're missing the week of the 24th, the week of the 3rd, and this week. So if you were to make a direct payment with us, you would have to make a direct payment for all three weeks.

Speaker speaker_1: Okay. So, uh, how I pay? I pay by your card or I can... they have a automatically pay phone number to pay them?

Speaker speaker_0: I don't know about the phone number. We do credit or debit card.

Speaker speaker_1: Yeah. I say for who because this number, uh, I don't see in a card. You know, like in email I don't know with... what is this number? I don't know. Can you send me email?

Speaker speaker_0: So the way that you would make a payment is over the phone with us. There's not a way to do it over email.

Speaker speaker_1: Yes. But I say this phone number I don't know. Is this from a Benefit Card? I don't know how come I don't recognize it.

Speaker speaker_0: The name of our com- the name of our company is Benefits in a Card. We're your benefits administrators.

Speaker speaker_1: Oh. Oh. Okay. Then it is. Yeah. But the num- the phone number is, uh, is not the, uh, the same one because they send me here when I'm

Speaker speaker_2: Yeah.

Speaker speaker_1: applying they have different-

Speaker speaker_0: I can give you our phone number.

Speaker speaker_2: Can she read it again?

Speaker speaker_1: Yeah. Please. That's what I'm saying.

Speaker speaker_0: Our phone number is 800-497-4856.

Speaker speaker_1: Yeah. All right. 4866. Okay. 497-4856. Is that correct? Yes.

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. So, uh, how much I have now to pay right now but... 4875.

Speaker speaker_0: So, again, you would have to pay for the last three weeks. So this week, last week, and the week before last. So in total-

Speaker speaker_1: Yes.

Speaker speaker_0: ... it would be \$153.69.

Speaker speaker_1: Okay. Good. Yeah. Thank you.

Speaker speaker_0: And then you would only have one more week where you can make a direct payment with us and then on the fifth week you will have to continue the coverage through COBRA.

Speaker speaker_1: Oh. Okay. So after one week, uh, how can I, uh, continue, um, paying? By phone?

Speaker speaker_0: So, aga- I'm j- I believe COBRA does it by phone, yes. But so let me just reword it this way. If you were to make a direct payment with us, it would be for this week-

Speaker speaker_1: Yes.

Speaker speaker_0: ... and the last two weeks. Then you would only be able to make-

Speaker speaker_1: Okay.

Speaker speaker_0: ... payment for next week with us on the-

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: ... the 24th. On the 24th-

Speaker speaker_1: On the 24th.

Speaker speaker_0: ... that's when your benefits-

Speaker speaker_1: Okay.

Speaker speaker_0: ... will roll over to COBRA. And that is the only way to continue the benefits from there, is through COBRA.

Speaker speaker_1: Okay. So after they can take it out automatically pay, can I do it in the future?

Speaker speaker_0: We... Uh, I don't know how COBRA works. We do not handle COBRA benefits. I don't know if they can automatically take it out or if they just do credit card and debit card payments. With us the only way for you to make a direct payment is to call in and make that payment with a credit or debit card. We do not take future payments. You have to call in and make a payment.

Speaker speaker_1: Oh, okay. You are tell- you are tell me now because this phone number I pay only the last three and the next one week or more and then you don't know how it's working.

Speaker speaker_0: Right. So if you were to make a direct payment with us, it would be for the week of February 24th through March 2nd, March 3rd-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... through March 9th, and then this week, March 10th through March 16th. Then we would only be able to accept another payment for, from you for next week, which you'll have to call us back next week to make that payment. That would provide you with coverage for March 17th through March 23rd. On the 24th, you will then need to contact COBRA and make the payments with COBRA if you decide to continue the benefits with them.

Speaker speaker_1: Oh, okay. Who, what is, what is the COBRA means? I don't know. Please, sister.

Speaker speaker_0: So, so COBRA is the only way to continue benefits when you're no longer with an employer. I don't have much information on their benefits, but to my knowledge it's supposed to be similar to what you had with us. However, the pricing will vary, so more than likely the pricing will be different than what you pay with us.

Speaker speaker_1: Hmm.

Speaker speaker_0: That is something you'll have to contact them once your enrollment goes over to them and then they can explain to you what you will be eligible for and they will explain the pricing of that to you.

Speaker speaker_1: Hmm. Okay. Okay. So can I call you tomorrow to pay this, please? Hmm?