

Transcript: VICTORIA

Taylor-6523311933669376-5904911570092032

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. And if- Um, hi. So I feel like I've called you guys like five times already, 'cause I'm just so confused. So I work for BSG Staffing Agency. I pay for dental insurance. Nobody's directing me to the right, to the right providers. I'm getting a little frustrated because w- what am I paying for? Okay. Uh, let me pull up your file. What's the last four of your Social? Um, six zero five four. Your first and last name? Portia, P-O-R-T-I-A. Taylor, T-A-Y-L-O-R. Okay. And do you mind verifying your address and date of birth? Yeah. 3609 Cressbridge Drive, Atlanta, Georgia. Um, 11/25/1994. Phone number 347-435-6936-6936, yes. Email's gonna be first name sharianne@gmail.com? Yes. Okay. So the name of the insurance carrier for your dental is American Public Life. So it's American Public Life. Okay. Mm-hmm. Do you know what is my, um... Hold on. American Public Life. Correct. Okay. And that's dental. Okay. Correct. And then do you know what w- my... Do you know what my policy number is or I have to now call them and figure that out? That's on your ID card which I see was sent to you today. Y- right, it was. Okay. No, I'm just making sure because I've got directed by so many other, okay, other, um, carriers for some reason. It just threw me off. Okay. Mm-hmm. All right. Thank you though, I was- Now I'm also seeing... You're welcome. Now I'm also seeing that your coverage is not currently active. Okay, is that for- Are you aware of that? No, I didn't know that. I'm so glad you said something. Yeah. So it looks like the last day you had active coverage was on the 15th of December. Are you still active in the SS? Yes, I am. I just haven't been working because I'm in the military, so I've been on order. Yeah. So basically how this works is this is only good as long as you're active, or like a- actively working with them. So whenever you get a paycheck, the deduction is made on that paycheck for the following week's coverage. Now, if you go more than four consecutive weeks without a payroll deduction, the coverage will cancel out on its own and roll over to COBRA, and that's the only way to continue the coverage from there until you return back on an assignment with BGSS. At that point you would call us back to reinstate the coverage. Okay, so pretty much... Okay, 'cause I'm on orders. I'm probably not gonna start working back for them until like March. So can you transfer over to COBRA then? So they won't have your information just yet. It looks like this is actually the fourth week, so they probably won't have your information until next week. Um, but I can give you their- Okay. ... number so that you can call them next week if you'd like. Yeah. Can I please? Sure. Um, that phone number is 800-833- Oh. Wait, hold on. I'm sorry. So you said... Hold on. 800-833- Uh, 4296, option one. Okay. Okay. Now I do wanna let you know also, you do have the option since your coverage is... Since it hasn't rolled over to COBRA, you do have the option to make a direct payment to make the coverage active with us over the phone. However, if you did that, you would have to make up the weeks that you've missed so far. Okay. Um, so let's see. Give me one second. Okay. Okay. So if you

were to make a direct payment, it would have to be for the week of the 16th, the week of the 23rd, the week of the 30th, and this week. And that comes out to a total of \$37.48. Oh yeah, that's not bad at all. Okay. Um, I can't make the payment right now 'cause I'm driving. I don't have my wallet. But can I call before the week is out to make the payment? Yeah, as long as you call us back before Friday. Like I said, typically on the fifth week is when it rolls over to COBRA and once it rolls over to COBRA we wouldn't be able to do anything. Oh, okay! Perfect. All right, so, okay. I'll definitely give you guys a call back. All righty. Probably at least try tomorrow. Did you have any other questions? No, ma'am. That's it. All right. You have a wonderful day. All right. You too. Thank you. Okay, bye-bye. Thank you. Thank you. Do you need me to disconnect the call?

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. And if-

Speaker speaker_2: Um, hi. So I feel like I've called you guys like five times already, 'cause I'm just so confused. So I work for BSG Staffing Agency. I pay for dental insurance. Nobody's directing me to the right, to the right providers. I'm getting a little frustrated because w- what am I paying for?

Speaker speaker_1: Okay. Uh, let me pull up your file. What's the last four of your Social?

Speaker speaker_2: Um, six zero five four.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Portia, P-O-R-T-I-A. Taylor, T-A-Y-L-O-R.

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

Speaker speaker_2: Yeah. 3609 Cressbridge Drive, Atlanta, Georgia. Um, 11/25/1994.

Speaker speaker_1: Phone number 347-435-6936-

Speaker speaker_2: 6936, yes.

Speaker speaker_1: Email's gonna be first name sharianne@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So the name of the insurance carrier for your dental is American Public Life.

Speaker speaker_2: So it's American Public Life. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Do you know what is my, um... Hold on. American Public Life.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And that's dental. Okay.

Speaker speaker_1: Correct.

Speaker speaker_2: And then do you know what w- my... Do you know what my policy number is or I have to now call them and figure that out?

Speaker speaker_1: That's on your ID card which I see was sent to you today.

Speaker speaker_2: Y- right, it was. Okay. No, I'm just making sure because I've got directed by so many other, okay, other, um, carriers for some reason. It just threw me off. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right. Thank you though, I was-

Speaker speaker_1: Now I'm also seeing... You're welcome. Now I'm also seeing that your coverage is not currently active.

Speaker speaker_2: Okay, is that for-

Speaker speaker_1: Are you aware of that?

Speaker speaker_2: No, I didn't know that. I'm so glad you said something.

Speaker speaker_1: Yeah. So it looks like the last day you had active coverage was on the 15th of December. Are you still active in the SS?

Speaker speaker_2: Yes, I am. I just haven't been working because I'm in the military, so I've been on order.

Speaker speaker_1: Yeah. So basically how this works is this is only good as long as you're active, or like a- actively working with them. So whenever you get a paycheck, the deduction is made on that paycheck for the following week's coverage. Now, if you go more than four consecutive weeks without a payroll deduction, the coverage will cancel out on its own and roll over to COBRA, and that's the only way to continue the coverage from there until you return back on an assignment with BGSS. At that point you would call us back to reinstate the coverage.

Speaker speaker_2: Okay, so pretty much... Okay, 'cause I'm on orders. I'm probably not gonna start working back for them until like March. So can you transfer over to COBRA then?

Speaker speaker_1: So they won't have your information just yet. It looks like this is actually the fourth week, so they probably won't have your information until next week. Um, but I can give you their-

Speaker speaker_2: Okay.

Speaker speaker_1: ... number so that you can call them next week if you'd like.

Speaker speaker_2: Yeah. Can I please?

Speaker speaker_1: Sure. Um, that phone number is 800-833-

Speaker speaker_2: Oh. Wait, hold on. I'm sorry. So you said... Hold on. 800-833-

Speaker speaker_1: Uh, 4296, option one.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Now I do wanna let you know also, you do have the option since your coverage is... Since it hasn't rolled over to COBRA, you do have the option to make a direct payment to make the coverage active with us over the phone. However, if you did that, you would have to make up the weeks that you've missed so far.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so let's see. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So if you were to make a direct payment, it would have to be for the week of the 16th, the week of the 23rd, the week of the 30th, and this week. And that comes out to a total of \$37.48.

Speaker speaker_2: Oh yeah, that's not bad at all. Okay. Um, I can't make the payment right now 'cause I'm driving. I don't have my wallet. But can I call before the week is out to make the payment?

Speaker speaker_1: Yeah, as long as you call us back before Friday. Like I said, typically on the fifth week is when it rolls over to COBRA and once it rolls over to COBRA we wouldn't be able to do anything.

Speaker speaker_2: Oh, okay! Perfect. All right, so, okay. I'll definitely give you guys a call back.

Speaker speaker_1: All righty.

Speaker speaker_2: Probably at least try tomorrow.

Speaker speaker_1: Did you have any other questions?

Speaker speaker_2: No, ma'am. That's it.

Speaker speaker_1: All right. You have a wonderful day.

Speaker speaker_2: All right. You too. Thank you. Okay, bye-bye.

Speaker speaker_1: Thank you. Thank you. Do you need me to disconnect the call?