

## Transcript: Francesca

**Baez-4615202081521664-5046592556154880**

### Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hi. Um, I seen your message yester- I just saw your message from yesterday. I'm Brianna Jones. All right. Um, I'm sorry, ma'am, what message? When you called in, we don't have anything in front of us. Uh, it was your, your message that you, uh, sent me about, um, it's only going to be work only. Um, I only had my husband on there as the second person. Okay. And that's all- I apologize, ma'am. So when you called into me, the only thing I see is a phone number on my screen. I'm not sure in regards to which message you're speaking of, so if you can give me more information so that I can help you? Um, the... So it says, um, it tells me that, your name and then remarking, "Regarding the medical per- preventative MEC plan you requested to be enrolled for yourself and a child." Mm-hmm. I, I only have my husband and me. Okay. Now I know what this is in regards to. It's about the enrollment. What staffing company do you work with? I have, I have to go through a temp agency called WSI. Mm-hmm. Right. Let's see how they logged your enrollment. We'll have the last four of the social to locate your specific account. Um, it is, um, 8273. And the last name, you said it was Jones, right? Yes. I need to make sure I have the right account. Can you verify your mailing address and date of birth? Yes. It's, uh, 56 Pickford Avenue, 49014, Battle Creek, Michigan. All right. And when does that- And date of birth. Huh? Sorry. It's, uh- ... 11/14/2003. All right, and then we have the same contact number you called us on, 269-358-1073? Yes. So the MEC preventative plan should have been for yourself and your spouse, not an employee and child? Yes. Understood. Then I'll go ahead and switch it then. And have you started your assignment already with them? Um, what do you mean by that? If you have started working yet. Um, the reason why I was asking is to let you know when the policy itself will be effective once you start working. Um, I have been working, uh, I've been working here... Uh, so I go through the temp agency WSI but I work at a company called EPI. Mm-hmm. Um, I've been working here I think a little over three weeks. Okay. So once they processed you under WSI, right? Yes. Understood. So the total for this policy with the medical plan, division dental, life insurance, insurance on disability is 82.17. When you see your paycheck with the 82.17 being deducted, following Monday will be when this policy becomes effective. And in that same week of activation, by Friday of that week will be when the coverage is going to be sending out the benefit cards by the carriers. Okay. So they, they took out some money for my medical already. From this week? Uh, yes, this, this paycheck. Today. Do you remember if it was the amount close to that 82.17? No, uh, what they gave us, probably, like, a little over 60 bucks. All right. I don't have the, the proper information for that. That's okay. Um, so what I will suggest doing to see if it was for these benefits or if it was related to something else, I will suggest calling back at some point next week, Tuesday or Wednesday, to see if we received a payment by then. Because it could also be that your staffing company might be one of the

ones that takes one week in advance, so it might take two deductions before your policy becomes active. Gotcha. Okay. Mm-hmm. But yeah, I, I don't know. Um, so... Um, so that's switched back over though, so it's how much now? 82.17 per paycheck. Okay. Uh... So, that's every paycheck I want, every, every paycheck that I get paid? Yes, ma'am. That's correct. Okay. Gotcha. Okay. So I don't know how they got that confused because I said me and my husband. Um, like, a total different, complete different number. Um, sorry, I'm trying to think of what, what to ask. Um- No, that's okay. It's been a long day. Um, so, so that one's for basically the, the main stuff like urgent care, hospital or family doctor and stuff like that? Yes, ma'am. So with the plans that you select in Medical Wise, you have both the preventative plan and the hospital indemnity plan which will be that BAP Classic plan. So with the BAP Classic you're gonna be able to go anywhere as long as they do accept your carrier which is American Public Life. That will be the one that's gonna cover those services you mentioned: urgent care, emergency room, or surgeries. And then the preventative one that we had to fix the dependent for, the NEC preventative, that's the only plan out of all of your plans that has a network requirement and it is only preventative. Gotcha. So the other, the other plan that, um, was only once a month, it has for me and my husband, right? Um, so all of the other plan that will be dental, vision, life insurance, those are for you and your husband, um, but all of those deductions are weekly. Okay. There was another plan but it was for monthly, for like the scans and stuff like that. Let me see the benefit to see which one that is. I writ- written all this at home, I just, I forgot, um, I should have called when I got home but, uh, yeah. No, you're fine. So from the benefits that I selected us to administer, I do not see a monthly deduction, maybe they changed their mind after I submitted it, um, but I don't see any of these plans being deducted monthly. Okay. So I don't understand why I got deducted from my paycheck then because I have a monthly one which is almost I think 60 bucks and then this one that's every paycheck, 'cause the monthly one's for anything that... for cancer, diabetes and whatnot like that, it covers it. What we can do also if you want to find out what the deduction was for, I can send you an email requesting the copy of that paycheck and then once you send that over, our front office can take a look into it to see if those were our deductions. The only thing will be that usually it does take 24 to 48 hours for them to do that investigation. So you might hear a- back from them either by end of today or tomorrow, I mean, or Monday, sorry, 'cause we're closed Saturdays. Gotcha. Yeah. Um, that sounds fine. I'm just... I'm so confused so how... so I was supposed to get like a 60 to \$70 check for this one 'cause I only worked one day, so now I got my stuff deducted but like how am I supposed to... how, how is it not for the monthly one? I'm confused 'cause I applied for that one too. Okay. Do you have any confirmation from the application into that one? Maybe it was through a different administrator? Probably it is a different administrator. Do you remember receiving any emails of it, like a confirmation or congratulations for getting into it? Um, I would suggest looking back into that email, maybe it will clarify what that was for. Yeah, I don't have anything. I'll just have to call later and figure this out when I get home. Understood. Well, we're gonna be open till 8:00 PM Eastern Time and then we open back again Monday 'cause we're open Monday through Fridays, 8:00 AM to 8:00 PM. Gotcha. All righty, thank you. Of course. We'll go ahead and wait for your call back so that we can help you check and see what was that that you got into monthly. All right, thank you. My pleasure. Have a great day. You ■■

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi. Um, I seen your message yester- I just saw your message from yesterday. I'm Brianna Jones.

Speaker speaker\_0: All right. Um, I'm sorry, ma'am, what message? When you called in, we don't have anything in front of us.

Speaker speaker\_1: Uh, it was your, your message that you, uh, sent me about, um, it's only going to be work only. Um, I only had my husband on there as the second person.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And that's all-

Speaker speaker\_0: I apologize, ma'am. So when you called into me, the only thing I see is a phone number on my screen. I'm not sure in regards to which message you're speaking of, so if you can give me more information so that I can help you?

Speaker speaker\_1: Um, the... So it says, um, it tells me that, your name and then remarking, "Regarding the medical per- preventative MEC plan you requested to be enrolled for yourself and a child."

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I, I only have my husband and me.

Speaker speaker\_0: Okay. Now I know what this is in regards to. It's about the enrollment. What staffing company do you work with?

Speaker speaker\_1: I have, I have to go through a temp agency called WSI.

Speaker speaker\_0: Mm-hmm. Right. Let's see how they logged your enrollment. We'll have the last four of the social to locate your specific account.

Speaker speaker\_1: Um, it is, um, 8273.

Speaker speaker\_0: And the last name, you said it was Jones, right?

Speaker speaker\_1: Yes.

Speaker speaker\_0: I need to make sure I have the right account. Can you verify your mailing address and date of birth?

Speaker speaker\_1: Yes. It's, uh, 56 Pickford Avenue, 49014, Battle Creek, Michigan.

Speaker speaker\_0: All right. And when does that-

Speaker speaker\_1: And date of birth.

Speaker speaker\_0: Huh?

Speaker speaker\_1: Sorry. It's, uh- ... 11/14/2003.

Speaker speaker\_0: All right, and then we have the same contact number you called us on, 269-358-1073?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So the MEC preventative plan should have been for yourself and your spouse, not an employee and child?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Understood. Then I'll go ahead and switch it then. And have you started your assignment already with them?

Speaker speaker\_1: Um, what do you mean by that?

Speaker speaker\_0: If you have started working yet. Um, the reason why I was asking is to let you know when the policy itself will be effective once you start working.

Speaker speaker\_1: Um, I have been working, uh, I've been working here... Uh, so I go through the temp agency WSI but I work at a company called EPI.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, I've been working here I think a little over three weeks.

Speaker speaker\_0: Okay. So once they processed you under WSI, right?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Understood. So the total for this policy with the medical plan, division dental, life insurance, insurance on disability is 82.17. When you see your paycheck with the 82.17 being deducted, following Monday will be when this policy becomes effective. And in that same week of activation, by Friday of that week will be when the coverage is going to be sending out the benefit cards by the carriers.

Speaker speaker\_1: Okay. So they, they took out some money for my medical already.

Speaker speaker\_0: From this week?

Speaker speaker\_1: Uh, yes, this, this paycheck. Today.

Speaker speaker\_0: Do you remember if it was the amount close to that 82.17?

Speaker speaker\_1: No, uh, what they gave us, probably, like, a little over 60 bucks.

Speaker speaker\_0: All right.

Speaker speaker\_1: I don't have the, the proper information for that.

Speaker speaker\_0: That's okay. Um, so what I will suggest doing to see if it was for these benefits or if it was related to something else, I will suggest calling back at some point next week, Tuesday or Wednesday, to see if we received a payment by then. Because it could also

be that your staffing company might be one of the ones that takes one week in advance, so it might take two deductions before your policy becomes active.

Speaker speaker\_1: Gotcha. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But yeah, I, I don't know. Um, so... Um, so that's switched back over though, so it's how much now?

Speaker speaker\_0: 82.17 per paycheck.

Speaker speaker\_1: Okay. Uh... So, that's every paycheck I want, every, every paycheck that I get paid?

Speaker speaker\_0: Yes, ma'am. That's correct.

Speaker speaker\_1: Okay. Gotcha. Okay. So I don't know how they got that confused because I said me and my husband. Um, like, a total different, complete different number. Um, sorry, I'm trying to think of what, what to ask. Um-

Speaker speaker\_0: No, that's okay.

Speaker speaker\_1: It's been a long day. Um, so, so that one's for basically the, the main stuff like urgent care, hospital or family doctor and stuff like that?

Speaker speaker\_0: Yes, ma'am. So with the plans that you select in Medical Wise, you have both the preventative plan and the hospital indemnity plan which will be that BAP Classic plan. So with the BAP Classic you're gonna be able to go anywhere as long as they do accept your carrier which is American Public Life. That will be the one that's gonna cover those services you mentioned: urgent care, emergency room, or surgeries. And then the preventative one that we had to fix the dependent for, the NEC preventative, that's the only plan out of all of your plans that has a network requirement and it is only preventative.

Speaker speaker\_1: Gotcha. So the other, the other plan that, um, was only once a month, it has for me and my husband, right?

Speaker speaker\_0: Um, so all of the other plan that will be dental, vision, life insurance, those are for you and your husband, um, but all of those deductions are weekly.

Speaker speaker\_1: Okay. There was another plan but it was for monthly, for like the scans and stuff like that.

Speaker speaker\_0: Let me see the benefit to see which one that is.

Speaker speaker\_1: I writ- written all this at home, I just, I forgot, um, I should have called when I got home but, uh, yeah.

Speaker speaker\_0: No, you're fine. So from the benefits that I selected us to administer, I do not see a monthly deduction, maybe they changed their mind after I submitted it, um, but I don't see any of these plans being deducted monthly.

Speaker speaker\_1: Okay. So I don't understand why I got deducted from my paycheck then because I have a monthly one which is almost I think 60 bucks and then this one that's every paycheck, 'cause the monthly one's for anything that... for cancer, diabetes and whatnot like that, it covers it.

Speaker speaker\_0: What we can do also if you want to find out what the deduction was for, I can send you an email requesting the copy of that paycheck and then once you send that over, our front office can take a look into it to see if those were our deductions. The only thing will be that usually it does take 24 to 48 hours for them to do that investigation. So you might hear a- back from them either by end of today or tomorrow, I mean, or Monday, sorry, 'cause we're closed Saturdays.

Speaker speaker\_1: Gotcha. Yeah. Um, that sounds fine. I'm just... I'm so confused so how... so I was supposed to get like a 60 to \$70 check for this one 'cause I only worked one day, so now I got my stuff deducted but like how am I supposed to... how, how is it not for the monthly one? I'm confused 'cause I applied for that one too.

Speaker speaker\_0: Okay. Do you have any confirmation from the application into that one? Maybe it was through a different administrator?

Speaker speaker\_1: Probably it is a different administrator.

Speaker speaker\_0: Do you remember receiving any emails of it, like a confirmation or congratulations for getting into it? Um, I would suggest looking back into that email, maybe it will clarify what that was for.

Speaker speaker\_1: Yeah, I don't have anything. I'll just have to call later and figure this out when I get home.

Speaker speaker\_0: Understood. Well, we're gonna be open till 8:00 PM Eastern Time and then we open back again Monday 'cause we're open Monday through Fridays, 8:00 AM to 8:00 PM.

Speaker speaker\_1: Gotcha. All righty, thank you.

Speaker speaker\_0: Of course. We'll go ahead and wait for your call back so that we can help you check and see what was that that you got into monthly.

Speaker speaker\_1: All right, thank you.

Speaker speaker\_0: My pleasure. Have a great day.

Speaker speaker\_1: You ■■