

## **Transcript: Justin**

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### **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. How are you? Doing pretty well, and yourself? I'm doing well. I just had, um, you know, a undesirable experience, uh, with customer service. I was wondering how can I go about, um, you know, giving my feedback? Um. No, I could let you speak to one of our supervisors if you were wanting to do that. Sure. Okay. Let me try pulling your file first. What's the staffing agency you work for? Noir. And the last four of your social? 7223. And what was your first and last name? Nilsa Monzon. Okay. And for security purposes, could you verify your home address, including city, state and zip code? 940 Saint Nicholas Avenue, Apartment 6I, New York, New York 10032, and that's Manhattan, New York. And confirm your date of birth? 4/27/'89. And a good telephone number has 917-302-9550? That's correct. And the email has your first and last name at gmail.com? Correct. Okay. Um, well here, do you mind if I place you on a brief hold while I see if my supervisor is available? I don't mind. Thank you. You're welcome. Hello. Good afternoon. This is Chris. Hi, Chris. How are you? I'm doing well, ma'am. And yourself? I'm doing well. Thank you. Are you the supervisor? I'm the customer service team lead on duty. Yes, ma'am. Awesome. So I just had a undesirable experience, um, with one of the, uh, customer service representatives. I called about five minutes ago. I believe his name was Edgar. Um, and, you know, I have some questions and concerns, and when I asked him am I able to customize my plan, you know, I asked him to break down what plan, and, you know, his response was, uh, like, it was, it was very vague, with attitude, there was sarcasm, um, rudeness as well. And, for example, I asked him to, um, you know, I'm able to customize, and he said, "Didn't you already customize your... Didn't you choose your own plan?" And I had to kind of like... That caught me off guard, you know, that unprofessionalism, because I was to the utmost respect. And then I told him, "Yes, that was a year ago that I chose my own plan. But, once again, I am calling to get more information, so am I able to customize it?" And then he said, "Yeah," you know? But there was, there was several instances where he showed, um, sarcasm, rudeness, unprofessional, um, and I don't know if you guys... I'd, I wouldn't think that that's good customer service. So I just wanted to, you know, let a supervisor know, um, that did not make me feel welcome. No, definitely. Yeah, no, nor welcomed or helped at all. Yeah. No, I definitely understand that, ma'am. I do apologize, uh, on behalf of the customer service team for any, any unprofessional experience you may have had. Um, rest assured, I can go, I'll, I'll definitely review the, uh, call, the previous call with that previous representative, and any, uh, any coaching or any disciplinary action will be applied as necessary. Um, I do hope that this does not sour you from feeling like you can reach out to us in the future. Um, we are here to help you guys out, and we'll make... And, again, the, any sort of like sarcasm or anything like that, definitely don't condone. We'll, that, we'll, we'll stop that before it, like, before it affects anyone else. Okay? And I do apologize- I-

... that it, that you, that you had that experience. I appreciate that. That, you know, the insurance is a place, is a section where I'm not a professional at, and that's why I wanted to gain more insight. So thank you- Right. ... so much for, you know, your sincere apology. I do appreciate it. Um, and it just doesn't reflect well on, on the company. So, I, I appreciate- No, I under- I understand that, ma'am. And again, we, again, do apologize for that experience. We'll look into it, make sure that any, any coaching and any disciplinary action that needs to be taken is taken. And, again, I just hope that this does not sour your willingness to reach back out to us for assistance. I, I appreciate that. Um, yeah, I wanted to more, know more information, and it was just extremely vague. And, and I'm glad that you will review, you know, the conversation, because it is recorded, correct? Yes, ma'am. Yeah. See, yeah, so when I asked about life insurance, he just said, "What part?" And I said, "You know, what does it include?" And then he just went ahead and told me \$5,000, that's it. You know? So I didn't... Um, and then kind of like the, the, like a little, like... I'm sure you'll hear like a sassiness, like very off-putting. You know, how can I follow up with any questions if it's not, if it's not, uh, welcoming, it's not professional and, and such? So, yeah. Thank you very much. Yeah. You're welcome, ma'am. Was there, was there anything I might be able to help with? Um, yeah. So I was... I was wondering about the life insurance, what does it cover? Um, so life insurance, it is a term life policy. Okay. It's handled through a company called American Public Life. Um, for the employee itself, so you, um, it would cover you for, uh, five... Let's see. What... Real quick, what staffing company do you work with so I can make sure I'm looking at the correct benefits? Sure. I work with Nor. And that's the Nor. Okay. So yeah, Nor Staffing's term life benefit, they cover the employee themselves for \$5,000, spouse or children between six months and 26 years old at \$2,500, and children between 14 days and six months at \$500, uh, to be payable upon its untimely passing to who- to the beneficiary of your naming. Now unfortunately, as we are only the enrollment admin for Nor Staffing- Mm-hmm. ... we're not going to have anything more detailed than that. Um... Okay. That... So we would advise that if you need anything more detailed than that, um, you can always reach out to American Public Life directly for any further questions that we may not be able to answer, and I can give you that number if you need it. Okay. Awesome. Yeah. Give me one moment. I'll just write that down. What is the... The phone number is going to be 800-256- ... 856- ... 806. ... 8606. And this is, you said, American... American Public Life. Oh, American Public Life. They're the actual insurance carrier for the life insurance policy. Okay, wonderful. Gotcha. Sure. And then, um, uh, let me see. Oh, was... So I was also wondering, um, if I'll be able to customize, like remove... essentially remove, um, certain benefits and keep others? And that would, I would assume, affect, uh, affect my weekly pay or my weekly, I guess... Your weekly premium? Premium, yes. Yes. So, um, there are no... Uh, there are no, um, restrictions as far as removing plans, uh, at any point. Uh, so if at any point you feel like you want to remove anything, let's say for example you have the, uh, the VIP Classic along with dental, vision, life, term life, and group accident, if at some point you realize the dental is not working for you or if you realize you no longer really need the vision coverage, it's not doing anything that, that you really need, you're more than welcome to drop those at any time. Uh, the only restrictions you have as far as making any changes to your plan is you're only allowed to add anything on or add any depen- sorry, add any dependents during an eligibility window such as an open enrollment window. Um, outside of those- Okay. ... uh, outside of those, you're kind of... you're kind of prevented from adding anything further. Um, but removing anything, you're, you're,

you're able to do that at any point. Okay, and then it would just affect it, um, the following month? Uh, so any enrollment change, uh, adding, removing, anything like that takes about- Mm-hmm. ... one to two weeks to fully process. Um, so after a one-to-two-week processing time is when you would see the re- the requisite changes to your insurance premiums reflect on your pay stubs. Okay, great. Um, and then when are the enrollment periods? Would that be just, um, uh... Um, let me- ... like biannually? Uh, yeah, they are typically annually. Let me check one thing real quick. Thank you. I'm just... No problem. I'm just checking to see. So I would assume, um, because we are brand new w- working with Nor Staffing and it... the, uh, that, that all went into effect just as of, uh, last, uh, just as of early this month, um- Okay. ... I would, I would hazard to guess that open enrollment would be once a year around December, January. Um, but it- Okay. ... unfortunately, to be completely frank with you, there just hasn't been enough time with our partnership with Nor Staffing to be able to really tell you anything definitive other than that. Okay. No worries. No worries. I appreciate that information. I received a text and it said that, um, that by February 6th, I believe, or February 3rd, um... Let me see. It says, "Your benefits transition to Benefits in a Card effective February 3rd. However, you have until March 2nd to make changes to your coverage." So that's when I decided- Yeah, so- ... I want to find out more information. Yeah. So between now and March 2nd, you've got that time to make whatever changes you want. Um, but then- Mm-hmm. ... after March 2nd, you'll have to wait until open enrollment which, again, just on a... just on a wild guess, I would say around December, January, February of- Okay. ... of, um... But again, it's just simply too new in that, that partnership to really be able to tell. Right, right. That's understandable. Okay. Okay. Um, I think that's all my questions, and you've been very helpful and very professional. I do appreciate your support. Thank you. No problem, ma'am. Was there anything else I might be able to help you with? That would be all. You have a blessed day. You as well, ma'am. Thank you for calling. Bye now. Thank you so much. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hey, Justin. How are you?

Speaker speaker\_0: Doing pretty well, and yourself?

Speaker speaker\_1: I'm doing well. I just had, um, you know, a undesirable experience, uh, with customer service. I was wondering how can I go about, um, you know, giving my feedback?

Speaker speaker\_0: Um. No, I could let you speak to one of our supervisors if you were wanting to do that.

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay. Let me try pulling your file first. What's the staffing agency you work for?

Speaker speaker\_1: Noir.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 7223.

Speaker speaker\_0: And what was your first and last name?

Speaker speaker\_1: Nilsa Monzon.

Speaker speaker\_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker\_1: 940 Saint Nicholas Avenue, Apartment 6I, New York, New York 10032, and that's Manhattan, New York.

Speaker speaker\_0: And confirm your date of birth?

Speaker speaker\_1: 4/27/'89.

Speaker speaker\_0: And a good telephone number has 917-302-9550?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And the email has your first and last name at gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Um, well here, do you mind if I place you on a brief hold while I see if my supervisor is available?

Speaker speaker\_1: I don't mind. Thank you.

Speaker speaker\_0: You're welcome.

Speaker speaker\_2: Hello. Good afternoon. This is Chris.

Speaker speaker\_1: Hi, Chris. How are you?

Speaker speaker\_2: I'm doing well, ma'am. And yourself?

Speaker speaker\_1: I'm doing well. Thank you. Are you the supervisor?

Speaker speaker\_2: I'm the customer service team lead on duty. Yes, ma'am.

Speaker speaker\_1: Awesome. So I just had a undesirable experience, um, with one of the, uh, customer service representatives. I called about five minutes ago. I believe his name was Edgar. Um, and, you know, I have some questions and concerns, and when I asked him am I able to customize my plan, you know, I asked him to break down what plan, and, you know, his response was, uh, like, it was, it was very vague, with attitude, there was sarcasm, um, rudeness as well. And, for example, I asked him to, um, you know, I'm able to customize, and he said, "Didn't you already customize your... Didn't you choose your own plan?" And I had to kind of like... That caught me off guard, you know, that unprofessionalism, because I was to the utmost respect. And then I told him, "Yes, that was a year ago that I chose my own plan."

But, once again, I am calling to get more information, so am I able to customize it?" And then he said, "Yeah," you know? But there was, there was several instances where he showed, um, sarcasm, rudeness, unprofessional, um, and I don't know if you guys... I'd, I wouldn't think that that's good customer service. So I just wanted to, you know, let a supervisor know, um, that did not make me feel welcome.

Speaker speaker\_2: No, definitely.

Speaker speaker\_1: Yeah, no, nor welcomed or helped at all.

Speaker speaker\_2: Yeah. No, I definitely understand that, ma'am. I do apologize, uh, on behalf of the customer service team for any, any unprofessional experience you may have had. Um, rest assured, I can go, I'll, I'll definitely review the, uh, call, the previous call with that previous representative, and any, uh, any coaching or any disciplinary action will be applied as necessary. Um, I do hope that this does not sour you from feeling like you can reach out to us in the future. Um, we are here to help you guys out, and we'll make... And, again, the, any sort of like sarcasm or anything like that, definitely don't condone. We'll, that, we'll, we'll stop that before it, like, before it affects anyone else. Okay? And I do apologize-

Speaker speaker\_1: I-

Speaker speaker\_2: ... that it, that you, that you had that experience.

Speaker speaker\_1: I appreciate that. That, you know, the insurance is a place, is a section where I'm not a professional at, and that's why I wanted to gain more insight. So thank you-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... so much for, you know, your sincere apology. I do appreciate it. Um, and it just doesn't reflect well on, on the company. So, I, I appreciate-

Speaker speaker\_2: No, I under- I understand that, ma'am. And again, we, again, do apologize for that experience. We'll look into it, make sure that any, any coaching and any disciplinary action that needs to be taken is taken. And, again, I just hope that this does not sour your willingness to reach back out to us for assistance.

Speaker speaker\_1: I, I appreciate that. Um, yeah, I wanted to more, know more information, and it was just extremely vague. And, and I'm glad that you will review, you know, the conversation, because it is recorded, correct?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Yeah. See, yeah, so when I asked about life insurance, he just said, "What part?" And I said, "You know, what does it include?" And then he just went ahead and told me \$5,000, that's it. You know? So I didn't... Um, and then kind of like the, the, like a little, like... I'm sure you'll hear like a sassiness, like very off-putting. You know, how can I follow up with any questions if it's not, if it's not, uh, welcoming, it's not professional and, and such? So, yeah. Thank you very much.

Speaker speaker\_2: Yeah. You're welcome, ma'am. Was there, was there anything I might be able to help with?

Speaker speaker\_1: Um, yeah. So I was... I was wondering about the life insurance, what does it cover?

Speaker speaker\_2: Um, so life insurance, it is a term life policy.

Speaker speaker\_1: Okay.

Speaker speaker\_2: It's handled through a company called American Public Life. Um, for the employee itself, so you, um, it would cover you for, uh, five... Let's see. What... Real quick, what staffing company do you work with so I can make sure I'm looking at the correct benefits?

Speaker speaker\_1: Sure. I work with Nor. And that's the

Speaker speaker\_2: Nor. Okay. So yeah, Nor Staffing's term life benefit, they cover the employee themselves for \$5,000, spouse or children between six months and 26 years old at \$2,500, and children between 14 days and six months at \$500, uh, to be payable upon its untimely passing to who- to the beneficiary of your naming. Now unfortunately, as we are only the enrollment admin for Nor Staffing-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... we're not going to have anything more detailed than that. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_2: That... So we would advise that if you need anything more detailed than that, um, you can always reach out to American Public Life directly for any further questions that we may not be able to answer, and I can give you that number if you need it.

Speaker speaker\_1: Okay. Awesome. Yeah. Give me one moment. I'll just write that down. What is the...

Speaker speaker\_2: The phone number is going to be 800-256- ... 856- ... 806.

Speaker speaker\_1: ... 8606. And this is, you said, American...

Speaker speaker\_2: American Public Life.

Speaker speaker\_1: Oh, American Public Life. They're the actual insurance carrier for the life insurance policy. Okay, wonderful. Gotcha.

Speaker speaker\_2: Sure.

Speaker speaker\_1: And then, um, uh, let me see. Oh, was... So I was also wondering, um, if I'll be able to customize, like remove... essentially remove, um, certain benefits and keep others? And that would, I would assume, affect, uh, affect my weekly pay or my weekly, I guess...

Speaker speaker\_2: Your weekly premium?

Speaker speaker\_1: Premium, yes.

Speaker speaker\_2: Yes. So, um, there are no... Uh, there are no, um, restrictions as far as removing plans, uh, at any point. Uh, so if at any point you feel like you want to remove anything, let's say for example you have the, uh, the VIP Classic along with dental, vision, life, term life, and group accident, if at some point you realize the dental is not working for you or if you realize you no longer really need the vision coverage, it's not doing anything that, that you really need, you're more than welcome to drop those at any time. Uh, the only restrictions you have as far as making any changes to your plan is you're only allowed to add anything on or add any depen- sorry, add any dependents during an eligibility window such as an open enrollment window. Um, outside of those-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... uh, outside of those, you're kind of... you're kind of prevented from adding anything further. Um, but removing anything, you're, you're, you're able to do that at any point.

Speaker speaker\_1: Okay, and then it would just affect it, um, the following month?

Speaker speaker\_2: Uh, so any enrollment change, uh, adding, removing, anything like that takes about-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... one to two weeks to fully process. Um, so after a one-to-two-week processing time is when you would see the re- the requisite changes to your insurance premiums reflect on your pay stubs.

Speaker speaker\_1: Okay, great. Um, and then when are the enrollment periods? Would that be just, um, uh...

Speaker speaker\_2: Um, let me-

Speaker speaker\_1: ... like biannually?

Speaker speaker\_2: Uh, yeah, they are typically annually. Let me check one thing real quick.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: I'm just... No problem. I'm just checking to see. So I would assume, um, because we are brand new w- working with Nor Staffing and it... the, uh, that, that all went into effect just as of, uh, last, uh, just as of early this month, um-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... I would, I would hazard to guess that open enrollment would be once a year around December, January. Um, but it-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... unfortunately, to be completely frank with you, there just hasn't been enough time with our partnership with Nor Staffing to be able to really tell you anything definitive other than that.

Speaker speaker\_1: Okay. No worries. No worries. I appreciate that information. I received a text and it said that, um, that by February 6th, I believe, or February 3rd, um... Let me see. It says, "Your benefits transition to Benefits in a Card effective February 3rd. However, you have until March 2nd to make changes to your coverage." So that's when I decided-

Speaker speaker\_2: Yeah, so-

Speaker speaker\_1: ... I want to find out more information.

Speaker speaker\_2: Yeah. So between now and March 2nd, you've got that time to make whatever changes you want. Um, but then-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... after March 2nd, you'll have to wait until open enrollment which, again, just on a... just on a wild guess, I would say around December, January, February of-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... of, um... But again, it's just simply too new in that, that partnership to really be able to tell.

Speaker speaker\_1: Right, right. That's understandable. Okay.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, I think that's all my questions, and you've been very helpful and very professional. I do appreciate your support. Thank you.

Speaker speaker\_2: No problem, ma'am. Was there anything else I might be able to help you with?

Speaker speaker\_1: That would be all. You have a blessed day.

Speaker speaker\_2: You as well, ma'am. Thank you for calling. Bye now.

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