

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. Um, my name is Anna. I'm calling from APL. How are you? Doing pretty well. And yourself? Doing good. Um, I have an... Well, we have a mutual insured on the line. Um, she has an active policy with us, but she's stating that she never, um, finished the enrollment application. So she, she wasn't sure why she was receiving the cards. Um, this... It sounds like this policy should not be e- have... should not have been sent to us. Um, it is active. I'm not sure if payroll deduction has been, um, taken out because I don't... Like on our little ledger screen, there's nothing here yet. Would you be able to assist her with canceling and possible reimbursement if it has been taken out on y'all's end or the group's end? Uh, well, let me try looking at her file first. What's the staffing agency she works for? Um, Crown Staffing. And the last four of her social? Hold on one second. Um, this Gre- Grecia, if you'd like to give him the last four of your social. I'm, I'm in a different screen, but I can get it. Uh, yeah, I believe it's 9719. And her first and last name. Uh, Grecia Ochoa. G-R-E-C-I-A. Last name, O-C-H-O-A. And for security purposes, could you verify your home address, including city, state and zip code? Yeah. Uh, my home address is 6606 Evening Tide Court, 40272. Louisville, Kentucky. And confirm your date of birth. Oh, shit. Sorry. March 10th, 2003. And a good telephone number I have is, um, for you is 756-9536. Yes. Okay. And the email I have is your first name, last name, 0310 at Gmail? Yes. Okay. So, let me look at the file and see what's going on. Bear with me one second. . That's fine. Hmm. Miss Ochoa, I'm gonna go ahead and drop the line. Do you want... D- Do you need me to stay on the line, or are you okay? I'm okay. Thank you so much. I appreciate everything you've done. You're very welcome. Well, thanks for calling APL. Y'all have a great day. You do the same, okay? Thank you. You too. Thank you. Bye-bye. Okay. So, let's see here. So, looking at my audit tab on your file, it looks like you accessed the Benefits in a Card portal, and you actually enrolled yourself as of January 2nd, 2025 at 10:43 PM. Then you were called, or you called back on January 3rd around 10:03 AM, and you had spoke to a representative Sarah. Well, I was... I, I, I was, uh, filling out an application for it, and I was gonna do my family, but I wasn't, um, aware that... if I was gonna be able to afford it. So I never finished the application. So, I don't, I don't remember if it was the next day, in the morning, I had got a phone call from some lady that spoke Spanish. And she was telling me in Spanish, she was like, "Uh, you never finished, uh, applying. Would you want me to go... Like, can you go ahead and do that? Or if not, I can just sign you up for it." And I was like, "I just don't know right now. Like, I'm not sure about it." And she was just like... She just kinda got quiet. I was like, "Yeah, I, I'm not sure about it." And she was just like, "Oh, okay then. Um, you have until the third," or something like that, "to figure it out, and then it's gonna go away." And I was just like, "Okay." But since I never finished filling it out, I didn't think anything of it. You know what I mean? Okay. I totally understand. Um, so per our policy, if a document or if

anything is submitted to us, say if someone elected an employee plus family coverage and they forgot dependent information, uh, the member's automatically put down for employee only coverage until the member has called back with dependent information. Um, there was usually an outbound call, uh, usually regarding that information to see if we can... could obtain that information at first, um, but I'm not seeing where she did make that outbound call for you. Um, but, hmm, I'm trying to think. So, it was, um, so you were enrolling for employee only. And on here... On... See on here, like it says, "Coverage family." That's why I was even more confused, because I was like, "How am I getting charged for the entire..." Because I couldn't... I was scared that I wasn't gonna be able to afford myself. I was like, "How the fuck is he charging me for my family too," you know? And I never even finished out, um, filling the application. Yeah. So, that... There was a... That employee plus family deduction came off? How much was that, if you don't mind me asking? Uh, I'm not sure. I remember the family coverage was around something like \$40 to \$70, through there. I'm not sure. I'm a college student. I was enrolling into school. I had just enrolled into school. That's why I was like, "I don't know if I'm gonna even make it out." And then that following week or two following weeks after that, I had got let go because they're closing second shift, and I'm just now receiving these cards. And I'm just... I don't know. That's all, that's all the information that I have. But what I remember- That's totally understandable. ... it was somewhere between, like, \$40 to \$70 to \$80. Like, \$78 for some reason. That's what I'm thinking in my head. But somewhere around there. Okay. Sorry. Okay. 'Cause that... No, re- no worries. The only reason why I ask that is 'cause the VIP standard for employee plus family was \$45.36. However, the only deduction that's come off at your end, the only thing that I'm seeing is the employee only coverage for \$17.07.... um, so that's probably- Okay. ... what happened there. Um, now I mean, I could cancel the coverage for you, um, but cancellations do take one to two weeks to go through, so there is possible for another payroll deduction to come off, um, but I did hear that you were no longer with them. Is that correct? Yes. Okay. Um, so if I'll go ahead- I can go ahead and cancel the coverage for you, um, since you stated you're no longer working with them. No deductions will be received, so nothing has to be paid back or anything like that, um, but, uh, regarding a reimbursement, um, unfortunately that wouldn't be possible since the coverage was enrolled into employee only coverage, and we did see where you did elect employee plus family as well. Mm-hmm. But you forgot the- the- Okay, well- ... dependent information, so you were just enrolled into employee only. Okay. That... Then I guess that's fine. I understand. I just was worried that they took out that big coverage because I don't have a job and, yeah, I don't know. But that's fine. I- if you say it was only \$17, then I'll be okay with that. But can you go ahead and cancel it for me then? Yeah. So I'll go ahead and process the cancellation for you, but like I said, cancellations do take one to two weeks to go through, so it is possible for you to experience one or two more final payroll deductions, okay? Okay, that's fine. Awesome. Well, is there anything- So, can I use this to go to- ... else I can help you out with today? Can I just use these to go to the doctor or are they already unactivated? Um, yeah. So you could still use the, the ID card since you are still currently active in the coverage. Um, let me verify that. Yes. So you are still currently active in the coverage, so you can still schedule doctor's appointments if need be, um, before the, uh, coverage ends. However, quick question, are you receiving a paycheck this week or no? Uh, I got a paycheck on Wednesday, and I'm pretty sure they took it out of that because it was a little bit short and the one before that. Yes. Okay. But I don't know if I'm gonna receive any. I'm

pretty sure that was my last paycheck. Okay. So, if you received a paycheck on Wednesday the 29th, which was, uh, yesterday, I believe, you should have active coverage for next week, uh, since they took that deduction out. So, you'll have active coverage until the 9th of February. So I would just go ahead and schedule- Okay. ... doctor's appointments, just get it out of the way. Okay, sounds good. Awesome. Well, is there anything else I can help you out with today? Okay, yeah, one more question. I'm so sorry. Of course. Do you know how much this covers? Like, do you know, like, h- ho- how high my bill's gonna be or, like, how much it covers or... I don't know. I don't- I don't really know how to explain myself right now. Um, yeah. So I can email you a copy of a benefit guide because that's what shows what's covered, what's not covered, how much the insurance carrier pay- will pay for those things, stuff like that. Um, but I'll go ahead and email that to you. Okay, yeah. Uh, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Okay. Well, is there anything else I can help you out with today? Nope, that would be it. Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay? Thank you. You too. Thank you. Bye-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. Um, my name is Anna. I'm calling from APL. How are you?

Speaker speaker_0: Doing pretty well. And yourself?

Speaker speaker_1: Doing good. Um, I have an... Well, we have a mutual insured on the line. Um, she has an active policy with us, but she's stating that she never, um, finished the enrollment application. So she, she wasn't sure why she was receiving the cards. Um, this... It sounds like this policy should not be e- have... should not have been sent to us. Um, it is active. I'm not sure if payroll deduction has been, um, taken out because I don't... Like on our little ledger screen, there's nothing here yet. Would you be able to assist her with canceling and possible reimbursement if it has been taken out on y'all's end or the group's end?

Speaker speaker_0: Uh, well, let me try looking at her file first. What's the staffing agency she works for?

Speaker speaker_1: Um, Crown Staffing.

Speaker speaker_0: And the last four of her social?

Speaker speaker_1: Hold on one second. Um, this Gre- Grecia, if you'd like to give him the last four of your social. I'm, I'm in a different screen, but I can get it.

Speaker speaker_2: Uh, yeah, I believe it's 9719.

Speaker speaker_0: And her first and last name.

Speaker speaker_2: Uh, Grecia Ochoa. G-R-E-C-I-A. Last name, O-C-H-O-A.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_2: Yeah. Uh, my home address is 6606 Evening Tide Court, 40272. Louisville, Kentucky.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_2: Oh, shit. Sorry. March 10th, 2003.

Speaker speaker_0: And a good telephone number I have is, um, for you is 756-9536.

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. And the email I have is your first name, last name, 0310 at Gmail?

Speaker speaker_2: Yes. Okay.

Speaker speaker_0: So, let me look at the file and see what's going on. Bear with me one second. .

Speaker speaker_2: That's fine.

Speaker speaker_0: Hmm.

Speaker speaker_1: Miss Ochoa, I'm gonna go ahead and drop the line. Do you want... D- Do you need me to stay on the line, or are you okay?

Speaker speaker_2: I'm okay. Thank you so much. I appreciate everything you've done.

Speaker speaker_1: You're very welcome. Well, thanks for calling APL. Y'all have a great day.

Speaker speaker_0: You do the same, okay?

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_0: Okay. So, let's see here. So, looking at my audit tab on your file, it looks like you accessed the Benefits in a Card portal, and you actually enrolled yourself as of January 2nd, 2025 at 10:43 PM. Then you were called, or you called back on January 3rd around 10:03 AM, and you had spoke to a representative Sarah.

Speaker speaker_2: Well, I was... I, I, I was, uh, filling out an application for it, and I was gonna do my family, but I wasn't, um, aware that... if I was gonna be able to afford it. So I never finished the application. So, I don't, I don't remember if it was the next day, in the morning, I had got a phone call from some lady that spoke Spanish. And she was telling me in Spanish, she was like, "Uh, you never finished, uh, applying. Would you want me to go... Like, can you go ahead and do that? Or if not, I can just sign you up for it." And I was like, "I just don't know right now. Like, I'm not sure about it." And she was just like... She just kinda got quiet. I was like, "Yeah, I, I'm not sure about it." And she was just like, "Oh, okay then. Um, you have until the third," or something like that, "to figure it out, and then it's gonna go away." And I was just like, "Okay." But since I never finished filling it out, I didn't think anything of it.

You know what I mean?

Speaker speaker_0: Okay. I totally understand. Um, so per our policy, if a document or if anything is submitted to us, say if someone elected an employee plus family coverage and they forgot dependent information, uh, the member's automatically put down for employee only coverage until the member has called back with dependent information. Um, there was usually an outbound call, uh, usually regarding that information to see if we can... could obtain that information at first, um, but I'm not seeing where she did make that outbound call for you. Um, but, hmm, I'm trying to think. So, it was, um, so you were enrolling for employee only.

Speaker speaker_2: And on here... On... See on here, like it says, "Coverage family." That's why I was even more confused, because I was like, "How am I getting charged for the entire..." Because I couldn't... I was scared that I wasn't gonna be able to afford myself. I was like, "How the fuck is he charging me for my family too," you know? And I never even finished out, um, filling the application.

Speaker speaker_0: Yeah. So, that... There was a... That employee plus family deduction came off? How much was that, if you don't mind me asking?

Speaker speaker_2: Uh, I'm not sure. I remember the family coverage was around something like \$40 to \$70, through there. I'm not sure. I'm a college student. I was enrolling into school. I had just enrolled into school. That's why I was like, "I don't know if I'm gonna even make it out." And then that following week or two following weeks after that, I had got let go because they're closing second shift, and I'm just now receiving these cards. And I'm just... I don't know. That's all, that's all the information that I have. But what I remember-

Speaker speaker_0: That's totally understandable.

Speaker speaker_2: ... it was somewhere between, like, \$40 to \$70 to \$80. Like, \$78 for some reason. That's what I'm thinking in my head. But somewhere around there.

Speaker speaker_0: Okay.

Speaker speaker_2: Sorry.

Speaker speaker_0: Okay. 'Cause that... No, re- no worries. The only reason why I ask that is 'cause the VIP standard for employee plus family was \$45.36. However, the only deduction that's come off at your end, the only thing that I'm seeing is the employee only coverage for \$17.07.... um, so that's probably-

Speaker speaker_2: Okay.

Speaker speaker_0: ... what happened there. Um, now I mean, I could cancel the coverage for you, um, but cancellations do take one to two weeks to go through, so there is possible for another payroll deduction to come off, um, but I did hear that you were no longer with them. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. Um, so if I'll go ahead- I can go ahead and cancel the coverage for you, um, since you stated you're no longer working with them. No deductions will be received,

so nothing has to be paid back or anything like that, um, but, uh, regarding a reimbursement, um, unfortunately that wouldn't be possible since the coverage was enrolled into employee only coverage, and we did see where you did elect employee plus family as well.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: But you forgot the- the-

Speaker speaker_2: Okay, well-

Speaker speaker_0: ... dependent information, so you were just enrolled into employee only.

Speaker speaker_2: Okay. That... Then I guess that's fine. I understand. I just was worried that they took out that big coverage because I don't have a job and, yeah, I don't know. But that's fine. I- if you say it was only \$17, then I'll be okay with that. But can you go ahead and cancel it for me then?

Speaker speaker_0: Yeah. So I'll go ahead and process the cancellation for you, but like I said, cancellations do take one to two weeks to go through, so it is possible for you to experience one or two more final payroll deductions, okay?

Speaker speaker_2: Okay, that's fine.

Speaker speaker_0: Awesome. Well, is there anything-

Speaker speaker_2: So, can I use this to go to-

Speaker speaker_0: ... else I can help you out with today?

Speaker speaker_2: Can I just use these to go to the doctor or are they already unactivated?

Speaker speaker_0: Um, yeah. So you could still use the, the ID card since you are still currently active in the coverage. Um, let me verify that. Yes. So you are still currently active in the coverage, so you can still schedule doctor's appointments if need be, um, before the, uh, coverage ends. However, quick question, are you receiving a paycheck this week or no?

Speaker speaker_2: Uh, I got a paycheck on Wednesday, and I'm pretty sure they took it out of that because it was a little bit short and the one before that.

Speaker speaker_0: Yes. Okay.

Speaker speaker_2: But I don't know if I'm gonna receive any. I'm pretty sure that was my last paycheck.

Speaker speaker_0: Okay. So, if you received a paycheck on Wednesday the 29th, which was, uh, yesterday, I believe, you should have active coverage for next week, uh, since they took that deduction out. So, you'll have active coverage until the 9th of February. So I would just go ahead and schedule-

Speaker speaker_2: Okay.

Speaker speaker_0: ... doctor's appointments, just get it out of the way.

Speaker speaker_2: Okay, sounds good.

Speaker speaker_0: Awesome. Well, is there anything else I can help you out with today?

Speaker speaker_2: Okay, yeah, one more question. I'm so sorry.

Speaker speaker_0: Of course.

Speaker speaker_2: Do you know how much this covers? Like, do you know, like, h- ho- how high my bill's gonna be or, like, how much it covers or... I don't know. I don't- I don't really know how to explain myself right now.

Speaker speaker_0: Um, yeah. So I can email you a copy of a benefit guide because that's what shows what's covered, what's not covered, how much the insurance carrier pay- will pay for those things, stuff like that. Um, but I'll go ahead and email that to you.

Speaker speaker_2: Okay, yeah.

Speaker speaker_0: Uh, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. Well, is there anything else I can help you out with today?

Speaker speaker_2: Nope, that would be it.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay?

Speaker speaker_2: Thank you. You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_2: Bye.