

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Accords. This is Justin. How can I help you today? Hey, Justin. Um, my name is Michael Barbano, and- Mm-hmm. ... I just got a call, or a text message rather, um, that there was a lapse in my payment. So, evidently, um, my payment comes out of my check weekly. Um, I work for Creative Circle. So, I'm not really sure what that's about. I just... I did have a snag. I've had a couple of snags actually, so I'm kind of glad I got this. So, what do you need first to look into my thing? Um, yeah. So, Creative Circle, what's the last four of your Social? 7101. And for security purposes, can you verify your home address, including city, state and zip code, Michael? Should be 505 East 40th Street, Savannah, Georgia 31401. And your date of birth? 7/22/77. And a good telephone number has us 404-775-9759? Yes. Okay, so let's see here. And the email I have is mdbarbano@gmail.com? That's the one. Okay. Um, yeah, so that text message you received from Creative Circle was just a courtesy reminder from m- uh, from them, letting you know they- Uh-huh. ... didn't make a deduction on you. So, you're not currently active in benefits this week. However, quick question. Oh. You received a paycheck last week, correct? Yeah. Okay. Let's see. And sometimes, like, the people I... When I submit my time card, like, they are really casual about when they get back to it. And so- Mm-hmm. ... I don't know if it posted for this week or what the deal was, but it should have posted, you know, same time on Fridays. Totally understand. Um, so yes, sir. It's... Looking at the file, I'm not seeing that deduction was received by us. Um, so honestly, I don't know if they got the time card in... on time or not. Um, but as of right now, yes, we didn't receive that deduction from Creative Circle. When was the last one that you did receive? Um, so the last deduction that we did receive was for the period of March 31st to April 6th. So, last week. Okay. So, which one didn't you receive if I'm up to date to April 6th? So, so we didn't receive a deduction from whenever you got paid on Friday, for you to have active coverage for this week, the 7th through the 13th. Uh, hang on just... All right. So, wait a minute. So, you've got the one... So, today's the 9th, right? Correct. Today's the 9th. So, you got the one for last week, but you haven't gotten the one for this week? Yes. So, how it works... So, a deduction comes off your check that Friday, for example. You become active- Uh-huh. ... in coverage the following Monday. So, the previous- Uh-huh. ... deduction week is for the ac- current next week, if that makes any sense. Kind of. Okay. So, my time card... So, my time card for this week, it was just authorized, like, you know, 45 minutes ago, but for the work that I did last week. So, does that mean you'll get it? Um, let's see. Now, we should, if Creative Circle sends over all of the deductions on their employees. Um, because looking at the file, I'm not seeing where that deduction was received but, like I said, um, we're still waiting for them to send that information to us. Um, now let's see. It's here. So, like, I submit my time card on Mondays, and then today is Wednesday, so I just got... Like, your time card was, you know, authorized. I just got that email today, and this

was for work that I did last week. So, that's typically how it works every week. Then I get- Okay. ... paid on Friday. So, the deduction- Okay. ... is typically taken out on Friday. So, a deduction should have been taken out last, you know, last Friday for the work week before. Okay. So, let's see. Now, what I can do to verify this, um... Sure. What I can do, I can email you a requested document email, and then you would just provide that most previous pay stub to see if that deduction did occur, and then I can have my back office look at it and if, say, if it did occur, uh, we can reach out to the client specifically and see why Creative Circle didn't send that information to us. Okay. Okay. Um, but you do have access to your pay stubs, correct? I don't know. On ADP maybe. I don't know any of my passwords or whatever. I just set it up with the insurance that it would come out every week. Like, I don't... I haven't changed anything since it happened. All I did was go to the dermatologist and use my card for, like, a preventive, you know, check-up, and they didn't take it. So, that's the only time I've tried to use yet, and I haven't... and they haven't taken it, so. Totally understand. So, the only thing I can think of right now is to do that, send you the requested document, just to verify if a deduction did come off. Okay. I mean, if they just authorized it today, shouldn't you get it soon? Like, is that... Do you think that's the problem? Um, now that may be the problem, especially if it was submitted on time, but they didn't authorize it until late. Um, that may be- Uh-huh. ... the reason why we didn't receive the deduction. Um, but I do know that since it... If it was received on time say, for this week and you do receive a paycheck- Ah. ... this week, deductions should pick up like normal. Okay. Well, I mean, I'm just going to count on that then. I mean because I, they, it's been the same, but here's the thing too I wanted to ask you. So my last, um, working day for the job I had for four years was on February 28th. And so I didn't need coverage until March, but it looks, it looks like that I started paying a few weeks earlier. Like, and when I, when I signed up, I wanted to, for it to start, like, you know, the day I wasn't covered, which should have been February 28th or March 1st or whatever. Mm-hmm. And it, and it looks like I started payments before that date. Can you see when I started making payments? Um, yes, sir. So let's see. So the first deduction that we received was for the week of March 3rd through the 9th. March 3rd through the 9th? Yes, sir. Oh, okay. All right. Well then that works. That's good. Um, all right. Um- Well then tell you what, let's just do this. I mean, I'm understanding things correctly. Mm-hmm. Everything happens... You get my, you get my check, which comes out on Friday. Things, deductions come out with my check on Fridays. Correct. And you've gotten the one for last Friday. You just haven't gotten the one, you just haven't gotten the one for this Friday yet, right? Like, I haven't gotten my paycheck yet, but since they just authorized it, you guys get... They take the deductions out first before the check goes to my bank, which will be Friday. Correct. So say- Okay. ... if you receive that paycheck this week, uh, you will- Yeah. ... have deductions come off for active coverage for next week. Okay. If that makes sense. But then I'll be... Yeah, and then that, then I'll be caught up. Then there, then there's no lapse. The lapse- Correct, yeah. ... is for this week. We just haven't gotten it for this week yet? Correct. Okay. All right, then that's fine. I literally just got the, like, like, the automated, "Your credit card has been authorized," like, like, less than an hour ago. Okay. Um- That's probably where the problem lies. Probably, but like I said, we're just waiting for them to send that information to us. Okay. Perfect. All right. Well, I'm sure I'll get another text or whatever. I don't mind figuring it out while- Awesome. ... we get it- Was there anything else I can help you with today, Michael? Could somebody send me a text that says like, "Hey, you're all good. Don't worry about it." Because I don't want to, you know,

break my ankle and not be covered. Totally understand. Um, so us at Benefit Center Card, we really don't send out those messages. The only messages that we do send out are new hire texts, open enrollment texts, and that lapsing coverage text. But other than that, that's the only text message that we do send out. Uh-huh. Now you can reach out to Creative Circle, uh, specifically payroll, to see- Uh-huh. ... to have them send you that information, just to let you know when everything is current again, because they're the ones who's making the deductions on you, is the payroll. Gotcha. Your payroll team. Okay. All right, because I'm going to the doctor on, uh, tomorrow, just like a yearly physical. So like this... I don't, I definitely don't need a snag before tomorrow. Totally understand. Okay, I'll just call y'all back in the morning and just make sure. Awesome. Well, is there anything else I could help you out with today, Michael? Nope, that'll do it. Awesome. Well, you have a wonderful day, okay? You do the same. Thanks. You're welcome. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Accords. This is Justin. How can I help you today?

Speaker speaker_1: Hey, Justin. Um, my name is Michael Barbano, and-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I just got a call, or a text message rather, um, that there was a lapse in my payment. So, evidently, um, my payment comes out of my check weekly. Um, I work for Creative Circle. So, I'm not really sure what that's about. I just... I did have a snag. I've had a couple of snags actually, so I'm kind of glad I got this. So, what do you need first to look into my thing?

Speaker speaker_0: Um, yeah. So, Creative Circle, what's the last four of your Social?

Speaker speaker_1: 7101.

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

Speaker speaker_1: Should be 505 East 40th Street, Savannah, Georgia 31401.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 7/22/77.

Speaker speaker_0: And a good telephone number has us 404-775-9759?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so let's see here. And the email I have is mdbarbano@gmail.com?

Speaker speaker_1: That's the one.

Speaker speaker_0: Okay. Um, yeah, so that text message you received from Creative Circle was just a courtesy reminder from m- uh, from them, letting you know they-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... didn't make a deduction on you. So, you're not currently active in benefits this week. However, quick question.

Speaker speaker_1: Oh.

Speaker speaker_0: You received a paycheck last week, correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Let's see.

Speaker speaker_1: And sometimes, like, the people I... When I submit my time card, like, they are really casual about when they get back to it. And so-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I don't know if it posted for this week or what the deal was, but it should have posted, you know, same time on Fridays.

Speaker speaker_0: Totally understand. Um, so yes, sir. It's... Looking at the file, I'm not seeing that deduction was received by us. Um, so honestly, I don't know if they got the time card in... on time or not. Um, but as of right now, yes, we didn't receive that deduction from Creative Circle.

Speaker speaker_1: When was the last one that you did receive?

Speaker speaker_0: Um, so the last deduction that we did receive was for the period of March 31st to April 6th. So, last week.

Speaker speaker_1: Okay. So, which one didn't you receive if I'm up to date to April 6th?

Speaker speaker_0: So, so we didn't receive a deduction from whenever you got paid on Friday, for you to have active coverage for this week, the 7th through the 13th.

Speaker speaker_1: Uh, hang on just... All right. So, wait a minute. So, you've got the one... So, today's the 9th, right?

Speaker speaker_0: Correct. Today's the 9th.

Speaker speaker_1: So, you got the one for last week, but you haven't gotten the one for this week?

Speaker speaker_0: Yes. So, how it works... So, a deduction comes off your check that Friday, for example. You become active-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... in coverage the following Monday. So, the previous-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... deduction week is for the ac- current next week, if that makes any sense.

Speaker speaker_1: Kind of.

Speaker speaker_0: Okay.

Speaker speaker_1: So, my time card... So, my time card for this week, it was just authorized, like, you know, 45 minutes ago, but for the work that I did last week. So, does that mean you'll get it?

Speaker speaker_0: Um, let's see. Now, we should, if Creative Circle sends over all of the deductions on their employees. Um, because looking at the file, I'm not seeing where that deduction was received but, like I said, um, we're still waiting for them to send that information to us. Um, now let's see. It's here.

Speaker speaker_1: So, like, I submit my time card on Mondays, and then today is Wednesday, so I just got... Like, your time card was, you know, authorized. I just got that email today, and this was for work that I did last week. So, that's typically how it works every week. Then I get-

Speaker speaker_0: Okay.

Speaker speaker_1: ... paid on Friday. So, the deduction-

Speaker speaker_0: Okay.

Speaker speaker_1: ... is typically taken out on Friday. So, a deduction should have been taken out last, you know, last Friday for the work week before.

Speaker speaker_0: Okay. So, let's see. Now, what I can do to verify this, um...

Speaker speaker_1: Sure.

Speaker speaker_0: What I can do, I can email you a requested document email, and then you would just provide that most previous pay stub to see if that deduction did occur, and then I can have my back office look at it and if, say, if it did occur, uh, we can reach out to the client specifically and see why Creative Circle didn't send that information to us.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, but you do have access to your pay stubs, correct?

Speaker speaker_1: I don't know. On ADP maybe. I don't know any of my passwords or whatever. I just set it up with the insurance that it would come out every week. Like, I don't... I haven't changed anything since it happened. All I did was go to the dermatologist and use my card for, like, a preventive, you know, check-up, and they didn't take it. So, that's the only time I've tried to use yet, and I haven't... and they haven't taken it, so.

Speaker speaker_0: Totally understand. So, the only thing I can think of right now is to do that, send you the requested document, just to verify if a deduction did come off.

Speaker speaker_1: Okay. I mean, if they just authorized it today, shouldn't you get it soon? Like, is that... Do you think that's the problem?

Speaker speaker_0: Um, now that may be the problem, especially if it was submitted on time, but they didn't authorize it until late. Um, that may be-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... the reason why we didn't receive the deduction. Um, but I do know that since it...If it was received on time say, for this week and you do receive a paycheck-

Speaker speaker_1: Ah.

Speaker speaker_0: ... this week, deductions should pick up like normal.

Speaker speaker_1: Okay. Well, I mean, I'm just going to count on that then. I mean because I, they, it's been the same, but here's the thing too I wanted to ask you. So my last, um, working day for the job I had for four years was on February 28th. And so I didn't need coverage until March, but it looks, it looks like that I started paying a few weeks earlier. Like, and when I, when I signed up, I wanted to, for it to start, like, you know, the day I wasn't covered, which should have been February 28th or March 1st or whatever.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And it, and it looks like I started payments before that date. Can you see when I started making payments?

Speaker speaker_0: Um, yes, sir. So let's see. So the first deduction that we received was for the week of March 3rd through the 9th.

Speaker speaker_1: March 3rd through the 9th?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Oh, okay. All right. Well then that works. That's good. Um, all right.

Speaker speaker_0: Um-

Speaker speaker_1: Well then tell you what, let's just do this. I mean, I'm understanding things correctly.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Everything happens... You get my, you get my check, which comes out on Friday. Things, deductions come out with my check on Fridays.

Speaker speaker_0: Correct.

Speaker speaker_1: And you've gotten the one for last Friday. You just haven't gotten the one, you just haven't gotten the one for this Friday yet, right? Like, I haven't gotten my

paycheck yet, but since they just authorized it, you guys get... They take the deductions out first before the check goes to my bank, which will be Friday.

Speaker speaker_0: Correct. So say-

Speaker speaker_1: Okay.

Speaker speaker_0: ... if you receive that paycheck this week, uh, you will-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... have deductions come off for active coverage for next week.

Speaker speaker_1: Okay.

Speaker speaker_0: If that makes sense.

Speaker speaker_1: But then I'll be... Yeah, and then that, then I'll be caught up. Then there, then there's no lapse. The lapse-

Speaker speaker_0: Correct, yeah.

Speaker speaker_1: ... is for this week. We just haven't gotten it for this week yet?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. All right, then that's fine. I literally just got the, like, like, the automated, "Your credit card has been authorized," like, like, less than an hour ago.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: That's probably where the problem lies.

Speaker speaker_0: Probably, but like I said, we're just waiting for them to send that information to us.

Speaker speaker_1: Okay. Perfect. All right. Well, I'm sure I'll get another text or whatever. I don't mind figuring it out while-

Speaker speaker_0: Awesome.

Speaker speaker_1: ... we get it-

Speaker speaker_0: Was there anything else I can help you with today, Michael?

Speaker speaker_1: Could somebody send me a text that says like, "Hey, you're all good. Don't worry about it." Because I don't want to, you know, break my ankle and not be covered.

Speaker speaker_0: Totally understand. Um, so us at Benefit Center Card, we really don't send out those messages. The only messages that we do send out are new hire texts, open enrollment texts, and that lapsing coverage text. But other than that, that's the only text message that we do send out.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Now you can reach out to Creative Circle, uh, specifically payroll, to see-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... to have them send you that information, just to let you know when everything is current again, because they're the ones who's making the deductions on you, is the payroll.

Speaker speaker_1: Gotcha.

Speaker speaker_0: Your payroll team.

Speaker speaker_1: Okay. All right, because I'm going to the doctor on, uh, tomorrow, just like a yearly physical. So like this... I don't, I definitely don't need a snag before tomorrow.

Speaker speaker_0: Totally understand.

Speaker speaker_1: Okay, I'll just call y'all back in the morning and just make sure.

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

Speaker speaker_1: Nope, that'll do it.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: You do the same. Thanks.

Speaker speaker_0: You're welcome. Bye-bye.