

## **Transcript: Malcolm**

**Nash-6068195050700800-6466207556091904**

### **Full Transcript**

I'll break you down. Thanks for calling Medicare Services. Our business is not about Uh, hi. I'm calling with some questions about my benefits. How can I help you? What staffing company do you work for? Uh, Verstella. It might be under Cara Staffing. What's the last four of your social? 9078. First name? Patrick. You said Patrick? Yes. Last name? Beach. For security purposes, can you verify your address and date of birth for me? 537 Cardons Court in Eerie, Colorado. DOB is 10/9/69. Thank you. Let's see, we got your phone number, 303-819-1671? Yes. And your email is patrickjbeach@gmail.com? Yes. Yeah. All right. Well, with your questions, sir, just so you know, we do... I do have limited information because we're not the carrier. We're just the plan administrator. Well, you're the one I want to talk to, because you guys have been, uh, respectfully taking money out of my paycheck for over two weeks, and I don't have any benefits that I can... that I can sort out. I don't know how to, you know... I... I haven't heard from anybody. You know, you guys confirm my email phone number, address, DOB, social, every other thing possible, uh, when I call in, so you got my info. But, uh, I haven't gotten anything in the mail. I haven't gotten any emails saying that I have benefits, but you guys got my money, so- So it looks like your coverage just became active last Monday on the 3rd. Your ID cards take one to two weeks to get to you. So you guys take the money, and I don't get benefits for three weeks? You're able to use your benefits as soon as they become active, sir. Yeah, you took the money on February 28th. You said my benefits became active what date? So the way that the enrollment process works, sir, once you see that first deduction from your paycheck, your coverage becomes active the following Monday. And after that following Monday, that's when your ID cards are sent, which would take one to two weeks to get to you. Yeah. Well, I don't have them yet, and you guys have had my money for over two weeks, and I don't have any... Who, who do I contact? Who do I call and say, "Hey, do you guys have benefits for me?" How do I reach that? Um, sir- I, I, I just called you. I'm talking to you now. So how do I, how do I, how do I make use of these benefits? 'Cause I don't have any physical ID cards yet. I don't know how many more weeks I have to wait for them. I know you didn't print them personally, and I get all that, but, um, you know, you guys got my money. Where's my benefits? Who do I, who do I call to go see a dentist or a doctor?..... So you would go to AM... So you would go to multiplan.com if you need to find a doctor in your area to take your insurance. You go to AMPublic.com to find a dentist in your area to take your insurance. I can send you your medical card... your ID cards via email while you wait on your physical copies to come. And then if you need your... you said prescriptions, have you gone to freerx.com and claimed your account? No, I've been waiting for some kind of communication saying, "Here, click this link to activate your account," and I haven't gotten anything, so. So I can go ahead and get your ID cards printed for you. If you need your prescription, you would go to freerx.com and you want

to claim your membership through that website. That will give- Mm-hmm. ... you your prescription and ID cards. So do I need- I'm sorry? I, I ha-... Go, go on. I'm done. You go ahead, sir. Okay . Uh, do I need to write all that down real quick, or can you shoot me an email that tells me who to contact? Uh, otherwise, we got to go through that a little more slowly so I can write it all down, which- So it'll be an email- ... email- ... that I send you with your ID cards. Okay. It'll tell me how to... who to contact to get prescriptions, doctors, dentists, vision, all the benefits that I've signed up for? Yes, sir. It gives you the links to the website in the email. Wonderful. And when I call those folks, they're not going to be surprised to hear from me and say, "Oh, we never heard of you." They're gonna... They'll have some information and be able to help me out? Yes, sir. That's their, they're the carriers. The, so American Perali-... American Public Life is your carrier for your dental, your short-term disability, and your VIP standard plan. And then MetLife covers your vision plan, and then 90 Degree Benefits cover your preventative care plan. And all those... all that information will be included in the email. Okay. Wonderful. And should I expect to receive that email pretty soon? Yes, sir. I'm actually working on it right now. I was going to ask you if I can put you on a brief hold while I get all those cards for you. Yeah. Sure thing. Thank you. No problem. Hello? Hey there, Mr. Patrick. Hello. I just, uh, did send those email, those ID cards to your email. Okay. Excellent. I will take a look, and that's, uh, which email address was that sent to, please? Patrickjbeach@gmail.com.Beautiful. Uh, let me take a quick look. And then... So what's your num- address? Is that a h- apartment or a home? The 3- the 537 Carnance Court. Uh, that's a home. And you don't have a PO Box or anything? No, it's a house. So you should receive that, your ID cards within one or two weeks. Okay, wonderful. I got the email so I'm gonna try calling some of those folks. Thank you very much. No problem, Mr. Patrick. Was there anything else I can help you with today? No, you've been great. I really appreciate it. Have a great day. You too. Thank you. Okay. Bye-bye. Oh, Mr. Patrick, one more thing. Yeah. I did wanna let you know that y- your coverage isn't active for the, as of, as of this week. I meant to let you know that. Doesn't look like a deduction was taken last week to pay for this week's coverage. Uh, well, I mean, I, I can't help that. I... You guys started taking money two weeks ago. You're saying I don't have benefits right now? Does that, does that change from week to week? So the way that it works, they do deductions, they take the deduction the week prior. So you received, you got a deduction from the 28th to pay for this week, uh, last week's coverage. So when last week, you should have received a deduction to pay for this week's coverage. It takes it a week... take it a following week. So it doesn't look like a deduction was taken from the week of three, three, uh, to the 9th, to pay for this week for the 10th through the 16th. Well, I mean, I haven't had benefits that I can use, and you guys have been taking money. So how come you guys took money two weeks ago and then you stopped taking money, and now I... So then I, I had benefits for a week and you guys took 'em back? So the only reason that you wouldn't receive a deduction, th- eh, from my knowledge is if you didn't work enough hours there were, for them to make the deduction happen. I worked 40 hours every week. It has not changed. So who do I talk to to figure out when I'm gonna get my benefits? So that would be someone at your job, at Hera, because they are responsible for making those deductions happen. What we do on our end, all we do is get you guys enrolled or unenrolled from the coverage. Gotcha. Okay. Well, I will call them and figure out what's what. Thank you for your help. I ha- I know it's, know this is your fault, but thanks for your patience. But, uh, I'll give them a call and we'll take the next step. No problem, Mr. Patrick.

You have a great rest of your week. Okay, you too. Thank you. See you.

## Conversation Format

Speaker speaker\_0: I'll break you down.

Speaker speaker\_1: Thanks for calling Medicare Services. Our business is not about

Speaker speaker\_2: Uh, hi. I'm calling with some questions about my benefits.

Speaker speaker\_1: How can I help you? What staffing company do you work for?

Speaker speaker\_2: Uh, Verstellla. It might be under Cara Staffing.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 9078.

Speaker speaker\_1: First name?

Speaker speaker\_2: Patrick.

Speaker speaker\_1: You said Patrick?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Beach.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: 537 Cardons Court in Eerie, Colorado. DOB is 10/9/69.

Speaker speaker\_1: Thank you. Let's see, we got your phone number, 303-819-1671?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And your email is patrickjbeach@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yeah. All right. Well, with your questions, sir, just so you know, we do... I do have limited information because we're not the carrier. We're just the plan administrator.

Speaker speaker\_2: Well, you're the one I want to talk to, because you guys have been, uh, respectfully taking money out of my paycheck for over two weeks, and I don't have any benefits that I can... that I can sort out. I don't know how to, you know... I... I haven't heard from anybody. You know, you guys confirm my email phone number, address, DOB, social, every other thing possible, uh, when I call in, so you got my info. But, uh, I haven't gotten anything in the mail. I haven't gotten any emails saying that I have benefits, but you guys got

my money, so-

Speaker speaker\_1: So it looks like your coverage just became active last Monday on the 3rd. Your ID cards take one to two weeks to get to you.

Speaker speaker\_2: So you guys take the money, and I don't get benefits for three weeks?

Speaker speaker\_1: You're able to use your benefits as soon as they become active, sir.

Speaker speaker\_2: Yeah, you took the money on February 28th. You said my benefits became active what date?

Speaker speaker\_1: So the way that the enrollment process works, sir, once you see that first deduction from your paycheck, your coverage becomes active the following Monday. And after that following Monday, that's when your ID cards are sent, which would take one to two weeks to get to you.

Speaker speaker\_2: Yeah. Well, I don't have them yet, and you guys have had my money for over two weeks, and I don't have any... Who, who do I contact? Who do I call and say, "Hey, do you guys have benefits for me?" How do I reach that?

Speaker speaker\_1: Um, sir-

Speaker speaker\_2: I, I, I just called you. I'm talking to you now. So how do I, how do I, how do I make use of these benefits? 'Cause I don't have any physical ID cards yet. I don't know how many more weeks I have to wait for them. I know you didn't print them personally, and I get all that, but, um, you know, you guys got my money. Where's my benefits? Who do I, who do I call to go see a dentist or a doctor?.....

Speaker speaker\_1: So you would go to AM... So you would go to multiplan.com if you need to find a doctor in your area to take your insurance. You go to AMPublic.com to find a dentist in your area to take your insurance. I can send you your medical card... your ID cards via email while you wait on your physical copies to come. And then if you need your... you said prescriptions, have you gone to freerx.com and claimed your account?

Speaker speaker\_2: No, I've been waiting for some kind of communication saying, "Here, click this link to activate your account," and I haven't gotten anything, so.

Speaker speaker\_1: So I can go ahead and get your ID cards printed for you. If you need your prescription, you would go to freerx.com and you want to claim your membership through that website. That will give-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you your prescription and ID cards.

Speaker speaker\_2: So do I need-

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: I, I ha-... Go, go on.

Speaker speaker\_1: I'm done. You go ahead, sir.

Speaker speaker\_2: Okay . Uh, do I need to write all that down real quick, or can you shoot me an email that tells me who to contact? Uh, otherwise, we got to go through that a little more slowly so I can write it all down, which-

Speaker speaker\_1: So it'll be an email-

Speaker speaker\_2: ... email-

Speaker speaker\_1: ... that I send you with your ID cards.

Speaker speaker\_2: Okay. It'll tell me how to... who to contact to get prescriptions, doctors, dentists, vision, all the benefits that I've signed up for?

Speaker speaker\_1: Yes, sir. It gives you the links to the website in the email.

Speaker speaker\_2: Wonderful. And when I call those folks, they're not going to be surprised to hear from me and say, "Oh, we never heard of you." They're gonna... They'll have some information and be able to help me out?

Speaker speaker\_1: Yes, sir. That's their, they're the carriers. The, so American Perali... American Public Life is your carrier for your dental, your short-term disability, and your VIP standard plan. And then MetLife covers your vision plan, and then 90 Degree Benefits cover your preventative care plan. And all those... all that information will be included in the email.

Speaker speaker\_2: Okay. Wonderful. And should I expect to receive that email pretty soon?

Speaker speaker\_1: Yes, sir. I'm actually working on it right now. I was going to ask you if I can put you on a brief hold while I get all those cards for you.

Speaker speaker\_2: Yeah. Sure thing. Thank you.

Speaker speaker\_1: No problem.

Speaker speaker\_3: Hello?

Speaker speaker\_4: Hey there, Mr. Patrick.

Speaker speaker\_5: Hello.

Speaker speaker\_4: I just, uh, did send those email, those ID cards to your email.

Speaker speaker\_5: Okay. Excellent. I will take a look, and that's, uh, which email address was that sent to, please?

Speaker speaker\_4: Patrickjbeach@gmail.com.

Speaker speaker\_2: Beautiful. Uh, let me take a quick look.

Speaker speaker\_1: And then... So what's your num- address? Is that a h- apartment or a home? The 3- the 537 Carnance Court.

Speaker speaker\_2: Uh, that's a home.

Speaker speaker\_1: And you don't have a PO Box or anything?

Speaker speaker\_2: No, it's a house.

Speaker speaker\_1: So you should receive that, your ID cards within one or two weeks.

Speaker speaker\_2: Okay, wonderful. I got the email so I'm gonna try calling some of those folks. Thank you very much.

Speaker speaker\_1: No problem, Mr. Patrick. Was there anything else I can help you with today?

Speaker speaker\_2: No, you've been great. I really appreciate it. Have a great day.

Speaker speaker\_1: You too. Thank you.

Speaker speaker\_2: Okay. Bye-bye.

Speaker speaker\_1: Oh, Mr. Patrick, one more thing.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: I did wanna let you know that y- your coverage isn't active for the, as of, as of this week. I meant to let you know that. Doesn't look like a deduction was taken last week to pay for this week's coverage.

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Speaker speaker\_2: I worked 40 hours every week. It has not changed. So who do I talk to to figure out when I'm gonna get my benefits?

Speaker speaker\_1: So that would be someone at your job, at Hera, because they are responsible for making those deductions happen. What we do on our end, all we do is get you guys enrolled or unenrolled from the coverage.

Speaker speaker\_2: Gotcha. Okay. Well, I will call them and figure out what's what. Thank you for your help. I ha- I know it's, know this is your fault, but thanks for your patience. But, uh, I'll give them a call and we'll take the next step.

Speaker speaker\_1: No problem, Mr. Patrick. You have a great rest of your week.

Speaker speaker\_2: Okay, you too. Thank you.

Speaker speaker\_1: See you.