

## Transcript: Pearl

**Rojas-5975841266909184-5385531432288256**

### Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl, and I will pleasure speaking with? Hi, uh, my name is Heather. Um, I have a card through, like, my, um, my employer, and a while ago I had canceled it and then I guess I was, like, re-enrolled or whatever. Um, but so I don't have a physical card anymore, and I was wondering if I'd be able to get a new one mailed in. Okay. What's the name of the staffing agency you work for? Um, it's Surge Staffing. And the last four digits of your social? Uh, four... Um, hold on. It's 4140. I'll think about that. No worries. And it said your name is Heather? Yeah. Heather Poole. And your current date of birth? Okay. And your address and date of birth? Address is 306 Apartment A Vernondale Drive in Mount Vernon, Ohio, 43050. And then my date of birth is January 6th, 1996. All right. And that leaves the phone number as 330-521-0598? Correct. And your email address is heatherpoole42@gmail.com? Yes. All righty. And so I don't have you with active coverage anymore. Uh, um, your coverage actually hasn't been active since 2023. Okay. See, that's what I thought, but then I'm also still being charged, um, through my staffing agency. And, like, that's... 'Cause I was like, "What is this charge?" And they were like, "Oh, it sounds like it's, you know, the insurance card." Um, 'cause it's... I don't know. Do you e- do you know what it pops up as far as, like, if it's like, TeleRx or something like that? It should say just the full name, NEC TeleRx. Okay. I think that is what it says. So I am being charged for it, but I had canceled it like you, like you said that it was reading, but I'm still being charged for it for some reason. Okay. So what, what we have to do is I'd have to send you a document request email, and you're going to send me copies of your check stubs showing that deduction. Once we see that deduction, we'll go ahead and we, we're going to go ahead and investigate. Um, if you're being charged for it, well, that, well, they'll tell me where to go from there if we're able to... Because your coverage was canceled and you didn't, weren't thrown into COBRA, it... I'm not sure if there's a possibility of you to be re-enrolled in that plan. But once we receive your check stubs and see that you're, you are being deducted, they'll let me know where to go from there and I'll give you a call back. This process usually takes about 24 to 48 hours after we receive your check stubs. Um, and I'll give you a call from then what they tell me as far as what they found out. Okay. Would I need to send that to you via email through my employer? Or, like, by my personal? No. That email that we have on file, you'll get an email com- coming from info@benefitsinacard.com. And on there, it tells you everything you need to put on there and then just simply attach it and reply. And I'm going to note your account, um, why you sent in those documents, and then they'll forward them on to the front office and the investigation will go from there. Okay. Um, and then, 'cause I was... I had been, um, considering, like, re-enrolling anyways, um, at some point, and that's why I was like, oh... Like, that's why I noticed it. Um, and, like, you know, I thought it would just, like, save some time if it had already en- re-enrolled me, but I also thought that was weird too. Um, but so w- if

we were to do the investigation, um, would I still be able to get re-enrolled into at least, um, one of the programs? 'Cause I know you said maybe not into the COBRA, but, um, into something else potentially? Um, so when was the last time you started working with Surge? Um... The most recent time. When I... The most recent time? That would have been 2023. All right. So, well, so you stopped working with them at one time and... Or you just canceled your coverage? Uh, so, like, I was technically still working with them, but there was, like, um, an in between when I was finding a different job with them. Um, so, like, I had one job. Um, I was getting reassigned in between for, like, a couple of months, so I was kind of still with them, but also not getting paid by them. Um, and then I was put into a different job. Um- How long have you been with your current assignment? ... since 2023, like September. But from... So the current assignment you're on, you haven't had any breaks since September 2023? Correct, yeah. I've been with them straight since that point. Okay, so yeah, you would... I- if that's the case, um, you would have to wait for company open enrollment which is right now in mid-August. If they don't, um, if they don't allow you to... If the deductions come out to be not, uh, the deduction that it's supposed to be, or I'm not sure how they, um, what exactly happens, but if at the end they say we can't enroll you, then you'll just have to wait until August when it's open enrollment. Okay. Okay, that's good to know. Um, and then for whenever I'm sending the statements that I'm, like, it's showing that I have that charge, do I have to send every single statement? Or just, like, a couple, um, in between, like, especially the most recent up until, like, whenever it, um... Like, up until that point for the 2023, um, when it should have been canceled? Um, I would just send the, the, maybe the three most recent. Okay. Do you have any other questions? No, no. Sorry, I was trying to figure out which... Like, how many I would need to get into and, um, I also need to figure out the process for being able to save those and send them via email. I believe I can download them, but getting them into my email might be a little challenging on my phone, but I'll have to see. All right. Well, if you have any questions, we're here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time. Okay. Um, and then for whenever I email you back, I don't know if I'll be able to do it fully today. I'll probably try to start. Um, and you said Monday through Friday, correct? So not Saturday or Sunday? No, ma'am. Okay, all righty. Well, thank you very much. No problem. Thank you for calling. You have a great day. Thank you. You as well. Bye.

## Conversation Format

Speaker speaker\_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl, and I will pleasure speaking with?

Speaker speaker\_1: Hi, uh, my name is Heather. Um, I have a card through, like, my, um, my employer, and a while ago I had canceled it and then I guess I was, like, re-enrolled or whatever. Um, but so I don't have a physical card anymore, and I was wondering if I'd be able to get a new one mailed in.

Speaker speaker\_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker\_1: Um, it's Surge Staffing.

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

Speaker speaker\_1: Uh, four... Um, hold on. It's 4140. I'll think about that.

Speaker speaker\_0: No worries. And it said your name is Heather?

Speaker speaker\_1: Yeah. Heather Poole.

Speaker speaker\_0: And your current date of birth? Okay. And your address and date of birth?

Speaker speaker\_1: Address is 306 Apartment A Vernondale Drive in Mount Vernon, Ohio, 43050. And then my date of birth is January 6th, 1996.

Speaker speaker\_0: All right. And that leaves the phone number as 330-521-0598?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And your email address is heatherpoole42@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All righty. And so I don't have you with active coverage anymore. Uh, um, your coverage actually hasn't been active since 2023.

Speaker speaker\_1: Okay. See, that's what I thought, but then I'm also still being charged, um, through my staffing agency. And, like, that's... 'Cause I was like, "What is this charge?" And they were like, "Oh, it sounds like it's, you know, the insurance card." Um, 'cause it's... I don't know. Do you e- do you know what it pops up as far as, like, if it's like, TeleRx or something like that?

Speaker speaker\_0: It should say just the full name, NEC TeleRx.

Speaker speaker\_1: Okay. I think that is what it says. So I am being charged for it, but I had canceled it like you, like you said that it was reading, but I'm still being charged for it for some reason.

Speaker speaker\_0: Okay. So what, what we have to do is I'd have to send you a document request email, and you're going to send me copies of your check stubs showing that deduction. Once we see that deduction, we'll go ahead and we, we're going to go ahead and investigate. Um, if you're being charged for it, well, that, well, they'll tell me where to go from there if we're able to... Because your coverage was canceled and you didn't, weren't thrown into COBRA, it... I'm not sure if there's a possibility of you to be re-enrolled in that plan. But once we receive your check stubs and see that you're, you are being deducted, they'll let me know where to go from there and I'll give you a call back. This process usually takes about 24 to 48 hours after we receive your check stubs. Um, and I'll give you a call from then what they tell me as far as what they found out.

Speaker speaker\_1: Okay. Would I need to send that to you via email through my employer? Or, like, by my personal?

Speaker speaker\_0: No. That email that we have on file, you'll get an email coming from info@benefitsinacard.com. And on there, it tells you everything you need to put on there and then just simply attach it and reply. And I'm going to note your account, um, why you sent in those documents, and then they'll forward them on to the front office and the investigation will go from there.

Speaker speaker\_1: Okay. Um, and then, 'cause I was... I had been, um, considering, like, re-enrolling anyways, um, at some point, and that's why I was like, oh... Like, that's why I noticed it. Um, and, like, you know, I thought it would just, like, save some time if it had already en- re-enrolled me, but I also thought that was weird too. Um, but so w- if we were to do the investigation, um, would I still be able to get re-enrolled into at least, um, one of the programs? 'Cause I know you said maybe not into the COBRA, but, um, into something else potentially?

Speaker speaker\_0: Um, so when was the last time you started working with Surge?

Speaker speaker\_1: Um...

Speaker speaker\_0: The most recent time.

Speaker speaker\_1: When I... The most recent time? That would have been 2023.

Speaker speaker\_0: All right. So, well, so you stopped working with them at one time and... Or you just canceled your coverage?

Speaker speaker\_1: Uh, so, like, I was technically still working with them, but there was, like, um, an in between when I was finding a different job with them. Um, so, like, I had one job. Um, I was getting reassigned in between for, like, a couple of months, so I was kind of still with them, but also not getting paid by them. Um, and then I was put into a different job. Um-

Speaker speaker\_0: How long have you been with your current assignment?

Speaker speaker\_1: ... since 2023, like September.

Speaker speaker\_0: But from... So the current assignment you're on, you haven't had any breaks since September 2023?

Speaker speaker\_1: Correct, yeah. I've been with them straight since that point.

Speaker speaker\_0: Okay, so yeah, you would... I- if that's the case, um, you would have to wait for company open enrollment which is right now in mid-August. If they don't, um, if they don't allow you to... If the deductions come out to be not, uh, the deduction that it's supposed to be, or I'm not sure how they, um, what exactly happens, but if at the end they say we can't enroll you, then you'll just have to wait until August when it's open enrollment.

Speaker speaker\_1: Okay. Okay, that's good to know. Um, and then for whenever I'm sending the statements that I'm, like, it's showing that I have that charge, do I have to send every single statement? Or just, like, a couple, um, in between, like, especially the most recent up until, like, whenever it, um... Like, up until that point for the 2023, um, when it should have been canceled?

Speaker speaker\_0: Um, I would just send the, the, maybe the three most recent.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you have any other questions?

Speaker speaker\_1: No, no. Sorry, I was trying to figure out which... Like, how many I would need to get into and, um, I also need to figure out the process for being able to save those and send them via email. I believe I can download them, but getting them into my email might be a little challenging on my phone, but I'll have to see.

Speaker speaker\_0: All right. Well, if you have any questions, we're here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time.

Speaker speaker\_1: Okay. Um, and then for whenever I email you back, I don't know if I'll be able to do it fully today. I'll probably try to start. Um, and you said Monday through Friday, correct? So not Saturday or Sunday?

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: Okay, all righty. Well, thank you very much.

Speaker speaker\_0: No problem. Thank you for calling. You have a great day.

Speaker speaker\_1: Thank you. You as well. Bye.