

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Oh, hi, Pearl. This is Tracy at APL. How are you doing today? I'm good. And yourself? I'm doing fine, thank you. So I have an insured on the line. He's calling, uh, regarding his premium. Okay. Um, he... I'm so sorry. Uh- No, go ahead. ... his last name is Nguyen and his first name is Peter. His, uh, the last four of his social is 7642. And Nguyen is spelled N-G-U-Y-E-N. Okay, you can let him through. Okay. Well, thank you so much and I hope you have a great afternoon. You as well. Thank you. Bye-bye. Bye. Hi, good afternoon. Is it Mr. Nguyen? Yes. Um, the rep from APL was telling me that you have some questions about your, uh, your premium? Yeah. I had dental service on January 3rd and the premium wasn't paid for and the dental deduction is coming out of my paycheck every single week, even during that time period, and still currently. Okay, what's the name of the staff agency you work for? Come again? What's the name of the staff agency you work for? TRC. And the last four digits of your social? Uh, 7642. And you said TRC staffing, correct? Yes. And your last name is Nguyen? Yes. What's your date of birth? August 12th, 1996. Okay. Bear with me one moment. And if you can just confirm your address for me. 2510 Dumfries Road, Greensboro, North Carolina, 27407. Okay. And that be phone number 336-457-4224? Correct. Okay. And... So I'm showing you with active dental or active coverage for some time now, and you said that in, uh, the... You have coverage but it wasn't... The services weren't paid or- The premium wasn't. Mm-hmm. Yeah, the premium wasn't paid for. I just got off, or I was just talking to people at APL Carrington, and they sent me a mail as well saying that my dental service on the 3rd was not... Or the premium for this service date was not paid or received, so I wasn't able to receive benefits and the service wasn't paid for. The 3rd of which month? For, so the service was on January 3rd. Okay. Yes. So I have you inactive on January 3rd. We didn't receive a deduction either. Can you... Do you know which, or which week of pay I should have, it should have come out of? Because I looked at the pay stub for the, that week, the previous and when after, and they all have a dental deduction unless it comes out like a different one or something. So it would have been the week of, um, the paycheck of the 27th that you would have seen the deduction for the following week. 27th? Of December. Um. Because you have two weeks, you have two weeks that are not co- that the coverage isn't active. It's from the 23rd of December until the 5th of January. Those two weeks there's no active coverage. Um, so it would have been the paycheck from the 20th of December that you would have seen for the 23rd to the 29th, and then the paycheck of the 27th of December that would have paid for the 30th to the 5th. A paycheck on the 27th? Mm-hmm, that would have paid for the ch- for the service of the date you're looking for, the 3rd of January. It would have been the check of the 27th. Mm-hmm. So if I didn't... Hold on, let me check something real quick. 27... Oh, okay, I see. So the paycheck for the week of the 27th, it's supposed to be the

one from the 20th, or the week before, and that was the one that's supposed to pay for next week. Is that correct? So the, the paycheck you received on the 20th, that deduction covers you from the 23rd of December till the 29th. The check that you received on the 27th, that deduction covers you from the 30th of December until the 5th of January. So what if I get paid on Wednesdays or I guess not counting holidays? So it's just the week before, so the check you received where you're looking for this date is December 3rd, January. So the check you received the week before would have covered that, the week of the 3rd. Um... Oh, I see. Okay. Uh, okay. I see, I see. Um, is there... So is it possible to get the premium paid if I pay it now and get the benefits activated for that day or that's not possible anymore? Uh, give me one moment. Let me confirm. I believe it has to be, the payments have to be done within, within the 30 days of the date. Um, but let me- Mm-hmm. ... confirm that information. Okay? Okay. I'm just going to place you on a brief hold. Okay. Thank you so much for holding. So yeah, you would have had to make it within, um, 30 days of the missed payment. So, okay. So there's no, it's no longer possible to be covered by insurance, so I have to pay out of pocket? Correct. Hm, okay. So just one more question. For example, if I got, let's say, dental service today, it would be covered because I got paid last week. Is that correct? So if you were to get dental services performed today, you would be covered because your coverage is active, yes. The deduction was made and received. Okay, so the week prior is the week where I need to get paid for the week after to receive benefits and for the premium to be paid. Is that correct? Correct, mm-hmm. Mm-hmm. So the premium only is always paid or is it only paid when I'm receiving service? Your premium is paid as long as your, your deductions are made as long as you're working with a staffing agency. As long as you're receiving a paycheck that deductions are being made. If you're not working, say you, you have vacation for a week and you're out and you're not receiving a paycheck that week, the deduction won't be made because there's no paycheck issued and your coverage for the next week won't be active. So is it possible to pay that, uh, for that missing week within 30 days or how do I do so? For... Uh, to make the payment, to make the direct payment through us, it has to be within 30 days of the missed deduction. It's been over 30 days, so you have to make a... Now how would you... Yeah, how would you go about making that payment though is what I mean. Like I understand that's past due. Oh, if you were to miss in the future? Yeah. If that's what you're asking. You would just give us a call and take, and make the payment over the phone. Oh, and then, and then you would just take out additional from a future paycheck or just like make over the phone payment? So you can only make a payme- a direct payment for the current week. So say last week the deduction wasn't made for, for this week, for the 3rd. You could call today, Monday, make the payment and you'll have coverage until the 9th and then as long as you, your deduction is made this week, next week you'll continue your coverage. But you can't pay it, you can't pay coverage ahead, um, and then you can't pay anything past the 30 days behind. Past 30 days behind? Wait, so let's say I miss last week's and have service today. So I would just need to call you to make up that missing, for, to make up for that missing week. Is that correct? Yes. Okay. Hmm. I guess that's all I have. Hmm. All right. Thank, thank you so much for calling. Have a great day. Thank you. You too.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Oh, hi, Pearl. This is Tracy at APL. How are you doing today?

Speaker speaker_0: I'm good. And yourself?

Speaker speaker_1: I'm doing fine, thank you. So I have an insured on the line. He's calling, uh, regarding his premium.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, he... I'm so sorry. Uh-

Speaker speaker_0: No, go ahead.

Speaker speaker_1: ... his last name is Nguyen and his first name is Peter. His, uh, the last four of his social is 7642. And Nguyen is spelled N-G-U-Y-E-N.

Speaker speaker_0: Okay, you can let him through.

Speaker speaker_1: Okay. Well, thank you so much and I hope you have a great afternoon.

Speaker speaker_0: You as well.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_0: Bye. Hi, good afternoon. Is it Mr. Nguyen?

Speaker speaker_2: Yes.

Speaker speaker_0: Um, the rep from APL was telling me that you have some questions about your, uh, your premium?

Speaker speaker_2: Yeah. I had dental service on January 3rd and the premium wasn't paid for and the dental deduction is coming out of my paycheck every single week, even during that time period, and still currently.

Speaker speaker_0: Okay, what's the name of the staff agency you work for?

Speaker speaker_2: Come again?

Speaker speaker_0: What's the name of the staff agency you work for?

Speaker speaker_2: TRC.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_2: Uh, 7642.

Speaker speaker_0: And you said TRC staffing, correct?

Speaker speaker_2: Yes.

Speaker speaker_0: And your last name is Nguyen?

Speaker speaker_2: Yes.

Speaker speaker_0: What's your date of birth?

Speaker speaker_2: August 12th, 1996.

Speaker speaker_0: Okay. Bear with me one moment. And if you can just confirm your address for me.

Speaker speaker_2: 2510 Dumfries Road, Greensboro, North Carolina, 27407.

Speaker speaker_0: Okay. And that be phone number 336-457-4224?

Speaker speaker_2: Correct.

Speaker speaker_0: Okay. And... So I'm showing you with active dental or active coverage for some time now, and you said that in, uh, the... You have coverage but it wasn't... The services weren't paid or-

Speaker speaker_2: The premium wasn't.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Yeah, the premium wasn't paid for. I just got off, or I was just talking to people at APL Carrington, and they sent me a mail as well saying that my dental service on the 3rd was not... Or the premium for this service date was not paid or received, so I wasn't able to receive benefits and the service wasn't paid for.

Speaker speaker_0: The 3rd of which month?

Speaker speaker_2: For, so the service was on January 3rd.

Speaker speaker_0: Okay. Yes. So I have you inactive on January 3rd. We didn't receive a deduction either.

Speaker speaker_2: Can you... Do you know which, or which week of pay I should have, it should have come out of? Because I looked at the pay stub for the, that week, the previous and when after, and they all have a dental deduction unless it comes out like a different one or something.

Speaker speaker_0: So it would have been the week of, um, the paycheck of the 27th that you would have seen the deduction for the following week.

Speaker speaker_2: 27th?

Speaker speaker_0: Of December.

Speaker speaker_2: Um.

Speaker speaker_0: Because you have two weeks, you have two weeks that are not co- that the coverage isn't active. It's from the 23rd of December until the 5th of January. Those two weeks there's no active coverage. Um, so it would have been the paycheck from the 20th of December that you would have seen for the 23rd to the 29th, and then the paycheck of the

27th of December that would have paid for the 30th to the 5th.

Speaker speaker_2: A paycheck on the 27th?

Speaker speaker_0: Mm-hmm, that would have paid for the ch- for the service of the date you're looking for, the 3rd of January. It would have been the check of the 27th.

Speaker speaker_2: Mm-hmm. So if I didn't... Hold on, let me check something real quick. 27... Oh, okay, I see. So the paycheck for the week of the 27th, it's supposed to be the one from the 20th, or the week before, and that was the one that's supposed to pay for next week. Is that correct?

Speaker speaker_0: So the, the paycheck you received on the 20th, that deduction covers you from the 23rd of December till the 29th. The check that you received on the 27th, that deduction covers you from the 30th of December until the 5th of January.

Speaker speaker_2: So what if I get paid on Wednesdays or I guess not counting holidays?

Speaker speaker_0: So it's just the week before, so the check you received where you're looking for this date is December 3rd, January. So the check you received the week before would have covered that, the week of the 3rd.

Speaker speaker_2: Um... Oh, I see. Okay. Uh, okay. I see, I see. Um, is there... So is it possible to get the premium paid if I pay it now and get the benefits activated for that day or that's not possible anymore?

Speaker speaker_0: Uh, give me one moment. Let me confirm. I believe it has to be, the payments have to be done within, within the 30 days of the date. Um, but let me-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... confirm that information. Okay?

Speaker speaker_2: Okay.

Speaker speaker_0: I'm just going to place you on a brief hold.

Speaker speaker_2: Okay.

Speaker speaker_0: Thank you so much for holding. So yeah, you would have had to make it within, um, 30 days of the missed payment.

Speaker speaker_2: So, okay. So there's no, it's no longer possible to be covered by insurance, so I have to pay out of pocket?

Speaker speaker_0: Correct.

Speaker speaker_2: Hm, okay. So just one more question. For example, if I got, let's say, dental service today, it would be covered because I got paid last week. Is that correct?

Speaker speaker_0: So if you were to get dental services performed today, you would be covered because your coverage is active, yes. The deduction was made and received.

Speaker speaker_2: Okay, so the week prior is the week where I need to get paid for the week after to receive benefits and for the premium to be paid. Is that correct?

Speaker speaker_0: Correct, mm-hmm.

Speaker speaker_2: Mm-hmm. So the premium only is always paid or is it only paid when I'm receiving service?

Speaker speaker_0: Your premium is paid as long as your, your deductions are made as long as you're working with a staffing agency. As long as you're receiving a paycheck that deductions are being made. If you're not working, say you, you have vacation for a week and you're out and you're not receiving a paycheck that week, the deduction won't be made because there's no paycheck issued and your coverage for the next week won't be active.

Speaker speaker_2: So is it possible to pay that, uh, for that missing week within 30 days or how do I do so?

Speaker speaker_0: For... Uh, to make the payment, to make the direct payment through us, it has to be within 30 days of the missed deduction. It's been over 30 days, so you have to make a...

Speaker speaker_2: Now how would you... Yeah, how would you go about making that payment though is what I mean. Like I understand that's past due.

Speaker speaker_0: Oh, if you were to miss in the future?

Speaker speaker_2: Yeah.

Speaker speaker_0: If that's what you're asking. You would just give us a call and take, and make the payment over the phone.

Speaker speaker_2: Oh, and then, and then you would just take out additional from a future paycheck or just like make over the phone payment?

Speaker speaker_0: So you can only make a payme- a direct payment for the current week. So say last week the deduction wasn't made for, for this week, for the 3rd. You could call today, Monday, make the payment and you'll have coverage until the 9th and then as long as you, your deduction is made this week, next week you'll continue your coverage. But you can't pay it, you can't pay coverage ahead, um, and then you can't pay anything past the 30 days behind.

Speaker speaker_2: Past 30 days behind? Wait, so let's say I miss last week's and have service today. So I would just need to call you to make up that missing, for, to make up for that missing week. Is that correct?

Speaker speaker_0: Yes.

Speaker speaker_2: Okay. Hmm. I guess that's all I have. Hmm.

Speaker speaker_0: All right. Thank, thank you so much for calling. Have a great day.

Speaker speaker_2: Thank you. You too.