

## Transcript: Sara

**Marulanda-6151585093697536-6361896421736448**

### Full Transcript

Your call may be monitored or recorded for quality assurance- What is going on? ... purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Jalia Jones. I'm sorry? Jalia Jones. Hello, Ms. Jones. How may I help you? Yes. Um, I'm trying to see, um, about my dental insurance that I, um, been, been taking out of my check. And I was trying to set up an appointment with a dentist to get my teeth cleaned, and I was trying to see how much, um, would my insurance cover it. Okay, let me check your account. May I have the name of the agency that you are working with and the last four of your Social? Um, it's M-A-U-M-A- Okay. ... 340. Thank you very much, Ms. Liah- Jalia Jones. And just for security purposes, ma'am, can you please verify your address and date of birth? Um, 3892 Sunrise Lane, Columbus, Georgia 31909. Um, September 23rd, 2000. Email at freddie... no, freddied- Three- ... 01. Freddied01@gmail.com. Okay. I need your phone number, 762-201-4283. Can you just find it please? Yes. Thank you, ma'am. Have you received your ID card already? Yes, Mom. Um, no. I don't think so. Oh, okay. Okay, this is what I'm going to do. I'm going to put you on hold just for a minute while I download the card and I'm going to send it to your email. That way you can- Okay. ... receive it immediately and, uh, proceed with the appointment. I'll be right back with your payment, so disconnect the call now. Okay. Thank you, ma'am. What is she doing? She's not going to hear this. Why she ain't answering? She's not gonna hear this. Hello? Hello, Ms. Jones? Yes. Thank you for waiting, ma'am. I just sent you the ID card. Um, can you check your email and see if you have received an email from info@benefitsinacard? Yes, I got it. Okay. Uh, on that email, there is a PDF file. You just click on it and it's going to download the ID card. The other... I mean, the physical ID card is on the mail. You need to wait for it to arrive, but it's the, the exact copy of the original, the one I sent you. Now, right now it's not showing the coverage active, so let me ask you, last... uh, during the last paycheck, either Thursday or Friday, um, did you see a deduction? Hmm. Not that I can think of off the top of my head. Um, I'm trying to see what, what, what it was that you sent me because it's not showing anything. Okay. You- I see it. I see it now. Oh, okay. So you did receive a paycheck last, uh, last week? Um, no, I think it was the week before that. Okay, if you did not receive a paycheck last week, that's why it's not reflecting any payment for this current week. But if you're working this... I mean, if you're going to receive pay this week-And if there is a deduction there, the following week it's gonna be active. If you're gonna use the ID card this week, y- y- y- I would suggest you to make a payment, a direct payment by phone. That way, uh, the coverage will be active. But if you're not gonna use it, you don't have to. I'm not understanding what you're saying. Okay, ma'am. Your, your coverage is not active at this week. It's not active for this week. There was no payment. Okay. That's what I'm asking you, if you received paycheck last week. No, we just was on shutdown from the 20th to the 1st, so I just got back on the 1st. Okay, so- But I just wanted to know, like, do, do money... I mean, like

how does the benefits work? Does money build up on it as I, as I work? The deductions are made- Do they shut off any money on me is what I'm hearing. The deductions are made every week from your paycheck. So if you receive a paycheck- Okay, so... Okay. Okay, so I already received three pay... I already received three check- paychecks from them, so that's why I'm trying to see, is there money on the card now? No. This week is not active. There is no... There was no payment for this week. So there is two options there. You can make a direct payment, or you can wait until next week and see if there is a deduction, and the coverage will be active then. Hmm. You make... Okay. The deductions are pa- are made every week. That deduction will cover the following week. So because the last week you have no paycheck, this week has no active coverage. You receive a pay this current week and there is a deduction there, that deduction will cover the next week, and next week is gonna be active. Hmm. I'm trying to log into my account so I can be able to, um, show you if it's being deducted or not. Okay. That's okay. Okay. Yeah. Let me see. Oh my god, look. The bill is huge. Okay, so it says... It says deduction \$3.50. How much? \$3.50. That was from... That's, that's the check that they're gonna come probably later on tonight. Um- Okay. Okay, that, that payment, the check you're reading right now, is from this week or from last week? This week. This week. So that deduction is gonna cover next week, not this week. If you wanna use the card this week, you need to make a direct payment. So I gotta put money on the card? Is that what you're saying? It's, it's not putting money on the card. It's make a payment for the premium. Like every week- But what about- Okay. Every week fund your paycheck. Hey. When you take a deduction, that is gonna cover the following week premium. Premium is your coverage. Your dental plan is the premium. So if you have no paycheck last week, this week has no coverage. But if you're gonna use the insurance this week, you can make a direct payment through the phone with me right now, and the coverage will become active for this week. And the check that you're reading right there, that one is showing a deduction, and that deduction is gonna cover the following week, next week. So next week, you're gonna have active coverage. Okay. So what you're saying is if I make, if I make a payment this week then... If I make a payment this week- Then you'll have coverage. ... I can use the card now. Yes. But you're saying I have to make a payment, or are you saying I gotta give you the... I gotta give you numbers to another card to make a payment? That's what you're saying? No, ma'am. Um, if you wanna make a payment, you can make a payment with your debit card or credit card over the phone with me. That's... This is not a, a debit card. It's a, it's an insurance card for dental coverage. So- Okay. So that's what I'm saying, the cost... So basically the coverage is only \$3.50? Yes. That is what is the cost for the weekly payment. That's \$3.51. That's what you're paying for your dental insurance. I mean, it can't be higher than that? Like they can't take more out of the gate than that? That's the only plan they have. Oh, wow. That's the only plan they're offering. Oh, okay. The... 'Cause I'm trying to get some... I'm trying to get my teeth cleaned, I'm trying to get some braces. I can't get that \$3.50 adding up every week. Is it adding up every week, is what you're saying? Every week, they make a deductions on your paycheck of \$3.51 to cover your dental coverage. Okay, so now I basically only got \$6 on... Yeah, basically. Okay, understandable. Thank you. All righty, ma'am. You're more than welcome. Anything else that I can help you with? No. Mm-mm. All righty, ma'am. Have a great day and thank you for calling Benefits and a Card.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance- What is going on? ... purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Jalia Jones. I'm sorry? Jalia Jones. Hello, Ms. Jones. How may I help you? Yes. Um, I'm trying to see, um, about my dental insurance that I, um, been, been taking out of my check. And I was trying to set up an appointment with a dentist to get my teeth cleaned, and I was trying to see how much, um, would my insurance cover it. Okay, let me check your account. May I have the name of the agency that you are working with and the last four of your Social? Um, it's M-A-U-M-A- Okay. ... 340. Thank you very much, Ms. Liah- Jaliah Jones. And just for security purposes, ma'am, can you please verify your address and date of birth? Um, 3892 Sunrise Lane, Columbus, Georgia 31909. Um, September 23rd, 2000. Email at freddie... no, freddied- Three- ... 01. Freddied01@gmail.com. Okay. I need your phone number, 762-201-4283. Can you just find it please? Yes. Thank you, ma'am. Have you received your ID card already? Yes, Mom. Um, no. I don't think so. Oh, okay. Okay, this is what I'm going to do. I'm going to put you on hold just for a minute while I download the card and I'm going to send it to your email. That way you can- Okay. ... receive it immediately and, uh, proceed with the appointment. I'll be right back with your payment, so disconnect the call now. Okay. Thank you, ma'am. What is she doing? She's not going to hear this. Why she ain't answering? She's not gonna hear this. Hello? Hello, Ms. Jones? Yes. Thank you for waiting, ma'am. I just sent you the ID card. Um, can you check your email and see if you have received an email from info@benefitsinacard? Yes, I got it. Okay. Uh, on that email, there is a PDF file. You just click on it and it's going to download the ID card. The other... I mean, the physical ID card is on the mail. You need to wait for it to arrive, but it's the, the exact copy of the original, the one I sent you. Now, right now it's not showing the coverage active, so let me ask you, last... uh, during the last paycheck, either Thursday or Friday, um, did you see a deduction? Hmm. Not that I can think of off the top of my head. Um, I'm trying to see what, what it was that you sent me because it's not showing anything. Okay. You- I see it. I see it now. Oh, okay. So you did receive a paycheck last, uh, last week? Um, no, I think it was the week before that. Okay, if you did not receive a paycheck last week, that's why it's not reflecting any payment for this current week. But if you're working this... I mean, if you're going to receive pay this week-And if there is a deduction there, the following week it's gonna be active. If you're gonna use the ID card this week, y- y- y- I would suggest you to make a payment, a direct payment by phone. That way, uh, the coverage will be active. But if you're not gonna use it, you don't have to. I'm not understanding what you're saying. Okay, ma'am. Your, your coverage is not active at this week. It's not active for this week. There was no payment. Okay. That's what I'm asking you, if you received paycheck last week. No, we just was on shutdown from the 20th to the 1st, so I just got back on the 1st. Okay, so- But I just wanted to know, like, do, do money... I mean, like how does the benefits work? Does money build up on it as I, as I work? The deductions are made- Do they shut off any money on me is what I'm hearing. The deductions are make every week from your paycheck. So if you receive a paycheck- Okay, so... Okay. Okay, so I already received three pay... I already received three check- paychecks from them, so that's why I'm trying to see, is there money on the card now? No. This week is not active. There is no... There was no payment for this week. So there is two options there. You can make a direct payment, or you can wait until next week and see

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