

## Transcript: VICTORIA

**Taylor-6332459768004608-5192973000556544**

### Full Transcript

Thanks. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Madeline Hengy. I'm calling for the medical insurance and I also had a question on it be- so you probably, so it's, um, Creative Circle and I need to give you some information first. I think I remember. Okay. Uh, what's the last four of your social? 9923. Okay. And do you mind verifying your address and date of birth? Yeah. 22nd of December, 1967 and then the address is 7538 Gibraltar Street, Unit 3, Cali- California 92019. And then phone number is 760-815-6970. Perfect. Okay. And then email i- or I'm sorry. Let's see. Actually, no, yes, email is maddie.yourlastname@gmail.com. Perfect. Okay. And how can I help? Yeah, I'm calling because I have to call every Monday and, uh, for my insurance, medical insurance, and, but I also worked for Creative Circle for two and a half days last week and I'm wondering if they automatically take it out of my paycheck this Friday or if I pay you guys over the phone? Mm. I, that I'm not too sure of 'cause I don't have access to payroll. I would assume because you worked and you're gonna be receiving a paycheck, as long as there is- Mm-hmm. What I know, as long as there is enough funding on that check for the deduction to come out, it more than likely will. But you might wanna verify with your payroll department. Yeah. And Victoria, do you s- think they may take it out for this week retrograde or maybe they take it out for next week and I have to pay you guys for this week? Yeah, so the deduction for this week would've been made on a check that was, would have been issued last week. So whenever you see a check- Mm-hmm. ... the deduction that is made on that check, check provides coverage for the following week. So, so again, like I said- Okay. So I paid you guys last Monday. Yeah. So you did a direct payment. So with direct payments, it's usually for the same week. So the last- Mm-hmm. ... direct payment that you made was, let's see, on the 28th, which provided coverage from the 28th up until the 4th of May. So unless you were working last week, no, I'm sorry. Unless you re- received a paycheck last week and a deduction was made on that paycheck last week, that's when this week would be active. Hmm. Mm-hmm. And since I'm not getting the paycheck until this Friday, that means I should probably pay you guys, um, over the phone today because then they will probab- when they take it out on Friday, it will be for the next week, right? That's- Yes. ... what it sounds like. I would think so. Okay, cool. Yeah. Yeah. Y- I figure. I think so too. So let's just to be safe, I mean, if I end up overpaying or whatever, I'm sure I'll get the money back, right? Well, I mean, you wouldn't be overpaying because, like, in order for this week to have been paid for, like I said, you would've had to receive a paycheck last week and that deduction would've had, had to have been made out of last week's paycheck to cover this week. Mm-hmm. Oh, okay, cool. So regardless, you will need to make a direct payment for this week. Okay, good. The only thing I'm unsure of is that this week- Uh-huh. ... you do get that check, I'm not sure if there's going to be enough funding on that check for the deduction. Well, there is, there is. Let me tell you that. There is. Okay,

that's fine. I just can't speak to that. There will be 45 bucks on it still, because I said that I worked two and a half days. If I worked two and a half days, that's like- Okay. ... you know, that should be plenty because nobody's allowed to pay you 45 bucks for two and a half days of work. That would be, you know, illegal. Okay. Yeah. I just can't speak 'cause I don't have access to payroll. Mm-hmm. So, um, if you wanna go ahead and make that direct payment for this week, I can help you with that. Mm-hmm. Yeah. Yeah. Let's do that, Victoria. Okay. Um, give me a few seconds. Mm-hmm. All righty. And just because the credit card information does not save, I'm just gonna verify a couple of things. The name on the credit card that you're paying with, is it just your first and last name that's on it? Yes. And then same address that we have on file for the billing? Perfect. All right. All right. And if you will slowly, um, tell me the card number. 43885761764990. All right. And the CVC? 103. And the expiration? 11/28. Okay. For some reason, it's not going through. Can you repeat the credit card number for me again? 4388576176498890. All right. And then the CVC is 103 and expiration date is 11/2028. Correct. All right. Let's try again. All right. So that went through and that makes it active for this week, the 5th, today, up until the 11th, Sunday. Thank you. You're welcome. Did you need help with anything else? No. Thanks so much. Bye. You're welcome. Have a good day.

## Conversation Format

Speaker speaker\_0: Thanks. Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Hi, Victoria. Madeline Hengy. I'm calling for the medical insurance and I also had a question on it be- so you probably, so it's, um, Creative Circle and I need to give you some information first. I think I remember.

Speaker speaker\_0: Okay. Uh, what's the last four of your social?

Speaker speaker\_1: 9923.

Speaker speaker\_0: Okay. And do you mind verifying your address and date of birth?

Speaker speaker\_1: Yeah. 22nd of December, 1967 and then the address is 7538 Gibraltar Street, Unit 3, Cali- California 92019.

Speaker speaker\_0: And then phone number is 760-815-6970.

Speaker speaker\_1: Perfect.

Speaker speaker\_0: Okay. And then email i- or I'm sorry. Let's see. Actually, no, yes, email is maddie.yourlastname@gmail.com.

Speaker speaker\_1: Perfect.

Speaker speaker\_0: Okay. And how can I help?

Speaker speaker\_1: Yeah, I'm calling because I have to call every Monday and, uh, for my insurance, medical insurance, and, but I also worked for Creative Circle for two and a half

days last week and I'm wondering if they automatically take it out of my paycheck this Friday or if I pay you guys over the phone?

Speaker speaker\_0: Mm. I, that I'm not too sure of 'cause I don't have access to payroll. I would assume because you worked and you're gonna be receiving a paycheck, as long as there is-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: What I know, as long as there is enough funding on that check for the deduction to come out, it more than likely will. But you might wanna verify with your payroll department.

Speaker speaker\_1: Yeah. And Victoria, do you s- think they may take it out for this week retrograde or maybe they take it out for next week and I have to pay you guys for this week?

Speaker speaker\_0: Yeah, so the deduction for this week would've been made on a check that was, would have been issued last week. So whenever you see a check-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the deduction that is made on that check, check provides coverage for the following week. So, so again, like I said-

Speaker speaker\_1: Okay. So I paid you guys last Monday.

Speaker speaker\_0: Yeah. So you did a direct payment. So with direct payments, it's usually for the same week. So the last-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... direct payment that you made was, let's see, on the 28th, which provided coverage from the 28th up until the 4th of May. So unless you were working last week, no, I'm sorry. Unless you re- received a paycheck last week and a deduction was made on that paycheck last week, that's when this week would be active.

Speaker speaker\_1: Hmm. Mm-hmm. And since I'm not getting the paycheck until this Friday, that means I should probably pay you guys, um, over the phone today because then they will probab- when they take it out on Friday, it will be for the next week, right? That's-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... what it sounds like.

Speaker speaker\_0: I would think so.

Speaker speaker\_1: Okay, cool. Yeah. Yeah. Y- I figure. I think so too. So let's just to be safe, I mean, if I end up overpaying or whatever, I'm sure I'll get the money back, right?

Speaker speaker\_0: Well, I mean, you wouldn't be overpaying because, like, in order for this week to have been paid for, like I said, you would've had to receive a paycheck last week and that deduction would've had, had to have been made out of last week's paycheck to cover this

week.

Speaker speaker\_1: Mm-hmm. Oh, okay, cool.

Speaker speaker\_0: So regardless, you will need to make a direct payment for this week.

Speaker speaker\_1: Okay, good.

Speaker speaker\_0: The only thing I'm unsure of is that this week-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... you do get that check, I'm not sure if there's going to be enough funding on that check for the deduction.

Speaker speaker\_1: Well, there is, there is. Let me tell you that. There is.

Speaker speaker\_0: Okay, that's fine. I just can't speak to that.

Speaker speaker\_1: There will be 45 bucks on it still, because I said that I worked two and a half days. If I worked two and a half days, that's like-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... you know, that should be plenty because nobody's allowed to pay you 45 bucks for two and a half days of work. That would be, you know, illegal.

Speaker speaker\_0: Okay. Yeah. I just can't speak 'cause I don't have access to payroll.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So, um, if you wanna go ahead and make that direct payment for this week, I can help you with that.

Speaker speaker\_1: Mm-hmm. Yeah. Yeah. Let's do that, Victoria.

Speaker speaker\_0: Okay. Um, give me a few seconds.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: All right. And just because the credit card information does not save, I'm just gonna verify a couple of things. The name on the credit card that you're paying with, is it just your first and last name that's on it?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then same address that we have on file for the billing?

Speaker speaker\_1: Perfect.

Speaker speaker\_0: All right. All right. And if you will slowly, um, tell me the card number.

Speaker speaker\_1: 43885761764990.

Speaker speaker\_0: All right. And the CVC?

Speaker speaker\_1: 103.

Speaker speaker\_0: And the expiration?

Speaker speaker\_1: 1128.

Speaker speaker\_0: Okay. For some reason, it's not going through. Can you repeat the credit card number for me again?

Speaker speaker\_1: 4388576176498890.

Speaker speaker\_0: All right. And then the CVC is 103 and expiration date is 11/2028.

Speaker speaker\_1: Correct.

Speaker speaker\_0: All right. Let's try again. All right. So that went through and that makes it active for this week, the 5th, today, up until the 11th, Sunday.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: You're welcome. Did you need help with anything else?

Speaker speaker\_1: No. Thanks so much. Bye.

Speaker speaker\_0: You're welcome. Have a good day.