

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hello, Chris. Um, I have to check in about my insurance. I work for a staffing agency and they emailed us and said, "We're moving to you guys." So they just emailed us two days ago. And I have a doctor's appointment coming up soon but I won't have my card in time. So how do I know what my card, like what's the info I need to give my doctor? Got it. Um, what staffing company is this with? Noor Staffing. N-O-O-R. Thank you. And then the last four of your Social to try to locate your file? 4277. And your first and last name? Debbie Blair. All right, Ms. Blair, can you verify your address and your date of birth please? Okay. Address, date of birth. 565 Grove Street, B16, Clifton, New Jersey, 07013. And date of birth is December 6th, 1986. Thank you. Phone we have on file, 570-574-5540. Is that correct? Yes. All right, one moment. Okay. So I do show we have, um... It looks like pr- And this is most likely because Noor is currently moving on over to us. Um, we have that pending enrollment set up. Um, how this works is that your coverage is effective the Monday following the first deduction for the insurance plan out of your check. Uh, which our system s- is showing that the earliest effective date would be next Monday on the 3rd. Um, you can give us a call, uh, probably mid-week around Wednesday, uh, to check to see if a digital copy of the ID card is available as it does take the insurance company itself some time to generate that information. If you need it any sooner than that, you can always have the doctor give us a call to verify your eligibility. Okay. Um, and so I would give them this same phone number? Yes, ma'am. Okay. And do you see in your computer what type of, uh, which program I should be under? Because I just want to make sure that I have both the MEC and the indemnity coming out. But I don't know if you could see that. Our system shows it looks like it was just the MEC. Doesn't show the indemnity. Okay. One moment. Um, I'm, and I'm unable to see what your previous coverage through Noor was before they moved over to us. So yeah, the only thing I can see is the MEC plan. Okay. So, so this... I know I'm gonna say this. This has nothing to do with you, but I'm just gonna say this out loud. So this is frustrating because they messed up my last insurance and I finally got it fixed and now they're moving us over to you guys. So now I'm gonna have to do it again. But I need to go to the doctor and I can't go because they're messing up my insurance. And- Okay. So, yeah. Go ahead. S- so, so just, just to confirm, I, I just want to make sure that I'm understanding this correctly. So you did previously through Noor with their old administrator have MEC and indemnity, correct? Correct. So what happened was in the other... So who we're coming from, I filled out the documentation. I wanted both MEC and indemnity. Right. They for some reason messed up somewhere and they weren't taking out my premiums for indemnity. Okay. So, um, I had to call them and ask like, "Why is this not there?" And so it also got messed up because I wasn't getting paid for two or three weeks. So that was the whole point. I knew I wasn't gonna get paid, so I wanted

to go and, and pay the premium myself to make sure I was still covered. So that's how I found it out that they weren't taking it out because they wouldn't let me pay because they didn't have anything technically in the system to pay against because they weren't receiving those premiums. Right. So then, um, I called Noor and Noor said, "Okay, when you receive your next paycheck, it should come out for indemnity." So my next paycheck will be either today or tomorrow. And so it should be in line with what you're saying. I should have coverage starting on the 3rd because if I get paid today, then this following Monday would be the 3rd. So that should be fine. Right. But if they still have it messed up, then I'm gonna have to wait another week because it won't show up in the system. Right? W- that... Let me... If you'll hold on the line for me for just a moment, I'm gonna see if there's any, any way I can explain the situation to try to get something set up for you, um, any sooner than that. Uh, just confirm for me real quick, do you know the name of the indemnity plan through Noor's old administrator that you were supposed to have so I can give that to, to who I need to talk to, to see what the equivalent plan on our side would be? So we had First Health and... Well, let me see because I'm looking at this email. Mm, oh, okay. So, we were... We're transitioning from Essential StaffCare to Benefits in a Card. Right. And the fixed indemnity medical will be transitioned over and, um... Hold on. Let me see if it says on my card. Where's my card? Card is here. So, Limited Benefit Plan. So, the only thing I could give you is, I have Essential StaffCare, Limited Benefit Plan, and MEC Wellness and Preventative Plan with First Health. Okay. All right. Um, if you'll hold on the line for me for just a moment, I'm going to see if there is anything that I can look into or anything that I might be able to do to try to help you out and get this resolved for you any sooner. Um, if you'll just- Okay. UH, I... I can't guarantee anything. Yeah. But I... I'll at least look into it for you, okay? Okay. Sounds good. Yeah. I'll... I'll hold. Thank you. Thank you. All right, Ms. Blair? Yes. Okay, thank you for holding. I do appreciate your patience. Okay. So, as I stated, I can't really guarantee you anything at this moment, but I am going to send an email to our back office team explaining your situation and explaining that you were supposed to be having this, this, this issue where you weren't being deducted for your indemnity premiums, even though you signed up for them, and that it was... it was going to be fixed, but now the swap over to Benefits in a Card has happened, and it looks like something got lost in that swap over regarding your fix. Yep. Unless... I'm a- I'm going to ask our back office team to see if they can't reach out to North Staffing regarding your situation and see what, what can be done. Um- Okay. Once I hear back from them, which should be hopefully before end of business today or by tomorrow, I can give you a call back and let you know what we can do to try to... to try to help you out, okay? Okay. Yeah. That's perfect. Thank you. Like I said, n- no problem. I can't guarantee anything, but I will try my best, um, and we'll... we'll see what we can do. Okay. Um, that works. Thank you so much. No problem. Uh, was there anything else that I might be able to help you out with for now? Uh, what's your name in case I need to say how good you were when you were helping me? Uh, my name is Chris. Chris, okay. All right. Thank you. We'll see what happens. All right then. Thank you for ta- thank you... Ah, sorry. Thank you for calling in today- ... and you have a wonderful day. All right, you too. Bye. Bye now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hello, Chris. Um, I have to check in about my insurance. I work for a staffing agency and they emailed us and said, "We're moving to you guys." So they just emailed us two days ago. And I have a doctor's appointment coming up soon but I won't have my card in time. So how do I know what my card, like what's the info I need to give my doctor?

Speaker speaker_0: Got it. Um, what staffing company is this with?

Speaker speaker_1: Noor Staffing. N-O-O-R.

Speaker speaker_0: Thank you. And then the last four of your Social to try to locate your file?

Speaker speaker_1: 4277.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Debbie Blair.

Speaker speaker_0: All right, Ms. Blair, can you verify your address and your date of birth please?

Speaker speaker_1: Okay. Address, date of birth. 565 Grove Street, B16, Clifton, New Jersey, 07013. And date of birth is December 6th, 1986.

Speaker speaker_0: Thank you. Phone we have on file, 570-574-5540. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, one moment. Okay. So I do show we have, um... It looks like pr- And this is most likely because Noor is currently moving on over to us. Um, we have that pending enrollment set up. Um, how this works is that your coverage is effective the Monday following the first deduction for the insurance plan out of your check. Uh, which our system s- is showing that the earliest effective date would be next Monday on the 3rd. Um, you can give us a call, uh, probably mid-week around Wednesday, uh, to check to see if a digital copy of the ID card is available as it does take the insurance company itself some time to generate that information. If you need it any sooner than that, you can always have the doctor give us a call to verify your eligibility.

Speaker speaker_1: Okay. Um, and so I would give them this same phone number?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. And do you see in your computer what type of, uh, which program I should be under? Because I just want to make sure that I have both the MEC and the indemnity coming out. But I don't know if you could see that.

Speaker speaker_0: Our system shows it looks like it was just the MEC. Doesn't show the indemnity.

Speaker speaker_1: Okay.

Speaker speaker_0: One moment. Um, I'm, and I'm unable to see what your previous coverage through Noor was before they moved over to us. So yeah, the only thing I can see is the MEC plan.

Speaker speaker_1: Okay. So, so this... I know I'm gonna say this. This has nothing to do with you, but I'm just gonna say this out loud. So this is frustrating because they messed up my last insurance and I finally got it fixed and now they're moving us over to you guys. So now I'm gonna have to do it again. But I need to go to the doctor and I can't go because they're messing up my insurance. And-

Speaker speaker_0: Okay.

Speaker speaker_1: So, yeah. Go ahead.

Speaker speaker_0: S- so, so just, just to confirm, I, I just want to make sure that I'm understanding this correctly. So you did previously through Noor with their old administrator have MEC and indemnity, correct?

Speaker speaker_1: Correct. So what happened was in the other... So who we're coming from, I filled out the documentation. I wanted both MEC and indemnity.

Speaker speaker_0: Right.

Speaker speaker_1: They for some reason messed up somewhere and they weren't taking out my premiums for indemnity.

Speaker speaker_0: Okay.

Speaker speaker_1: So, um, I had to call them and ask like, "Why is this not there?" And so it also got messed up because I wasn't getting paid for two or three weeks. So that was the whole point. I knew I wasn't gonna get paid, so I wanted to go and, and pay the premium myself to make sure I was still covered. So that's how I found it out that they weren't taking it out because they wouldn't let me pay because they didn't have anything technically in the system to pay against because they weren't receiving those premiums.

Speaker speaker_0: Right.

Speaker speaker_1: So then, um, I called Noor and Noor said, "Okay, when you receive your next paycheck, it should come out for indemnity." So my next paycheck will be either today or tomorrow. And so it should be in line with what you're saying. I should have coverage starting on the 3rd because if I get paid today, then this following Monday would be the 3rd. So that should be fine.

Speaker speaker_0: Right.

Speaker speaker_1: But if they still have it messed up, then I'm gonna have to wait another week because it won't show up in the system. Right?

Speaker speaker_0: W- that... Let me... If you'll hold on the line for me for just a moment, I'm gonna see if there's any, any way I can explain the situation to try to get something set up for you, um, any sooner than that. Uh, just confirm for me real quick, do you know the name of

the indemnity plan through Noor's old administrator that you were supposed to have so I can give that to, to who I need to talk to, to see what the equivalent plan on our side would be?

Speaker speaker_1: So we had First Health and... Well, let me see because I'm looking at this email. Mm, oh, okay. So, we were... We're transitioning from Essential StaffCare to Benefits in a Card.

Speaker speaker_0: Right.

Speaker speaker_1: And the fixed indemnity medical will be transitioned over and, um... Hold on. Let me see if it says on my card. Where's my card? Card is here. So, Limited Benefit Plan. So, the only thing I could give you is, I have Essential StaffCare, Limited Benefit Plan, and MEC Wellness and Preventative Plan with First Health.

Speaker speaker_0: Okay. All right. Um, if you'll hold on the line for me for just a moment, I'm going to see if there is anything that I can look into or anything that I might be able to do to try to help you out and get this resolved for you any sooner. Um, if you'll just-

Speaker speaker_1: Okay.

Speaker speaker_0: UH, I... I can't guarantee anything.

Speaker speaker_1: Yeah.

Speaker speaker_0: But I... I'll at least look into it for you, okay?

Speaker speaker_1: Okay. Sounds good. Yeah. I'll... I'll hold. Thank you.

Speaker speaker_0: Thank you. All right, Ms. Blair?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, thank you for holding. I do appreciate your patience. Okay. So, as I stated, I can't really guarantee you anything at this moment, but I am going to send an email to our back office team explaining your situation and explaining that you were supposed to be having this, this, this issue where you weren't being deducted for your indemnity premiums, even though you signed up for them, and that it was... it was going to be fixed, but now the swap over to Benefits in a Card has happened, and it looks like something got lost in that swap over regarding your fix.

Speaker speaker_1: Yep.

Speaker speaker_0: Unless... I'm a- I'm going to ask our back office team to see if they can't reach out to North Staffing regarding your situation and see what, what can be done. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: Once I hear back from them, which should be hopefully before end of business today or by tomorrow, I can give you a call back and let you know what we can do to try to... to try to help you out, okay?

Speaker speaker_1: Okay. Yeah. That's perfect. Thank you.

Speaker speaker_0: Like I said, n- no problem. I can't guarantee anything, but I will try my best, um, and we'll... we'll see what we can do.

Speaker speaker_1: Okay. Um, that works. Thank you so much.

Speaker speaker_0: No problem. Uh, was there anything else that I might be able to help you out with for now?

Speaker speaker_1: Uh, what's your name in case I need to say how good you were when you were helping me?

Speaker speaker_0: Uh, my name is Chris.

Speaker speaker_1: Chris, okay. All right. Thank you. We'll see what happens.

Speaker speaker_0: All right then. Thank you for ta- thank you... Ah, sorry. Thank you for calling in today- ... and you have a wonderful day.

Speaker speaker_1: All right, you too. Bye.

Speaker speaker_0: Bye now.