

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Um, good morning. Well, I'm sorry, good afternoon. Um, I'm calling because there was a lapse in my coverage, um, due to me being out for a week. And I wanted to, um, check on that. Okay. What staffing company are you with, ma'am? TRC Staffing. And the last four of your Social? 1475. And your first and last name? Dunideance . All right, Ms. Daniels. Could you verify your address and your date of birth for me, please? Um, 514 Lasgo Lane, Parlin, New Jersey 08859 and it's 3/16/95. Thank you. We have a phone on file of 973-951-2598, is that correct? Yeah. All right. Let's see here. Okay, yeah. It does look like that because there was... it doesn't look like there was any sort of deduction out of any sort of paycheck last week, your coverage did lapse this week. Um, you do have the option of making a payment out of pocket for the week if you, if you, uh, if you want. Um, or if you know that you're going to get like a paycheck this week, um, at the end of this week, you should just see a deduction that restarts it next week. Oh, okay. So, okay. So then what... 'cause I am going to get a full paycheck next week, so then it just restarts next week? Is that what you're saying? Uh, if you get a paycheck this week and you see a deduction out of this week's paycheck then it'll start, then it'll restart next week. Um, whenever a paycheck happens, um, if a deduction happens off of that check, then it pays for the following week's coverage. Oh, okay. So if I was to go see a doctor today, it wouldn't be covered basically? Correct, because, because the, the, technically the insurance wasn't paid for for the week. Oh, this is paid week by week, not month? Uh... Correct. Oh, okay. Um, and then I have another question. Mm-hmm. Isn't there, um... No, I think I read that there's like mental health benefits as well. Uh, yes. And you are currently enrolled into that. Oh, okay. So how does that work? Like once I'm active, it's... One moment. Let me pull that information up for you. So with the, uh, behavioral health benefits, um, those are offered through... let's see here. All right, so that's offered directly by Benefits in a Card. Um, to set up any sort of, uh, to set up any sort of services for that, uh, there's a phone number to call. Let me know when you're ready. Okay. Uh, one second. Let me get a pen. Uh, what is it? That's going to be 888-Mm-hmm. ...5-0-7- Okay. ...0-4-3-5. Okay. And I would just call this number to get it set up? Correct, to, yeah, to set up any sort of appointments or anything like that. Um, now as far as y-you being able to do that at the moment, given that the coverage is lapsed for the week, um, you may not be able to use those benefits at the moment. Uh, again, you do have the option of making a payment out of pocket for the insurance premium if you, if you wish to do so. Otherwise- How much is it? Uh, it'd be \$41.15. Oh, okay. Yeah, I'll just pay that then. Okay. Now a quick question. Was it only the one week that you missed? Yeah, I only missed one full week. Okay, cool. All right then, so we'll go ahead and start that, set that payment up. Now is the, uh, payment card in- Wait, wait. Did you check- Sorry, go ahead. I'm sorry. Um, I did

receive a paycheck today. I don't know if it was enough, so. Um, no deduction information has been sent to us at this moment, so I cannot say one way or the other, um, if your coverage is going to be active next week. Uh, the... I would, I would just double-check to make sure that you see the deductions off of that check. If you see those deductions, then your coverage should be active next week. Let me... Can I, can I have a moment to check really quickly? Yes. Yeah, that's fine. Okay, thank you. Mm-hmm. Sorry, it's moving slow. You're fine. Oh, what went out? 32.25 went out. Oh, wait. Hold on. Yeah, 32.25. So, that is not the correct amount for the deduction. Um, it should be 41.15, tot- in total. Okay. So, being as though 32.25 went out, would I just pay the difference then? Um, I'm not 100% sure. Do you mind holding on the line? Let me look into that. Okay. Thank you. Ms. Daniels? Yeah. Hey, thanks for holding. I appreciate your patience. Okay. Um, so looking into that, uh, as far as the... where you're seeing... you said it was \$32 and some change, where it should be 41.15. Um- Mm-hmm. B- because that isn't... that hasn't been sent over to us yet, I can't say one way or the other what will happen with that. Um, I do know that, uh, the only week that you'd be able to pay for at this moment is this week. Next w- uh, you can't do anything th- uh, about next week until Monday. Um, but what I'm going to do is I'm going to, um... I'm going to send an email to our back office team and have them do some investigation regarding that, just because I believe once we receive it, it... th- there are a couple of options at that point that happen kind of on the back end between... between our back office and PRC. Uh, so I'm not fully privy to what exactly goes on with that, but I can at least let them know that, "Hey, you called in because you saw the... you saw the last in coverage text, and when we were... when you and I were talking, you reviewed your pay stub for the upcoming paycheck for this week, and the-" Uh-huh. "... deduction amount was, was, was short, uh, something like eight, nine dollars," um, and then w- uh, and see what they... what they say about that. Uh, what I may... uh, what I may actually end up doing as well, just to... uh, just to k- kind of help them understand what's going on with that, um, I may request that you send us a copy of that pay stub where you're seeing that deduction amount, uh, the incorrect amount. Sure. Um, could you just confirm, we have your email on file as janiad316@gmail.com? Yes. That's correct, correct. Okay. So I'm going to send you an email. This email is going to request, uh, documentation, uh, give you all the instructions you'll need to send that on over to us. Um, and then from there, once you send that over to us and I send that information off to our back office team, give us about a day or two, and we'll be back in touch with you to let you know, uh, what, what needs to happen at that point and how we move forward from there. Okay? Okay. Um, and typically, how long does it take for you guys to receive, like, the deduction? 'Cause my payday is today, so would that be too soon for y'all to know? Um, that may be a little too soon. I'm not 100% sure. I, I want to say... I know we get them weekly. I just... I just don't... a- again, because that's all back office stuff, I don't know exactly what day in the week we receive that information. Um, but I do know that once we receive it and it gets loaded into the system, that's when we see, like... we go ahead and apply it to the week that it needs to be applied to, and, uh, forward any-... like, forward anything over to the carrier that needs to be forwarded over to them. Um, but at this moment, I can tell you that we haven't received it yet. It may... it may not show up until either tomorrow or Friday, um, on our side here. But it... I do know it norm-... it, it normally does get sent over to us in time for coverage to be applied to the following week. Oh, okay. Yeah. So, um... But with, with the specific situation that you're seeing, again, un- until, until things have been reviewed, I really wouldn't be able to tell you

one way or the other what's going to happen. Uh, not until, not until, um, the back office has taken a look at everything and seen, like, what the possible, like, possible paths forward from here are, okay? Okay, no problem. I can do- Okay. I'll ... okay then. All right, yeah. I'm s- sorry if that's not kind of what you were looking to hear f- uh, here, but, um, we'll at least... We'll definitely take a look into it, see what, what happened, why we were seeing a, an incorrect deduction amount, and then, uh, we'll be, uh, we'll be back in touch with you to let you know what's gonna happen, uh, after that, okay? Okay. And when did this, um, insurance become effective? Uh, your insurance became effective on October 14th. So, yeah, about three weeks ago. Oh, okay. Okay, thank you. You have really been a big help. Yeah. I'm, I'm actually sending it now to this e-... Is this going to go straight to you? Uh, it's, um... No, that's, that's gonna go to a general inbox that is checked, um, checked regularly throughout the day. Any information that gets, that gets sent there is going to be forwarded to the appropriate parties. Um, so o- uh, once, once we receive it and once it gets forwarded over to where it needs to go to and those, and those reviews and investigations are done, um, it will be me to give you a call back. Um, we just nee-... We just ask that you give us about a day or two to look through everything, get what information we can, and if we need to reach o-... If our back office needs to reach out to TRC to get some answers from them, just allow us that time to get that, that information from them. Okay, great. Thank you. No problem, Ms. Daniels. Anything else? Uh, no, that's everything. All right. Thanks again for calling and have a wonderful day. You too. Bye. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Um, good morning. Well, I'm sorry, good afternoon. Um, I'm calling because there was a lapse in my coverage, um, due to me being out for a week. And I wanted to, um, check on that.

Speaker speaker_1: Okay. What staffing company are you with, ma'am?

Speaker speaker_2: TRC Staffing.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1475.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Dunideance .

Speaker speaker_1: All right, Ms. Daniels. Could you verify your address and your date of birth for me, please?

Speaker speaker_2: Um, 514 Lasgo Lane, Parlin, New Jersey 08859 and it's 3/16/95.

Speaker speaker_1: Thank you. We have a phone on file of 973-951-2598, is that correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. Let's see here. Okay, yeah. It does look like that because there was... it doesn't look like there was any sort of deduction out of any sort of paycheck last week, your coverage did lapse this week. Um, you do have the option of making a payment out of pocket for the week if you, if you, uh, if you want. Um, or if you know that you're going to get like a paycheck this week, um, at the end of this week, you should just see a deduction that restarts it next week.

Speaker speaker_2: Oh, okay. So, okay. So then what... 'cause I am going to get a full paycheck next week, so then it just restarts next week? Is that what you're saying?

Speaker speaker_1: Uh, if you get a paycheck this week and you see a deduction out of this week's paycheck then it'll start, then it'll restart next week. Um, whenever a paycheck happens, um, if a deduction happens off of that check, then it pays for the following week's coverage.

Speaker speaker_2: Oh, okay. So if I was to go see a doctor today, it wouldn't be covered basically?

Speaker speaker_1: Correct, because, because the, the, technically the insurance wasn't paid for for the week.

Speaker speaker_2: Oh, this is paid week by week, not month? Uh...

Speaker speaker_1: Correct.

Speaker speaker_2: Oh, okay. Um, and then I have another question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Isn't there, um... No, I think I read that there's like mental health benefits as well.

Speaker speaker_1: Uh, yes. And you are currently enrolled into that.

Speaker speaker_2: Oh, okay. So how does that work? Like once I'm active, it's...

Speaker speaker_1: One moment. Let me pull that information up for you. So with the, uh, behavioral health benefits, um, those are offered through... let's see here. All right, so that's offered directly by Benefits in a Card. Um, to set up any sort of, uh, to set up any sort of services for that, uh, there's a phone number to call. Let me know when you're ready.

Speaker speaker_2: Okay. Uh, one second. Let me get a pen. Uh, what is it?

Speaker speaker_1: That's going to be 888-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ...5-0-7-

Speaker speaker_2: Okay.

Speaker speaker_1: ...0-4-3-5.

Speaker speaker_2: Okay. And I would just call this number to get it set up?

Speaker speaker_1: Correct, to, yeah, to set up any sort of appointments or anything like that. Um, now as far as y- you being able to do that at the moment, given that the coverage is lapsed for the week, um, you may not be able to use those benefits at the moment. Uh, again, you do have the option of making a payment out of pocket for the insurance premium if you, if you wish to do so. Otherwise-

Speaker speaker_2: How much is it?

Speaker speaker_1: Uh, it'd be \$41.15.

Speaker speaker_2: Oh, okay. Yeah, I'll just pay that then.

Speaker speaker_1: Okay. Now a quick question. Was it only the one week that you missed?

Speaker speaker_2: Yeah, I only missed one full week.

Speaker speaker_1: Okay, cool. All right then, so we'll go ahead and start that, set that payment up. Now is the, uh, payment card in-

Speaker speaker_2: Wait, wait. Did you check-

Speaker speaker_1: Sorry, go ahead.

Speaker speaker_2: I'm sorry. Um, I did receive a paycheck today. I don't know if it was enough, so.

Speaker speaker_1: Um, no deduction information has been sent to us at this moment, so I cannot say one way or the other, um, if your coverage is going to be active next week. Uh, the... I would, I would just double-check to make sure that you see the deductions off of that check. If you see those deductions, then your coverage should be active next week.

Speaker speaker_2: Let me... Can I, can I have a moment to check really quickly?

Speaker speaker_1: Yes. Yeah, that's fine.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Sorry, it's moving slow.

Speaker speaker_4: You're fine.

Speaker speaker_3: Oh, what went out? 32.25 went out. Oh, wait. Hold on. Yeah, 32.25.

Speaker speaker_4: So, that is not the correct amount for the deduction. Um, it should be 41.15, tot- in total.

Speaker speaker_3: Okay. So, being as though 32.25 went out, would I just pay the difference then?

Speaker speaker_4: Um, I'm not 100% sure. Do you mind holding on the line? Let me look into that.

Speaker speaker_3: Okay.

Speaker speaker_4: Thank you.

Speaker speaker_5: Ms. Daniels?

Speaker speaker_6: Yeah.

Speaker speaker_5: Hey, thanks for holding. I appreciate your patience. Okay. Um, so looking into that, uh, as far as the... where you're seeing... you said it was \$32 and some change, where it should be 41.15. Um-

Speaker speaker_6: Mm-hmm.

Speaker speaker_5: B- because that isn't... that hasn't been sent over to us yet, I can't say one way or the other what will happen with that. Um, I do know that, uh, the only week that you'd be able to pay for at this moment is this week. Next w- uh, you can't do anything th- uh, about next week until Monday. Um, but what I'm going to do is I'm going to, um... I'm going to send an email to our back office team and have them do some investigation regarding that, just because I believe once we receive it, it... th- there are a couple of options at that point that happen kind of on the back end between... between our back office and PRC. Uh, so I'm not fully privy to what exactly goes on with that, but I can at least let them know that, "Hey, you called in because you saw the... you saw the last in coverage text, and when we were... when you and I were talking, you reviewed your pay stub for the upcoming paycheck for this week, and the-"

Speaker speaker_6: Uh-huh.

Speaker speaker_5: "... deduction amount was, was, was short, uh, something like eight, nine dollars," um, and then w- uh, and see what they... what they say about that. Uh, what I may... uh, what I may actually end up doing as well, just to... uh, just to k- kind of help them understand what's going on with that, um, I may request that you send us a copy of that pay stub where you're seeing that deduction amount, uh, the incorrect amount.

Speaker speaker_6: Sure.

Speaker speaker_5: Um, could you just confirm, we have your email on file as janiad316@gmail.com?

Speaker speaker_6: Yes. That's correct, correct.

Speaker speaker_5: Okay. So I'm going to send you an email. This email is going to request, uh, documentation, uh, give you all the instructions you'll need to send that on over to us. Um, and then from there, once you send that over to us and I send that information off to our back office team, give us about a day or two, and we'll be back in touch with you to let you know,

uh, what, what needs to happen at that point and how we move forward from there. Okay?

Speaker speaker_6: Okay. Um, and typically, how long does it take for you guys to receive, like, the deduction? 'Cause my payday is today, so would that be too soon for y'all to know?

Speaker speaker_5: Um, that may be a little too soon. I'm not 100% sure. I, I want to say... I know we get them weekly. I just... I just don't... a- again, because that's all back office stuff, I don't know exactly what day in the week we receive that information. Um, but I do know that once we receive it and it gets loaded into the system, that's when we see, like... we go ahead and apply it to the week that it needs to be applied to, and, uh, forward any-... like, forward anything over to the carrier that needs to be forwarded over to them. Um, but at this moment, I can tell you that we haven't received it yet. It may... it may not show up until either tomorrow or Friday, um, on our side here. But it... I do know it norm-... it, it normally does get sent over to us in time for coverage to be applied to the following week.

Speaker speaker_2: Oh, okay.

Speaker speaker_5: Yeah. So, um... But with, with the specific situation that you're seeing, again, un- until, until things have been reviewed, I really wouldn't be able to tell you one way or the other what's going to happen. Uh, not until, not until, um, the back office has taken a look at everything and seen, like, what the possible, like, possible paths forward from here are, okay?

Speaker speaker_2: Okay, no problem. I can do-

Speaker speaker_5: Okay.

Speaker speaker_2: I'll ... okay then.

Speaker speaker_5: All right, yeah. I'm s- sorry if that's not kind of what you were looking to hear f- uh, here, but, um, we'll at least... We'll definitely take a look into it, see what, what happened, why we were seeing a, an incorrect deduction amount, and then, uh, we'll be, uh, we'll be back in touch with you to let you know what's gonna happen, uh, after that, okay?

Speaker speaker_2: Okay. And when did this, um, insurance become effective?

Speaker speaker_5: Uh, your insurance became effective on October 14th. So, yeah, about three weeks ago.

Speaker speaker_2: Oh, okay. Okay, thank you. You have really been a big help.

Speaker speaker_5: Yeah.

Speaker speaker_2: I'm, I'm actually sending it now to this e-... Is this going to go straight to you?

Speaker speaker_5: Uh, it's, um... No, that's, that's gonna go to a general inbox that is checked, um, checked regularly throughout the day. Any information that gets, that gets sent there is going to be forwarded to the appropriate parties. Um, so o- uh, once, once we receive it and once it gets forwarded over to where it needs to go to and those, and those reviews and investigations are done, um, it will be me to give you a call back. Um, we just nee-... We just

ask that you give us about a day or two to look through everything, get what information we can, and if we need to reach o-... If our back office needs to reach out to TRC to get some answers from them, just allow us that time to get that, that information from them.

Speaker speaker_2: Okay, great. Thank you.

Speaker speaker_5: No problem, Ms. Daniels. Anything else?

Speaker speaker_2: Uh, no, that's everything.

Speaker speaker_5: All right. Thanks again for calling and have a wonderful day.

Speaker speaker_2: You too. Bye.

Speaker speaker_5: Bye now.