

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits Center Cards. My name is Stephanie. How can I assist you? How are you doing, Stephanie? My name is Eric Castaneda. I work for a agency called Partners Personal and I was given this phone number regarding, uh, medical or Medicare or... Okay. ... medical plan. Like a healthcare benefits. Yeah. Okay. Um, what are the last four of your Social? 9579. You said 9549? 79. 79. Okay. And then what's your first name and last name, please? Eric Castaneda. Eric. Yeah. Can you verify your address and date of birth for me? Uh, 23... I believe that... I don't know if I still have my old address on or my new address uh, which would be 23147- Mm-hmm. Give me a second. I'm trying to remember which one I put. I think it's 24922 Muir Lakes Boulevard. Okay. Number 20, uh, number 20, uh, Lake Forest, California 92630. Okay. And then that date of birth? Uh, 05-18-1991. Is 949-374-0001 your phone number? Yes. And then I have your first name, last name, 190@gmail.com. Is that correct? Yeah, 190@... 190.com. Mm-hmm. Were you trying to enroll by any chance? No. Well, I've been getting the ta- uh, so, um, I got sent my W-2s from Partners and- Mm-hmm. ... a day or two later I got sent another paper saying that I was already enrolled into the benefits that I've been paying for, like \$269 per month each month, or \$229 per month. And I'm not sure, I didn't even know I was enrolled or I, I didn't even know why I was paying for medical or Medicare, if I didn't... I don't remember signing up for it. Okay. Give me one second. What does it say, though? Like do you have it with you? Uh, it just said I've been covered. No. It's like one of those fact sheets, um, that, um, says on... I don't remember. Uh, I don't have it on me, but I wanted to know. I mean, like, if I'm enrolled or if I do have benefits, so I can use them 'cause- Okay. Yeah. So you actually don't have any, um, active coverage. You don't have any plans. Um, give me one second. So is there a reason why I've been getting, um- That email? I've been- Yes, there is. So give me... 'cause there's no deductions that have been done 'cause like I said, you don't have any active coverage. You have never had coverage through, um- Through there. ... through them. So give, give me one second 'cause I think we got a email. Is it for 1095-C forms? I believe so. I, I would have to recheck it. 'Cause if it is, um, "The rates shown on line 15 represent the lowest cost employees would have paid monthly for employee only coverage. This is not stating that this is how much the employee paid." Um, because like I said, you don't have any active coverage through us and I'm seeing if any deductions were done, which no deductions have ever been done 'cause like I said, you don't have any active plans nor any plans even selected. That's correct. So why am I getting charged on, I see... I mean, I actually looked into my, um, my pay stubs- So what does it say, what does it say in the pay stubs? Because I'm looking and like I said, you don't have any plans, like you never picked any plans and I'm looking at your- That's correct. ... at deductions and no deductions have ever been, like, received. Okay. Maybe- So I'm wondering if you're looking at the right thing, 'cause sometimes people call and it's, like, for something else. Is it

for the Medicare tax? No, that's not it. Or what would it say? Medicare is, like, the government. It would say the n- And what about- It would tell you the plans that you were enrolled into. That's why I need you to read them out to me, because I'm looking right now and you don't have, like, any "No deductions have ever been received" nor any plans in general were ever selected. So like in general, you never even picked any plans for them to do deductions. And, uh, I'm looking right now to see where the deductions are and no deductions have ever been done. Like- Interesting. ... it's completely blank. So that's why I'm asking if it's- So I'll ... first of all, uh, I, I will get the form and then I'll give you guys a call back 'cause that's interesting to me. Yeah, 'cause like I said they don't- I mean, I'm paying for something. Like I said, they're not... They don't auto-enroll members into any plans, so if you never called to enroll, you don't have plans. And like I said, I'm looking and you don't have any plans, like, at all whatsoever. Okay. Well, I appreciate your help for now. Um, I will call back. Okay. Yeah, that's fine. And see how it went. We're open from 8:00 AM up until 8:00 PM Eastern Time, Monday through Friday. Okay. Thank you. You're welcome.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits Center Cards. My name is Stephanie. How can I assist you?

Speaker speaker\_1: How are you doing, Stephanie? My name is Eric Castaneda. I work for a agency called Partners Personal and I was given this phone number regarding, uh, medical or Medicare or...

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... medical plan.

Speaker speaker\_0: Like a healthcare benefits.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. Um, what are the last four of your Social?

Speaker speaker\_1: 9579.

Speaker speaker\_0: You said 9549?

Speaker speaker\_1: 79.

Speaker speaker\_0: 79. Okay. And then what's your first name and last name, please?

Speaker speaker\_1: Eric Castaneda.

Speaker speaker\_0: Eric.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Can you verify your address and date of birth for me?

Speaker speaker\_1: Uh, 23... I believe that... I don't know if I still have my old address on or my new address uh, which would be 23147-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Give me a second. I'm trying to remember which one I put. I think it's 24922 Muir Lakes Boulevard.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Number 20, uh, number 20, uh, Lake Forest, California 92630.

Speaker speaker\_0: Okay. And then that date of birth?

Speaker speaker\_1: Uh, 05-18-1991.

Speaker speaker\_0: Is 949-374-0001 your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I have your first name, last name, 190@gmail.com. Is that correct?

Speaker speaker\_1: Yeah, 190@... 190.com.

Speaker speaker\_0: Mm-hmm. Were you trying to enroll by any chance?

Speaker speaker\_1: No. Well, I've been getting the ta- uh, so, um, I got sent my W-2s from Partners and-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... a day or two later I got sent another paper saying that I was already enrolled into the benefits that I've been paying for, like \$269 per month each month, or \$229 per month. And I'm not sure, I didn't even know I was enrolled or I, I didn't even know why I was paying for medical or Medicare, if I didn't... I don't remember signing up for it.

Speaker speaker\_0: Okay. Give me one second. What does it say, though? Like do you have it with you?

Speaker speaker\_1: Uh, it just said I've been covered. No. It's like one of those fact sheets, um, that, um, says on... I don't remember. Uh, I don't have it on me, but I wanted to know. I mean, like, if I'm enrolled or if I do have benefits, so I can use them 'cause-

Speaker speaker\_0: Okay. Yeah. So you actually don't have any, um, active coverage. You don't have any plans. Um, give me one second.

Speaker speaker\_1: So is there a reason why I've been getting, um-

Speaker speaker\_0: That email?

Speaker speaker\_1: I've been-

Speaker speaker\_0: Yes, there is. So give me... 'cause there's no deductions that have been done 'cause like I said, you don't have any active coverage. You have never had coverage through, um-

Speaker speaker\_1: Through there.

Speaker speaker\_0: ... through them. So give, give me one second 'cause I think we got a email. Is it for 1095-C forms?

Speaker speaker\_1: I believe so. I, I would have to recheck it.

Speaker speaker\_0: 'Cause if it is, um, "The rates shown on line 15 represent the lowest cost employees would have paid monthly for employee only coverage. This is not stating that this is how much the employee paid." Um, because like I said, you don't have any active coverage through us and I'm seeing if any deductions were done, which no deductions have ever been done 'cause like I said, you don't have any active plans nor any plans even selected.

Speaker speaker\_1: That's correct. So why am I getting charged on, I see... I mean, I actually looked into my, um, my pay stubs-

Speaker speaker\_0: So what does it say, what does it say in the pay stubs? Because I'm looking and like I said, you don't have any plans, like you never picked any plans and I'm looking at your-

Speaker speaker\_1: That's correct.

Speaker speaker\_0: ... at deductions and no deductions have ever been, like, received.

Speaker speaker\_1: Okay. Maybe-

Speaker speaker\_0: So I'm wondering if you're looking at the right thing, 'cause sometimes people call and it's, like, for something else.

Speaker speaker\_1: Is it for the Medicare tax?

Speaker speaker\_0: No, that's not it.

Speaker speaker\_1: Or what would it say?

Speaker speaker\_0: Medicare is, like, the government. It would say the n-

Speaker speaker\_1: And what about-

Speaker speaker\_0: It would tell you the plans that you were enrolled into. That's why I need you to read them out to me, because I'm looking right now and you don't have, like, any "No deductions have ever been received" nor any plans in general were ever selected. So like in general, you never even picked any plans for them to do deductions. And, uh, I'm looking right now to see where the deductions are and no deductions have ever been done. Like-

Speaker speaker\_1: Interesting.

Speaker speaker\_0: ... it's completely blank. So that's why I'm asking if it's-

Speaker speaker\_1: So I'll ... first of all, uh, I, I will get the form and then I'll give you guys a call back 'cause that's interesting to me.

Speaker speaker\_0: Yeah, 'cause like I said they don't-

Speaker speaker\_1: I mean, I'm paying for something.

Speaker speaker\_0: Like I said, they're not... They don't auto-enroll members into any plans, so if you never called to enroll, you don't have plans. And like I said, I'm looking and you don't have any plans, like, at all whatsoever.

Speaker speaker\_1: Okay. Well, I appreciate your help for now. Um, I will call back.

Speaker speaker\_0: Okay. Yeah, that's fine.

Speaker speaker\_1: And see how it went.

Speaker speaker\_0: We're open from 8:00 AM up until 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: You're welcome.