

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for contacting Benefits in a Car. My name is Stephanie. How can I assist you? Hey, Steph. This is Kevin Moore, and I don't know if you was... Did I just talk to you li- about five minutes ago? Um, I, yeah, I think so. About the MAU, about the MAU benefit? Mm-hmm. Yes, sir. Okay. I, I got my friend girl. I'm finna merge y'all in. Somebody calling me right now, but as soon as they stop calling me I'ma merge y'all in and see what's the deal with this. When they don't stop calling me, she gonna merge y'all in right quick. She know more about this, so I'm gonna let her speak with you if that's okay with you. Um, yeah. So I need, uh, as long as I get permission from you, I can. Um, can I get your information real quick so I can pull up your file? Yes. Uh, Kevin Moore. What is the last four of your social? 3158. 7558? Yes, ma'am. I'm sorry. You said 7558? Nah, 3158. 3158. My bad. It's okay. And then I, I need you to verify your, um, full address again and your date of birth for security purposes. Um, 214 Alabama Avenue, Greenwood, South Carolina 29646. Birthday 12/14/1976. Okay, thank you. 864-538-9207 is your phone number. And then you said elroy007@yahoo.com? Mr. Elroy. That, that's my new a- my new email I wanna use is the, uh... Mr. Elroy? Yes, ma'am. MrElroy007@yahoo.com. Okay. Okay, I changed it. Okay, and then, yeah, you can do that if you want, merge the call. Okay, let me see how to do this. I'm new to this. Hold on for a minute. Mm-hmm. Hello? Yes, sir. Oh, shorty. Wow. Okay, let me call her back real quick. Hold on one second. Okay. Hello? Yes, sir. Cory, you on here? Yeah, babe, I'm here. Okay. Okay. Can you hear us? No, I'm- Oh, go ahead. I'm sorry. All right. Go ahead. I was getting bothered by the phone. And I was gonna tell you, um, that if you want I can send you guys the benefit guide, and I can also go over the plans with you. So that benefit guide has all the plans that the staff and agency has to offer, as well as the prices to those plans. And these are weekly deductions, so depending on how many plans you select, which ones they are, how many and if you add dependents depends a lot on how much the weekly deductions are for those healthcare benefits from your paycheck. So if you want, I can- Send the email back that we had. Okay. Is that a good email to send this? ... have him for breakfast. Yes, ma'am. What's the email again? Um, MrElroy007@yahoo.com. Give me one more. I can also send it to a secondary if you wish. Yes, if you would, if you don't mind. And that secondary would be MOATES- Okay. ... 002@yahoo. Okay, and if you want, I can send it right now. And if you could just verify that you received it. Yeah, that's fine. But w- when... I have the emails that I sent in, uh, August 2024, uh, and the verification that came back that said that everything was set for his benefits to start September the 1st, 2024. So I don't have access to, like, those type of emails. It would be the main office. But what I was telling him is that I'm looking at his file, and he has no active coverage. So he never was enrolled into any healthcare benefits, but he has been receiving text messages with reminders letting him know that right now they're

within company open enrollment period. And you can only enroll within two periods. The first one, they consider your personal open enrollment, which are the first 30 days of him receiving his first check. Or within company open enrollment, which the agencies do it, um, yearly for MAU is in the month of December up until January. So the last that he would have to enroll for 2024 is this. Okay. Yeah, by January, but what's the deadline? Uh, the 20, the, sorry, the 31st of January he would have to enroll before that time. Okay. So here's my question. Mm-hmm. Okay, here's my question 'cause we wanna, I wanna kind of get this, the other, this portion here kind of straightened out. So he has his pay stub that identifies exactly what's coming out-... okay? Mm-hmm. And I have the confirmation email that's dated August the 13th, 2024. And I understand you may not have access to it, but is there someone else that we can talk to that we can... Because there is a... and I can tell you the lady's name. Give me one second. A Stephanie Stevens, benefits administrator. Yeah. Um- I believe we don't have nobody with that name. Um, but I can, I, I can definitely ask, because he was reading me his pay stubs- Well, you know what? ... and the- This just doesn't work. Hold up. Hold up. Hold up. Hold up. Babe, we need to call Stephanie Stevens. She works for MAU. She doesn't work for the people that are on the phone with. But just like I said, I just talked to my supervisor. He said the insurance that they got now, if you're not going back enrolling yourself, is kicking you out the system. And if you call MAU personally, they're not going to do nothing but give the insurance company- Information. ... the full a- information. Ain't nothing they can do. That's what he just told me. That's why I call you with you. Okay. So, so what I was telling him is, so we're just the health- So for us to enroll- Yeah. So we're just the healthcare administrators. We're the ones who enroll you into the benefits and can like, look, if you have any active benefits. But like I was telling him, he, I do see that he used to have coverage back in 2020, but he hasn't had coverage since. And then I'm looking at the document. So there's an X. And we don't have something- That's telling me that there's a disconnect. There's a dis- a disconnect somewhere, because he's- Yeah, call him. ... calling the doctor and he's been using the insurance and no one has told him that he doesn't have insurance and- So- ... it's on his pay stub. Mm-hmm. It means MAU is withdrawing the funds. Now where are the funds and why doesn't... He doesn't have it? He was reading me the descriptions of those deductions and those deductions sounds like it's for like Medicaid. It doesn't sound like those deductions- Oh no. ... that they take. Um, but like I said- Medical 1... He passed Medical 125, Cigna Short Term Disability, Cigna Premium Disability, Eye Net Vision, Cigna Life Insurance. Yeah. Those are, those are company insurances. Those are not- Those, those Cignas aren't part of these plans that they offer. We don't even have something with that name. Hmm. Okay. We need to call Stephanie. That's what we need to do there. Yes, because that's why I asked him, "Read me the deductions," because we're really good at catching just by the names and he was reading them, and those aren't none of the plans that they offer. So, it's just- Okay. So have you already- And I, I don't have no deductions either. He qualifies to enroll. Mm-hmm. Um, that's why it's important for the, him to know the deadline because if you miss the deadline and you call back, they're going to tell you that you have to wait till December to enroll. Right. Well- So I would just need to call that number. We appreciate it and we're going to hang up with you and we're going to call Stephanie. Okay. Um, do you want me to... But you will pay for this. Do you mind holding real quick while I send you that information? Just so that I'm sure that you did receive it. Sure. No problem. Okay? Sure. Not a problem. We'll sit right here and wait. Give me one sec. I'll be right back. Okay. Okay. I see where this is. He said he talked

with that woman. Huh? Thank you for your hold. I went ahead and emailed that to you. It should come from an email that says info@benefitcentercard.com. Um, do you mind verifying just to make sure that you did receive it? Yes, ma'am. I'm going to it now. Let me check. And if you could also check your spam and your junk, because sometimes it sends it there. I was going to tell you that for your medical plans, the medical plans that they offer, which would be the two Insure plans, dental, vision and then the two MECs, those plans are under a IRS regulation called Section 125. So if he does, um, look at the guide and wants to enroll..... and he selects one of those plans that are under that IRS regulation, the only time that he's able to drop those particular plans or add dependents in the future or change the level of the coverage, um, he would have to be within his company open enrollment period, meaning nothing passing January 31st and make those changes. If not, if he calls back after the 31st, they're gonna tell him that he's gonna have to call within company open enrollment, which is in the month of December for those particular plans. I just wanted to let you know so that you were aware about that as well. Okay. Um, it still hasn't come through yet. And that's M-O-A-E-E-S-0-0-2@yahoo. Uh-uh, uh-uh. No, no. It's M-O-A-T-E-S- Mm-hmm. ... 6-0-0-2@yahoo. You said... You said 6-0-2? Two, the number two. 6-0-2 or just, or just 0-2? At yahoo. com? Two, 0-0-2. Not six, two. Oh, gotcha. Okay. It's two, the number two. 2-0-0-2. Okay, let me send... Let me send that one more time. I had 0-0-2. Give me one second. Let me send that again. Okay. All right, I went ahead and sent that again. Okay, let me check it again. Wait for it to come through. Still hasn't come through yet. And that's M as in Mary, O as in Oscar, A as in Apple, E as in Edgar, D as in Edgar- No, that's all... S as in... Okay. M as in Mary, O as in Oscar. Mm-hmm. Apple, T as in Tom, E as in Ed, S as in Sam. Okay. 2-0-2@yahoo.com? No, two... Yes. Okay, I sent it. All right, let me cross your hands. Thank you. Babe, check your, um, check your Yahoo and see if you got it. So the last time I only sent it to you. Oh, okay. So I'm gonna send it again. I've been sending it to him as well though. So mrelroy007@yahoo.com and then I have moates202@yahoo.com. And then sometimes they go to the spam or the junk file. And I'm s- Yeah, I see this showing up on mine here. It came to my phone. Just forward it to me then. Oh, man. I mean, you're- I, I can't do it. I can't forward it to you, girl. Just do it now. Just do it now. Okay, well, if, if he has it then we can move forward. So thank you very much for your help. We appreciate it. You're welcome. And then just keep in mind you have till January 31st and we're open from 8:00 AM up until 8:00 PM and if you have any questions you can also do the phone enrollment over the phone. Thank you very much. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for contacting Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hey, Steph. This is Kevin Moore, and I don't know if you was... Did I just talk to you li- about five minutes ago?

Speaker speaker_1: Um, I, yeah, I think so.

Speaker speaker_2: About the MAU, about the MAU benefit?

Speaker speaker_1: Mm-hmm. Yes, sir.

Speaker speaker_2: Okay. I, I got my friend girl. I'm finna merge y'all in. Somebody calling me right now, but as soon as they stop calling me I'ma merge y'all in and see what's the deal with this. When they don't stop calling me, she gonna merge y'all in right quick. She know more about this, so I'm gonna let her speak with you if that's okay with you.

Speaker speaker_1: Um, yeah. So I need, uh, as long as I get permission from you, I can. Um, can I get your information real quick so I can pull up your file?

Speaker speaker_2: Yes. Uh, Kevin Moore.

Speaker speaker_1: What is the last four of your social?

Speaker speaker_2: 3158.

Speaker speaker_1: 7558?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: I'm sorry. You said 7558?

Speaker speaker_2: Nah, 3158.

Speaker speaker_1: 3158.

Speaker speaker_2: My bad.

Speaker speaker_1: It's okay. And then I, I need you to verify your, um, full address again and your date of birth for security purposes.

Speaker speaker_2: Um, 214 Alabama Avenue, Greenwood, South Carolina 29646. Birthday 12/14/1976.

Speaker speaker_1: Okay, thank you. 864-538-9207 is your phone number. And then you said elroy007@yahoo.com?

Speaker speaker_2: Mr. Elroy. That, that's my new a- my new email I wanna use is the, uh...

Speaker speaker_1: Mr. Elroy?

Speaker speaker_2: Yes, ma'am. MrElroy007@yahoo.com.

Speaker speaker_1: Okay. Okay, I changed it. Okay, and then, yeah, you can do that if you want, merge the call.

Speaker speaker_2: Okay, let me see how to do this. I'm new to this. Hold on for a minute.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Hello?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Oh, shorty. Wow. Okay, let me call her back real quick. Hold on one second.

Speaker speaker_1: Okay.

Speaker speaker_2: Hello?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Cory, you on here?

Speaker speaker_3: Yeah, babe, I'm here.

Speaker speaker_2: Okay.

Speaker speaker_3: Okay. Can you hear us?

Speaker speaker_4: No, I'm-

Speaker speaker_3: Oh, go ahead. I'm sorry.

Speaker speaker_2: All right. Go ahead. I was getting bothered by the phone.

Speaker speaker_1: And I was gonna tell you, um, that if you want I can send you guys the benefit guide, and I can also go over the plans with you. So that benefit guide has all the plans that the staff and agency has to offer, as well as the prices to those plans. And these are weekly deductions, so depending on how many plans you select, which ones they are, how many and if you add dependents depends a lot on how much the weekly deductions are for those healthcare benefits from your paycheck. So if you want, I can-

Speaker speaker_2: Send the email back that we had.

Speaker speaker_1: Okay. Is that a good email to send this?

Speaker speaker_3: ... have him for breakfast.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_3: What's the email again?

Speaker speaker_1: Um, MrElroy007@yahoo.com.

Speaker speaker_3: Give me one more.

Speaker speaker_1: I can also send it to a secondary if you wish.

Speaker speaker_3: Yes, if you would, if you don't mind. And that secondary would be MOATES-

Speaker speaker_1: Okay.

Speaker speaker_3: ... 002@yahoo.

Speaker speaker_1: Okay, and if you want, I can send it right now. And if you could just verify that you received it.

Speaker speaker_3: Yeah, that's fine. But w- when... I have the emails that I sent in, uh, August 2024, uh, and the verification that came back that said that everything was set for his benefits to start September the 1st, 2024.

Speaker speaker_1: So I don't have access to, like, those type of emails. It would be the main office. But what I was telling him is that I'm looking at his file, and he has no active coverage. So he never was enrolled into any healthcare benefits, but he has been receiving text messages with reminders letting him know that right now they're within company open enrollment period. And you can only enroll within two periods. The first one, they consider your personal open enrollment, which are the first 30 days of him receiving his first check. Or within company open enrollment, which the agencies do it, um, yearly for MAU is in the month of December up until January. So the last that he would have to enroll for 2024 is this.

Speaker speaker_3: Okay. Yeah, by January, but what's the deadline?

Speaker speaker_1: Uh, the 20, the, sorry, the 31st of January he would have to enroll before that time.

Speaker speaker_3: Okay. So here's my question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Okay, here's my question 'cause we wanna, I wanna kind of get this, the other, this portion here kind of straightened out. So he has his pay stub that identifies exactly what's coming out-... okay?

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: And I have the confirmation email that's dated August the 13th, 2024. And I understand you may not have access to it, but is there someone else that we can talk to that we can... Because there is a... and I can tell you the lady's name. Give me one second. A Stephanie Stevens, benefits administrator.

Speaker speaker_1: Yeah.

Speaker speaker_3: Um-

Speaker speaker_1: I believe we don't have nobody with that name. Um, but I can, I, I can definitely ask, because he was reading me his pay stubs-

Speaker speaker_3: Well, you know what?

Speaker speaker_1: ... and the-

Speaker speaker_3: This just doesn't work. Hold up. Hold up. Hold up. Hold up. Babe, we need to call Stephanie Stevens. She works for MAU. She doesn't work for the people that are on the phone with.

Speaker speaker_2: But just like I said, I just talked to my supervisor. He said the insurance that they got now, if you're not going back enrolling yourself, is kicking you out the system. And if you call MAU personally, they're not going to do nothing but give the insurance

company-

Speaker speaker_3: Information.

Speaker speaker_2: ... the full a- information. Ain't nothing they can do. That's what he just told me. That's why I call you with you.

Speaker speaker_3: Okay.

Speaker speaker_1: So, so what I was telling him is, so we're just the health-

Speaker speaker_3: So for us to enroll-

Speaker speaker_1: Yeah. So we're just the healthcare administrators. We're the ones who enroll you into the benefits and can like, look, if you have any active benefits. But like I was telling him, he, I do see that he used to have coverage back in 2020, but he hasn't had coverage since. And then I'm looking at the document.

Speaker speaker_3: So there's an X.

Speaker speaker_1: And we don't have something-

Speaker speaker_3: That's telling me that there's a disconnect. There's a dis- a disconnect somewhere, because he's-

Speaker speaker_2: Yeah, call him.

Speaker speaker_3: ... calling the doctor and he's been using the insurance and no one has told him that he doesn't have insurance and-

Speaker speaker_1: So-

Speaker speaker_3: ... it's on his pay stub.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: It means MAU is withdrawing the funds. Now where are the funds and why doesn't... He doesn't have it?

Speaker speaker_1: He was reading me the descriptions of those deductions and those deductions sounds like it's for like Medicaid. It doesn't sound like those deductions-

Speaker speaker_3: Oh no.

Speaker speaker_1: ... that they take. Um, but like I said-

Speaker speaker_3: Medical 1... He passed Medical 125, Cigna Short Term Disability, Cigna Premium Disability, Eye Net Vision, Cigna Life Insurance. Yeah. Those are, those are company insurances. Those are not-

Speaker speaker_1: Those, those Cignas aren't part of these plans that they offer. We don't even have something with that name.

Speaker speaker_3: Hmm. Okay. We need to call Stephanie. That's what we need to do there.

Speaker speaker_1: Yes, because that's why I asked him, "Read me the deductions," because we're really good at catching just by the names and he was reading them, and those aren't none of the plans that they offer. So, it's just-

Speaker speaker_3: Okay. So have you already-

Speaker speaker_1: And I, I don't have no deductions either. He qualifies to enroll.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Um, that's why it's important for the, him to know the deadline because if you miss the deadline and you call back, they're going to tell you that you have to wait till December to enroll.

Speaker speaker_3: Right. Well-

Speaker speaker_1: So I would just need to call that number.

Speaker speaker_3: We appreciate it and we're going to hang up with you and we're going to call Stephanie.

Speaker speaker_1: Okay. Um, do you want me to...

Speaker speaker_3: But you will pay for this.

Speaker speaker_1: Do you mind holding real quick while I send you that information? Just so that I'm sure that you did receive it.

Speaker speaker_3: Sure. No problem.

Speaker speaker_1: Okay?

Speaker speaker_3: Sure. Not a problem. We'll sit right here and wait.

Speaker speaker_1: Give me one sec. I'll be right back.

Speaker speaker_3: Okay. Okay. I see where this is.

Speaker speaker_2: He said he talked with that woman.

Speaker speaker_1: Huh? Thank you for your hold. I went ahead and emailed that to you. It should come from an email that says info@benefitcentercard.com. Um, do you mind verifying just to make sure that you did receive it?

Speaker speaker_3: Yes, ma'am. I'm going to it now. Let me check.

Speaker speaker_1: And if you could also check your spam and your junk, because sometimes it sends it there. I was going to tell you that for your medical plans, the medical plans that they offer, which would be the two Insure plans, dental, vision and then the two MECs, those plans are under a IRS regulation called Section 125. So if he does, um, look at the guide and wants to enroll..... and he selects one of those plans that are under that IRS

regulation, the only time that he's able to drop those particular plans or add dependents in the future or change the level of the coverage, um, he would have to be within his company open enrollment period, meaning nothing passing January 31st and make those changes. If not, if he calls back after the 31st, they're gonna tell him that he's gonna have to call within company open enrollment, which is in the month of December for those particular plans. I just wanted to let you know so that you were aware about that as well.

Speaker speaker_5: Okay. Um, it still hasn't come through yet.

Speaker speaker_1: And that's M-O-A-E-E-S-0-0-2@yahoo.

Speaker speaker_5: Uh-uh, uh-uh. No, no. It's M-O-A-T-E-S-

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: ... 6-0-0-2@yahoo.

Speaker speaker_1: You said... You said 6-0-2?

Speaker speaker_5: Two, the number two.

Speaker speaker_1: 6-0-2 or just, or just 0-2? At yahoo. com?

Speaker speaker_5: Two, 0-0-2. Not six, two.

Speaker speaker_1: Oh, gotcha. Okay.

Speaker speaker_5: It's two, the number two. 2-0-0-2.

Speaker speaker_1: Okay, let me send... Let me send that one more time. I had 0-0-2. Give me one second. Let me send that again.

Speaker speaker_5: Okay.

Speaker speaker_1: All right, I went ahead and sent that again.

Speaker speaker_5: Okay, let me check it again. Wait for it to come through. Still hasn't come through yet.

Speaker speaker_1: And that's M as in Mary, O as in Oscar, A as in Apple, E as in Edgar, D as in Edgar-

Speaker speaker_5: No, that's all...

Speaker speaker_1: S as in... Okay.

Speaker speaker_5: M as in Mary, O as in Oscar.

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: Apple, T as in Tom, E as in Ed, S as in Sam.

Speaker speaker_1: Okay. 2-0-2@yahoo.com?

Speaker speaker_5: No, two... Yes.

Speaker speaker_1: Okay, I sent it. All right, let me cross your hands. Thank you.

Speaker speaker_5: Babe, check your, um, check your Yahoo and see if you got it.

Speaker speaker_1: So the last time I only sent it to you.

Speaker speaker_5: Oh, okay.

Speaker speaker_1: So I'm gonna send it again. I've been sending it to him as well though. So mrelroy007@yahoo.com and then I have moates202@yahoo.com. And then sometimes they go to the spam or the junk file. And I'm s-

Speaker speaker_6: Yeah, I see this showing up on mine here. It came to my phone.

Speaker speaker_5: Just forward it to me then.

Speaker speaker_6: Oh, man.

Speaker speaker_1: I mean, you're-

Speaker speaker_6: I, I can't do it. I can't forward it to you, girl.

Speaker speaker_5: Just do it now. Just do it now. Okay, well, if, if he has it then we can move forward. So thank you very much for your help. We appreciate it.

Speaker speaker_1: You're welcome. And then just keep in mind you have till January 31st and we're open from 8:00 AM up until 8:00 PM and if you have any questions you can also do the phone enrollment over the phone.

Speaker speaker_5: Thank you very much.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_5: You too. Bye-bye.