Transcript: Estefania Acevedo-4908042322886656-5212433458315264

Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. So, I recently made changes to my plan and I just want... I was just told that it's already coming out of my pay stub. Um, and I was wondering how I can, how I can activate it with my, um, insurance. What staffing agency do you work for? I work for Textile, um, or Partners Personnel, I don't know which one exactly. Okay. And then what are the- That's my agency. ... and then what are the last four of your social? 5174. And your first and last name? Rodolfo Garcia. Okay. For security purposes, can you verify address and date of birth? Uh, 22876 Adrian Avenue, and then 08/15/2005. And then what was that city and state? Um, Moreno Valley, California, Okay? Then I have 951-421-6528 as your phone number, and I have rodolfo.garcia2023@gmail.com. Is that up to date? Yes, correct. Okay, let's see. So, for this week you still have vision. And then for next week. So, this Thursday- That's when your dental, that's when your dental and, um, I'm sorry. Let's see. That's when your dental and the NEC enhance go into effect. So, if you've seen a deduction, it's for the following Monday. If you saw a deduction of the \$49.54 already, it was for the week that's coming up. So once they- Okay, so this Thursday's the- ... put that previous deduction... Mm-hmm. ... next Thursday my next check is, should be active? Yeah, so for next week- Or automatically? Um, it's, uh, with every deduction it becomes active, so it looks like you're already appearing as active for the week of the 14th to the 20th, which is next week. And then-Okay. ... but for this week, you only have vision. For the week of the seventh, which was Monday, yesterday, to the day of the 13, which is Sunday. So, from today to Sunday, you have vision. Starting next Monday is when those new plans are in effect. And, um- Which are dental and NEC enhance. ... unfortunately, I'm currently in sur- uh, I currently just recently had surgery so I'm currently recovering. I'm not currently working. I'm trying to get disability but I haven't started getting disability. Um, so for this next, for this check coming up, it is going to deduct and I'm gonna have the funds for the insurance, but for the next check, I don't know how the, um- So, I can't, I can't tell you about, like, the future one. I just know that for this week, 'cause I'm guessing you guys get paid every two weeks or something? Yeah. Yeah, so since they already- No, we get paid weekly. Weekly? Okay. Weekly, yeah. Um, so you're already appearing as active for next week, but to answer if you're going to have active coverage for the 21st, which is the following week of the 20th- So, let's say it, if stuff getting paid for like a week or two, um, is it going to be canceled? Or once I get back to work will it start back up? So, you can go... Okay, so by the fifth week of no deductions from your paycheck, the plan gets canceled. You can call- Okay, so it's a big- ... up to the fourth. You can call up to four weeks to make direct payments for four weeks straight. As long as they get a deduction that fifth week out of your check, then you should be good. But it doesn't matter if you make four direct payments and by the fifth week, if they don't get money out of your check, the plan gets canceled either way.

Um, but if you do have to pay for every week, like you would just have to call for those four weeks straight. Okay. To make direct payments. So this means- As long as they get a deduction from your paycheck the fifth week, then your plans are still active. But if they don't get a deduction from your paycheck for five weeks straight, the plan gets canceled. So, that fifth week is very important that they deduct money out of your check, because if they don't-Okay, quick qu- ... then the plan just gets canceled. ... question. Mm-hmm. Quick question. So, let's say, like, I miss a week and I don't pay because I, I ha- I don't have anything in my subscript. Um, and then the week that comes up after that, um, I also don't pay. And then let's say the third week, I'm already back at work and I start paying it again. Is it going to deduct the amount that wasn't taken out before? No. No? No. So, it'll only be the full, the \$40 or the \$50, that \$49 or whatever? It would only be for that week. It's not going to charge you- Okay. ... for past weeks. Okay, great. If that's... It's not gonna collect money for those past weeks. You're just not gonna have active coverage for those two weeks. Okay, great. 'Cause there's no way that they could deduct it. All right. Okay. And they don't go back and take it off. You would, you would just wouldn't have active coverage for those two weeks. Okay. So I'll go ahead and figure that out then. Um, well, thank you. I appreciate it. You're welcome. Have a nice day. Okay. Bye-bye. Bye. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. So, I recently made changes to my plan and I just want... I was just told that it's already coming out of my pay stub. Um, and I was wondering how I can, how I can activate it with my, um, insurance.

Speaker speaker_0: What staffing agency do you work for?

Speaker speaker_1: I work for Textile, um, or Partners Personnel, I don't know which one exactly.

Speaker speaker_0: Okay. And then what are the-

Speaker speaker_1: That's my agency.

Speaker speaker_0: ... and then what are the last four of your social?

Speaker speaker_1: 5174.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Rodolfo Garcia.

Speaker speaker_0: Okay. For security purposes, can you verify address and date of birth?

Speaker speaker_1: Uh, 22876 Adrian Avenue, and then 08/15/2005.

Speaker speaker_0: And then what was that city and state?

Speaker speaker_1: Um, Moreno Valley, California.

Speaker speaker_0: Okay? Then I have 951-421-6528 as your phone number, and I have rodolfo.garcia2023@gmail.com. Is that up to date?

Speaker speaker_1: Yes, correct.

Speaker speaker_0: Okay, let's see. So, for this week you still have vision. And then for next week.

Speaker speaker_1: So, this Thursday-

Speaker speaker_0: That's when your dental, that's when your dental and, um, I'm sorry. Let's see. That's when your dental and the NEC enhance go into effect. So, if you've seen a deduction, it's for the following Monday. If you saw a deduction of the \$49.54 already, it was for the week that's coming up. So once they-

Speaker speaker 1: Okay, so this Thursday's the-

Speaker speaker_0: ... put that previous deduction... Mm-hmm.

Speaker speaker_1: ... next Thursday my next check is, should be active?

Speaker speaker 0: Yeah, so for next week-

Speaker speaker_1: Or automatically?

Speaker speaker_0: Um, it's, uh, with every deduction it becomes active, so it looks like you're already appearing as active for the week of the 14th to the 20th, which is next week. And then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... but for this week, you only have vision. For the week of the seventh, which was Monday, yesterday, to the day of the 13, which is Sunday. So, from today to Sunday, you have vision. Starting next Monday is when those new plans are in effect.

Speaker speaker_1: And, um-

Speaker speaker_0: Which are dental and NEC enhance.

Speaker speaker_1: ... unfortunately, I'm currently in sur- uh, I currently just recently had surgery so I'm currently recovering. I'm not currently working. I'm trying to get disability but I haven't started getting disability. Um, so for this next, for this check coming up, it is going to deduct and I'm gonna have the funds for the insurance, but for the next check, I don't know how the, um-

Speaker speaker_0: So, I can't, I can't tell you about, like, the future one. I just know that for this week, 'cause I'm guessing you guys get paid every two weeks or something?

Speaker speaker 1: Yeah.

Speaker speaker 0: Yeah, so since they already-

Speaker speaker_1: No, we get paid weekly.

Speaker speaker_0: Weekly? Okay.

Speaker speaker_1: Weekly, yeah.

Speaker speaker_0: Um, so you're already appearing as active for next week, but to answer if you're going to have active coverage for the 21st, which is the following week of the 20th-

Speaker speaker_1: So, let's say it, if stuff getting paid for like a week or two, um, is it going to be canceled? Or once I get back to work will it start back up?

Speaker speaker_0: So, you can go... Okay, so by the fifth week of no deductions from your paycheck, the plan gets canceled. You can call-

Speaker speaker_1: Okay, so it's a big-

Speaker speaker_0: ... up to the fourth. You can call up to four weeks to make direct payments for four weeks straight. As long as they get a deduction that fifth week out of your check, then you should be good. But it doesn't matter if you make four direct payments and by the fifth week, if they don't get money out of your check, the plan gets canceled either way. Um, but if you do have to pay for every week, like you would just have to call for those four weeks straight.

Speaker speaker_1: Okay.

Speaker speaker_0: To make direct payments.

Speaker speaker_1: So this means-

Speaker speaker_0: As long as they get a deduction from your paycheck the fifth week, then your plans are still active. But if they don't get a deduction from your paycheck for five weeks straight, the plan gets canceled. So, that fifth week is very important that they deduct money out of your check, because if they don't-

Speaker speaker_1: Okay, quick qu-

Speaker speaker_0: ... then the plan just gets canceled.

Speaker speaker_1: ... question.

Speaker speaker 0: Mm-hmm.

Speaker speaker_1: Quick question. So, let's say, like, I miss a week and I don't pay because I, I ha- I don't have anything in my subscript. Um, and then the week that comes up after that, um, I also don't pay. And then let's say the third week, I'm already back at work and I start paying it again. Is it going to deduct the amount that wasn't taken out before?

Speaker speaker_0: No.

Speaker speaker 1: No?

Speaker speaker 0: No.

Speaker speaker_1: So, it'll only be the full, the \$40 or the \$50, that \$49 or whatever?

Speaker speaker_0: It would only be for that week. It's not going to charge you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for past weeks.

Speaker speaker_1: Okay, great.

Speaker speaker_0: If that's... It's not gonna collect money for those past weeks. You're just not gonna have active coverage for those two weeks.

Speaker speaker_1: Okay, great.

Speaker speaker_0: 'Cause there's no way that they could deduct it.

Speaker speaker_1: All right. Okay.

Speaker speaker_0: And they don't go back and take it off. You would, you would just wouldn't have active coverage for those two weeks.

Speaker speaker_1: Okay. So I'll go ahead and figure that out then. Um, well, thank you. I appreciate it.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: Okay. Bye-bye. Bye. Bye-bye.

Speaker speaker_0: Bye.