

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist... please? Hello. Um, I had signed up for benefits through my temp agency about two months ago, and I haven't received my insurance card, and I, um, have some, like, appointments that I have coming up soon, and they said- Mm-hmm. ... they can't accept me without my insurance card. Okay. Um, what staffing agency do you work for? Integrity T- Integrity Trade Services. Okay. And then, what are the last four of your social? 1117. And then, your first and last name, please. Jaylen Mallory. I'm sorry. You said 1117? Yes, ma'am. And then for security purposes, could you please verify your address and date of birth, Jaylen? 1109 West Broken Arrow Drive, LaPorte, Indiana, 46350. And what was the other question? Sorry. Um, and your date of birth. 04/03/94. Is this a good contact number, the 574-584-4038? Yes, ma'am. And then, I have bkjb, your last name, 16@yahoo.com. Is that up-to-date? Yes, ma'am. So I was actually gonna tell you that your plan hasn't become effective yet. So you are- You- ... enrolled, but we're still, um, waiting for it to become effective. We still haven't received the first deduction from your staffing agency. Once we receive the first deduction from them, the following Monday of that deduction is when your plans become effective, which is for MEC tele-RS. That's crazy. Yeah, 'cause I just spoke with her. Uh, when was it? Last week. And she said that they're effective day one, so I was like, "Okay, well-" Who, who told you that? "... I haven't got my insurance card yet." And she was like... Say that again, ma'am? Who, um, who told you that? I'm sorry. Uh, Jan. Um, because I don't, I don't think you spoke with nobody in our office 'cause there's no notes from us in here. Uh, so I don't know if she works where you work at. But typically, the way this insurance works, once your staffing agency does that first deduction from your paycheck of the 17.96, the following Monday of that first deduction is when that plan becomes effective. And no deductions have been done yet. Well, because I started a new job this week through them, but I had a job all in December through them with someone else, and I still don't have them then either. Yeah, 'cause, um, right, I do see that you enrolled into it, but it's currently pending. So they haven't started to do that deduction for that plan. So therefore, your coverage isn't active yet. So how do I, do I call her back and say, "Hey, like what's going on with that?" Or like- Mm-hmm. ... "Why haven't they done that yet?" Well, if I'm honest, I'm not really sure who Janet is. Um, I know from our office, she definitely doesn't work here. Um, but like I said, for you to become active, they would have to do that first deduction. So let's say you, they finally do that deduction today. Then that means the follow, the following Monday, which is the 3rd, your coverage would become effective. But I would pay attention to your pay stubs to see when they do that first deduction 'cause once you see that first deduction, that following Monday, your plan become active. But as of right now, I can't tell you. The only thing that I can really tell you is that your plan isn't active at the moment. Yeah, there was a, uh, another lady that worked there. Her name was

Jennifer, but then she had left. So now the new lady that's like in charge of the one, uh, the ITS I go through in LaPorte, her name is Jan. So I don't know like maybe if things got mixed up or yeah. Because you, you don't become active right away when you enroll. You typically have to wait one or two weeks for them to start making those, um, deductions. Once they made that first deduction and we receive it, um, your plan becomes effective that following Monday. But i- it really just depends on when your staffing agency does that first deduction. Yeah, I'm gonna have to call her and ask her like what's been going on with that. That's, that's really weird. Yeah, 'cause I've been going through ITS for about six weeks now, so that's crazy that they haven't done it. You know what I'm saying? Yeah, and I'm not sure why they would have told you, um, that they were active 'cause they're not. Uh, but if you ever have questions- Yeah, she said it's been like three months or something. Yeah, no. It does not work like that. It took you typically have to wait one or two weeks for them to start making that deduction. Um, it could take... We tell them one or two weeks 'cause we don't know if it might be one or if it might two, be two. It really just depends on your staffing agency if I'm completely honest of when they do the first one. But I know for sure once they do that first deduction from your paycheck, that following Monday, that first deduction is when your plans will become, um, active. And I was gonna let you know that for the plan that you selected, it's only a preventative plan, okay? So it's only gonna cover like one physical visit, some vaccines, some STD screenings, some cancer screenings. So only your preventative services, and it doesn't cover doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, nor surgeries. This is only for those preventative services. Okay. So the classes I have to go to, they're, like, alcohol assessment classes and they're, like, \$240 every time I go. Is that gonna cover it or do I have to change my plan? So, you wouldn't be able to change your plan anymore because you're outside your personal open enrollment, meaning the first 30 days of receiving your paycheck, and you're outside company open enrollment now. Um, those are the only times that you're eligible to add new plans. I wouldn't be able to tell you that's a preventative services, but I can give you the carrier's number and you- you're welcome to call and ask 'cause it's not gonna tell me specifically on the guide if those, if that service is covered or not, or if it's considered as a preventative service. So if you want, I can give you the carrier's information and you're welcome to call them and ask 'cause they would be the ones to give you that answer. Yes, ma'am. I am ready whenever you are. So 800-833- Okay. ... 4296. 433... 4296. All right. And, and then it's gonna be option number one, and their name is 90 Degrees. You said their name is what? 90 Degrees. 90 Degrees? Okay. Yeah. So I would definitely ask before you even start going, and I would definitely, like, yeah, I would, um... Also, if you're, like, not sure once you speak to them, let's say next week comes around and you wanna know if you're active or not, if you're not sure, you're welcome to call this number, and then one of our reps will let you know if your coverage became effective or not. But I know you do have to wait e- to, for your staffing agency to make that first deduction for that amount of the plan for it to become effective. Okay. Yeah. I'm gonna call them 'cause I'm on break right now, so I'm gonna call 'em and see what's going on and see if I can figure something out about that. Yeah, 'cause these classes I have to go to, they're court ordered, and if I don't start going to 'em next week, I get in trouble and I could possibly go back- Yeah. ... to jail and all this. So it's, like, something I need to get done, you know? Mm-hmm. So I've just been waiting for the insurance card. And then, yeah, I talked to her last week, last Wednesday I talked to her and she's like, "Yeah, I don't know why you haven't gotten it.

They're effective day one." I was like- No. ... "Okay. Well, I don't know." I've been- No. ... going to you guys for five weeks now. It definitely... Yeah, they're not effective at day one. Like, uh, for you to have coverage, your staffing agency has to do that first deduction specifically out of your paycheck. I would be paying attention to your pay stubs 'cause once you see that they did the first one of those 17.96, the following Monday of that first one is when the plan becomes effective. But I would also call the ni- the carrier just to even verify if that's covered or not 'cause if it is covered, I mean, if your plans do become effective, but it's not covered, um, then that's gonna be another thing. But I would definitely call 90 Degrees and ask about that. And then I would definitely- Yeah, I'm definitely- ... ask the- ... gonna do that too. ... I guess your staffing agency of why they haven't started that deduction 'cause who you need to ask that to would be them, 'cause- Yeah. ... unlike I said, for you to become effective, they would have to start making that first deduction from your paycheck. Okay. Yeah. I'm gonna call 'em right now and see what's going on. And then d- depending on what they tell you, um, honestly, I recommend you to call back Monday to see if your plan became, like, effective already or not. Okay. Will do. All right. Well, I hope you have a great day. Thanks. You too, ma'am. Thank you for helping me out. You're welcome. All right. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist... please?

Speaker speaker\_1: Hello. Um, I had signed up for benefits through my temp agency about two months ago, and I haven't received my insurance card, and I, um, have some, like, appointments that I have coming up soon, and they said-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... they can't accept me without my insurance card.

Speaker speaker\_0: Okay. Um, what staffing agency do you work for?

Speaker speaker\_1: Integrity T- Integrity Trade Services.

Speaker speaker\_0: Okay. And then, what are the last four of your social?

Speaker speaker\_1: 1117.

Speaker speaker\_0: And then, your first and last name, please.

Speaker speaker\_1: Jaylen Mallory.

Speaker speaker\_0: I'm sorry. You said 1117?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then for security purposes, could you please verify your address and date of birth, Jaylen?

Speaker speaker\_1: 1109 West Broken Arrow Drive, LaPorte, Indiana, 46350. And what was the other question? Sorry.

Speaker speaker\_0: Um, and your date of birth.

Speaker speaker\_1: 04/03/94.

Speaker speaker\_0: Is this a good contact number, the 574-584-4038?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then, I have bkjb, your last name, 16@yahoo.com. Is that up-to-date?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: So I was actually gonna tell you that your plan hasn't become effective yet. So you are-

Speaker speaker\_1: You-

Speaker speaker\_0: ... enrolled, but we're still, um, waiting for it to become effective. We still haven't received the first deduction from your staffing agency. Once we receive the first deduction from them, the following Monday of that deduction is when your plans become effective, which is for MEC tele-RS.

Speaker speaker\_1: That's crazy. Yeah, 'cause I just spoke with her. Uh, when was it? Last week. And she said that they're effective day one, so I was like, "Okay, well-"

Speaker speaker\_0: Who, who told you that?

Speaker speaker\_1: "... I haven't got my insurance card yet." And she was like... Say that again, ma'am?

Speaker speaker\_0: Who, um, who told you that? I'm sorry.

Speaker speaker\_1: Uh, Jan.

Speaker speaker\_0: Um, because I don't, I don't think you spoke with nobody in our office 'cause there's no notes from us in here. Uh, so I don't know if she works where you work at. But typically, the way this insurance works, once your staffing agency does that first deduction from your paycheck of the 17.96, the following Monday of that first deduction is when that plan becomes effective. And no deductions have been done yet.

Speaker speaker\_1: Well, because I started a new job this week through them, but I had a job all in December through them with someone else, and I still don't have them then either.

Speaker speaker\_0: Yeah, 'cause, um, right, I do see that you enrolled into it, but it's currently pending. So they haven't started to do that deduction for that plan. So therefore, your coverage isn't active yet.

Speaker speaker\_1: So how do I, do I call her back and say, "Hey, like what's going on with that?" Or like-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... "Why haven't they done that yet?"

Speaker speaker\_0: Well, if I'm honest, I'm not really sure who Janet is. Um, I know from our office, she definitely doesn't work here. Um, but like I said, for you to become active, they would have to do that first deduction. So let's say you, they finally do that deduction today. Then that means the follow, the following Monday, which is the 3rd, your coverage would become effective. But I would pay attention to your pay stubs to see when they do that first deduction 'cause once you see that first deduction, that following Monday, your plan become active. But as of right now, I can't tell you. The only thing that I can really tell you is that your plan isn't active at the moment.

Speaker speaker\_1: Yeah, there was a, uh, another lady that worked there. Her name was Jennifer, but then she had left. So now the new lady that's like in charge of the one, uh, the ITS I go through in LaPorte, her name is Jan. So I don't know like maybe if things got mixed up or yeah.

Speaker speaker\_0: Because you, you don't become active right away when you enroll. You typically have to wait one or two weeks for them to start making those, um, deductions. Once they made that first deduction and we receive it, um, your plan becomes effective that following Monday. But i- it really just depends on when your staffing agency does that first deduction.

Speaker speaker\_1: Yeah, I'm gonna have to call her and ask her like what's been going on with that. That's, that's really weird. Yeah, 'cause I've been going through ITS for about six weeks now, so that's crazy that they haven't done it. You know what I'm saying?

Speaker speaker\_0: Yeah, and I'm not sure why they would have told you, um, that they were active 'cause they're not. Uh, but if you ever have questions-

Speaker speaker\_1: Yeah, she said it's been like three months or something.

Speaker speaker\_0: Yeah, no. It does not work like that. It took you typically have to wait one or two weeks for them to start making that deduction. Um, it could take... We tell them one or two weeks 'cause we don't know if it might be one or if it might two, be two. It really just depends on your staffing agency if I'm completely honest of when they do the first one. But I know for sure once they do that first deduction from your paycheck, that following Monday, that first deduction is when your plans will become, um, active. And I was gonna let you know that for the plan that you selected, it's only a preventative plan, okay? So it's only gonna cover like one physical visit, some vaccines, some STD screenings, some cancer screenings. So only your preventative services, and it doesn't cover doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, nor surgeries. This is only for those preventative services.

Speaker speaker\_1: Okay. So the classes I have to go to, they're, like, alcohol assessment classes and they're, like, \$240 every time I go. Is that gonna cover it or do I have to change my plan?

Speaker speaker\_0: So, you wouldn't be able to change your plan anymore because you're outside your personal open enrollment, meaning the first 30 days of receiving your paycheck, and you're outside company open enrollment now. Um, those are the only times that you're eligible to add new plans. I wouldn't be able to tell you that's a preventative services, but I can give you the carrier's number and you- you're welcome to call and ask 'cause it's not gonna tell me specifically on the guide if those, if that service is covered or not, or if it's considered as a preventative service. So if you want, I can give you the carrier's information and you're welcome to call them and ask 'cause they would be the ones to give you that answer.

Speaker speaker\_1: Yes, ma'am. I am ready whenever you are.

Speaker speaker\_0: So 800-833-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... 4296.

Speaker speaker\_1: 433... 4296. All right.

Speaker speaker\_0: And, and then it's gonna be option number one, and their name is 90 Degrees.

Speaker speaker\_1: You said their name is what?

Speaker speaker\_0: 90 Degrees.

Speaker speaker\_1: 90 Degrees? Okay.

Speaker speaker\_0: Yeah. So I would definitely ask before you even start going, and I would definitely, like, yeah, I would, um... Also, if you're, like, not sure once you speak to them, let's say next week comes around and you wanna know if you're active or not, if you're not sure, you're welcome to call this number, and then one of our reps will let you know if your coverage became effective or not. But I know you do have to wait e- to, for your staffing agency to make that first deduction for that amount of the plan for it to become effective.

Speaker speaker\_1: Okay. Yeah. I'm gonna call them 'cause I'm on break right now, so I'm gonna call 'em and see what's going on and see if I can figure something out about that. Yeah, 'cause these classes I have to go to, they're court ordered, and if I don't start going to 'em next week, I get in trouble and I could possibly go back-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... to jail and all this. So it's, like, something I need to get done, you know?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So I've just been waiting for the insurance card. And then, yeah, I talked to her last week, last Wednesday I talked to her and she's like, "Yeah, I don't know why you haven't gotten it. They're effective day one." I was like-

Speaker speaker\_0: No.

Speaker speaker\_1: ... "Okay. Well, I don't know." I've been-

Speaker speaker\_0: No.

Speaker speaker\_1: ... going to you guys for five weeks now.

Speaker speaker\_0: It definitely... Yeah, they're not effective at day one. Like, uh, for you to have coverage, your staffing agency has to do that first deduction specifically out of your paycheck. I would be paying attention to your pay stubs 'cause once you see that they did the first one of those 17.96, the following Monday of that first one is when the plan becomes effective. But I would also call the ni- the carrier just to even verify if that's covered or not 'cause if it is covered, I mean, if your plans do become effective, but it's not covered, um, then that's gonna be another thing. But I would definitely call 90 Degrees and ask about that. And then I would definitely-

Speaker speaker\_1: Yeah, I'm definitely-

Speaker speaker\_0: ... ask the-

Speaker speaker\_1: ... gonna do that too.

Speaker speaker\_0: ... I guess your staffing agency of why they haven't started that deduction 'cause who you need to ask that to would be them, 'cause-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... unlike I said, for you to become effective, they would have to start making that first deduction from your paycheck.

Speaker speaker\_1: Okay. Yeah. I'm gonna call 'em right now and see what's going on.

Speaker speaker\_0: And then d- depending on what they tell you, um, honestly, I recommend you to call back Monday to see if your plan became, like, effective already or not.

Speaker speaker\_1: Okay. Will do.

Speaker speaker\_0: All right. Well, I hope you have a great day.

Speaker speaker\_1: Thanks. You too, ma'am. Thank you for helping me out.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: All right. Bye-bye.