

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you? Yeah, good afternoon, Stephanie. I'd like to make a, a payment on my, uh, insurance, um, if I could. Okay. What staffing agency are you working with? Oh, okay. Yeah, it's called BGSF. And then what are the last four of your social? Oh, sure. So that's, uh, 555A. And your first and last name? Yeah, Rueben, R-U-E-B-E-N. Last name is Valentine, Valentine, yeah. Okay, can you please verify your address and date of birth for security purposes? Oh, sure, of course. Uh, 4927 Garfield Avenue, Kansas City, Missouri, 64130. Date of birth, 12/23/1963. Thank you. And then I have 858-342-2215 as your phone number. Yeah. Correct. And, um... Okay, then I have M-V-R-O-M-A-I-N-E @gmail.com. Is that up to date? Yeah, that's up to date, the email. Okay. And then you wanted to pay the \$37.95? Uh, yeah. I got, I got a text message from you guys, 'cause yeah, there, you know, I haven't had... Um, they kind of dwindled on the hours a little bit lately. So until I get a few more hours, um, I wanted to catch it up, um, you know, payroll. So it might be more than \$37 since, since I- Um. ... missed a couple, couple of them. Yeah. So it looks like last week, um, you're in the red for the 5th till the 11th and for this week. Okay. So did you want to make two payments or just do one? Yes, yes. Okay. Right. All right, give me one second. Okay. Because when you have short-term disability, there's a certain way that we have to do it. So give me one second. Okay. I'm going to put you on break hold real quick, okay? Oh, oh, okay. So could, could you confirm, that was something that was in process. Are you showing that that's something that's in the process for short-term, or is it... No. Like it's ac- it's active, but whenever we pay direct payments and you have that particular plan, which is short-term disability, there's a certain way that we have to do that. Okay. So give me one second. Yep. When you do have it, there's just a certain way that I have to take your payment- Oh, oh. ... whenever you do have that. Okay. Well, I, I'm, you know, this is my first time hearing it, so that's good, Stephanie, uh, you've... Right, so, okay. Well, you'll have to enlighten me on that 'cause it's my first time hearing the confirmation that it went through, um, and I'm not even sure how I'm going to get the payment 'cause it's my first time hearing that. So... Like regarding, so you already, uh, let me see, sh- you've been having short-term disability. Y- okay, yeah. Yeah, but y- But when you make, but when you make a direct payment and you have that particular plan, that's what I mean. Oh, I see what you're saying. Oh, okay. I see what you're saying. Okay, okay. Okay. Okay. Thank you for holding. I apologize for the long hold. Yeah. Um, so basically when ever, um, you make direct payments and you have short-term disability, that short-term disability is available for all active employees working 20 hours or more per week. So if you didn't, um, you weren't active for last week nor for this week, that short-term disability did have to get removed. Um, I'm welcome... I can still take your direct payment and stuff, but I did have to inform you regarding that. You're still welcome to add it again. But you would have to wait for the next company open

enrollment to add that short-term disability. I would just keep that in mind for like if you want to make a direct payment again. Well, that's the problem because I had filed for the, um, disability. My, uh, physician had put it in about three weeks ago or actually, you know, while, while I was still, you know, totally, uh, up to date with my insurance. And, um, so yeah, because, um, I, right, I'm in the midst of, you know, getting that last part in to you guys. So, no, I'd never heard of that and that will be a big problem because, you know, until they, uh, you know, release me to go back to work, um, right. Um, I don't know if you had that on record. I talked to your team probably about, you know, three weeks ago and, um, they, you know, they sent me the information. You can look at the email- Mm-hmm. ... and so forth. Um, the third party, it might have been a third party, maybe not you guys. Yeah, I believe it was a third party 'cause the only note I have in here is from April the 30th and it's when you requested your cards. Right. Right. But yeah, I did talk to- And you wanted... I did talk to this third, third party. Yeah, go ahead. Go. So I'm not really sure, um, like, who exactly you spoke with, but typically, with short-term disability, if you ever have to make a direct payment, we do have to remove it. That's why I had to put you in a brief hold, 'cause that short-term disability is ac- is available for all active employees working 20 hours or more per week. Mm-hmm. And since you're not active for last week and this week, we did have to remove that due to that. But you're still welcome to make that direct payment, but I did have to inform you regarding that. Well, I'm gonna have to ask for an appeal or dispute that because like I said, I'm in mid, uh, I had filed, you know, with my physician and, you know, I had a procedure, um, and I already told the manager there at DGSS that I was gonna be, you know, filing and, um, um, right, as I'm healing from my procedure.... so, right. Mm-hmm, uh, Stephanie. So, um, is there any way you can talk to that third-party group and say, "Okay, Mr. Valentine, um, get-" The thing is, I have no idea who you spoke with. Uh-huh. Um, that would be something they would have to reach out to us regarding. But like I said- Okay. ... I don't have any notes regarding a third party or... The last note I have is regarding the card request, and it looks like UConn, to see, to make sure that you were active, and then regarding a last, and coverage. Pa- went over policy, and that they went over policy and coverage. But that's really the last note that I have. And we do notate everything in this office. Mm-hmm. Um, so by the looks of it, I'm the second person that's spoken to you. Um. I'm not really sure who that third party was. Mm-hmm. I think her name is Tori. I'm looking at my notes. And, um, um, yeah, they gave me the policy number, APL. Mm-hmm. And, um, yeah, right. So, we're in the midst of getting that, you know. I think my doctor already sent it in. Um, I'll, I'll check back with them tomorrow. Um, so, and I think I was still definitely covered then. So, um, do you want- Yeah, 'cause I see that for the week of... Mm-hmm. ... the 14th or the 20th, you have short-term disability from the 21st to the 27th. That's short-term disability. Uh, for the first week of May, you have it. But then they didn't deduct money out of your paycheck for the week of the 5th through the 11th, so you're in the red. And then for this week, you're in the red also. Um, so then- Well, that's a, that's a huge problem. A huge problem 'cause I had already, you know, put in for that. Um, I can go and make the payment, and then if you want to transfer me or give me the number to the third party and I can see if they got my paperwork from the position? And, um... So, um, I can transfer you to the carrier of that, uh... Right. I, I think that's who you're talking about. I'm not really sure 'cause the only third parties would be like the carrier. So, I'm, I could transfer you to APL 'cause that's the carrier for your short-term disability. Mm-hmm. Right. And, right, 'cause I said it was definitely in, in the works while I was covered, so... Mm-hmm. Mm-hmm. O- okay.

And, and then I can, uh, always call you back tomorrow to make the payment. Or if you want to take the payment now, either way. Um... So, for you to have coverage, um, for this week and last week, you would have to pay that- Okay. ... uh, payment. Right. Okay, okay. There's two different, yeah, two different subjects. Mm-hmm. Um, okay. Okay, well- And then either way, we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. So, we'll be here. Oh, okay. Okay, okay. Um, okay. Well, we can do that then. Um, you can transfer me, and then I'll call back too. Right. Mm-hmm. Okay. Give me one second. And then, um, if you want, before I transfer you, let me also give you their contact number just in case your call was to drop. Okay. So, the carrier for your short-term disability is American Public Life, or APL. And then their phone number is 800-256- Mm-hmm. ... 8606. Okay. 256, uh, say that again. Yeah, 2- 8606. So, 800- 86- ... 256-8606. 8606. Okay, great. And then, did, I was gonna ask you, did you also want me to send you the benefit guide? That benefit guide has that, um, what I just, the disclosure that I gave you, um, regarding the short-term disability. I don't know if you wanted me to email that to you. Um, yeah, that's fine. Okay, so I'm gonna go ahead and send you that. And then I do just wanna remind you that for this week and last week, you still don't have active coverage until you make that payment, okay? Okay. Well, I was ready to do that either way. Okay. Whenever you think so. And then let me send you that real quick. Okay. All right. So, I went ahead and emailed that to you. Um, do you want to verify that you did receive it? It should come from info@benefitsinacard.com. And then that short-term disability disclosure is on page number three on the very top where it says short-term disability. Oh, okay. And then let me know, um, when you're ready for me to transfer you as well. Oh, oh. Yeah, okay. Let me pull that up on my... One second. You know, my procedure was back on the 17th of, um, of last month, so, um, you know, I'm not- Oh, okay. Oh, that's good though. That's, that's- Because for that, that week, you were active for short term. Right, right. Mm-hmm. 'Kay, let's see here. But I would still talk to the, um, carrier just in case, just so that you're sure. Okay, okay. Yeah, I'm pulling up who I'm... one second. 'Cause either way, like, um, whenever you make direct payments and you have short-term disability, we have to do that, of removing it. Um, and I believe it's 'cause of that disclosure. That's why I had to put you in a brief hold. But the good thing is for the date of the 17th, April 17th of this year, thankfully your short term was already in effect. Right. Mm-hmm. But I would still reach out to the carrier, um, 'cause like I said, they're the ones who take, handle that short term. We don't, we just have that basic information. Right. Okay. No, I did receive it, the benefits guide. Okay. There we go. Okay. All right. And then let me know when you're ready to, um, get transferred to them. Yeah, I'm ready. Sure. All right. Um, well, thank you for your time. And then, like I said, please remember that for this week and last week, you're still not covered, okay? But I'm about to transfer your call, and whenever you're ready, you're welcome to give us a call. We're open from Monday to Friday from 8:00 AM up until 8:00 PM Eastern time, okay? Okay, great. All right. Well, I hope you have a great day. Thank you for your time. Yeah, you too now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yeah, good afternoon, Stephanie. I'd like to make a, a payment on my, uh, insurance, um, if I could.

Speaker speaker_0: Okay. What staffing agency are you working with?

Speaker speaker_1: Oh, okay. Yeah, it's called BGSF.

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

Speaker speaker_1: Oh, sure. So that's, uh, 555A.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Yeah, Rueben, R-U-E-B-E-N. Last name is Valentine, Valentine, yeah.

Speaker speaker_0: Okay, can you please verify your address and date of birth for security purposes?

Speaker speaker_1: Oh, sure, of course. Uh, 4927 Garfield Avenue, Kansas City, Missouri, 64130. Date of birth, 12/23/1963.

Speaker speaker_0: Thank you. And then I have 858-342-2215 as your phone number.

Speaker speaker_1: Yeah. Correct. And, um...

Speaker speaker_0: Okay, then I have M-V-R-O-M-A-I-N-E @gmail.com. Is that up to date?

Speaker speaker_1: Yeah, that's up to date, the email.

Speaker speaker_0: Okay. And then you wanted to pay the \$37.95?

Speaker speaker_1: Uh, yeah. I got, I got a text message from you guys, 'cause yeah, there, you know, I haven't had... Um, they kind of dwindled on the hours a little bit lately. So until I get a few more hours, um, I wanted to catch it up, um, you know, payroll. So it might be more than \$37 since, since I-

Speaker speaker_0: Um.

Speaker speaker_1: ... missed a couple, couple of them.

Speaker speaker_0: Yeah. So it looks like last week, um, you're in the red for the 5th till the 11th and for this week.

Speaker speaker_1: Okay.

Speaker speaker_0: So did you want to make two payments or just do one?

Speaker speaker_1: Yes, yes.

Speaker speaker_0: Okay.

Speaker speaker_1: Right.

Speaker speaker_0: All right, give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Because when you have short-term disability, there's a certain way that we have to do it. So give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm going to put you on break hold real quick, okay?

Speaker speaker_1: Oh, oh, okay. So could, could you confirm, that was something that was in process. Are you showing that that's something that's in the process for short-term, or is it...

Speaker speaker_0: No. Like it's ac- it's active, but whenever we pay direct payments and you have that particular plan, which is short-term disability, there's a certain way that we have to do that.

Speaker speaker_1: Okay.

Speaker speaker_0: So give me one second.

Speaker speaker_1: Yep.

Speaker speaker_0: When you do have it, there's just a certain way that I have to take your payment-

Speaker speaker_1: Oh, oh.

Speaker speaker_0: ... whenever you do have that.

Speaker speaker_1: Okay. Well, I, I'm, you know, this is my first time hearing it, so that's good, Stephanie, uh, you've... Right, so, okay. Well, you'll have to enlighten me on that 'cause it's my first time hearing the confirmation that it went through, um, and I'm not even sure how I'm going to get the payment 'cause it's my first time hearing that. So...

Speaker speaker_0: Like regarding, so you already, uh, let me see, sh- you've been having short-term disability.

Speaker speaker_1: Y- okay, yeah. Yeah, but y-

Speaker speaker_0: But when you make, but when you make a direct payment and you have that particular plan, that's what I mean.

Speaker speaker_1: Oh, I see what you're saying. Oh, okay. I see what you're saying. Okay, okay. Okay.

Speaker speaker_0: Okay. Thank you for holding. I apologize for the long hold.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, so basically when ever, um, you make direct payments and you have short-term disability, that short-term disability is available for all active employees working 20 hours or more per week. So if you didn't, um, you weren't active for last week nor for this week, that short-term disability did have to get removed. Um, I'm welcome... I can still

take your direct payment and stuff, but I did have to inform you regarding that. You're still welcome to add it again. But you would have to wait for the next company open enrollment to add that short-term disability. I would just keep that in mind for like if you want to make a direct payment again.

Speaker speaker_1: Well, that's the problem because I had filed for the, um, disability. My, uh, physician had put it in about three weeks ago or actually, you know, while, while I was still, you know, totally, uh, up to date with my insurance. And, um, so yeah, because, um, I, right, I'm in the midst of, you know, getting that last part in to you guys. So, no, I'd never heard of that and that will be a big problem because, you know, until they, uh, you know, release me to go back to work, um, right. Um, I don't know if you had that on record. I talked to your team probably about, you know, three weeks ago and, um, they, you know, they sent me the information. You can look at the email-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... and so forth. Um, the third party, it might have been a third party, maybe not you guys.

Speaker speaker_0: Yeah, I believe it was a third party 'cause the only note I have in here is from April the 30th and it's when you requested your cards.

Speaker speaker_1: Right. Right. But yeah, I did talk to-

Speaker speaker_0: And you wanted...

Speaker speaker_1: I did talk to this third, third party. Yeah, go ahead. Go.

Speaker speaker_0: So I'm not really sure, um, like, who exactly you spoke with, but typically, with short-term disability, if you ever have to make a direct payment, we do have to remove it. That's why I had to put you in a brief hold, 'cause that short-term disability is ac- is available for all active employees working 20 hours or more per week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And since you're not active for last week and this week, we did have to remove that due to that. But you're still welcome to make that direct payment, but I did have to inform you regarding that.

Speaker speaker_1: Well, I'm gonna have to ask for an appeal or dispute that because like I said, I'm in mid, uh, I had filed, you know, with my physician and, you know, I had a procedure, um, and I already told the manager there at DGSS that I was gonna be, you know, filing and, um, um, right, as I'm healing from my procedure.... so, right. Mm-hmm, uh, Stephanie. So, um, is there any way you can talk to that third-party group and say, "Okay, Mr. Valentine, um, get-"

Speaker speaker_0: The thing is, I have no idea who you spoke with.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, that would be something they would have to reach out to us regarding. But like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I don't have any notes regarding a third party or... The last note I have is regarding the card request, and it looks like UConn, to see, to make sure that you were active, and then regarding a last, and coverage. Pa- went over policy, and that they went over policy and coverage. But that's really the last note that I have. And we do notate everything in this office.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so by the looks of it, I'm the second person that's spoken to you.

Speaker speaker_1: Um.

Speaker speaker_0: I'm not really sure who that third party was.

Speaker speaker_1: Mm-hmm. I think her name is Tori. I'm looking at my notes. And, um, um, yeah, they gave me the policy number, APL.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, yeah, right. So, we're in the midst of getting that, you know. I think my doctor already sent it in. Um, I'll, I'll check back with them tomorrow. Um, so, and I think I was still definitely covered then. So, um, do you want-

Speaker speaker_0: Yeah, 'cause I see that for the week of...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the 14th or the 20th, you have short-term disability from the 21st to the 27th. That's short-term disability. Uh, for the first week of May, you have it. But then they didn't deduct money out of your paycheck for the week of the 5th through the 11th, so you're in the red. And then for this week, you're in the red also. Um, so then-

Speaker speaker_1: Well, that's a, that's a huge problem. A huge problem 'cause I had already, you know, put in for that. Um, I can go and make the payment, and then if you want to transfer me or give me the number to the third party and I can see if they got my paperwork from the position? And, um...

Speaker speaker_0: So, um, I can transfer you to the carrier of that, uh...

Speaker speaker_1: Right.

Speaker speaker_0: I, I think that's who you're talking about. I'm not really sure 'cause the only third parties would be like the carrier. So, I'm, I could transfer you to APL 'cause that's the carrier for your short-term disability.

Speaker speaker_1: Mm-hmm. Right. And, right, 'cause I said it was definitely in, in the works while I was covered, so...

Speaker speaker_0: Mm-hmm. Mm-hmm.

Speaker speaker_1: O- okay. And, and then I can, uh, always call you back tomorrow to make the payment. Or if you want to take the payment now, either way. Um...

Speaker speaker_0: So, for you to have coverage, um, for this week and last week, you would have to pay that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... uh, payment.

Speaker speaker_1: Right. Okay, okay. There's two different, yeah, two different subjects.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, okay. Okay, well-

Speaker speaker_0: And then either way, we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. So, we'll be here.

Speaker speaker_1: Oh, okay. Okay, okay. Um, okay. Well, we can do that then. Um, you can transfer me, and then I'll call back too. Right. Mm-hmm.

Speaker speaker_0: Okay. Give me one second. And then, um, if you want, before I transfer you, let me also give you their contact number just in case your call was to drop.

Speaker speaker_1: Okay.

Speaker speaker_0: So, the carrier for your short-term disability is American Public Life, or APL. And then their phone number is 800-256-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 8606.

Speaker speaker_1: Okay. 256, uh, say that again. Yeah, 2-

Speaker speaker_0: 8606. So, 800-

Speaker speaker_1: 86-

Speaker speaker_0: ... 256-8606.

Speaker speaker_1: 8606. Okay, great.

Speaker speaker_0: And then, did, I was gonna ask you, did you also want me to send you the benefit guide? That benefit guide has that, um, what I just, the disclosure that I gave you, um, regarding the short-term disability. I don't know if you wanted me to email that to you.

Speaker speaker_1: Um, yeah, that's fine.

Speaker speaker_0: Okay, so I'm gonna go ahead and send you that. And then I do just wanna remind you that for this week and last week, you still don't have active coverage until

you make that payment, okay?

Speaker speaker_1: Okay. Well, I was ready to do that either way.

Speaker speaker_0: Okay.

Speaker speaker_1: Whenever you think so.

Speaker speaker_0: And then let me send you that real quick.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So, I went ahead and emailed that to you. Um, do you want to verify that you did receive it? It should come from info@benefitsinacard.com. And then that short-term disability disclosure is on page number three on the very top where it says short-term disability.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And then let me know, um, when you're ready for me to transfer you as well.

Speaker speaker_1: Oh, oh. Yeah, okay. Let me pull that up on my... One second. You know, my procedure was back on the 17th of, um, of last month, so, um, you know, I'm not-

Speaker speaker_0: Oh, okay. Oh, that's good though.

Speaker speaker_1: That's, that's-

Speaker speaker_0: Because for that, that week, you were active for short term.

Speaker speaker_1: Right, right. Mm-hmm. 'Kay, let's see here.

Speaker speaker_0: But I would still talk to the, um, carrier just in case, just so that you're sure.

Speaker speaker_1: Okay, okay. Yeah, I'm pulling up who I'm... one second.

Speaker speaker_0: 'Cause either way, like, um, whenever you make direct payments and you have short-term disability, we have to do that, of removing it. Um, and I believe it's 'cause of that disclosure. That's why I had to put you in a brief hold. But the good thing is for the date of the 17th, April 17th of this year, thankfully your short term was already in effect.

Speaker speaker_1: Right. Mm-hmm.

Speaker speaker_0: But I would still reach out to the carrier, um, 'cause like I said, they're the ones who take, handle that short term. We don't, we just have that basic information.

Speaker speaker_1: Right. Okay. No, I did receive it, the benefits guide. Okay. There we go.

Speaker speaker_0: Okay.

Speaker speaker_1: All right.

Speaker speaker_0: And then let me know when you're ready to, um, get transferred to them.

Speaker speaker_1: Yeah, I'm ready. Sure.

Speaker speaker_0: All right. Um, well, thank you for your time. And then, like I said, please remember that for this week and last week, you're still not covered, okay? But I'm about to transfer your call, and whenever you're ready, you're welcome to give us a call. We're open from Monday to Friday from 8:00 AM up until 8:00 PM Eastern time, okay?

Speaker speaker_1: Okay, great.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_1: Yeah, you too now.