

## Transcript: Estefania

**Acevedo-5821907255607296-4518948060184576**

### Full Transcript

... photo. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. My name is Anna. I'm calling from APL. How are you? Good. Thank you. How about you? I'm doing good. Um, I have a member on the other line that needs to speak with you. He thi- i- he's saying that his policy is not supposed to be terminated. Um, w- we did receive notification to terminate back in March. Um, what information do you need from me? Um, I need his first and last name. Okay. Um, hold on one moment. His first name is Julian. Last name, De Armas. D-E space A-R-M-A-S. I'm sorry, spell that last name again. D-E space A like apple, R, M like Mary, A-S. And then their date of birth. Is, um, 1/25 of '65. In our system, though, it shows '22, but he says it's the 25th. Okay. Um, I do see him in our system, but I see two files for him. Um, is he with Creative Circle or Nor Staffing? Hold on. Let me see who's on here. Um, this one is Nor Staffing Group. Okay. And then it's a New York, New York? Mm-hmm. Okay, so it looks like he is active. He has dental, term life vision, and the VIP Classic plan that covers a flat fee towards his hospital and dentistry services. Um, it doesn't cover preventatives and it doesn't require network as well. So, it looks like he is active. I see, uh, that he's been active c- he has had active coverage since February the 3rd of 2025 and he's covered for this week. Yeah. That's what it's supposed to read, but on our s- on our side, we received notification on March 31st from the group to lapse the coverage and he... Um, hold on one moment. The, the policy is now active, so if you can just send us over something in writing that this policy is supposed to be active and the effective date, because... Okay, so that- Yeah. ... that's something that the main office is gonna have to do. But I will notate it and let them know. Give me one second. Um, and then this is APL, right? Right. It says, "On March 31st, received lapsed policy from Big Auto Report." Okay. Give me one second. Okay. Okay. Give me one second. Okay. Okay, ma'am. So I just double-checked and we can send the member a letter of coverage, but the member would have to call and request that because I just got done asking just to make sure. But we can definitely send a letter of coverage and that's gonna show why he's currently enrolled. It shows proof of the current coverage that he has. Okay, but what can you send to APL to reinstate the policy? Because from the notification we received, it was terminated. Mm-hmm. The policy is no longer active on our end 'cause on my end- But he was on the other line, but he does want to... Yeah. 'Cause on my end, I don't see nothing saying that he was... that coverage ever ended. So I'm not sure why you guys even got that. So, I did just get done informing and they did tell me that's something that the member would have to ask because I was gonna request that for you guys. But they told me apparently that's something that we would have to send the member and he could provide that to APL. But there's no... Like, I get what you're saying. Okay. You're asking me to send you evidence. Like, I get what you're saying, but I'm just informing you Because our policies come from the employer. Okay. Beneficial to start in this

case. I just wanted to... So I'ma... Yes, I, I'ma inform the main office- Go ahead. ... um, regarding this 'cause I can't really send you something if I'm not sure if I'm allowed to. That's why I just got done asking. Um, I am gonna request that for the member as well. Um, and then I'll let you know what's done. A coverage letter? Okay. So I'll inform the main office, okay? The member has hung up at this point. I'll go ahead and note the policy. Um, but we're gonna need to receive something from Benefits in a Card. Like, we received the lapse report. We're gonna need something to say this policy should be active. Yes, I understand. That's why I said I'm gonna go send them an email too. Um, so I'll go ahead and note it. Okay. Okay. Um, well, the member's no longer on the phone, so I'll go ahead and note it. Okay. Yeah. I understand. And give him a call back and update him. Okay. All right. Thank you. Thank you.

## Conversation Format

Speaker speaker\_0: ... photo.

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Hey, Stephanie. My name is Anna. I'm calling from APL. How are you?

Speaker speaker\_1: Good. Thank you. How about you?

Speaker speaker\_2: I'm doing good. Um, I have a member on the other line that needs to speak with you. He thi- i- he's saying that his policy is not supposed to be terminated. Um, w- we did receive notification to terminate back in March. Um, what information do you need from me?

Speaker speaker\_1: Um, I need his first and last name.

Speaker speaker\_2: Okay. Um, hold on one moment. His first name is Julian. Last name, De Armas. D-E space A-R-M-A-S.

Speaker speaker\_1: I'm sorry, spell that last name again.

Speaker speaker\_2: D-E space A like apple, R, M like Mary, A-S.

Speaker speaker\_1: And then their date of birth.

Speaker speaker\_2: Is, um, 1/25 of '65. In our system, though, it shows '22, but he says it's the 25th.

Speaker speaker\_1: Okay. Um, I do see him in our system, but I see two files for him. Um, is he with Creative Circle or Nor Staffing?

Speaker speaker\_2: Hold on. Let me see who's on here. Um, this one is Nor Staffing Group.

Speaker speaker\_1: Okay. And then it's a New York, New York?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay, so it looks like he is active. He has dental, term life vision, and the VIP Classic plan that covers a flat fee towards his hospital and dentistry services. Um, it doesn't cover preventatives and it doesn't require network as well. So, it looks like he is active. I see, uh, that he's been active c- he has had active coverage since February the 3rd of 2025 and he's covered for this week.

Speaker speaker\_2: Yeah. That's what it's supposed to read, but on our s- on our side, we received notification on March 31st from the group to lapse the coverage and he... Um, hold on one moment. The, the policy is now active, so if you can just send us over something in writing that this policy is supposed to be active and the effective date, because...

Speaker speaker\_1: Okay, so that-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... that's something that the main office is gonna have to do. But I will notate it and let them know. Give me one second. Um, and then this is APL, right?

Speaker speaker\_2: Right. It says, "On March 31st, received lapsed policy from Big Auto Report."

Speaker speaker\_1: Okay. Give me one second.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Give me one second.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay, ma'am. So I just double-checked and we can send the member a letter of coverage, but the member would have to call and request that because I just got done asking just to make sure. But we can definitely send a letter of coverage and that's gonna show why he's currently enrolled. It shows proof of the current coverage that he has.

Speaker speaker\_2: Okay, but what can you send to APL to reinstate the policy? Because from the notification we received, it was terminated.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: The policy is no longer active on our end 'cause on my end-

Speaker speaker\_1: But he was on the other line, but he does want to... Yeah. 'Cause on my end, I don't see nothing saying that he was... that coverage ever ended. So I'm not sure why you guys even got that. So, I did just get done informing and they did tell me that's something that the member would have to ask because I was gonna request that for you guys. But they told me apparently that's something that we would have to send the member and he could provide that to APL.

Speaker speaker\_2: But there's no...

Speaker speaker\_1: Like, I get what you're saying.

Speaker speaker\_2: Okay.

Speaker speaker\_1: You're asking me to send you evidence. Like, I get what you're saying, but I'm just informing you

Speaker speaker\_4: Because our policies come from the employer.

Speaker speaker\_2: Okay.

Speaker speaker\_4: Beneficial to start in this case. I just wanted to...

Speaker speaker\_1: So I'ma... Yes, I, I'ma inform the main office-

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: ... um, regarding this 'cause I can't really send you something if I'm not sure if I'm allowed to. That's why I just got done asking. Um, I am gonna request that for the member as well. Um, and then I'll let you know what's done.

Speaker speaker\_2: A coverage letter?

Speaker speaker\_1: Okay. So I'll inform the main office, okay?

Speaker speaker\_2: The member has hung up at this point. I'll go ahead and note the policy. Um, but we're gonna need to receive something from Benefits in a Card. Like, we received the lapse report. We're gonna need something to say this policy should be active.

Speaker speaker\_1: Yes, I understand. That's why I said I'm gonna go send them an email too.

Speaker speaker\_2: Um, so I'll go ahead and note it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. Um, well, the member's no longer on the phone, so I'll go ahead and note it.

Speaker speaker\_1: Okay. Yeah. I understand.

Speaker speaker\_2: And give him a call back and update him. Okay. All right. Thank you.

Speaker speaker\_1: Thank you.