

Transcript: Estefania

Acevedo-5870773634252800-5927562794942464

Full Transcript

Thank you for calling Benefits and No Card. My name is Stephanie. How can I assist you? Uh, I have, uh, the term disability- Mm-hmm. ... on my... Okay. And, um, does it go by the percentage? Like there are... What? So I have to... What do you mean by it goes by its percentage? Is it already 100% benefits? So I would actually have to connect you with a carrier and they would answer that for me. I wouldn't be the one to answer that. So you would have to pe-... Speak directly to the carrier who is APL for that plan. So I can transfer you to them, but I would have to open your file to do that. Okay. What staffing agency do you work for? It's MAU. MAU. And then what are the last four of your Social? 3527. 3527? Yes. And then your first and last name? Donald Robinson. Can you verify your address and date of birth? It's 426 Fairmont Avenue, Spartanburg, South Carolina 29301. Date of birth is two- Date of birth. What? Mm-hmm. Date of birth. 2/15/80. Then I have 864-494-1088? Yes, ma'am. Thank you. Okay. Let's see. Regarding short-term disability. So the only information that I actually have is that the elimination period is seven days. Benefit period is 90 days and the benefit amount is 650 per month. So if you want to know specific questions, I do have to connect you to APL. Um, I do have to let you know however, let me see, you're still not active. Um, so I'm not really sure if, if they would be able to give you that information. But I can still transfer you just in case they can. But I just wanted to let you know, you still are not active. But for those type of questions, I do have to connect you with a carrier. Who is American Public Life. Um, do you want me to- Okay. I didn't hear what you said the first time, about 200 and something a month or it wasn't... So, for short-term disability, the benefit period is 90 days and the benefit amount is 650 per month. But for specific questions, I do have to transfer you to the carrier, who is APL. And they would be able to answer what you just asked in the beginning of the call. Okay. Why am I not active? Because it's been taken out of my check. He said as soon as it's been taken out of my check, it will be active. So... No. So once you see the first deduction from your paycheck, the following Monday, your plan becomes effective. We haven't received any deduction from your staffing agency. So what does your deduction say? It's 23 for the insurance and- No. No, but what does it say? What do you mean? What does your pay stub say? Let me get back to it. Medical 125. So that's not what it's gonna say if it's this insurance. It's not gonna say medical 205. It's not gonna say that. So that's not this. That must be something else. That's- I said medical 125. Exactly. That's not what it's gonna say. I'm not e-... I don't even know what that is. So it's not this insurance. It's gotta be that insurance because that's what- It's not. That's what the man told me last week when I called and it's \$23.13 came out of my check. So your actual balance is gonna be \$29.30, not \$23. Okay. It has, okay, the BIC disability is four hours and two cents and the BIC vision- No. You don't even have th- ... is something. You don't even have the VIP plans. You have the short-term vision and the NEC enhance. So those are not even plans that you have. Well... So

I would check your pay stub correctly just to be sure because what you're telling me is not what you have on your coverage. And it's not even active. I mean, I'm looking, I'm looking at the pay stub now. Yes, but you don't have any VIP plans. So that's what I'm saying. That- I didn't say VIP. I said BIC. Okay. You don't have that. We don't have something called BIC. Okay. So what the fuck is this? Do I need... What the fuck is this they taking out of my money then? I don't know. What more does it say after BIC? Vision E. There's a E- And D disability. BIC or VIC? Like B as in boy or B as in Victor? B as in boy. B as in boy. Yeah, that's definitely not us. And you're not... Okay, so I'm- Like I, like I said, you're not active yet. I can't g-... I can't tell you that you're active if I'm seeing that you're not. And then you're giving me a deduction that we don't even know about. Like I said, you're still not active, but for questions, you're still welcome to get transferred to the VIP, um, to American Public Life for that question regarding your short-term disability. But I just wanted to advise you that you're not active yet, so I'm not really sure if they'll be able to- I'm talking about my health insurance, period. Yeah, so you have short-term disability, which is four dollars and two cents. Vision for employee only being \$2.15 and the NEC enhance, which is your actual medical plan, for \$23.13. You don't have any short-term disability. Okay, okay, but that, that's exactly the amount that's carrying out my check. What's the amount? \$23.13? Yes. y- Okay. And- Well, I'm gonna have to send you some documents requesting that pay stub because in my end you're not showing up as active and I'm not seeing any deductions. So I'm gonna just send you that document. You can send over your pay stubs. The main office reviews it and then they'll notify me if that is from us or not. So you are- Didn't you say the Monday before to be active? Yes. But you're not active yet. Okay, it's not Monday. I wouldn't be able to tell you 'cause I can't tell you of future coverage that I don't see. So if you see a deduction for this week, that means the following Monday you're gonna come, become effective. But I can't tell you that 'cause I can't see that. Okay. What I'm saying is, I will wait till Monday and call back. Okay then, you can call back Monday.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and No Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Uh, I have, uh, the term disability-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... on my...

Speaker speaker_2: Okay.

Speaker speaker_1: And, um, does it go by the percentage? Like there are... What?

Speaker speaker_0: So I have to... What do you mean by it goes by its percentage?

Speaker speaker_1: Is it already 100% benefits?

Speaker speaker_0: So I would actually have to connect you with a carrier and they would answer that for me. I wouldn't be the one to answer that. So you would have to pe-... Speak

directly to the carrier who is APL for that plan. So I can transfer you to them, but I would have to open your file to do that.

Speaker speaker_1: Okay.

Speaker speaker_0: What staffing agency do you work for?

Speaker speaker_1: It's MAU.

Speaker speaker_0: MAU. And then what are the last four of your Social?

Speaker speaker_1: 3527.

Speaker speaker_0: 3527?

Speaker speaker_1: Yes.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Donald Robinson.

Speaker speaker_0: Can you verify your address and date of birth?

Speaker speaker_1: It's 426 Fairmont Avenue, Spartanburg, South Carolina 29301. Date of birth is two-

Speaker speaker_0: Date of birth.

Speaker speaker_1: What?

Speaker speaker_0: Mm-hmm. Date of birth.

Speaker speaker_1: 2/15/80.

Speaker speaker_0: Then I have 864-494-1088?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Thank you. Okay. Let's see. Regarding short-term disability. So the only information that I actually have is that the elimination period is seven days. Benefit period is 90 days and the benefit amount is 650 per month. So if you want to know specific questions, I do have to connect you to APL. Um, I do have to let you know however, let me see, you're still not active. Um, so I'm not really sure if, if they would be able to give you that information. But I can still transfer you just in case they can. But I just wanted to let you know, you still are not active. But for those type of questions, I do have to connect you with a carrier. Who is American Public Life. Um, do you want me to-

Speaker speaker_1: Okay. I didn't hear what you said the first time, about 200 and something a month or it wasn't...

Speaker speaker_0: So, for short-term disability, the benefit period is 90 days and the benefit amount is 650 per month. But for specific questions, I do have to transfer you to the carrier, who is APL. And they would be able to answer what you just asked in the beginning of the call.

Speaker speaker_1: Okay. Why am I not active? Because it's been taken out of my check. He said as soon as it's been taken out of my check, it will be active.

Speaker speaker_0: So... No. So once you see the first deduction from your paycheck, the following Monday, your plan becomes effective. We haven't received any deduction from your staffing agency. So what does your deduction say?

Speaker speaker_1: It's 23 for the insurance and-

Speaker speaker_0: No. No, but what does it say?

Speaker speaker_1: What do you mean?

Speaker speaker_0: What does your pay stub say?

Speaker speaker_1: Let me get back to it. Medical 125.

Speaker speaker_0: So that's not what it's gonna say if it's this insurance. It's not gonna say medical 205. It's not gonna say that. So that's not this. That must be something else. That's-

Speaker speaker_1: I said medical 125.

Speaker speaker_0: Exactly. That's not what it's gonna say. I'm not e-... I don't even know what that is. So it's not this insurance.

Speaker speaker_1: It's gotta be that insurance because that's what-

Speaker speaker_0: It's not.

Speaker speaker_1: That's what the man told me last week when I called and it's \$23.13 came out of my check.

Speaker speaker_0: So your actual balance is gonna be \$29.30, not \$23.

Speaker speaker_1: Okay. It has, okay, the BIC disability is four hours and two cents and the BIC vision-

Speaker speaker_0: No. You don't even have th-

Speaker speaker_1: ... is something.

Speaker speaker_0: You don't even have the VIP plans. You have the short-term vision and the NEC enhance. So those are not even plans that you have.

Speaker speaker_1: Well...

Speaker speaker_0: So I would check your pay stub correctly just to be sure because what you're telling me is not what you have on your coverage. And it's not even active.

Speaker speaker_1: I mean, I'm looking, I'm looking at the pay stub now.

Speaker speaker_0: Yes, but you don't have any VIP plans. So that's what I'm saying. That-

Speaker speaker_1: I didn't say VIP. I said BIC.

Speaker speaker_0: Okay. You don't have that. We don't have something called BIC.

Speaker speaker_1: Okay. So what the fuck is this? Do I need... What the fuck is this they taking out of my money then?

Speaker speaker_0: I don't know. What more does it say after BIC?

Speaker speaker_1: Vision E.

Speaker speaker_0: There's a E-

Speaker speaker_1: And D disability.

Speaker speaker_0: BIC or VIC? Like B as in boy or B as in Victor?

Speaker speaker_1: B as in boy.

Speaker speaker_0: B as in boy. Yeah, that's definitely not us. And you're not...

Speaker speaker_1: Okay, so I'm-

Speaker speaker_0: Like I, like I said, you're not active yet. I can't g-... I can't tell you that you're active if I'm seeing that you're not. And then you're giving me a deduction that we don't even know about. Like I said, you're still not active, but for questions, you're still welcome to get transferred to the VIP, um, to American Public Life for that question regarding your short-term disability. But I just wanted to advise you that you're not active yet, so I'm not really sure if they'll be able to-

Speaker speaker_1: I'm talking about my health insurance, period.

Speaker speaker_0: Yeah, so you have short-term disability, which is four dollars and two cents. Vision for employee only being \$2.15 and the NEC enhance, which is your actual medical plan, for \$23.13. You don't have any short-term disability.

Speaker speaker_1: Okay, okay, but that, that's exactly the amount that's carrying out my check.

Speaker speaker_0: What's the amount? \$23.13?

Speaker speaker_1: Yes.

Speaker speaker_0: y- Okay.

Speaker speaker_1: And-

Speaker speaker_0: Well, I'm gonna have to send you some documents requesting that pay stub because in my end you're not showing up as active and I'm not seeing any deductions. So I'm gonna just send you that document. You can send over your pay stubs. The main office reviews it and then they'll notify me if that is from us or not. So you are-

Speaker speaker_1: Didn't you say the Monday before to be active?

Speaker speaker_0: Yes. But you're not active yet.

Speaker speaker_1: Okay, it's not Monday.

Speaker speaker_0: I wouldn't be able to tell you 'cause I can't tell you of future coverage that I don't see. So if you see a deduction for this week, that means the following Monday you're gonna come, become effective. But I can't tell you that 'cause I can't see that.

Speaker speaker_1: Okay. What I'm saying is, I will wait till Monday and call back.

Speaker speaker_0: Okay then, you can call back Monday.