

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits on a Card. My name is Bethany. How can I assist thee? Hello, Bethany. This is Anthony Pinkbone. I just bought, or I just paid my deductible. This check is due... I have this... And I was wondering when my... First off, um, my spouse, Tammy, she said that she needed verbal verification that she can call 'cause she's never called you before. Yes. Yeah, so when- So I'm giving... This is, this is me if you want to verify me or whatever. Yeah, but every time somebody else's calls and it's not their policy, they're gonna get asked, um, for permission, like verbal permission at that time of the call. But if she's there, I can go ahead and talk to her. I just needed your permission. Okay. Sure. To access your account. Okay. Is there something you can email me or something to where she a- can get my permission without- No, um- ... about this? She would, you would have to like verbally... You could always do a three-way call but we do need like verbal permission at the time of the call, um, to access your account just for security purposes. Um, we have to do this every time. Okay. Well, I have several questions because they wouldn't tell me nothing about my insurance. I had to pick it all and I'm not real keen on what I bought. I've... So I guess- Okay. I have a lot of questions. Um, what staffing agency do you work for? So we do administrate different agencies so I do have to get in your file specifically. Um, I need the staffing agency's name as well as the last four of your Social. It's ISS. Innovative Staff Solutions. Innovative Staff Solutions in Nashville, Illinois. Okay. And then what are the last four of your Social? 3778. And your first and last name please? Anthony Wade Pinkbone. For security purposes, can you verify your address and date of birth? 1216 Se- uh, not South. 1216 North Sycamore in Troy, Illinois and age 1270. Is your phone number the 618-367-1960? Yes, ma'am. And then I have your last name, Anthony60@gmail.com. Is that up-to-date? Yeah. Okay, let's see. So... I believe it was called Enhanced Plus. Yeah. So it looks like you have a pending enrollment for the Insure Plus Enhance, Dental, Short-Term, Term Life, Vision, Critical Illness, Group Accident and then the MEC standalone. Um, and then all of these are under Employee Plus Spouse, except Short-Term Disability and then your Critical Illness. Um, it looks like we're waiting on that first deduction to be done. Once you see that first deduction of \$78.78 come out of your paycheck, the following Monday of that very first deduction is when your plans become effective. So if it's done this week, next Monday it'll be active, um, if they do the deduction. Yeah. So once we receive it, you're good. They've already did the- Okay. They've already did the deduction. Okay. So most likely it'll be active by Monday but I wouldn't be able to, like, verify that 100% that it is. So most likely, you would have to call Monday just to, um, ask if your coverage became effective already 'cause at the moment, it's not active so I can't tell you that, that it's gonna be, like, effective. Um, so you would have to call Monday just to verify. But typically- Yeah, but it was more than \$76 though. It was me and my spouse on everything except the things you said. Mm-hmm. So it added up to like \$107 a week. So I'm

seeing a weekly deduction of \$78.78 for the Insure Plus Enhance. Employee plus spouse, that's \$38.73 weekly. For dental, for employees and spouses, that's \$6.50 weekly. For Short-Term Disability, for employee only, it's \$3.56 weekly. For Term Life, for employee plus spouse, it's \$2.36 weekly. For Vision, employee plus spouse, it's \$4.02. Critical Illness, employee only, is \$3.65. Group Accident, employee plus spouse is \$2.74. MEC, which is your preventative plan for employee plus spouse is \$17.12. That adds up to be a weekly deduction of \$78.78. And like I said, um, your coverage isn't active yet. So once you see the very first deduction of just \$78.78, the following Monday is when those funds become effective. Um, but it's only \$78.78. Well, I just took a picture of part of the deductions and it doesn't match what the... I haven't got into it but the Term Life is 378. That's more than you said. The Vision is 647. Give me one second. And I don't...I tell you what I'll do. I, you can't tell me nothing till Monday anyway. I'll just write it all down off of my email o- or off of my email, uh, check deductions. And then we can ask about this. Yeah, because, because if, when you call back and if you tell them that the prices don't match, they are gonna ask for your pay stub. So I would, yeah, I would call Monday to see if it's active. Um, but like I said, it, it should only be a 78.78. Um, I'm not sure if it might be maybe a different insurance that you may have, but I would call back on Monday. Once you call, I would ask if your plans are active already, and if they say so, I would ask them, um, how much the weekly deduction is. 'Cause on my end I see it's only \$78.78 and that's only the, the, the only enrollment that you have. Um, so yeah, I'm not sure where those, the other amount that you're seeing. Okay. Well, then we'll just, I'll write it all down. I'm just looking at my paycheck stub of what they took out today. Okay. So I'll write it all down and I'll have it Monday and there's no reason to bother you if we can't do nothing till Monday. Okay. And then we're open from 8:00 AM up until 8:00 PM Eastern time. Okay? So it's 5:50 over here. I think it's like 4:50 maybe where you're at. Yeah, that'd be great because I usually work 12-hour shifts, so I don't get home till like 6:00. So. Okay. And then I was also gonna tell you that if you're busy, you can always do a three-way call. As long as they hear verbal permission come out of your, like, your mouth, they'll, your wife will be able to get in your file. You can always do a three-way call if you're ever, like, busy 'cause they'll accept that too, as long as they hear her voice. Okay. I appreciate. All right. Mm-hmm. Thank you. Have- Um, we'll talk to you Monday then. Have a nice day. All right. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. My name is Bethany. How can I assist thee?

Speaker speaker\_1: Hello, Bethany. This is Anthony Pinkbone. I just bought, or I just paid my deductible. This check is due... I have this... And I was wondering when my... First off, um, my spouse, Tammy, she said that she needed verbal verification that she can call 'cause she's never called you before.

Speaker speaker\_0: Yes. Yeah, so when-

Speaker speaker\_1: So I'm giving... This is, this is me if you want to verify me or whatever.

Speaker speaker\_0: Yeah, but every time somebody else's calls and it's not their policy, they're gonna get asked, um, for permission, like verbal permission at that time of the call. But if she's there, I can go ahead and talk to her. I just needed your permission.

Speaker speaker\_1: Okay. Sure.

Speaker speaker\_0: To access your account.

Speaker speaker\_1: Okay. Is there something you can email me or something to where she a- can get my permission without-

Speaker speaker\_0: No, um-

Speaker speaker\_1: ... about this?

Speaker speaker\_0: She would, you would have to like verbally... You could always do a three-way call but we do need like verbal permission at the time of the call, um, to access your account just for security purposes. Um, we have to do this every time.

Speaker speaker\_1: Okay. Well, I have several questions because they wouldn't tell me nothing about my insurance. I had to pick it all and I'm not real keen on what I bought. I've... So I guess-

Speaker speaker\_0: Okay.

Speaker speaker\_1: I have a lot of questions.

Speaker speaker\_0: Um, what staffing agency do you work for? So we do administrate different agencies so I do have to get in your file specifically. Um, I need the staffing agency's name as well as the last four of your Social.

Speaker speaker\_1: It's ISS.

Speaker speaker\_2: Innovative Staff Solutions.

Speaker speaker\_1: Innovative Staff Solutions in Nashville, Illinois.

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

Speaker speaker\_1: 3778.

Speaker speaker\_0: And your first and last name please?

Speaker speaker\_1: Anthony Wade Pinkbone.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: 1216 Se- uh, not South. 1216 North Sycamore in Troy, Illinois and age 1270.

Speaker speaker\_0: Is your phone number the 618-367-1960?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then I have your last name, Anthony60@gmail.com. Is that up-to-date?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, let's see. So...

Speaker speaker\_1: I believe it was called Enhanced Plus.

Speaker speaker\_0: Yeah. So it looks like you have a pending enrollment for the Insure Plus Enhance, Dental, Short-Term, Term Life, Vision, Critical Illness, Group Accident and then the MEC standalone. Um, and then all of these are under Employee Plus Spouse, except Short-Term Disability and then your Critical Illness. Um, it looks like we're waiting on that first deduction to be done. Once you see that first deduction of \$78.78 come out of your paycheck, the following Monday of that very first deduction is when your plans become effective. So if it's done this week, next Monday it'll be active, um, if they do the deduction.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So once we receive it, you're good.

Speaker speaker\_1: They've already did the-

Speaker speaker\_0: Okay.

Speaker speaker\_1: They've already did the deduction.

Speaker speaker\_0: Okay. So most likely it'll be active by Monday but I wouldn't be able to, like, verify that 100% that it is. So most likely, you would have to call Monday just to, um, ask if your coverage became effective already 'cause at the moment, it's not active so I can't tell you that, that it's gonna be, like, effective. Um, so you would have to call Monday just to verify. But typically-

Speaker speaker\_1: Yeah, but it was more than \$76 though. It was me and my spouse on everything except the things you said.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So it added up to like \$107 a week.

Speaker speaker\_0: So I'm seeing a weekly deduction of \$78.78 for the Insure Plus Enhance. Employee plus spouse, that's \$38.73 weekly. For dental, for employees and spouses, that's \$6.50 weekly. For Short-Term Disability, for employee only, it's \$3.56 weekly. For Term Life, for employee plus spouse, it's \$2.36 weekly. For Vision, employee plus spouse, it's \$4.02. Critical Illness, employee only, is \$3.65. Group Accident, employee plus spouse is \$2.74. MEC, which is your preventative plan for employee plus spouse is \$17.12. That adds up to be a weekly deduction of \$78.78. And like I said, um, your coverage isn't active yet. So once you see the very first deduction of just \$78.78, the following Monday is when those funds become effective. Um, but it's only \$78.78.

Speaker speaker\_1: Well, I just took a picture of part of the deductions and it doesn't match what the... I haven't got into it but the Term Life is 378. That's more than you said. The Vision is 647.

Speaker speaker\_0: Give me one second.

Speaker speaker\_1: And I don't...I tell you what I'll do. I, you can't tell me nothing till Monday anyway. I'll just write it all down off of my email o- or off of my email, uh, check deductions. And then we can ask about this.

Speaker speaker\_0: Yeah, because, because if, when you call back and if you tell them that the prices don't match, they are gonna ask for your pay stub. So I would, yeah, I would call Monday to see if it's active. Um, but like I said, it, it should only be a 78.78. Um, I'm not sure if it might be maybe a different insurance that you may have, but I would call back on Monday. Once you call, I would ask if your plans are active already, and if they say so, I would ask them, um, how much the weekly deduction is. 'Cause on my end I see it's only \$78.78 and that's only the, the, the only enrollment that you have. Um, so yeah, I'm not sure where those, the other amount that you're seeing.

Speaker speaker\_1: Okay. Well, then we'll just, I'll write it all down. I'm just looking at my paycheck stub of what they took out today.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So I'll write it all down and I'll have it Monday and there's no reason to bother you if we can't do nothing till Monday.

Speaker speaker\_0: Okay. And then we're open from 8:00 AM up until 8:00 PM Eastern time. Okay? So it's 5:50 over here. I think it's like 4:50 maybe where you're at.

Speaker speaker\_1: Yeah, that'd be great because I usually work 12-hour shifts, so I don't get home till like 6:00. So.

Speaker speaker\_0: Okay. And then I was also gonna tell you that if you're busy, you can always do a three-way call. As long as they hear verbal permission come out of your, like, your mouth, they'll, your wife will be able to get in your file. You can always do a three-way call if you're ever, like, busy 'cause they'll accept that too, as long as they hear her voice.

Speaker speaker\_1: Okay. I appreciate. All right.

Speaker speaker\_0: Mm-hmm. Thank you. Have-

Speaker speaker\_1: Um, we'll talk to you Monday then.

Speaker speaker\_0: Have a nice day.

Speaker speaker\_1: All right. You too.