

## **Transcript: Estefania**

**Acevedo-5948143902441472-6158317690863616**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. This is also a Stephanie. Um, Stephanie Stocker. I spoke to a gentleman earlier, Malcolm, about, um, just to verify my, if I, uh, had insurance, um, the coverage was still valid. And he had said that they haven't received a payment in a little while. Um, and I spoke to my agency, Clinical Staffing Resources and they, um... An- and I checked the, my pay history, and the money definitely came out, but there was a mishap, uh, somewhere. And they said they were working on it, but it looked like there was, um, a payment that went through. So I'm just double checking everything, at least for an appointment that we're having today if everything's okay. Okay. Um, I have to get in your file to really tell you anything. Um... Okay. What agency are you with again? You said MA. It's, um, it's Clinical Staffing Resources. I think... I always get it wrong. Like it's usually, it's either Clinical Resource Staffing or Clinical- I got it. It's Clinical Resource and Resources? Clinical Staffing Resources. Okay. And then what are the last four of your Social? 3989 . And then for security purposes, could you please verify, um, your full address as well as your date of birth? Sure. It's, um, 31336 Amber View Bend, uh, Wesley Chapel, Florida, 33545. My date of birth is 4/6/1959. And then your phone number is 410-375-9242? 9242, correct. And then it has fac0469@gmail.com? Mm-hmm. Correct. Okay. Give me one second. Let me verify your account. Okay. So I am looking at your history, and it does look like the last day that you had active coverage was the 22nd of December. Um, did you ever receive those pay stubs that he sent out, like that email? Um... Because they would have to investigate, um, because it looks like the last day that you had active coverage was the 22nd of December. From the 23rd, from today, it looks like you don't have active coverage. So, um, they would have, the main office would have to look into that. Great, um, 'cause I have an appointment today, in about an hour. Um, what now? Um, so it looks like- Uh, so what kind of... What do you want to do? Uh... So it looks like he sent you an email that's requesting, like, your pay stubs. Um, I believe it takes like 24 hours for them to look at that, if I'm not mistaken. Um, but they would have to look in your... like look further in and investigate. Because on my end, I do see that from the 23rd of December, you haven't had active coverage. Okay. Well, that's not true, um, because it's definitely coming out of my paycheck every week. So, um... I don't know. So yeah, I would, you would have to email that to the main office. And it looks like they even tried to do, send over a payment from December 30th. I guess that's I don't even know what's happening here, 164. Okay. But you're saying... Because on my end, it looks like, um, from the 23rd, we haven't received the payment. But if you're seeing something else in your pay stub, we would have to send those, that information to the main office, and then they would further investigate. And of course, we would give you a call and let you know. All right. Okay. Um, but yeah, my company's trying to... I was working on it, and I just wanted to see if

anything came on, on your end, because it's really... I definitely paid. But, um, all right. And you're saying I have to send his pay stub? Yeah. That'll... Um. Do you know how to send his pay stub? Um, did you ever receive that email that he sent you? What's that? I got, I got the, the look. There's the, the proof. I don't know what I'm thinking. If not, I can resend it to you. Yeah, no, this is not Peggy. I understand. Okay, hold on, hold on a second. Stephanie, you there? Yes ma'am. Okay. So, I have my husband on the phone, too. We're trying to- Um, hi, Stephanie. I think I figured out possibly- I think I'm gonna have to look that one up. ... what the hap- what happened. I mean, this is with... So, we're into the, um, Clinical Staffing Resources, the ADP, uh, payroll website. Mm-hmm. And what it looks like is, they classified the deduction 'cause she's currently on a 1099 as a, um, staffing nurse. Okay. And- She has to be though, right? Yeah. So, on the 20... So, it's... Well, the reason I'm saying that is 'cause it's the only deduction that's made, is for this, um, insurance and dental to you guys. So, the, on the 27th of November, it looks as though that was the last time they classified it as benefits and took the money out. Then on the 13th of December, 'cause there was a holiday season where she didn't work- Mm-hmm. They, they had a payment. You said you got a payment on the, uh, 16th? They classified it as other. So, when was the last payment you received? That's what I need to unders-... No. The 16th of December? So, the last, the last week that she had any active coverage was from the week of December 16, up until the 22nd. And then the week- When would that... Okay. When would that payment have been made to give coverage to that amount? Is it... You pay in advance, correct? Yeah. So you, you, you pay for... Okay so if she worked... Give me one second. Who this? I need to find that. So, for her to have active coverage, um, 'cause sometimes we receive the payments different days. Uh, not all agencies. Some agencies are different than others. So, give me one second. Wait, the 16th. I'm sorry. I need to, I need to call this- 'Cause some of them get it before or after. Give, give me one second. I'm gonna verify. Okay. Because that was... Is it 16th? And it's saying benefits. That's what the, that she said. Does it... Let's start... I... Make a payment for that person. You'd think they'd have coverage. When would that be paid? Okay. If that's the case, that's... Oh, that's not why. I need to find out why they didn't cover it. Then we go back and then that class... If this, if this payment is somehow out of balance, well then we can look at another and find out why you had coverage on... Why is there a gap... There's a gap here of... 27th to the 13th. That paid on the 2nd, that paid on the 7th. The 27th, 28th, however you want to look at it. Okay. That paid it. It's not paying it. Okay. Now I need to... Here. So, this payment here, this payment says, "Or you pay..." How? Okay. Here it says... It says, "Other payments." We need to find that amount. I don't know that. We need to find that out. When was the last... Pay the bill due. When was that getting covered? But it's gonna be... All right, just, I want to match it up with the payroll. So, at the very end of the 15th, this is correct. Up. What happens? Okay. All right. 10:00 PM on the 16th. Perfect timing. Perfect time. 10:00 PM. Match it up with what they have here.... the gate. It's 24 hours. I'm trying to see. What did you say? What do you want to eat, Lee? What do you- You want a GoGo Squeeze? Come get a GoGo Squeeze then. Okay, let's go for a- Hello? Okay, thank you for your hold. So, um, normally we received it like on th- that Monday or Tuesday, but it looks like the last week that she did have a- active coverage was from the week of the 15th to the 22nd. So, we probably received it- I understand. But when would that be? ... 16th or the 17th. Okay. Not the payment there. What day did you last receive the payment from Clinical Staffing Resources? That's what I'm trying to find out. Okay. Like I said, some agencies are different. I believe it was either from the 16th

or the 17th. For her to have- Okay. ... actual coverage for that week of the 15th to the 22nd, we should have received that payment either that Monday or that Tuesday. Okay, so you don't have a sh- it doesn't show you that payment was received? No, sir. Okay. So, then I guess- So, I don't have the exact date. Okay, okay. So, we have a payroll deduction on the 13th, and it shows the amount, the breakdown. So, you handle all of it, vision, dental and, uh, MEC is what it says here in our, what we're showing, what is taken out. So basically, her pay- pay period from the 13th would have covered her from the 15th through the 22nd. From the 16th to the 22nd, on that Monday. Oh. Okay. That's all I need to know, because we have one, two, three pay periods... Oh, well actually, I don't know why they added this last one, there's nothing there. Two pay periods after that... Mm-hmm. Yes, two pay periods after that, that money was deducted by then. And I'm assuming it's some kind of ACH transfer, correct? So, I'm really only... I really can only tell you what I see, like, on her calendar. Um, I- I wouldn't really be able to tell you. Do you need... Okay, so do you need a copy, if I can get a copy of these pay periods? Yeah. So, the 13th, you don't need? No. Okay. So, I think it's- The 13th is... Okay. The 13th- I... ... you don't need it? No, no. Because you got coverage from that? Any, any information would be useful. Um, but like I said, if you're seeing deductions that we're not seeing, you would have to send over that information, 'cause right now what I see is that she doesn't have active coverage from- Okay. ... December 23rd up until the 29th, so that's from Monday to Sunday, then the week of the 30th up until the 5th. So, that's the first week of this, of this year. Okay. I- I- just, I'm understanding. So, I- I just want to ask, so, there's a couple pay statements I can send you, we can send you. Mm-hmm. The last... There's three statements. On December 13th, she was paid. That was a Friday. There's a deduction from that statement. Yeah, and that- For dental. Mm-hmm. But that would have already been covered, so you don't need that. No. So, I don't need... That deduction of December 13 covered the week of the 16th from the 22nd. Okay. That's why she has active coverage for that week. But then for the 23rd up until the 29th, that's coming as payment not received, meaning that we never got a deduction from the staff agency as well as- Okay. ... um, the week of the 30th up until the 5th. She's on red right now as not covered, 'cause we didn't receive- Good. ... a deduction. Mm-hmm. So, from the 23rd- I have a story. Can you email it? Mm-hmm. Still in there. This one? And then, um, it looks like they sent her an email already, but I emailed her another one as well, just in case- I have an email. ... she didn't see it. "Request the documentation." Yes, that one. Is it this email? That one. Any- Okay. So this will... Uh-huh. Any deductions- If I reply to the... You have to go straight to the link, right? Or- Is, do you have a personal email, or is it [info@benefitsinacard.com](mailto:info@benefitsinacard.com) and you'll get it? Yeah, it's [info@benefitsinacard.com](mailto:info@benefitsinacard.com), and we'll receive it. Um, it should take like 24 to 48 hours for them to reach back at, at you. But any important documents that you see, I would, um, attach them to that email and send it back to us. Okay. Where did it go? It was gone. The doc downloads, where are your Downloads section? Where's the download? All right, we just downloaded a couple of statements... Wait, where is it? Um, from the last... So, the last two statements that you're... It looks as though also they're trying to pay something? Hmm. Let me see if I can get to it. Um, on the 30th, which I'm not really understanding why, because- Uh-huh. ... she... Yeah. Mm-hmm. And it's kind of inaccurate into what is normally paid out. I don't really know how. Yeah, and I wouldn't be able to get information- I don't know what they're trying to do. They're doing something, but- ... about that. Yeah. But I know if you send us that, the main office will work, um, on your case. Okay. They would help you look at it. In the meantime, I'm

just going to have a- In the meantime, our son has a dental visit today, just a check-up. They're gonna try to bill or they're gonna take that dentist information. We should've been covered. Now, the last couple weeks, she hasn't been to work, so we've had to pay or whatever. We have to pay or whatever the situation or we don't pay. I don't know, but so anyway, she should be covered this week is the point. So, if I send you this, is it something that they will just put it on hold and then till you guys process it, or what will happen with that? So, I can't really... Uh, I would have to ask since the main office is really the one that works on these type of emails. Um, lemme ask. Do you mind getting put in a brief hold? Yeah. Okay, thank you. You have to do it- Yeah. I know. But how do you... It shows you this and then you can see. Why not? It shows you. Oh, no. What the... Where's the cure? I just... Hold on one second. Maybe mer... Hold on. Hey, baby. Well? They can't get into dentists. Well, then we pay and then they're gonna have to pay us, someone will have to pay us back. Okay, I'm sorry for your tone. Okay, so I wouldn't be able to tell you just because we go based off of what we see. Um, so it's really important that you do send those pay stubs in. I just sent it over to you. But what we don't want to have happen is they attempt to, to process the insurance and then it says- Oh. ... it's inactive or something like that. And then where are we at that point? Like, like I said on my end, um, I do see that it is inactive. So, for like me to tell you something else, it, I would have to see something different. But like I said, I did mention it to the main office, so they will be looking for your email. But it does take them- Well, I just, we just sent the email. ... 48 hours. Yeah. I don't have access to that email, only the main office does. Okay. Can you get in touch with them and let them know, see if they can look at it? At this point, I mean because if we go and pay \$220 out of pocket, are they gonna pay us back? See, that information, I, I wouldn't be able to tell you because on my end it does say that she's inactive. Um, but they do check their emails daily. It does take, like I said, 24 to 48 hours. I understand. Mm-hmm. So, are you automatically pulling the, the payment from clinical staffing or are they automatically paying you? I'm trying to figure out where- So, we re- ... the, who made the mistake and didn't- So, we... so, we receive it from them. I get it. So, when it shows a deduction on our end, I mean I just- We- ... don't understand why all of a sudden- We do not do that. ... it stops processing. That's what I'm trying to figure out. Yeah, like I said, um, we receive it from the staffing agency, and right now we're not seeing that deduction. Um, but it looks like... give me one second. It looks like they did re- just now receive it, your email, but it does take 24 to 48 hours to be reviewed. No, that's why... Um. ... I got it. But- I just, I just received this information from the main office. Yeah can you... I mean, is there a way to expedite it? I mean, that's what I'm saying. We were under the assumption we- Yeah, we heard. What's happening to call us 911. So, like I said, it has been received but, um, it does take 24 to 48 hours to review and to follow-up once it's reviewed. I understand, but what does that all mean? So, they're gonna... Th- they're, they currently know that you received it and they will be working on it, but it does take 24 to 48 hours for us to reach back out to you and give you s- information, because they do have to investigate. 'cause like I said, on my end, I do see that she's not active. I know you're seeing that, you're seeing the deductions, but, um, I can really just go based off what I'm seeing right now. I understand, but is there a way to activate the insurance while it's in- No, sir. I'm proving we paid, you know. It's something about the dental, I'm not really talking about the, you know. Yeah, I can't... Yeah, there's no way that I can just activate it. I don't have even access to that. Okay. But we will be investigating and like I said, the main office is getting- Well, I mean, they're- ... it over now. ... they're, they're investigating. I mean, I, we

know we're gonna have coverage, but the problem is is that we have set an appointment I, we can't cancel. We're gonna get penalized for it. I don't know why my w- wife ended up calling. I don't know if she... 'cause we received something from them and then I sent them the card again. I mean if they can just go, "Okay, we're gonna process it and do it." And then, um... I mean, is there a way for them to call you in the office at that point if there's a problem when we get there? So, if they call us, um, whoever opens your file, they're gonna see that we didn't receive a deduction and that that payment is in the red. So, we... like I said earlier, we can just go on what we're seeing on your actual file. And then for those two weeks, it's saying not active. So, that's not really gonna help. So, my best advice is really just to wait 'cause, um... Well, we can't wait. That's the problem. If you cancel with us in 24 hours, they're gonna, they're gonna charge us. They're gonna want to charge us to go back to the... it's just a dental visit, a checkup. Yeah. You know what I mean? Like I said, I can't, I can't tell you that they're not gonna charge you because right now it is saying that you're not active. Well then it's either you... or whoever's at fault will be somebody who will try to attempt to go after to be reimbursed because someone's at fault. We paid, it was deducted out of her pay stub. Okay and then- We have proof that it was. ... you, like I said, it takes 24 to 48 hours for somebody to contact you from the main office. We did receive it, but that's typically how long it takes. Unfortunately, I don't have control over that. But we will be working on this. Okay. All right. Okay. All right. That's all I guess we can do at this point. Okay. All right. Okay. Um, and then is that a good phone number to reach you guys at, the 410-375-9242? Yeah, that's my wife's number. Did you want me to add a secondary? Uh, you can put my number, 301-312-2909. I'm sorry, repeat that for me, 301... Uh, 312-2909. 301-312-2909? Yes. Okay. Is there a preferred number that you want us to call so that I can put it in the note? You call my wife, call my wife's number first, it's fine. Okay, got it. Okay, but we will definitely be working on this and you should be hearing back from the main office. Okay. All right. All right. Thanks. I hope you have a...

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

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

Speaker speaker\_2: Hi, Stephanie. This is also a Stephanie. Um, Stephanie Stocker. I spoke to a gentleman earlier, Malcolm, about, um, just to verify my, if I, uh, had insurance, um, the coverage was still valid. And he had said that they haven't received a payment in a little while. Um, and I spoke to my agency, Clinical Staffing Resources and they, um... An- and I checked the, my pay history, and the money definitely came out, but there was a mishap, uh, somewhere. And they said they were working on it, but it looked like there was, um, a payment that went through. So I'm just double checking everything, at least for an appointment that we're having today if everything's okay.

Speaker speaker\_1: Okay. Um, I have to get in your file to really tell you anything. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: What agency are you with again? You said MA.

Speaker speaker\_2: It's, um, it's Clinical Staffing Resources. I think... I always get it wrong. Like it's usually, it's either Clinical Resource Staffing or Clinical-

Speaker speaker\_1: I got it. It's Clinical Resource and Resources?

Speaker speaker\_2: Clinical Staffing Resources. Okay.

Speaker speaker\_1: And then what are the last four of your Social?

Speaker speaker\_2: 3989 .

Speaker speaker\_1: And then for security purposes, could you please verify, um, your full address as well as your date of birth?

Speaker speaker\_2: Sure. It's, um, 31336 Amber View Bend, uh, Wesley Chapel, Florida, 33545. My date of birth is 4/6/1959.

Speaker speaker\_1: And then your phone number is 410-375-9242?

Speaker speaker\_2: 9242, correct.

Speaker speaker\_1: And then it has fac0469@gmail.com?

Speaker speaker\_2: Mm-hmm. Correct.

Speaker speaker\_1: Okay. Give me one second. Let me verify your account. Okay. So I am looking at your history, and it does look like the last day that you had active coverage was the 22nd of December. Um, did you ever receive those pay stubs that he sent out, like that email?

Speaker speaker\_2: Um...

Speaker speaker\_1: Because they would have to investigate, um, because it looks like the last day that you had active coverage was the 22nd of December. From the 23rd, from today, it looks like you don't have active coverage. So, um, they would have, the main office would have to look into that.

Speaker speaker\_2: Great, um, 'cause I have an appointment today, in about an hour. Um, what now?

Speaker speaker\_1: Um, so it looks like-

Speaker speaker\_2: Uh, so what kind of... What do you want to do? Uh...

Speaker speaker\_1: So it looks like he sent you an email that's requesting, like, your pay stubs. Um, I believe it takes like 24 hours for them to look at that, if I'm not mistaken. Um, but they would have to look in your... like look further in and investigate. Because on my end, I do see that from the 23rd of December, you haven't had active coverage.

Speaker speaker\_2: Okay. Well, that's not true, um, because it's definitely coming out of my paycheck every week. So, um... I don't know.

Speaker speaker\_1: So yeah, I would, you would have to email that to the main office.

Speaker speaker\_2: And it looks like they even tried to do, send over a payment from December 30th. I guess that's I don't even know what's happening here, 164. Okay. But you're saying...

Speaker speaker\_1: Because on my end, it looks like, um, from the 23rd, we haven't received the payment. But if you're seeing something else in your pay stub, we would have to send those, that information to the main office, and then they would further investigate. And of course, we would give you a call and let you know.

Speaker speaker\_2: All right. Okay. Um, but yeah, my company's trying to... I was working on it, and I just wanted to see if anything came on, on your end, because it's really... I definitely paid. But, um, all right. And you're saying I have to send his pay stub?

Speaker speaker\_1: Yeah. That'll... Um.

Speaker speaker\_2: Do you know how to send his pay stub?

Speaker speaker\_1: Um, did you ever receive that email that he sent you?

Speaker speaker\_3: What's that? I got, I got the, the look. There's the , the proof.

Speaker speaker\_4: I don't know what I's thinking.

Speaker speaker\_3: If not, I can resend it to you.

Speaker speaker\_1: Yeah, no, this is not Peggy.

Speaker speaker\_3: I understand.

Speaker speaker\_1: Okay, hold on, hold on a second.

Speaker speaker\_3: Stephanie, you there?

Speaker speaker\_1: Yes ma'am.

Speaker speaker\_3: Okay.

Speaker speaker\_1: So, I have my husband on the phone, too. We're trying to-

Speaker speaker\_5: Um, hi, Stephanie. I think I figured out possibly-

Speaker speaker\_1: I think I'm gonna have to look that one up.

Speaker speaker\_5: ... what the hap- what happened. I mean, this is with... So, we're into the, um, Clinical Staffing Resources, the ADP, uh, payroll website.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_5: And what it looks like is, they classified the deduction 'cause she's currently on a 1099 as a, um, staffing nurse.

Speaker speaker\_1: Okay.

Speaker speaker\_5: And-

Speaker speaker\_3: She has to be though, right?

Speaker speaker\_5: Yeah. So, on the 20... So, it's... Well, the reason I'm saying that is 'cause it's the only deduction that's made, is for this, um, insurance and dental to you guys. So, the, on the 27th of November, it looks as though that was the last time they classified it as benefits and took the money out. Then on the 13th of December, 'cause there was a holiday season where she didn't work-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: They, they had a payment. You said you got a payment on the, uh, 16th?

Speaker speaker\_5: They classified it as other. So, when was the last payment you received? That's what I need to unders-... No. The 16th of December?

Speaker speaker\_1: So, the last, the last week that she had any active coverage was from the week of December 16, up until the 22nd. And then the week-

Speaker speaker\_5: When would that... Okay. When would that payment have been made to give coverage to that amount? Is it... You pay in advance, correct?

Speaker speaker\_1: Yeah. So you, you, you pay for... Okay so if she worked... Give me one second.

Speaker speaker\_3: Who this?

Speaker speaker\_5: I need to find that.

Speaker speaker\_1: So, for her to have active coverage, um, 'cause sometimes we receive the payments different days. Uh, not all agencies. Some agencies are different than others. So, give me one second.

Speaker speaker\_3: Wait, the 16th. I'm sorry.

Speaker speaker\_5: I need to, I need to call this-

Speaker speaker\_1: 'Cause some of them get it before or after. Give, give me one second. I'm gonna verify.

Speaker speaker\_5: Okay.

Speaker speaker\_3: Because that was... Is it 16th? And it's saying benefits. That's what the, that she said.

Speaker speaker\_5: Does it... Let's start... I... Make a payment for that person. You'd think they'd have coverage. When would that be paid? Okay. If that's the case, that's... Oh, that's not why. I need to find out why they didn't cover it. Then we go back and then that class... If this, if this payment is somehow out of balance, well then we can look at another and find out why you had coverage on... Why is there a gap... There's a gap here of... 27th to the 13th. That paid on the 2nd, that paid on the 7th. The 27th, 28th, however you want to look at it.



Okay. That paid it. It's not paying it. Okay. Now I need to... Here. So, this payment here, this payment says, "Or you pay..." How? Okay. Here it says... It says, "Other payments." We need to find that amount. I don't know that. We need to find that out. When was the last... Pay the bill due. When was that getting covered?

Speaker speaker\_3: But it's gonna be...

Speaker speaker\_5: All right, just, I want to match it up with the payroll. So, at the very end of the 15th, this is correct. Up. What happens? Okay. All right. 10:00 PM on the 16th. Perfect timing. Perfect time. 10:00 PM. Match it up with what they have here.

Speaker speaker\_1: ... the gate. It's 24 hours . I'm trying to see.

Speaker speaker\_6: What did you say?

Speaker speaker\_7: What do you want to eat, Lee? What do you-

Speaker speaker\_6: You want a GoGo Squeeze? Come get a GoGo Squeeze then.

Speaker speaker\_7: Okay, let's go for a-

Speaker speaker\_8: Hello?

Speaker speaker\_1: Okay, thank you for your hold. So, um, normally we received it like on th- that Monday or Tuesday, but it looks like the last week that she did have a- active coverage was from the week of the 15th to the 22nd. So, we probably received it-

Speaker speaker\_6: I understand. But when would that be?

Speaker speaker\_1: ... 16th or the 17th.

Speaker speaker\_6: Okay.

Speaker speaker\_7: Not the payment there.

Speaker speaker\_6: What day did you last receive the payment from Clinical Staffing Resources? That's what I'm trying to find out.

Speaker speaker\_1: Okay. Like I said, some agencies are different. I believe it was either from the 16th or the 17th. For her to have-

Speaker speaker\_6: Okay.

Speaker speaker\_1: ... actual coverage for that week of the 15th to the 22nd, we should have received that payment either that Monday or that Tuesday.

Speaker speaker\_6: Okay, so you don't have a sh- it doesn't show you that payment was received?

Speaker speaker\_1: No, sir.

Speaker speaker\_6: Okay. So, then I guess-

Speaker speaker\_1: So, I don't have the exact date.

Speaker speaker\_6: Okay, okay. So, we have a payroll deduction on the 13th, and it shows the amount, the breakdown. So, you handle all of it, vision, dental and, uh, MEC is what it says here in our, what we're showing, what is taken out. So basically, her pay- pay period from the 13th would have covered her from the 15th through the 22nd.

Speaker speaker\_1: From the 16th to the 22nd, on that Monday.

Speaker speaker\_6: Oh. Okay. That's all I need to know, because we have one, two, three pay periods... Oh, well actually, I don't know why they added this last one, there's nothing there. Two pay periods after that...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_6: Yes, two pay periods after that, that money was deducted by then. And I'm assuming it's some kind of ACH transfer, correct?

Speaker speaker\_1: So, I'm really only... I really can only tell you what I see, like, on her calendar. Um, I- I wouldn't really be able to tell you.

Speaker speaker\_6: Do you need... Okay, so do you need a copy, if I can get a copy of these pay periods?

Speaker speaker\_1: Yeah.

Speaker speaker\_6: So, the 13th, you don't need?

Speaker speaker\_1: No.

Speaker speaker\_6: Okay.

Speaker speaker\_1: So, I think it's-

Speaker speaker\_6: The 13th is... Okay. The 13th-

Speaker speaker\_1: I...

Speaker speaker\_6: ... you don't need it?

Speaker speaker\_1: No, no.

Speaker speaker\_6: Because you got coverage from that?

Speaker speaker\_1: Any, any information would be useful. Um, but like I said, if you're seeing deductions that we're not seeing, you would have to send over that information, 'cause right now what I see is that she doesn't have active coverage from-

Speaker speaker\_6: Okay.

Speaker speaker\_1: ... December 23rd up until the 29th, so that's from Monday to Sunday, then the week of the 30th up until the 5th. So, that's the first week of this, of this year.

Speaker speaker\_6: Okay. I- I- just, I'm understanding. So, I- I just want to ask, so, there's a couple pay statements I can send you, we can send you.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_6: The last... There's three statements. On December 13th, she was paid. That was a Friday. There's a deduction from that statement.

Speaker speaker\_1: Yeah, and that-

Speaker speaker\_6: For dental.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_6: But that would have already been covered, so you don't need that.

Speaker speaker\_1: No. So, I don't need... That deduction of December 13 covered the week of the 16th from the 22nd.

Speaker speaker\_6: Okay.

Speaker speaker\_1: That's why she has active coverage for that week. But then for the 23rd up until the 29th, that's coming as payment not received, meaning that we never got a deduction from the staff agency as well as-

Speaker speaker\_6: Okay.

Speaker speaker\_1: ... um, the week of the 30th up until the 5th. She's on red right now as not covered, 'cause we didn't receive-

Speaker speaker\_6: Good.

Speaker speaker\_1: ... a deduction. Mm-hmm. So, from the 23rd-

Speaker speaker\_6: I have a story.

Speaker speaker\_9: Can you email it?

Speaker speaker\_7: Mm-hmm. Still in there.

Speaker speaker\_6: This one?

Speaker speaker\_1: And then, um, it looks like they sent her an email already, but I emailed her another one as well, just in case-

Speaker speaker\_7: I have an email.

Speaker speaker\_1: ... she didn't see it.

Speaker speaker\_7: "Request the documentation."

Speaker speaker\_1: Yes, that one.

Speaker speaker\_6: Is it this email?

Speaker speaker\_1: That one. Any-

Speaker speaker\_6: Okay. So this will...

Speaker speaker\_1: Uh-huh. Any deductions-

Speaker speaker\_6: If I reply to the...

Speaker speaker\_7: You have to go straight to the link, right? Or-

Speaker speaker\_6: Is, do you have a personal email, or is it info@benefitsinacard.com and you'll get it?

Speaker speaker\_1: Yeah, it's info@benefitsinacard.com, and we'll receive it. Um, it should take like 24 to 48 hours for them to reach back at, at you. But any important documents that you see, I would, um, attach them to that email and send it back to us.

Speaker speaker\_6: Okay. Where did it go? It was gone. The doc downloads, where are your Downloads section?

Speaker speaker\_7: Where's the download?

Speaker speaker\_6: All right, we just downloaded a couple of statements...

Speaker speaker\_7: Wait, where is it?

Speaker speaker\_6: Um, from the last... So, the last two statements that you're... It looks as though also they're trying to pay something?

Speaker speaker\_7: Hmm.

Speaker speaker\_6: Let me see if I can get to it. Um, on the 30th, which I'm not really understanding why, because-

Speaker speaker\_7: Uh-huh.

Speaker speaker\_6: ... she... Yeah.

Speaker speaker\_7: Mm-hmm.

Speaker speaker\_6: And it's kind of inaccurate into what is normally paid out. I don't really know how.

Speaker speaker\_1: Yeah, and I wouldn't be able to get information-

Speaker speaker\_6: I don't know what they're trying to do. They're doing something, but-

Speaker speaker\_1: ... about that.

Speaker speaker\_6: Yeah.

Speaker speaker\_1: But I know if you send us that, the main office will work, um, on your case.

Speaker speaker\_6: Okay.

Speaker speaker\_1: They would help you look at it.

Speaker speaker\_6: In the meantime, I'm just going to have a-In the meantime, our son has a dental visit today, just a check-up. They're gonna try to bill or they're gonna take that dentist information. We should've been covered. Now, the last couple weeks, she hasn't been to work, so we've had to pay or whatever. We have to pay or whatever the situation or we don't pay. I don't know, but so anyway, she should be covered this week is the point. So, if I send you this, is it something that they will just put it on hold and then till you guys process it, or what will happen with that?

Speaker speaker\_1: So, I can't really... Uh, I would have to ask since the main office is really the one that works on these type of emails. Um, lemme ask. Do you mind getting put in a brief hold?

Speaker speaker\_6: Yeah.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_10: You have to do it-

Speaker speaker\_6: Yeah.

Speaker speaker\_10: I know. But how do you...

Speaker speaker\_11: It shows you this and then you can see.

Speaker speaker\_10: Why not?

Speaker speaker\_11: It shows you. Oh, no. What the...

Speaker speaker\_10: Where's the cure?

Speaker speaker\_11: I just... Hold on one second.

Speaker speaker\_10: Maybe mer...

Speaker speaker\_12: Hold on. Hey, baby.

Speaker speaker\_13: Well?

Speaker speaker\_10: They can't get into dentists.

Speaker speaker\_13: Well, then we pay and then they're gonna have to pay us, someone will have to pay us back.

Speaker speaker\_1: Okay, I'm sorry for your tone. Okay, so I wouldn't be able to tell you just because we go based off of what we see. Um, so it's really important that you do send those pay stubs in.

Speaker speaker\_6: I just sent it over to you. But what we don't want to have happen is they attempt to, to process the insurance and then it says-

Speaker speaker\_1: Oh.

Speaker speaker\_6: ... it's inactive or something like that. And then where are we at that point?

Speaker speaker\_1: Like, like I said on my end, um, I do see that it is inactive. So, for like me to tell you something else, it, I would have to see something different. But like I said, I did mention it to the main office, so they will be looking for your email. But it does take them-

Speaker speaker\_6: Well, I just, we just sent the email.

Speaker speaker\_1: ... 48 hours. Yeah. I don't have access to that email, only the main office does.

Speaker speaker\_6: Okay. Can you get in touch with them and let them know, see if they can look at it? At this point, I mean because if we go and pay \$220 out of pocket, are they gonna pay us back?

Speaker speaker\_1: See, that information, I, I wouldn't be able to tell you because on my end it does say that she's inactive. Um, but they do check their emails daily. It does take, like I said, 24 to 48 hours.

Speaker speaker\_6: I understand.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_6: So, are you automatically pulling the, the payment from clinical staffing or are they automatically paying you? I'm trying to figure out where-

Speaker speaker\_1: So, we re-

Speaker speaker\_6: ... the, who made the mistake and didn't-

Speaker speaker\_1: So, we... so, we receive it from them.

Speaker speaker\_6: I get it. So, when it shows a deduction on our end, I mean I just-

Speaker speaker\_1: We-

Speaker speaker\_6: ... don't understand why all of a sudden-

Speaker speaker\_1: We do not do that.

Speaker speaker\_6: ... it stops processing. That's what I'm trying to figure out.

Speaker speaker\_1: Yeah, like I said, um, we receive it from the staffing agency, and right now we're not seeing that deduction. Um, but it looks like... give me one second. It looks like they did re- just now receive it, your email, but it does take 24 to 48 hours to be reviewed.

Speaker speaker\_14: No, that's why...

Speaker speaker\_1: Um.

Speaker speaker\_14: ... I got it. But-

Speaker speaker\_1: I just, I just received this information from the main office.

Speaker speaker\_6: Yeah can you... I mean, is there a way to expedite it? I mean, that's what I'm saying. We were under the assumption we-

Speaker speaker\_1: Yeah, we heard.

Speaker speaker\_14: What's happening to call us 911.

Speaker speaker\_1: So, like I said, it has been received but, um, it does take 24 to 48 hours to review and to follow-up once it's reviewed.

Speaker speaker\_6: I understand, but what does that all mean?

Speaker speaker\_1: So, they're gonna... Th- they're, they currently know that you received it and they will be working on it, but it does take 24 to 48 hours for us to reach back out to you and give you s- information, because they do have to investigate. 'cause like I said, on my end, I do see that she's not active. I know you're seeing that, you're seeing the deductions, but, um, I can really just go based off what I'm seeing right now.

Speaker speaker\_6: I understand, but is there a way to activate the insurance while it's in-

Speaker speaker\_1: No, sir.

Speaker speaker\_6: I'm proving we paid, you know. It's something about the dental, I'm not really talking about the, you know.

Speaker speaker\_1: Yeah, I can't... Yeah, there's no way that I can just activate it. I don't have even access to that.

Speaker speaker\_6: Okay.

Speaker speaker\_1: But we will be investigating and like I said, the main office is getting-

Speaker speaker\_6: Well, I mean, they're-

Speaker speaker\_1: ... it over now.

Speaker speaker\_6: ... they're, they're investigating. I mean, I, we know we're gonna have coverage, but the problem is is that we have set an appointment I, we can't cancel. We're gonna get penalized for it. I don't know why my w- wife ended up calling. I don't know if she... 'cause we received something from them and then I sent them the card again. I mean if they can just go, "Okay, we're gonna process it and do it." And then, um... I mean, is there a way for them to call you in the office at that point if there's a problem when we get there?

Speaker speaker\_1: So, if they call us, um, whoever opens your file, they're gonna see that we didn't receive a deduction and that that payment is in the red. So, we... like I said earlier, we can just go on what we're seeing on your actual file. And then for those two weeks, it's saying not active. So, that's not really gonna help. So, my best advice is really just to wait 'cause, um...

Speaker speaker\_6: Well, we can't wait. That's the problem. If you cancel with us in 24 hours, they're gonna, they're gonna charge us. They're gonna want to charge us to go back to the... it's just a dental visit, a checkup.

Speaker speaker\_1: Yeah.

Speaker speaker\_6: You know what I mean?

Speaker speaker\_1: Like I said, I can't, I can't tell you that they're not gonna charge you because right now it is saying that you're not active.

Speaker speaker\_6: Well then it's either you... or whoever's at fault will be somebody who will try to attempt to go after to be reimbursed because someone's at fault. We paid, it was deducted out of her pay stub.

Speaker speaker\_1: Okay and then-

Speaker speaker\_6: We have proof that it was.

Speaker speaker\_1: ... you, like I said, it takes 24 to 48 hours for somebody to contact you from the main office. We did receive it, but that's typically how long it takes. Unfortunately, I don't have control over that. But we will be working on this.

Speaker speaker\_6: Okay. All right. Okay. All right. That's all I guess we can do at this point. Okay. All right.

Speaker speaker\_1: Okay. Um, and then is that a good phone number to reach you guys at, the 410-375-9242?

Speaker speaker\_6: Yeah, that's my wife's number.

Speaker speaker\_1: Did you want me to add a secondary?

Speaker speaker\_6: Uh, you can put my number, 301-312-2909.

Speaker speaker\_1: I'm sorry, repeat that for me, 301...

Speaker speaker\_6: Uh, 312-2909.

Speaker speaker\_1: 301-312-2909?

Speaker speaker\_6: Yes.

Speaker speaker\_1: Okay. Is there a preferred number that you want us to call so that I can put it in the note?

Speaker speaker\_6: You call my wife, call my wife's number first, it's fine.

Speaker speaker\_1: Okay, got it. Okay, but we will definitely be working on this and you should be hearing back from the main office.

Speaker speaker\_6: Okay. All right.

Speaker speaker\_1: All right.

Speaker speaker\_6: Thanks.

Speaker speaker\_1: I hope you have a...