

## Transcript: Estefania

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### Full Transcript

... reveal a key and when to- Thank you for calling Good Aids, North Carolina. My name is Stephanie. How can I assist you? I've agreed to immediately- Hello? Hey, how can I help you? This is Montressa Bill. Montressa Bill, and I was calling because, um, my... the job I was to, I had left. I had got a message from y'all saying that, um, you had a lapse in payment for I think two pay periods. Mm-hmm. So what was the amount that was coming out those pay periods? So I would have to get in your file to actually see. Um, what staffing agency are you working with? Or were working with? Um, Megaforce. Okay. Megaforce in Greenville, North Carolina. And then what are the last four of your Social? 1109. For security purposes, can you verify your address and date of birth? 1588 Rosemond Drive, Greenville, North Carolina, 27834. Date of birth, 04-18-1970. Okay. Is 252-327-1276 your phone number? Yes. I'm sorry, what was that address again? 1588 Rosemond Drive, Greenville, North Carolina. Okay. 1588. And then- Mm-hmm. ... um, are you still working with them? No, I'm not with, um, Megaforce anymore. Ah, okay. So the reason why you received that text message is, um, for you to actually have active coverage and coverage through that staffing agency, you would still have to be with them, and they would be- Oh, okay. ... having to do consecutive, um, weekly deductions from your paycheck. Oh, okay. Since you're no longer with them, um, there's no way that they can actually get a deduction out of your paycheck because of course you're not working with them anymore. And since- Mm-hmm. ... you haven't been with them, there's no way that they've been able to do deductions for those two weeks you have, um, no active coverage. And usually- Oh, yeah. ... when you miss a, a payment, you get those messages. I was gonna tell you, by the fourth consecutive week that they don't get a deduction out of your paycheck, um, then the fifth week, which would be the f- Let me see when for you. One, two, three. Oh, hell no. It's been two weeks that I've... So it looks like, so it look, so it looks like, so by four weeks straight that they don't get a deduction specifically out of your paycheck, by the following week, by the fifth week, the plan gets canceled. Oh, okay. Mm-hmm. So I'm still currently on the plan? Yes. But you will get canceled? But you're not... Until the fifth week. Okay. Um, but I mean, they haven't been doing deductions because you're no longer with them. Mm-hmm. So by the fifth week that they don't get a deduction specifically out of your paycheck, the plan gets canceled. Oh, okay. So I'm paying- And then- ... up for, to those two weeks, I mean, until the fourth? So let me see when the f- fifth week is in effect, because you don't... The last week that you had active coverage looks like it was February 9th, um, from February- Okay. ... 10th, no deductions were taken out of your check. Oh, okay. So I'm guessing you're no longer- So that means I don't u- so I'm no longer using it? Or are you saying that my last... So I still co- couldn't use it? Like if I had used it? Yeah, you still couldn't use it, because you're- Okay. The- these benefits are through the staffing agency. And if you're no longer- Oh, okay. ... with a staffing agency, there's no way that they can get money

out of your paycheck to keep it active. Okay. That's why by the fifth week- Too bad. Yeah. That's- You know what's so funny? Because I've been having and I haven't used it, but now, I mean, I got BlueCross BlueShield. I'm with a, I'm with a, a permanent employer now, and I have BlueCross BlueShield. Oh, okay. But I was just saying... But I, I just happened to see the message, and then I thought about it because I was trying to see where their, theirs kicked in the first day, you know, the benefit. Oh, wow. They're supposed to have kicked in the first day. So then when I saw this message pop up, since I was going anyway to the doctor, you know. Yeah, so it looks like your fifth week is on the 10th because- Mm-hmm. ... one... It was on February the 10th. Yeah, the f- Okay, yeah. That was on the first day that you didn't have active coverage, so this Monday, since they didn't get a deduction for the week of the 7th. Mm-hmm. That's why this week wasn't covered. Okay. And like I said, if you're longer with them, the plan is gonna get canceled out because there's no way that they can- Oh, okay. ... get deductions if you're no longer with that company. Mm-hmm. So yeah, that's- How much were they taking out of my check? Um, \$18.28. That was every pay period? Every week. Every week. Right. Dang, I just threw that money away. Okay. Yeah, 'cause you've been having it for a while. Yeah, like 13 months, wasn't it? Yeah. Yeah, but it's gonna get canceled out because you're no longer with- Okay. ... Megaforce, so. Okay. Did you have any questions? So if you keep, like, 'cause you're gonna most likely keep getting those text messages since this is the- Okay. ... first week of no deductions. And it, like by the, like I said, by the fifth week, of four consecutive weeks without deductions being taking out specifically out of your paycheck, by that fifth week, it gets canceled. Okay, then. Mm-hmm. But that's crazy. You keep saying that it will get canceled. So is it canceled or it's not canceled? Yeah. Well, technically, it's still not canceled, but you don't have active coverage for this week because they never- Okay. ... made the deduction. So they never did a- Okay. ... deduction out of your pay- paycheck. But technically, it doesn't get canceled, um, till the fifth week. Mm-hmm. Of four consecutive weeks without deductions out of your paycheck. Okay. Mm-hmm. All right. Thank you. You're welcome. Did you- All right. ... have any other questions? No, it's just on automatic would be canceled, so I didn't know- Yeah. ... if I had to call you again now. Yes, ma'am. Okay, thank you. No, by that fifth week, it's gonna cancel out because, since you're not with them anymore, they can't get a deduction from a check. Okay, then. All right. Well, you have... All right. Bye-bye. Thank you. Have a nice day. Mm-hmm. Thank you. Goodbye.

## Conversation Format

Speaker speaker\_0: ... reveal a key and when to-

Speaker speaker\_1: Thank you for calling Good Aids, North Carolina. My name is Stephanie. How can I assist you?

Speaker speaker\_0: I've agreed to immediately-

Speaker speaker\_2: Hello?

Speaker speaker\_1: Hey, how can I help you?

Speaker speaker\_2: This is Montressa Bill. Montressa Bill, and I was calling because, um, my... the job I was to, I had left. I had got a message from y'all saying that, um, you had a lapse in payment for I think two pay periods.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So what was the amount that was coming out those pay periods?

Speaker speaker\_1: So I would have to get in your file to actually see. Um, what staffing agency are you working with? Or were working with?

Speaker speaker\_2: Um, Megaforce.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Megaforce in Greenville, North Carolina.

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

Speaker speaker\_2: 1109.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth?

Speaker speaker\_2: 1588 Rosemond Drive, Greenville, North Carolina, 27834. Date of birth, 04-18-1970.

Speaker speaker\_1: Okay. Is 252-327-1276 your phone number?

Speaker speaker\_2: Yes.

Speaker speaker\_1: I'm sorry, what was that address again?

Speaker speaker\_2: 1588 Rosemond Drive, Greenville, North Carolina.

Speaker speaker\_1: Okay. 1588. And then-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... um, are you still working with them?

Speaker speaker\_2: No, I'm not with, um, Megaforce anymore.

Speaker speaker\_1: Ah, okay. So the reason why you received that text message is, um, for you to actually have active coverage and coverage through that staffing agency, you would still have to be with them, and they would be-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... having to do consecutive, um, weekly deductions from your paycheck.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Since you're no longer with them, um, there's no way that they can actually get a deduction out of your paycheck because of course you're not working with them anymore. And since-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you haven't been with them, there's no way that they've been able to do deductions for those two weeks you have, um, no active coverage. And usually-

Speaker speaker\_2: Oh, yeah.

Speaker speaker\_1: ... when you miss a, a payment, you get those messages. I was gonna tell you, by the fourth consecutive week that they don't get a deduction out of your paycheck, um, then the fifth week, which would be the f- Let me see when for you. One, two, three.

Speaker speaker\_2: Oh, hell no. It's been two weeks that I've...

Speaker speaker\_1: So it looks like, so it look, so it looks like, so by four weeks straight that they don't get a deduction specifically out of your paycheck, by the following week, by the fifth week, the plan gets canceled.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I'm still currently on the plan?

Speaker speaker\_1: Yes.

Speaker speaker\_2: But you will get canceled?

Speaker speaker\_1: But you're not... Until the fifth week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, but I mean, they haven't been doing deductions because you're no longer with them.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So by the fifth week that they don't get a deduction specifically out of your paycheck, the plan gets canceled.

Speaker speaker\_2: Oh, okay. So I'm paying-

Speaker speaker\_1: And then-

Speaker speaker\_2: ... up for, to those two weeks, I mean, until the fourth?

Speaker speaker\_1: So let me see when the f- fifth week is in effect, because you don't... The last week that you had active coverage looks like it was February 9th, um, from February-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 10th, no deductions were taken out of your check.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: So I'm guessing you're no longer-

Speaker speaker\_2: So that means I don't u- so I'm no longer using it? Or are you saying that my last... So I still co- couldn't use it? Like if I had used it?

Speaker speaker\_1: Yeah, you still couldn't use it, because you're-

Speaker speaker\_2: Okay.

Speaker speaker\_1: The- these benefits are through the staffing agency. And if you're no longer-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... with a staffing agency, there's no way that they can get money out of your paycheck to keep it active.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That's why by the fifth week-

Speaker speaker\_2: Too bad.

Speaker speaker\_1: Yeah. That's-

Speaker speaker\_2: You know what's so funny? Because I've been having and I haven't used it, but now, I mean, I got BlueCross BlueShield. I'm with a, I'm with a, a permanent employer now, and I have BlueCross BlueShield.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: But I was just saying... But I, I just happened to see the message, and then I thought about it because I was trying to see where their, theirs kicked in the first day, you know, the benefit.

Speaker speaker\_1: Oh, wow.

Speaker speaker\_2: They're supposed to have kicked in the first day. So then when I saw this message pop up, since I was going anyway to the doctor, you know.

Speaker speaker\_1: Yeah, so it looks like your fifth week is on the 10th because-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... one...

Speaker speaker\_2: It was on February the 10th.

Speaker speaker\_1: Yeah, the f- Okay, yeah. That was on the first day that you didn't have active coverage, so this Monday, since they didn't get a deduction for the week of the 7th.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That's why this week wasn't covered.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And like I said, if you're longer with them, the plan is gonna get canceled out because there's no way that they can-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... get deductions if you're no longer with that company.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So yeah, that's-

Speaker speaker\_2: How much were they taking out of my check?

Speaker speaker\_1: Um, \$18.28.

Speaker speaker\_2: That was every pay period?

Speaker speaker\_1: Every week.

Speaker speaker\_2: Every week.

Speaker speaker\_1: Right.

Speaker speaker\_2: Dang, I just threw that money away. Okay.

Speaker speaker\_1: Yeah, 'cause you've been having it for a while.

Speaker speaker\_2: Yeah, like 13 months, wasn't it?

Speaker speaker\_1: Yeah. Yeah, but it's gonna get canceled out because you're no longer with-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... Megaforce, so.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Did you have any questions? So if you keep, like, 'cause you're gonna most likely keep getting those text messages since this is the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... first week of no deductions. And it, like by the, like I said, by the fifth week, of four consecutive weeks without deductions being taken out specifically out of your paycheck, by that fifth week, it gets canceled.

Speaker speaker\_2: Okay, then.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: But that's crazy. You keep saying that it will get canceled. So is it canceled or it's not canceled?

Speaker speaker\_1: Yeah. Well, technically, it's still not canceled, but you don't have active coverage for this week because they never-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... made the deduction. So they never did a-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... deduction out of your pay- paycheck. But technically, it doesn't get canceled, um, till the fifth week.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Of four consecutive weeks without deductions out of your paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_1: You're welcome. Did you-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... have any other questions?

Speaker speaker\_2: No, it's just on automatic would be canceled, so I didn't know-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... if I had to call you again now.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: No, by that fifth week, it's gonna cancel out because, since you're not with them anymore, they can't get a deduction from a check.

Speaker speaker\_2: Okay, then.

Speaker speaker\_1: All right. Well, you have...

Speaker speaker\_2: All right. Bye-bye.

Speaker speaker\_1: Thank you. Have a nice day.

Speaker speaker\_2: Mm-hmm. Thank you. Goodbye.