

Transcript: Estefania

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Full Transcript

... on the phone with you. Your call may be monitored or recorded for quality assurance purposes. We will now record his call for his management. w- we- Good afternoon. I'm calling from Benefits in a Card on behalf of OnTrack Staffing. Hello. Um- Go ahead. Okay. Good afternoon. I'm calling from Benefits in a Card on behalf of OnTrack Staffing. Am I speaking with Ms. Julia? Yes, ma'am. Yes, this is, this is me. This is she. Um, hey, good afternoon. W- I believe we spoke yesterday regarding, um, your benefits. Yes, ma'am. We did speak yesterday. Uh-huh. 7- Okay. So- Yes. ... I finally got a response from the main office. It looks like they reached out to the staffing agency to see why they never even began doing the, um, the deductions for the plan that you selected. So it looks like they got told that you were on an assignment for less than 30 days, therefore you wouldn't qualify and that's why they never did the deductions. Well, if I was on the assignment for more than, for less than 30 days, are they saying that... Okay. Okay. But what does that have to do with it? I thought that the whole purpose was just, to sign up 'cause if I signed up in August the 21st, the day that it started- Mm-hmm. ... it would've still been a d- a da- uh, uh, 30 days less. It wouldn't, didn't matter. I mean, because you can- So- What does... I'm trying to figure out... Of course- No. So I would've had to be up there, they wanted me to stay that 30 days before I signed up? Is that what they're saying? I should've signed up after I had been there 30 days? Because I thought it was a d- a d- deadline to me. Special being that it was, um, September when I signed up. Everybody was saying, you know, "You gotta... October is coming." That's the, um, you know, the renewal, um, time for people normally. You know, people usually normally renew in October, their insurance. Mm-hmm. But everybody was saying, "You gotta sign up now 'cause if you wait and, um, don't sign up- Yeah. ... until after 30 days," they kept saying I was gonna miss it. Yeah. And I'm- At least one of the, one of the reviews also told me this. And I'm... Yeah. So we were a bit confused since we're really just the administrators. We do have to reach out- Right. ... to the clients to get this type of information and then that's what the main office received from, um- Mm-hmm. ... from OnTrack 'cause we were wondering why they never even did your deductions. Well, that's- And that's the answer that we received from them. So they said because it was less than 30 days. So, so let me ask you this. When I signed up- Mm-hmm. ... they were supposed to start it taking every week, but does the policy say that for you all though? Since you all are the people that, the medical people there, I mean, that I have my policy with, I have my policy with, does it say that I have to wait 30 days to sign up? No. You have to do it before the 30 days. Um- Right. That's what I thought. I'm just being honest about it, the situation. Yeah. That's what it said. I thought that's what my, uh, crew members or, well, coworkers told me that, "You need to do this, Ms. Julia, before..." 'Cause I, that's why I had did it on August the 21st. I said, "Well, let me go ahead and sign up now." 'Cause I actually was hired on earlier that, that, that first month. I needed to do it before

then so I could be ready for September the 4th. Matter of fact, I got hired on August the, uh, maybe August the 4th or August the 1st. So when I got hired on August the 1st, I had 30 days. If I would've not done it, I wouldn't have been able to be qualified, right? Okay. Give me one second 'cause I just wanna make sure that that's what they're referring to, um, because that's the answer- 'Cause they must not- ... that I got from the main office. Is that right? Well, that mean they not, they must not understand that I had only 30 days to do it. And signing up on the 21st made me qualified for September the 4th to start the benefits. That's when their benefits was gonna be started. If I had have not signed up, then I would've been, it would've been too late. I just think that they, it's another reason why they didn't do it. For some reason, they didn't do it. I think they're just trying to really cover for an error that they made that they didn't take out. And I don't know what made them not take out because I had several paychecks for them to take out. They could've put out- Yeah. And unfortunately- ... several things. ... since we're, we are the ones that wait for like agencies to send us the deductions- Yeah. Right. That's why we typically have to reach out to them. Yeah. Yeah. I understand that, that you all have to reach out to them about it to see why it's not coming out. But whenever a member requires it for them to come out, want them to bring it out, I mean, they, they don't have a choice not to, do they? Do they make the decision that, to not do it? That's what I'm trying to figure out. Do they make a decision against us not getting our benefits? Can you deny a person their benefits for not taking it out? That means you willfully deny the, to not, you know, take the benefits out for them. I wanted it taken out and see, 'cause therefore- Mm-hmm. ... it doesn't matter if I was with the company or not anymore. I would be eligible for COBRA if I would no longer be with them, right? Yeah. And, um, it does not- And if they- And unfortunately, it doesn't say, like, 'cause I was looking to see if you could be reinstated. But- Un- unfortunately, it doesn't say that you're COBRA eligible. So that's the reason- See what I'm saying? ... why we had to send that email to the main office. But- So you're not- So that's what I'm pushing for. I want to know why I'm not COBRA eligible and you saying I'm not COBRA eligible because they never did take it out. But why did they never... Because once they had taken it out, whether it was one week or two weeks or whatever, that makes me still eligible, right? Once... Because I was... I'm still on the job after Sep- September the 4th. Doesn't that make me eligible? So the only time... So the only times that you would be eligible is within the first 30 days of receiving your first check and within company open enrollment. Um, but since- Right. ... both of those passed already. We did have to send that email to like further investigate and that was the answer that we got. But what I'm saying, when you say at first eligible for the first three days of the paycheck. First 30 days. Right. For the first 30 days, that means that if they would have paid the first week of the paycheck and took out the \$51, then that would have made me eligible, right? For September 4th. Give me one second. Let me, um... Give me one second. Let me just ask for some clarification because- Right. ... I just want to make sure that I'm telling you the right thing when... Because they did say less than 30 days, of course, you would not have qualified. So give me one second, let me just verify. Sure. Mm-hmm. Okay. Oh. Oh. That baby's first complete length head start. 19 years, 19 years. Got to turn it today in town! Turn it over! 'til August. Get in here. Have to cool that dog. It's already 8:00. Don't do that, baby. Can't come through with the cool lights out. Too hot to even get in here! Just throw that stuff like that, baby. Got a doghouse, go get in it! Where is your doghouse? Now we're talking. Whose dog is this? Is that a dog? It's a dog. It's a dog. It's a dog. Just go in the dog house. What is this, a house? A dog house. Come on, baby. Let's go

play. Yes. This is the dog house. You got your own dog house. My JJ breathe senses it. That's right. It is. She is questioning. Who is this? They're crazy. Yeah. I'm sure it's gonna be something that 30-day show and tell, but you know I'ma stay patient. What is going in here? Okay, what is going in here for me to get in there? Oh. They didn't pay for it, but they wanna know why they didn't pay for it, give them the money so they can go on and give you benefits. Sit there and call up, "Huh?" Okay. I am so sorry for that long hold. Yes, ma'am. Okay. So I'm gonna have to reach out once again to the main office- Okay. ... to get some clarification- Yes. ... 'cause that kinda does sound off, so I'm gonna reach out to the advisors. Sure, it's not like, oh, yeah. Yes, ma'am. And, um, we... 'Cause that's what the client said, but, uh, let's just double check. Sure. Um, so I'm gonna reach back out to you again tomorrow once I get a response from them again, okay? Okay. All right. Thank you. I really appreciate it too because I, I know if I can- You're welcome. Yeah, I don't understand. If I got 30 days, I gotta do it within 30 days. You know? Yes, ma'am. I'm so sorry for the runaround. I know. Look, I'm glad you're investigating this, helping me out to find out why 'cause it seem that they were just... 'cause I really wanted to do, uh, be able to, uh, go into, uh, COBRA and they were saying my test ended, but see I didn't know it was gonna end because once you are offered the, offered the, uh, benefits to me, I had 30 days to apply. And of course, if I applied on my fifth day, tenth day, that's fine. Mm-hmm. But you don't know what the future gonna hold. The whole point was they shoulda just applied still. They should've, you know, paid, took it outta my money. Paid for it, and once they paid for it, if I didn't complete the test or this, which I last more than 30 days, I did. Okay, yeah. I lasted more than 30 days there. I was there over 30 days. So that's not true about the test ending before 30 days. Okay, yeah. 'Cause it lasted more than 30. Yeah. Okay. So you took my insurance, so if I still could get COBRA, but I can't get COBRA now because they never signed up. Yes, ma'am. Yeah. Okay, yeah. So I'm gonna be sending that email. Okay. What was your name again? Mine? Stephanie. Okay, Stephanie. Thank you. Send a email back to them again and find out for me. I really appreciate your help, I really do. Okay. You welcome, ma'am. And then- All right. ... I'll be contacting you tomorrow. Okay, thank you. You welcome. All right. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: ... on the phone with you.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_0: We will now record his call for his management. w- we-

Speaker speaker_2: Good afternoon. I'm calling from Benefits in a Card on behalf of OnTrack Staffing.

Speaker speaker_0: Hello.

Speaker speaker_2: Um-

Speaker speaker_0: Go ahead.

Speaker speaker_2: Okay. Good afternoon. I'm calling from Benefits in a Card on behalf of OnTrack Staffing. Am I speaking with Ms. Julia?

Speaker speaker_0: Yes, ma'am. Yes, this is, this is me. This is she.

Speaker speaker_2: Um, hey, good afternoon. W- I believe we spoke yesterday regarding, um, your benefits.

Speaker speaker_0: Yes, ma'am. We did speak yesterday. Uh-huh. 7-

Speaker speaker_2: Okay. So-

Speaker speaker_0: Yes.

Speaker speaker_2: ... I finally got a response from the main office. It looks like they reached out to the staffing agency to see why they never even began doing the, um, the deductions for the plan that you selected. So it looks like they got told that you were on an assignment for less than 30 days, therefore you wouldn't qualify and that's why they never did the deductions.

Speaker speaker_0: Well, if I was on the assignment for more than, for less than 30 days, are they saying that... Okay. Okay. But what does that have to do with it? I thought that the whole purpose was just, to sign up 'cause if I signed up in August the 21st, the day that it started-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... it would've still been a d- a da- uh, uh, 30 days less. It wouldn't, didn't matter. I mean, because you can-

Speaker speaker_2: So-

Speaker speaker_0: What does... I'm trying to figure out... Of course-

Speaker speaker_2: No.

Speaker speaker_0: So I would've had to be up there, they wanted me to stay that 30 days before I signed up? Is that what they're saying? I should've signed up after I had been there 30 days? Because I thought it was a d- a d- deadline to me. Special being that it was, um, September when I signed up. Everybody was saying, you know, "You gotta... October is coming." That's the, um, you know, the renewal, um, time for people normally. You know, people usually normally renew in October, their insurance.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: But everybody was saying, "You gotta sign up now 'cause if you wait and, um, don't sign up-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... until after 30 days," they kept saying I was gonna miss it.

Speaker speaker_2: Yeah. And I'm-

Speaker speaker_0: At least one of the, one of the reviews also told me this.

Speaker speaker_2: And I'm... Yeah. So we were a bit confused since we're really just the administrators. We do have to reach out-

Speaker speaker_0: Right.

Speaker speaker_2: ... to the clients to get this type of information and then that's what the main office received from, um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... from OnTrack 'cause we were wondering why they never even did your deductions.

Speaker speaker_0: Well, that's-

Speaker speaker_2: And that's the answer that we received from them.

Speaker speaker_0: So they said because it was less than 30 days. So, so let me ask you this. When I signed up-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... they were supposed to start it taking every week, but does the policy say that for you all though? Since you all are the people that, the medical people there, I mean, that I have my policy with, I have my policy with, does it say that I have to wait 30 days to sign up?

Speaker speaker_2: No. You have to do it before the 30 days. Um-

Speaker speaker_0: Right. That's what I thought. I'm just being honest about it, the situation.

Speaker speaker_2: Yeah.

Speaker speaker_0: That's what it said. I thought that's what my, uh, crew members or, well, coworkers told me that, "You need to do this, Ms. Julia, before..." 'Cause I, that's why I had did it on August the 21st. I said, "Well, let me go ahead and sign up now." 'Cause I actually was hired on earlier that, that, that first month. I needed to do it before then so I could be ready for September the 4th. Matter of fact, I got hired on August the, uh, maybe August the 4th or August the 1st. So when I got hired on August the 1st, I had 30 days. If I would've not done it, I wouldn't have been able to be qualified, right?

Speaker speaker_2: Okay. Give me one second 'cause I just wanna make sure that that's what they're referring to, um, because that's the answer-

Speaker speaker_0: 'Cause they must not-

Speaker speaker_2: ... that I got from the main office. Is that right?

Speaker speaker_0: Well, that mean they not, they must not understand that I had only 30 days to do it. And signing up on the 21st made me qualified for September the 4th to start the benefits. That's when their benefits was gonna be started. If I had have not signed up, then I would've been, it would've been too late. I just think that they, it's another reason why they

didn't do it. For some reason, they didn't do it. I think they're just trying to really cover for an error that they made that they didn't take out. And I don't know what made them not take out because I had several paychecks for them to take out. They could've put out-

Speaker speaker_2: Yeah. And unfortunately-

Speaker speaker_0: ... several things.

Speaker speaker_2: ... since we're, we are the ones that wait for like agencies to send us the deductions-

Speaker speaker_0: Yeah. Right.

Speaker speaker_2: That's why we typically have to reach out to them.

Speaker speaker_0: Yeah. Yeah. I understand that, that you all have to reach out to them about it to see why it's not coming out. But whenever a member requires it for them to come out, want them to bring it out, I mean, they, they don't have a choice not to, do they? Do they make the decision that, to not do it? That's what I'm trying to figure out. Do they make a decision against us not getting our benefits? Can you deny a person their benefits for not taking it out? That means you willfully deny the, to not, you know, take the benefits out for them. I wanted it taken out and see, 'cause therefore-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... it doesn't matter if I was with the company or not anymore. I would be eligible for COBRA if I would no longer be with them, right?

Speaker speaker_2: Yeah. And, um, it does not-

Speaker speaker_0: And if they-

Speaker speaker_2: And unfortunately, it doesn't say, like, 'cause I was looking to see if you could be reinstated.

Speaker speaker_0: But-

Speaker speaker_2: Un- unfortunately, it doesn't say that you're COBRA eligible. So that's the reason-

Speaker speaker_0: See what I'm saying?

Speaker speaker_2: ... why we had to send that email to the main office.

Speaker speaker_0: But-

Speaker speaker_2: So you're not-

Speaker speaker_0: So that's what I'm pushing for. I want to know why I'm not COBRA eligible and you saying I'm not COBRA eligible because they never did take it out. But why did they never... Because once they had taken it out, whether it was one week or two weeks or whatever, that makes me still eligible, right? Once... Because I was... I'm still on the job after Sep- September the 4th. Doesn't that make me eligible?

Speaker speaker_2: So the only time... So the only times that you would be eligible is within the first 30 days of receiving your first check and within company open enrollment. Um, but since-

Speaker speaker_0: Right.

Speaker speaker_2: ... both of those passed already. We did have to send that email to like further investigate and that was the answer that we got.

Speaker speaker_0: But what I'm saying, when you say at first eligible for the first three days of the paycheck.

Speaker speaker_2: First 30 days.

Speaker speaker_0: Right. For the first 30 days, that means that if they would have paid the first week of the paycheck and took out the \$51, then that would have made me eligible, right? For September 4th.

Speaker speaker_2: Give me one second. Let me, um... Give me one second. Let me just ask for some clarification because-

Speaker speaker_0: Right.

Speaker speaker_2: ... I just want to make sure that I'm telling you the right thing when... Because they did say less than 30 days, of course, you would not have qualified. So give me one second, let me just verify.

Speaker speaker_0: Sure.

Speaker speaker_2: Mm-hmm.

Speaker speaker_3: Okay. Oh. Oh. That baby's first complete length head start. 19 years, 19 years. Got to turn it today in town! Turn it over! 'til August. Get in here. Have to cool that dog. It's already 8:00. Don't do that, baby. Can't come through with the cool lights out. Too hot to even get in here! Just throw that stuff like that, baby. Got a doghouse, go get in it! Where is your doghouse? Now we're talking. Whose dog is this? Is that a dog? It's a dog. It's a dog. It's a dog. Just go in the dog house. What is this, a house? A dog house. Come on, baby. Let's go play. Yes. This is the dog house. You got your own dog house. My JJ breathe senses it. That's right. It is. She is questioning. Who is this? They're crazy. Yeah. I'm sure it's gonna be something that 30-day show and tell, but you know I'ma stay patient. What is going in here? Okay, what is going in here for me to get in there? Oh. They didn't pay for it, but they wanna know why they didn't pay for it, give them the money so they can go on and give you benefits. Sit there and call up, "Huh?"

Speaker speaker_4: Okay. I am so sorry for that long hold.

Speaker speaker_3: Yes, ma'am.

Speaker speaker_4: Okay. So I'm gonna have to reach out once again to the main office-

Speaker speaker_3: Okay.

Speaker speaker_4: ... to get some clarification-

Speaker speaker_3: Yes.

Speaker speaker_4: ... 'cause that kinda does sound off, so I'm gonna reach out to the advisors.

Speaker speaker_3: Sure, it's not like, oh, yeah. Yes, ma'am.

Speaker speaker_4: And, um, we... 'Cause that's what the client said, but, uh, let's just double check.

Speaker speaker_3: Sure.

Speaker speaker_4: Um, so I'm gonna reach back out to you again tomorrow once I get a response from them again, okay?

Speaker speaker_3: Okay. All right. Thank you. I really appreciate it too because I, I know if I can-

Speaker speaker_4: You're welcome.

Speaker speaker_3: Yeah, I don't understand. If I got 30 days, I gotta do it within 30 days. You know?

Speaker speaker_4: Yes, ma'am. I'm so sorry for the runaround.

Speaker speaker_3: I know. Look, I'm glad you're investigating this, helping me out to find out why 'cause it seem that they were just... 'cause I really wanted to do, uh, be able to, uh, go into, uh, COBRA and they were saying my test ended, but see I didn't know it was gonna end because once you are offered the, offered the, uh, benefits to me, I had 30 days to apply. And of course, if I applied on my fifth day, tenth day, that's fine.

Speaker speaker_4: Mm-hmm.

Speaker speaker_3: But you don't know what the future gonna hold. The whole point was they shoulda just applied still. They should've, you know, paid, took it outta my money. Paid for it, and once they paid for it, if I didn't complete the test or this, which I last more than 30 days, I did.

Speaker speaker_4: Okay, yeah.

Speaker speaker_3: I lasted more than 30 days there. I was there over 30 days. So that's not true about the test ending before 30 days.

Speaker speaker_4: Okay, yeah.

Speaker speaker_3: 'Cause it lasted more than 30. Yeah.

Speaker speaker_4: Okay.

Speaker speaker_3: So you took my insurance, so if I still could get COBRA, but I can't get COBRA now because they never signed up.

Speaker speaker_4: Yes, ma'am.

Speaker speaker_3: Yeah.

Speaker speaker_4: Okay, yeah. So I'm gonna be sending that email.

Speaker speaker_3: Okay. What was your name again?

Speaker speaker_4: Mine? Stephanie.

Speaker speaker_3: Okay, Stephanie. Thank you. Send a email back to them again and find out for me. I really appreciate your help, I really do.

Speaker speaker_4: Okay. You welcome, ma'am. And then-

Speaker speaker_3: All right.

Speaker speaker_4: ... I'll be contacting you tomorrow.

Speaker speaker_3: Okay, thank you.

Speaker speaker_4: You welcome.

Speaker speaker_3: All right.

Speaker speaker_4: Have a nice day.

Speaker speaker_3: You too. Bye-bye.