# Transcript: Franchesca Baez-6268061259841536-5958278589890560

## Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Uh, I didn't catch your name, ma'am. Francesca. How can I help you? I was calling to make my premium payments. What staffing company do you work with? I work for MAU at Kimberly Carter in Beach Island, South Carolina. What are the last four of the Social and the last name? 5683. The last name is Golfing. Please verify your mailing address and date of birth to make sure I have the right account in front of me. 1010 Sinkland Road, Beach Island, South Carolina. The zip code is 29842. My date of birth is 06/05/1966. We have the best contact same phone number you called on, 803-508-2589, with the email of your first name 66 at gmail.com. Yes, ma'am. And did you receive a paycheck last week from your staffing company? The last paycheck I got was on the 28th. All right. And you are making the payment for this week's benefits, correct? Yes, 'cause I was told by Pearl they need to be made every Monday which started on the seventh when I t- called last week. All right. And is the event card that you're gonna be using today having the same mailing address that we- Yes, ma'am. ... just verified? Yes. Yes, ma'am. All right. Whenever you're ready, you can go ahead with that card number. 4853400369788551. What is the expiration code? 1025. And the code on the back? 765. And for the purpose of the line being recorded, Mr. Goldman, do you authorize Benefits in a Card to make a deduction of $6.13 pending on the benefit card of 8551 today, April 7th, 2023? Yes, ma'am. Hm. Bear with me one moment, sir. There's one of the plans that you cannot make payments outta pocket for that you're currently enrolled into which will be that short-term disability. I can't make payments on that? No, sir. Due to the fact that the plan itself has an elimination period of seven days. After you have not been working for seven days, you get eliminated. This is only offered for actively working employees. So the only plan that you would be able to make a payment on will be the life insurance. Okay. Um, Francesca, I guess my question is, um, when they sent me the form from the corporate office, they told me I'd be responsible for my premium payments. It mentioned nothing of not being able to make my short-term disability payments. If you would like to, I can send you a copy of their benefit guide which states on it that it's only available for active working employees who are working 20 hours or more per week. The system itself won't let me process any payments because of that plan. So it's not something that we ourselves personally put in the restriction of. Mm-hmm. It's something that ever since the plan itself was being offered already had that restriction. So I can't make the payments so I can't make payments on my short-term disability. I can only make my life insurance. That is correct, sir, 'cause the short-term disability is only for active employees. I'm on FMLA. That does not consider me a active employee? No, sir. It does not. Okay. And that is also in that policy? Yes, sir. That is correct. Okay. Let me... Now, can you tell me something? How does a... Um, I guess my question is how does someone on FMLA is considered an active employee? We only handle the health

insurance. Unfortunately, that will be something you'll have to ask HR. For the purpose of that specific plan that we're currently discussing, the reason why FMLA is not considered still you being an active employee is 'cause it itself, the plan, has the restriction that after seven consecutive weekdays of the system counting you in out of work, you'll be taken off a plan. Now, let's say for example that mid-May or start of May you're gonna be going back into work with your assignment with MAU, then you'll be able to call back in and reinstate that plan. But currently, the minute that you stop having those seven days of elimination and not going back into work, you would be taken out of that plan. So at some point this week will be when that process of removing you from that plan will be taken course, once those seven days are passed.I'll pay the life insurance plan, but you know, this, this, right, this situation right now is so disheartening, but I understand you got a job to do. But okay. All right. He won't let you process the life insurance plan? Bear with me one moment, I have to change it. I'll be right back, okay? All right sir, I'm gonna place you in a quick hold. Hey, brother. Yeah. Thank you so much for holding, Mr. Golfon. Yes. Um, yes sir. So, for some reason it seems like the system is running an issue and to making this change, so I'll have to reach out to the IT department for them to go ahead and clear it out from my system, and then I'll give you a call back so we can process that life insurance payment. Okay, thank you. Of course, I do apologize for this inconvenience, so to speak. It, it, Francesca, it's not you. It's the corporate office. It's the people I work for and their corporate office. Thank you, Francesca. Of course. Thank you so much for being understanding. Have a great day.

## Conversation Format

Speaker speaker_0: Good morning. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Uh, I didn't catch your name, ma'am.

Speaker speaker_0: Francesca. How can I help you?

Speaker speaker_1: I was calling to make my premium payments.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: I work for MAU at Kimberly Carter in Beach Island, South Carolina.

Speaker speaker_0: What are the last four of the Social and the last name?

Speaker speaker_1: 5683. The last name is Golfing.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker_1: 1010 Sinkland Road, Beach Island, South Carolina. The zip code is 29842. My date of birth is 06/05/1966.

Speaker speaker_0: We have the best contact same phone number you called on, 803-508-2589, with the email of your first name 66 at gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And did you receive a paycheck last week from your staffing company?

Speaker speaker_1: The last paycheck I got was on the 28th.

Speaker speaker_0: All right. And you are making the payment for this week's benefits, correct?

Speaker speaker_1: Yes, 'cause I was told by Pearl they need to be made every Monday which started on the seventh when I t- called last week.

Speaker speaker_0: All right. And is the event card that you're gonna be using today having the same mailing address that we-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... just verified?

Speaker speaker_1: Yes. Yes, ma'am.

Speaker speaker_0: All right. Whenever you're ready, you can go ahead with that card number.

Speaker speaker_1: 4853400369788551.

Speaker speaker_0: What is the expiration code?

Speaker speaker_1: 1025.

Speaker speaker_0: And the code on the back?

Speaker speaker_1: 765.

Speaker speaker_0: And for the purpose of the line being recorded, Mr. Goldman, do you authorize Benefits in a Card to make a deduction of $6.13 pending on the benefit card of 8551 today, April 7th, 2023?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Hm. Bear with me one moment, sir. There's one of the plans that you cannot make payments outta pocket for that you're currently enrolled into which will be that short-term disability.

Speaker speaker_1: I can't make payments on that?

Speaker speaker_0: No, sir. Due to the fact that the plan itself has an elimination period of seven days. After you have not been working for seven days, you get eliminated. This is only offered for actively working employees. So the only plan that you would be able to make a payment on will be the life insurance.

Speaker speaker_1: Okay. Um, Francesca, I guess my question is, um, when they sent me the form from the corporate office, they told me I'd be responsible for my premium payments. It mentioned nothing of not being able to make my short-term disability payments.

Speaker speaker_0: If you would like to, I can send you a copy of their benefit guide which states on it that it's only available for active working employees who are working 20 hours or more per week. The system itself won't let me process any payments because of that plan. So it's not something that we ourselves personally put in the restriction of.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It's something that ever since the plan itself was being offered already had that restriction.

Speaker speaker_1: So I can't make the payments so I can't make payments on my short-term disability. I can only make my life insurance.

Speaker speaker_0: That is correct, sir, 'cause the short-term disability is only for active employees.

Speaker speaker_1: I'm on FMLA. That does not consider me a active employee?

Speaker speaker_0: No, sir. It does not.

Speaker speaker_1: Okay. And that is also in that policy?

Speaker speaker_0: Yes, sir. That is correct.

Speaker speaker_1: Okay. Let me... Now, can you tell me something? How does a... Um, I guess my question is how does someone on FMLA is considered an active employee?

Speaker speaker_0: We only handle the health insurance. Unfortunately, that will be something you'll have to ask HR. For the purpose of that specific plan that we're currently discussing, the reason why FMLA is not considered still you being an active employee is 'cause it itself, the plan, has the restriction that after seven consecutive weekdays of the system counting you in out of work, you'll be taken off a plan. Now, let's say for example that mid-May or start of May you're gonna be going back into work with your assignment with MAU, then you'll be able to call back in and reinstate that plan. But currently, the minute that you stop having those seven days of elimination and not going back into work, you would be taken out of that plan. So at some point this week will be when that process of removing you from that plan will be taken course, once those seven days are passed.

Speaker speaker_1: I'll pay the life insurance plan, but you know, this, this, right, this situation right now is so disheartening, but I understand you got a job to do. But okay.

Speaker speaker_0: All right.

Speaker speaker_1: He won't let you process the life insurance plan?

Speaker speaker_0: Bear with me one moment, I have to change it. I'll be right back, okay? All right sir, I'm gonna place you in a quick hold.

Speaker speaker_2: Hey, brother. Yeah.

Speaker speaker_0: Thank you so much for holding, Mr. Golfon.

Speaker speaker_1: Yes.

Speaker speaker_0: Um, yes sir. So, for some reason it seems like the system is running an issue and to making this change, so I'll have to reach out to the IT department for them to go ahead and clear it out from my system, and then I'll give you a call back so we can process that life insurance payment.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Of course, I do apologize for this inconvenience, so to speak.

Speaker speaker_1: It, it, Francesca, it's not you. It's the corporate office. It's the people I work for and their corporate office. Thank you, Francesca.

Speaker speaker_0: Of course. Thank you so much for being understanding. Have a great day.