

## **Transcript: Justin**

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### **Full Transcript**

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. I got a text message that said I have to reinstate my benefits. Um, I wasn't aware that my benefits had lapsed or anything like that. I'm a little confused. What's the staffing agency you work for? I work for Creative Circle. And the last four of your Social? 5055. Your first and last name? My name is Daniel Timlin, T-I-M-L-I-N. And for security purposes, can you verify your home address, including city, state and zip code, Daniel? Yes. It's 1808 South 27th Street, Philadelphia, PA, 19145. And your date of birth? It's April 5th, 1988. And a good telephone number has 267-370-8054? That's correct. And the email address is furnaceboyrecords at gmail? That is also correct. Okay. Uh, quick question. Did you leave Creative Circle by any chance, or s- stopped working for a little bit? Uh, nope. There's no time. I've been on their, uh, working with them since last September or early August. Okay. Let's see. 'Cause if that was the case, there would still be deductions coming out of your check. However, the last active date of coverage was February 9th of 2025. Uh, that seems really strange. So February 9th of 2025? 'Cause yeah, as far as I understood, there were still deductions coming out of my paycheck. I'm still getting paid from Creative Circle, so I'm not sure what is happening here. Um, was there any kind of notice or anything that was sent to anybody on, around February 9th? Um, well, I do know that since your phone number was on file, you should have received a lapse in coverage text around February 12th, because we usually send out those messages every Wednesday. Well, let me check... Let me check. Let me check what messages I have from you guys. So I have, "Next enroll... Next Friday, 1/31 is the last day of open enrollment for Creative Circle benefits." And then nothing until today, where it said, "Daniel, did you know you can reinstate your prior, prior benefits through Creative Circle? Call Benefits and a Card," which is what I just did. Okay. Um, so what I'm gonna have to do, I'm gonna email you a requested document email, and then you would just take a screenshot of your most previous pay stubs to pre- uh, preferably the past two or three, um, just so we can get some, uh, information and have my back office investigate and see why Creative Circle didn't make deductions on you. 'Cause if you're stating that you have deductions coming off your check, but it's not reflecting in my system, um, there needs to be an investigation and see what actually is going on. Um, but the- Well, I have- ... one thing, please share- Hold, hold on a sec. Wait. No, no, no. Don't put me on hold. Hold on a second. So I'm saying that I wasn't aware, like, I'm not aware of these deductions stopping, right? I'm on direct deposit, so I haven't seen this pay stub, right, in, it's the 3rd of March now. So there's no... I would have no reason, right, to look at the pay stubs because I was n- there's no notification of any coverage being dropped. You, you know what I'm saying? So I haven't seen a pay stub either, so I don't have to look at that, right? So I'm not accusing you or Creative Circle of taking money and then not doing anything with it. What I'm confused of is why this coverage lapsed and why I wasn't

notified that it was lapsed, because obviously if it, I would have. Like, I had no idea I was without insurance again for... 'cause this happened last year with you guys. I had no idea I was out of insurance again. I would have taken care of it and not waited for this text message. I totally understand, but if... I mean, if I knew the answer to that question, I would totally answer it for you. But like I said, I don't know why. Um, so like I said, I'm gonna email you a requested document email, and then you would just provide your pay stubs and so we can have my back office look at it and see why no deductions were coming off your check and why it's not reflecting in our system. So we need to investigate that. Okay. Yeah. Just do that. Um, I'll forward it to the rep at Creative Circle and see what is going on here. And, um, can I, while I have you on the phone, right, before you do all... Can I reinstate now, right? Can I make sure that that's moving forward, that at least I am covered by insurance? Yeah. I can reinstate it for you. Just bear with me one second. Great. Thank you. And now, your spouse is Jessica Kramer, correct? Yep. That's right. Okay. And confirm her date of birth. It is, uh, August 1st, 1989. Okay. Let's see here. Okay. So I went ahead and reinstated the coverage for you. Um, I do want to let you know that it will take one to two weeks to go through. Then whenever you witness your first deduction of the \$27.76 come off your paycheck, coverage begins that following Monday. Um, but like I said, let me place you on a brief hold real quick to email you that requested document email so we can go ahead and get this investigation started. Okay? Yeah. Sounds good. Thank you. Okay. Hello? Are you still there? Yeah, I'm still here. Awesome. Thank you so much for holding. So, I went ahead and emailed you that Request a Document email to the email we have on file. The email that you should be looking out for will be coming from info, with I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Will do. Okay. Um, but like I said, just include those paystubs, s-forward it back to me, and I'll forward it to my back office. And then, once I do receive word back from my back office regarding the investigation, I can give you a call back. Okay, Daniel? All right. That sounds great. Thank you so much. You're welcome. You have a great day, okay? All right. You, too. Bye-bye. All right. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hi. I got a text message that said I have to reinstate my benefits. Um, I wasn't aware that my benefits had lapsed or anything like that. I'm a little confused.

Speaker speaker\_0: What's the staffing agency you work for?

Speaker speaker\_1: I work for Creative Circle.

Speaker speaker\_0: And the last four of your Social?

Speaker speaker\_1: 5055.

Speaker speaker\_0: Your first and last name?

Speaker speaker\_1: My name is Daniel Timlin, T-I-M-L-I-N.

Speaker speaker\_0: And for security purposes, can you verify your home address, including city, state and zip code, Daniel?

Speaker speaker\_1: Yes. It's 1808 South 27th Street, Philadelphia, PA, 19145.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: It's April 5th, 1988.

Speaker speaker\_0: And a good telephone number has 267-370-8054?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And the email address is furnaceboyrecords at gmail?

Speaker speaker\_1: That is also correct.

Speaker speaker\_0: Okay. Uh, quick question. Did you leave Creative Circle by any chance, or s- stopped working for a little bit?

Speaker speaker\_1: Uh, nope. There's no time. I've been on their, uh, working with them since last September or early August.

Speaker speaker\_0: Okay. Let's see. 'Cause if that was the case, there would still be deductions coming out of your check. However, the last active date of coverage was February 9th of 2025.

Speaker speaker\_1: Uh, that seems really strange. So February 9th of 2025? 'Cause yeah, as far as I understood, there were still deductions coming out of my paycheck. I'm still getting paid from Creative Circle, so I'm not sure what is happening here. Um, was there any kind of notice or anything that was sent to anybody on, around February 9th?

Speaker speaker\_0: Um, well, I do know that since your phone number was on file, you should have received a lapse in coverage text around February 12th, because we usually send out those messages every Wednesday.

Speaker speaker\_1: Well, let me check... Let me check. Let me check what messages I have from you guys. So I have, "Next enroll... Next Friday, 1/31 is the last day of open enrollment for Creative Circle benefits." And then nothing until today, where it said, "Daniel, did you know you can reinstate your prior, prior benefits through Creative Circle? Call Benefits and a Card," which is what I just did.

Speaker speaker\_0: Okay. Um, so what I'm gonna have to do, I'm gonna email you a requested document email, and then you would just take a screenshot of your most previous pay stubs to pre- uh, preferably the past two or three, um, just so we can get some, uh, information and have my back office investigate and see why Creative Circle didn't make deductions on you. 'Cause if you're stating that you have deductions coming off your check, but it's not reflecting in my system, um, there needs to be an investigation and see what actually is going on. Um, but the-

Speaker speaker\_1: Well, I have-

Speaker speaker\_0: ... one thing, please share-

Speaker speaker\_1: Hold, hold on a sec. Wait. No, no, no. Don't put me on hold. Hold on a second. So I'm saying that I wasn't aware, like, I'm not aware of these deductions stopping, right? I'm on direct deposit, so I haven't seen this pay stub, right, in, it's the 3rd of March now. So there's no... I would have no reason, right, to look at the pay stubs because I was n- there's no notification of any coverage being dropped. You, you know what I'm saying? So I haven't seen a pay stub either, so I don't have to look at that, right? So I'm not accusing you or Creative Circle of taking money and then not doing anything with it. What I'm confused of is why this coverage lapsed and why I wasn't notified that it was lapsed, because obviously if it, I would have. Like, I had no idea I was without insurance again for... 'cause this happened last year with you guys. I had no idea I was out of insurance again. I would have taken care of it and not waited for this text message.

Speaker speaker\_0: I totally understand, but if... I mean, if I knew the answer to that question, I would totally answer it for you. But like I said, I don't know why. Um, so like I said, I'm gonna email you a requested document email, and then you would just provide your pay stubs and so we can have my back office look at it and see why no deductions were coming off your check and why it's not reflecting in our system. So we need to investigate that.

Speaker speaker\_1: Okay. Yeah. Just do that. Um, I'll forward it to the rep at Creative Circle and see what is going on here. And, um, can I, while I have you on the phone, right, before you do all... Can I reinstate now, right? Can I make sure that that's moving forward, that at least I am covered by insurance?

Speaker speaker\_0: Yeah. I can reinstate it for you. Just bear with me one second.

Speaker speaker\_1: Great. Thank you.

Speaker speaker\_0: And now, your spouse is Jessica Kramer, correct?

Speaker speaker\_1: Yep. That's right.

Speaker speaker\_0: Okay. And confirm her date of birth.

Speaker speaker\_1: It is, uh, August 1st, 1989.

Speaker speaker\_0: Okay. Let's see here. Okay. So I went ahead and reinstated the coverage for you. Um, I do want to let you know that it will take one to two weeks to go through. Then whenever you witness your first deduction of the \$27.76 come off your paycheck, coverage begins that following Monday. Um, but like I said, let me place you on a brief hold real quick to email you that requested document email so we can go ahead and get this investigation started. Okay?

Speaker speaker\_1: Yeah. Sounds good. Thank you.

Speaker speaker\_0: Okay. Hello? Are you still there?

Speaker speaker\_2: Yeah, I'm still here.

Speaker speaker\_0: Awesome. Thank you so much for holding. So, I went ahead and emailed you that Request a Document email to the email we have on file. The email that you should be looking out for will be coming from info, with I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker\_2: Okay. Will do.

Speaker speaker\_0: Okay. Um, but like I said, just include those paystubs, s-forward it back to me, and I'll forward it to my back office. And then, once I do receive word back from my back office regarding the investigation, I can give you a call back. Okay, Daniel?

Speaker speaker\_2: All right. That sounds great. Thank you so much.

Speaker speaker\_0: You're welcome. You have a great day, okay?

Speaker speaker\_2: All right. You, too. Bye-bye.

Speaker speaker\_0: All right. Bye-bye.