

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Oh, yeah, good afternoon, Justin. I was- I was trying to, um, get a plan on my... I know they're- they're giving me health insurance, so I'm trying to get my vehicle insurance information, like my car, if you carry it still. Uh, we're the benefit administrators for staffing agencies, or probably your employer. What's the name of your employer? Um, BG Staffing. Okay, so BG Staffing. What's the last four of your Social? Uh, 4853. And what was your first and last name? Terrence Walker. And for security purposes, can you verify your home address, including city, state and zip code, Terrence? Uh, 957 College Ridge Road, Silverdale, Georgia, 30274. And your date of birth? 08/11/92. And a good telephone number have a 662-407-8151? Yeah. And the email I have is walker.dion@icloud? Yes, sir. Okay, so let's see here. Um, quick question. When did you start with, uh, BG Staffing? Like in July or June. The end of July. Okay. Did you come back for a new assignment back in November? Yes, sir. Okay. Now- now are you still on that assignment, or did you start a new one? Oh, I'm in... Um, where I'm at now is like, it's called Nugget Park. It's not Nugget Park, but, um, it's Shadowwood in Cobb County. Okay. Let's just see, 'cause I'm not seeing a more recent hire date on you, other than that November 1st hire date. Um, I mean as of right now, I mean, I can reinstate the same coverage that you had before. Uh, there's just a pending enrollment process that goes along with that. Um, but making any other changes- Oh, okay. ... like adding anything to that previous enrollment, um, unfortunately we wouldn't be able to do that right now. Um, but I can- Okay. Say say that again? Yeah. I stated I can reinstate the coverage that you had before, which was the dental, short-term disability, term life and the MEC-TeleRX, which is a medical plan. Um, so I can reinstate all of that. Yeah, could they... So they put the money up? What was that again? I'm sorry. Yeah, could they... Um, yeah. At least I trying to use the benefits I did have. Yeah. All right. How you saying reinstated? Yeah, so I- I- Because they taken, they taking half my check. Here, let's see. Okay. So let me go ahead and reinstate that. Bear with me one second. See here, dental, disability, term life. Okay, so doing the dental, disability, term life and the MEC-TeleRX, which is your medical plan, all for employee only, would make your total deductions \$24.65. Do you authorize, uh, BG Staffing to make that deduction for you? You're asking me, did they? No, I'm asking, do you authorize them to do that? Yes. Okay. And I have your beneficiary as... Let's see, as Tamaya Campbell and Logan Pierce, correct? Yes. Yes. Okay. So I'm going to change that. 50, 50. Okay. So like, like I said earlier, uh, this pending enrollment will take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$24.65 come off your paycheck, coverage begins that following Monday, seven to ten business days later. Okay. What- what- what about, like, the deduction they been taking already? Is- is- is no effect in that? Uh, well, they shouldn't have been

making any deductions on you because the last day of active coverage was September 15th, and then you were enrolled into COBRA back in October. Um, how much was that deduction, if you don't mind me asking? Oh, I don't want to look at my own checkbook. Okay. Let me think. 'Cause if it was a deduction coming from us, it would say, like say for example you were, you had dental for example, it would say BICDEN. So Benefits in a Cart, DEN for dental. I want to ... file, go to file, go to file, go to folder. I created a file. I said you gotta, you gotta pay it. I don't even know why I'm paying. Uh huh, maybe not this. Look at that, how it is. Look down. Here's five. They probably wouldn't have the other kind. Mm-hmm. I mean, but... Right. They got one car, or was there two cars? After the first one, they went for...Hello, are you still there? Yeah, yeah, I'm still here. I was going through my checks, man, right now, and I'm getting ready to go to regular work, so. Yeah. Um, so Steve, so are you looking at your check stub? Yeah, that... That's what I'm doing now. I just got to the work, like... Okay, 'cause uh... 'cause since you were enrolled in the COBRA, no deductions should have been taken out, is what I'm trying to say. Okay. But like, even like when, um, when my check does come through... Yeah, we got, we got loads too, by the way. Don't be out here... Y'all be out... All right, man. I don't mean to remind you, but... All right, man. All right, boy. Hold on. Okay. But, um, I went ahead and, uh, reinstated the same coverage that you had before. Uh, like I said, pending enrollments take one to two weeks to go through, and then- Okay, tell me on... Um... Actually, I got this one. Go ahead. Okay. But other than that, is there anything else that I could assist you with today, Terrence? Yeah, I was trying to get my, um, my dental carrier name, number, the patient ID number, and the group- Okay. ... the group number. Okay. Well, unfortunately, none of that information will be generated right now, because you're in a pending enrollment process. Um, like I said, pending enrollment- Oh, so I didn't- ... takes about two weeks to go through. Hmm. Okay. So, that information won't be generated until you at least witness that deduction that comes on your paycheck. Yeah, see, that's why I'm trying to show you guys my... I'm trying to show you my check though, because they... like, because I've been working, they've taken it out. That's why I'm trying to see if they're taking it out. Trying to get it, like some coverage or whatever, because I know they took over, like \$400. They're taking it out my paycheck every week. Okay. Well, I mean, I can... If once you find that, uh, pay stub, I can email you a request-to-document email- And I'm gonna need to do that. ... and then you would just send back that pay stub. And then we can investigate from there. You said you're going to email it to me? Yes, sir. So, I'm going to email you- Okay. ... a request-to-document email, and then you would just include that pay stub into the email, and then I can have my back office investigate and see what's going on. Okay. All right, now I see. I'm looking at my check still, right? Yes, sir. I'm emailing you- Okay, okay. ... a request-to-document email. Okay, good. Good, look. Okay, when it say post, post-tax deductions, right? They got VIC medical, VIC dental, VIC disability and VIC life. And, and totaling that, every week it take \$123 off. That's like every time I got paid. You stated it took out a hundred something dollars. Your total premium's \$24.65. Yeah. So you mean, that I, I need to, I wanna email you the receipt there and it's the pay stub for what was this month, for... The pay period was from November 25th to December 1st. But I got one more recent than that too. But it- Okay. ... it didn't take as much out. Okay. So, like I said what I'll go ahead and do, I'll email you a requested document- Mm-hmm. ... email. You would just include those two pay stubs or three pay stubs, wherever those deductions are occurring. Include it in the email that I'm sending you, send it back to me so I can have my back office look at it and we can

investigate and then see what is- Mm-hmm. ... exactly going on. And then once I receive word back from my back office, I can give you a call back letting you know what happened more in detail. Okay. Because honestly, I, I can't do anything right now until we receive information. We have got to receive information to start an investigation. Okay. Okay. Um, but that email that you should be looking out for for that requested document is coming from info, that's I-N-F-O, @benefitsinacard.com. Okay? Okay. Okay. But other than that, is there anything else that I could assist you with today, Terrence? No. No, zero. Okay. So like I said, just include those pay stubs in that email I sent you. Like I said, send it back to me and then once I receive word back from my back office, I will give you a call back. Okay? Okay. Okay. Sounds good. Well, you have a wonderful day, all right? Yeah. You too. All right. Bye-bye. Yeah. That's it. That's it. All right. Thanking you.

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 Cart. This is Justin. How can I help you today?

Speaker speaker_2: Oh, yeah, good afternoon, Justin. I was- I was trying to, um, get a plan on my... I know they're- they're giving me health insurance, so I'm trying to get my vehicle insurance information, like my car, if you carry it still.

Speaker speaker_1: Uh, we're the benefit administrators for staffing agencies, or probably your employer. What's the name of your employer?

Speaker speaker_2: Um, BG Staffing.

Speaker speaker_1: Okay, so BG Staffing. What's the last four of your Social?

Speaker speaker_2: Uh, 4853.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Terrence Walker.

Speaker speaker_1: And for security purposes, can you verify your home address, including city, state and zip code, Terrence?

Speaker speaker_2: Uh, 957 College Ridge Road, Silverdale, Georgia, 30274.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 08/11/92.

Speaker speaker_1: And a good telephone number have a 662-407-8151?

Speaker speaker_2: Yeah.

Speaker speaker_1: And the email I have is walker.dion@icloud?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay, so let's see here. Um, quick question. When did you start with, uh, BG Staffing?

Speaker speaker_2: Like in July or June. The end of July.

Speaker speaker_1: Okay. Did you come back for a new assignment back in November?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Now- now are you still on that assignment, or did you start a new one?

Speaker speaker_2: Oh, I'm in... Um, where I'm at now is like, it's called Nugget Park. It's not Nugget Park, but, um, it's Shadowwood in Cobb County.

Speaker speaker_1: Okay. Let's just see, 'cause I'm not seeing a more recent hire date on you, other than that November 1st hire date. Um, I mean as of right now, I mean, I can reinstate the same coverage that you had before. Uh, there's just a pending enrollment process that goes along with that. Um, but making any other changes-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... like adding anything to that previous enrollment, um, unfortunately we wouldn't be able to do that right now. Um, but I can-

Speaker speaker_2: Okay. Say say that again?

Speaker speaker_1: Yeah. I stated I can reinstate the coverage that you had before, which was the dental, short-term disability, term life and the MEC-TeleRX, which is a medical plan. Um, so I can reinstate all of that.

Speaker speaker_2: Yeah, could they... So they put the money up?

Speaker speaker_1: What was that again? I'm sorry.

Speaker speaker_2: Yeah, could they... Um, yeah. At least I trying to use the benefits I did have. Yeah.

Speaker speaker_1: All right.

Speaker speaker_2: How you saying reinstated?

Speaker speaker_1: Yeah, so I- I-

Speaker speaker_2: Because they taken, they taking half my check.

Speaker speaker_1: Here, let's see. Okay. So let me go ahead and reinstate that. Bear with me one second. See here, dental, disability, term life. Okay, so doing the dental, disability, term life and the MEC-TeleRX, which is your medical plan, all for employee only, would make your total deductions \$24.65. Do you authorize, uh, BG Staffing to make that deduction for you?

Speaker speaker_2: You're asking me, did they?

Speaker speaker_1: No, I'm asking, do you authorize them to do that?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And I have your beneficiary as... Let's see, as Tamaya Campbell and Logan Pierce, correct?

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Okay. So I'm going to change that. 50, 50. Okay. So like, like I said earlier, uh, this pending enrollment will take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$24.65 come off your paycheck, coverage begins that following Monday, seven to ten business days later.

Speaker speaker_2: Okay. What- what- what about, like, the deduction they been taking already? Is- is- is no effect in that?

Speaker speaker_1: Uh, well, they shouldn't have been making any deductions on you because the last day of active coverage was September 15th, and then you were enrolled into COBRA back in October. Um, how much was that deduction, if you don't mind me asking?

Speaker speaker_2: Oh, I don't want to look at my own checkbook.

Speaker speaker_1: Okay.

Speaker speaker_2: Let me think.

Speaker speaker_1: 'Cause if it was a deduction coming from us, it would say, like say for example you were, you had dental for example, it would say BICDEN. So Benefits in a Cart, DEN for dental.

Speaker speaker_2: I want to

Speaker speaker_3: ... file, go to file, go to file, go to folder. I created a file.

Speaker speaker_2: I said you gotta, you gotta pay it. I don't even know why I'm paying.

Speaker speaker_4: Uh huh, maybe not this. Look at that, how it is. Look down. Here's five.

Speaker speaker_2: They probably wouldn't have the other kind.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I mean, but... Right. They got one car, or was there two cars? After the first one, they went for...

Speaker speaker_1: Hello, are you still there?

Speaker speaker_5: Yeah, yeah, I'm still here. I was going through my checks, man, right now, and I'm getting ready to go to regular work, so.

Speaker speaker_1: Yeah. Um, so Steve, so are you looking at your check stub?

Speaker speaker_5: Yeah, that... That's what I'm doing now. I just got to the work, like...

Speaker speaker_1: Okay, 'cause uh... 'cause since you were enrolled in the COBRA, no deductions should have been taken out, is what I'm trying to say.

Speaker speaker_5: Okay. But like, even like when, um, when my check does come through... Yeah, we got, we got loads too, by the way. Don't be out here... Y'all be out... All right, man. I don't mean to remind you, but... All right, man. All right, boy. Hold on.

Speaker speaker_1: Okay. But, um, I went ahead and, uh, reinstated the same coverage that you had before. Uh, like I said, pending enrollments take one to two weeks to go through, and then-

Speaker speaker_5: Okay, tell me on... Um... Actually, I got this one. Go ahead.

Speaker speaker_1: Okay. But other than that, is there anything else that I could assist you with today, Terrence?

Speaker speaker_5: Yeah, I was trying to get my, um, my dental carrier name, number, the patient ID number, and the group-

Speaker speaker_1: Okay.

Speaker speaker_5: ... the group number.

Speaker speaker_1: Okay. Well, unfortunately, none of that information will be generated right now, because you're in a pending enrollment process. Um, like I said, pending enrollment-

Speaker speaker_5: Oh, so I didn't-

Speaker speaker_1: ... takes about two weeks to go through.

Speaker speaker_5: Hmm. Okay.

Speaker speaker_1: So, that information won't be generated until you at least witness that deduction that comes on your paycheck.

Speaker speaker_5: Yeah, see, that's why I'm trying to show you guys my... I'm trying to show you my check though, because they... like, because I've been working, they've taken it out. That's why I'm trying to see if they're taking it out. Trying to get it, like some coverage or whatever, because I know they took over, like \$400. They're taking it out my paycheck every week.

Speaker speaker_1: Okay. Well, I mean, I can... If once you find that, uh, pay stub, I can email you a request-to-document email-

Speaker speaker_5: And I'm gonna need to do that.

Speaker speaker_1: ... and then you would just send back that pay stub. And then we can investigate from there.

Speaker speaker_5: You said you're going to email it to me?

Speaker speaker_1: Yes, sir. So, I'm going to email you-

Speaker speaker_5: Okay.

Speaker speaker_1: ... a request-to-document email, and then you would just include that pay stub into the email, and then I can have my back office investigate and see what's going on.

Speaker speaker_5: Okay. All right, now I see. I'm looking at my check still, right?

Speaker speaker_1: Yes, sir. I'm emailing you-

Speaker speaker_5: Okay, okay.

Speaker speaker_1: ... a request-to-document email.

Speaker speaker_5: Okay, good. Good, look. Okay, when it say post, post-tax deductions, right? They got VIC medical, VIC dental, VIC disability and VIC life. And, and totaling that, every week it take \$123 off. That's like every time I got paid.

Speaker speaker_1: You stated it took out a hundred something dollars. Your total premium's \$24.65.

Speaker speaker_5: Yeah. So you mean, that I, I need to, I wanna email you the receipt there and it's the pay stub for what was this month, for... The pay period was from November 25th to December 1st. But I got one more recent than that too. But it-

Speaker speaker_1: Okay.

Speaker speaker_5: ... it didn't take as much out.

Speaker speaker_1: Okay. So, like I said what I'll go ahead and do, I'll email you a requested document-

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: ... email. You would just include those two pay stubs or three pay stubs, wherever those deductions are occurring. Include it in the email that I'm sending you, send it back to me so I can have my back office look at it and we can investigate and then see what is-

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: ... exactly going on. And then once I receive word back from my back office, I can give you a call back letting you know what happened more in detail.

Speaker speaker_5: Okay.

Speaker speaker_1: Because honestly, I, I can't do anything right now until we receive information. We have got to receive information to start an investigation.

Speaker speaker_5: Okay.

Speaker speaker_1: Okay. Um, but that email that you should be looking out for for that requested document is coming from info, that's I-N-F-O, @benefitsinacard.com. Okay?

Speaker speaker_5: Okay.

Speaker speaker_1: Okay. But other than that, is there anything else that I could assist you with today, Terrence?

Speaker speaker_5: No. No, zero.

Speaker speaker_1: Okay. So like I said, just include those pay stubs in that email I sent you. Like I said, send it back to me and then once I receive word back from my back office, I will give you a call back. Okay?

Speaker speaker_5: Okay.

Speaker speaker_1: Okay.

Speaker speaker_5: Sounds good.

Speaker speaker_1: Well, you have a wonderful day, all right?

Speaker speaker_5: Yeah. You too.

Speaker speaker_1: All right. Bye-bye.

Speaker speaker_5: Yeah. That's it. That's it. All right. Thanking you.