

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Hi, Justin. This is Sharon Talarico. How are you? I'm doing well, and yourself? I'm fine. Um, I believe I spoke with you last week. Um, I have not... I work for GHG Home Care through Norris Staffing- Okay. ... and I have not received my cards yet. Um, yeah. We'll take- You said you were talk to a supervisor and get back to me, and you haven't. Yeah. So I did reach out to my back office. It looks like I haven't received word back from them just yet. Um, so I haven't made the outbound call to you. But let me try pulling your file and then reach back out to them to get an update. Um, what's the last four of your Social? It's 7487. And for security purposes, could you verify your home address, including city, state and ZIP code? Yes. It's 603 George Street, Apartment 2, Throop, Pennsylvania, 18512. And confirm your date of birth. 9-14-68. And a good telephone number I have is 955-7922. That's correct. And the email address is- Um, one question- ... bear6898 at gmail? Yes. Okay. What we have- And one ques- one question for you. Um, can you give me the numbers off my card? Um, yeah. Let me check on that. Let's see here. All the numbers. I need to make doctor appointments and I need this stuff available to me. Totally understand. Um, so let's see. So looking at no history, I did reach out to the account manager to the back office. Um, checking the Audit tab, it looks like they have been reviewing your file, and the insurance carrier has told me your files are- I don't, I don't understand. I don't understand. What i- what is being reviewed? Th- there's money being taken out of my check, Justin, for all of these things. And I totally understand that. I have not received my card yet. I totally understand that. I did not receive a medical card. We're just... I totally understand you need a medical card. As of February 3rd. I have reached out... I have reached out to the back office. They are looking into this. Okay, well- It is more of a Norris Staffing thing. Okay, well, who can I talk to? Anything- Who can I speak with then right now? Uh, we don't have any supervisors available as of right now. Um, the next supervisor becomes available at 11:00 AM. So I mean, you could reach back out or I can provide you with their telephone number if need be. I t- I need my numbers from my card. I don't know what is being reviewed. This was all taken care of. There's nothing to review. I totally understand. So like I said, I can reach out- No, obviously, you don't. ... to my back office just to check for an update. I, I don't know what's being reviewed. Yes, I do. I need you to tell me what is being reviewed. Okay, so let's see here. So checking the calendar, it looks like Norris Staffing is not making the correct premium on you. So we're reaching out to the Norris Staffing to correct the premium and- Okay, now- ... then reaching out to the insurance carrier to make sure that you are becoming active in the coverage. Ugh. So like I said, what I can do, I can reach out to my back office, specifically my account manager that's responsible for Norris Staffing, to check on an update- Uh-huh. ... to see what is actually going on. And then once I do get an update- Okay. ... I can reach back out to you letting you know what's going on. So

the reason why I haven't reached out to you- Well, okay. ... is because I haven't received anything from my back office yet. Okay. Well, then somebody's not doing their job, obviously. Uh, we are doing our jobs. We're looking into the situation, ma'am. You're not the only one that's experiencing this problem. It's the whole Norris Staffing. Okay? So like I said, I can reach out to my back office- So- ... check an update and see what's going on. Okay. Now, you're saying that the premium isn't right. Okay. What are they taking out? What do you, what do you mean the premium isn't right? So your total premium is \$55.69. For some reason, Norris Staffing is taking \$49.91. So my back office, specifically my account manager- Ugh. ... needs to reach out to Norris Staffing to see why Norris Staffing is making the wrong deduction so they can correct them. Okay. So will you tell me what they're deducting for? Uh, le- Can you give me an itemized thing? And because I didn't take any kind of like, um, like web protection or whatever, like a privacy protection or whatever. I don't know if they're thinking I should get everything. Um, but if you can tell me what they're taking out for, then I can at least refer back to my paycheck, my payroll and see what, what that comes out to. Yes. So let's see here. Did... So give me one second. So you had a past enrollment. So let's list off the past enrollment. It was dental... Mm-hmm. ... um, for employee plus child- Mm-hmm. ... which we had this whole situation happen. We had the short-term disability for employee only. Mm-hmm. Which the dental was \$14.58. Um, den- or short-term dis- \$14 what? What was it? And 58 cents. 58 cents? Okay. And the short-term- The short-term was \$4.20. Mm-hmm. The term life for employee plus child was 90 cents. Okay. Well, this isn't employee plus child- Okay, so let me- ... anymore. ... go back to the current enrollment. And it, it- So, give me one second. ... wasn't. Th- that was the whole reason I had to call and enroll. Okay, let's see. So, checking that history, you called back on January 31st. You advised to change coverage to employee only. You also requested to add the free RX, which was \$5.99. Okay. Um, that was the free RX, right? Correct. Um, okay. \$5.99, mm-hmm. And then you requested the virtual primary care as well for \$5.99- Mm-hmm. ... as well. Mm-hmm. Behavioral health for \$1.41. Mm-hmm. Critical illness for \$2.33. Mm-hmm. Group accident for \$1.86. Mm-hmm. And then ID experts for \$1.80. What is ID expert? So, the ID experts was the extra security protection for online. Okay. That's, th- that's what I didn't take. But there is one thing that I did that costs 23 some odd dollars, and that would be- Uh- ... the medical. Correct. ... part of my- The VIP Classic 'cause you switched everything- Mm-hmm. ... that you had before to employee only. Oh. Okay, but I didn't. That's what I'm saying. I didn't switch that. They switched that to employee only, and I called to confirm that it will be employee only, and did everything on pho- on the line with Pearl, I believe her name was. Correct. That's what I- And- ... I, I see that I- ... this is what I gave her. Right, so now the VIP Classic is what? How much? \$23.69. Mm-hmm. Okay. So, that looks like, um... W- and is there vision on here? Because I did have a- Yes. ... vision coverage. Vision was- Also. ... \$2.42. Uh-huh. And then you also had- Okay. ... dental at \$5.40. Uh-huh. And then short-term disability at \$4.20. Okay, wait a minute here. Um, short term. What was that again? I'm sorry. Uh, short term was- The short term? ... \$4.20. Okay. And, and the dental was \$5.40. Okay. Um, all right. That seems like everything that I told her ex- except for the ID thing. I didn't want that. Um... and, um, but like I said, uh, to you before, I didn't, I didn't enroll in this at all until I called on January 31st, and the reason I had to enroll is because they said that they switched my coverage and put it as employee only. That's what I wanted to begin with. N- like, not then. At that point, I mean, it was s- my son was still covered, but being that they s- they did that, like, right at the perfect time 'cause I was gonna

call and have my son taken off because he got medical insurance through his dad. On his own, but through, through his dad somehow. So, th- uh, th- that's the whole reason that I had to call and do all this is because they put it as employee only, and my son was covered beforehand, but I wasn't gonna have him covered. So, it's still at employee only. So, that's what I'm, that's what I'm saying. Um, like, I didn't enroll. They enrolled me. My company, the people I work for. I had no idea insurance... I just got this, the first insurance like a month or a month and a half before, and I went through a problem... or two months, maybe, and I had a huge problem then getting my cards and, and getting it to go into effect. You could probably look back and see 'cause, if that... 'cause that was through Norstaffing as well. So, like, this is, like, the second time that this is happening to me with two insurances. So, I'm just not understanding, um, like, m- what needs verification. I, I, all I want is my numbers for my card. Like, am I covered or am I not covered? I, I, did I have a lapse of coverage or am, am I not lapsed in coverage? Um, like I said, the... like I said, Norstaffing is making the wrong deductions on you. Your total premium is \$55.69 when in actuality they keep making \$49.91. So, like I said, my account manager needs to reach out to Norstaffing to confirm why Norstaffing keeps making the wrong deductions on you, and- Oh. ... the reason why I haven't made an outbound call to you just yet is because- Right, 'cause you didn't- ... I- ... hear that. ... haven't received- Right. Correct. Gotcha. Um, so they're, th- it's supposed to be \$55 and some odd cents being taken out? Correct, \$55.69. \$55.69. Okay. All right. Um-Okay. Uh, so I guess this can go on, like for weeks, months, or whatever? So- Um, no. Honestly I- honestly I do not know. Um, like I said- Mm-hmm. ... I can reach out to the back office and then once I have an update, I can reach back out to you letting you know when it will be- Right. ... corrected. Right. Okay. And, um, by any chance do you have the number for Nora Staffing? Um, I honestly do not. Um, I would just- Okay. ... go on Google and type in "Nora Staffing local branch near me," and that should pull up a number for you. Okay. All right. Justin, I'm sorry. I apologize to you. I don't... I know this isn't your fault, um, at all. So- No worries. 100%. I do apologize. Um, I'm just... I'm going through health issues right now and I need this. And I have no numbers. I have nothing to give doctors. So, if I'm covered under the medical and they're taking out the \$23.69, then I don't know what the issue is, as far as like, like s- figure it out, like later. I... It's obviously like a \$5 thing that is, is being taken out, \$5.99 or five... wha- whatever, \$4, whatever it is. The difference between \$55 and 69 cents that doesn't cover my medical. So, it, it... I need, I need my numbers. I need my numbers for the, the medical. Um- I totally understand. So like I said, I can reach out to the back office and once I have an update, I can give you a call back, okay? Oh, alrighty. Thank you. You're welcome. I appreciate it. Thank you. Is there anything else I can help you with today, Sharon? N- no, that'll be all. Thanks, dear. You're welcome. Have a good day. You have a great day. You as well. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Cart. This is Justin. How can I help you today?

Speaker speaker_1: Hi, Justin. This is Sharon Talarico. How are you?

Speaker speaker_0: I'm doing well, and yourself?

Speaker speaker_1: I'm fine. Um, I believe I spoke with you last week. Um, I have not... I work for GHG Home Care through Norris Staffing-

Speaker speaker_0: Okay.

Speaker speaker_1: ... and I have not received my cards yet.

Speaker speaker_0: Um, yeah. We'll take-

Speaker speaker_1: You said you were talk to a supervisor and get back to me, and you haven't.

Speaker speaker_0: Yeah. So I did reach out to my back office. It looks like I haven't received word back from them just yet. Um, so I haven't made the outbound call to you. But let me try pulling your file and then reach back out to them to get an update. Um, what's the last four of your Social?

Speaker speaker_1: It's 7487.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and ZIP code?

Speaker speaker_1: Yes. It's 603 George Street, Apartment 2, Throop, Pennsylvania, 18512.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: 9-14-68.

Speaker speaker_0: And a good telephone number I have is 955-7922.

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email address is-

Speaker speaker_1: Um, one question-

Speaker speaker_0: ... bear6898 at gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. What we have-

Speaker speaker_1: And one ques- one question for you. Um, can you give me the numbers off my card?

Speaker speaker_0: Um, yeah. Let me check on that. Let's see here.

Speaker speaker_1: All the numbers. I need to make doctor appointments and I need this stuff available to me.

Speaker speaker_0: Totally understand. Um, so let's see. So looking at no history, I did reach out to the account manager to the back office. Um, checking the Audit tab, it looks like they

have been reviewing your file, and the insurance carrier has told me your files are-

Speaker speaker_1: I don't, I don't understand. I don't understand. What i- what is being reviewed? Th- there's money being taken out of my check, Justin, for all of these things.

Speaker speaker_0: And I totally understand that.

Speaker speaker_1: I have not received my card yet.

Speaker speaker_0: I totally understand that.

Speaker speaker_1: I did not receive a medical card.

Speaker speaker_0: We're just... I totally understand you need a medical card.

Speaker speaker_1: As of February 3rd.

Speaker speaker_0: I have reached out... I have reached out to the back office. They are looking into this.

Speaker speaker_1: Okay, well-

Speaker speaker_0: It is more of a Norris Staffing thing.

Speaker speaker_1: Okay, well, who can I talk to?

Speaker speaker_0: Anything-

Speaker speaker_1: Who can I speak with then right now?

Speaker speaker_0: Uh, we don't have any supervisors available as of right now. Um, the next supervisor becomes available at 11:00 AM. So I mean, you could reach back out or I can provide you with their telephone number if need be.

Speaker speaker_1: I t- I need my numbers from my card. I don't know what is being reviewed. This was all taken care of. There's nothing to review.

Speaker speaker_0: I totally understand. So like I said, I can reach out-

Speaker speaker_1: No, obviously, you don't.

Speaker speaker_0: ... to my back office just to check for an update.

Speaker speaker_1: I, I don't know what's being reviewed.

Speaker speaker_0: Yes, I do.

Speaker speaker_1: I need you to tell me what is being reviewed.

Speaker speaker_0: Okay, so let's see here. So checking the calendar, it looks like Norris Staffing is not making the correct premium on you. So we're reaching out to the Norris Staffing to correct the premium and-

Speaker speaker_1: Okay, now-

Speaker speaker_0: ... then reaching out to the insurance carrier to make sure that you are becoming active in the coverage.

Speaker speaker_1: Ugh.

Speaker speaker_0: So like I said, what I can do, I can reach out to my back office, specifically my account manager that's responsible for Norris Staffing, to check on an update-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... to see what is actually going on. And then once I do get an update-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I can reach back out to you letting you know what's going on. So the reason why I haven't reached out to you-

Speaker speaker_1: Well, okay.

Speaker speaker_0: ... is because I haven't received anything from my back office yet.

Speaker speaker_1: Okay. Well, then somebody's not doing their job, obviously.

Speaker speaker_0: Uh, we are doing our jobs. We're looking into the situation, ma'am. You're not the only one that's experiencing this problem. It's the whole Norris Staffing. Okay? So like I said, I can reach out to my back office-

Speaker speaker_1: So-

Speaker speaker_0: ... check an update and see what's going on.

Speaker speaker_1: Okay. Now, you're saying that the premium isn't right. Okay. What are they taking out? What do you, what do you mean the premium isn't right?

Speaker speaker_0: So your total premium is \$55.69. For some reason, Norris Staffing is taking \$49.91. So my back office, specifically my account manager-

Speaker speaker_1: Ugh.

Speaker speaker_0: ... needs to reach out to Norris Staffing to see why Norris Staffing is making the wrong deduction so they can correct them.

Speaker speaker_1: Okay. So will you tell me what they're deducting for?

Speaker speaker_0: Uh, le-

Speaker speaker_1: Can you give me an itemized thing? And because I didn't take any kind of like, um, like web protection or whatever, like a privacy protection or whatever. I don't know if they're thinking I should get everything. Um, but if you can tell me what they're taking out for, then I can at least refer back to my paycheck, my payroll and see what, what that comes out to.

Speaker speaker_0: Yes. So let's see here. Did... So give me one second. So you had a past enrollment. So let's list off the past enrollment. It was dental...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, for employee plus child-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... which we had this whole situation happen. We had the short-term disability for employee only.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Which the dental was \$14.58. Um, den- or short-term dis-

Speaker speaker_1: \$14 what? What was it?

Speaker speaker_0: And 58 cents.

Speaker speaker_1: 58 cents? Okay. And the short-term-

Speaker speaker_0: The short-term was \$4.20.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The term life for employee plus child was 90 cents.

Speaker speaker_1: Okay. Well, this isn't employee plus child-

Speaker speaker_0: Okay, so let me-

Speaker speaker_1: ... anymore.

Speaker speaker_0: ... go back to the current enrollment.

Speaker speaker_1: And it, it-

Speaker speaker_0: So, give me one second.

Speaker speaker_1: ... wasn't. Th- that was the whole reason I had to call and enroll.

Speaker speaker_0: Okay, let's see. So, checking that history, you called back on January 31st. You advised to change coverage to employee only. You also requested to add the free RX, which was \$5.99.

Speaker speaker_1: Okay. Um, that was the free RX, right?

Speaker speaker_0: Correct.

Speaker speaker_1: Um, okay. \$5.99, mm-hmm.

Speaker speaker_0: And then you requested the virtual primary care as well for \$5.99-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... as well.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Behavioral health for \$1.41.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Critical illness for \$2.33.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Group accident for \$1.86.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then ID experts for \$1.80.

Speaker speaker_1: What is ID expert?

Speaker speaker_0: So, the ID experts was the extra security protection for online.

Speaker speaker_1: Okay. That's, th- that's what I didn't take. But there is one thing that I did that costs 23 some odd dollars, and that would be-

Speaker speaker_0: Uh-

Speaker speaker_1: ... the medical.

Speaker speaker_0: Correct.

Speaker speaker_1: ... part of my-

Speaker speaker_0: The VIP Classic 'cause you switched everything-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that you had before to employee only.

Speaker speaker_1: Oh. Okay, but I didn't. That's what I'm saying. I didn't switch that. They switched that to employee only, and I called to confirm that it will be employee only, and did everything on pho- on the line with Pearl, I believe her name was.

Speaker speaker_0: Correct. That's what I-

Speaker speaker_1: And-

Speaker speaker_0: ... I, I see that I-

Speaker speaker_1: ... this is what I gave her. Right, so now the VIP Classic is what? How much?

Speaker speaker_0: \$23.69.

Speaker speaker_1: Mm-hmm. Okay. So, that looks like, um... W- and is there vision on here? Because I did have a-

Speaker speaker_0: Yes.

Speaker speaker_1: ... vision coverage.

Speaker speaker_0: Vision was-

Speaker speaker_1: Also.

Speaker speaker_0: ... \$2.42.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then you also had-

Speaker speaker_1: Okay.

Speaker speaker_0: ... dental at \$5.40.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then short-term disability at \$4.20.

Speaker speaker_1: Okay, wait a minute here. Um, short term. What was that again? I'm sorry.

Speaker speaker_0: Uh, short term was-

Speaker speaker_1: The short term?

Speaker speaker_0: ... \$4.20.

Speaker speaker_1: Okay. And, and the dental was \$5.40. Okay. Um, all right. That seems like everything that I told her ex- except for the ID thing. I didn't want that. Um... and, um, but like I said, uh, to you before, I didn't, I didn't enroll in this at all until I called on January 31st, and the reason I had to enroll is because they said that they switched my coverage and put it as employee only. That's what I wanted to begin with. N- like, not then. At that point, I mean, it was s- my son was still covered, but being that they s- they did that, like, right at the perfect time 'cause I was gonna call and have my son taken off because he got medical insurance through his dad. On his own, but through, through his dad somehow. So, th- uh, th- that's the whole reason that I had to call and do all this is because they put it as employee only, and my son was covered beforehand, but I wasn't gonna have him covered. So, it's still at employee only. So, that's what I'm, that's what I'm saying. Um, like, I didn't enroll. They enrolled me. My company, the people I work for. I had no idea insurance... I just got this, the first insurance like a month or a month and a half before, and I went through a problem... or two months, maybe, and I had a huge problem then getting my cards and, and getting it to go into effect. You could probably look back and see 'cause, if that... 'cause that was through Norstaffing as well. So, like, this is, like, the second time that this is happening to me with two insurances. So, I'm just not understanding, um, like, m- what needs verification. I, I, all I want is my numbers for my card. Like, am I covered or am I not covered? I, I, did I have a lapse of coverage or am, am I not lapsed in coverage?

Speaker speaker_0: Um, like I said, the... like I said, Norstaffing is making the wrong deductions on you. Your total premium is \$55.69 when in actuality they keep making \$49.91. So, like I said, my account manager needs to reach out to Norstaffing to confirm why Norstaffing keeps making the wrong deductions on you, and-

Speaker speaker_1: Oh.

Speaker speaker_0: ... the reason why I haven't made an outbound call to you just yet is because-

Speaker speaker_1: Right, 'cause you didn't-

Speaker speaker_0: ... I-

Speaker speaker_1: ... hear that.

Speaker speaker_0: ... haven't received-

Speaker speaker_1: Right.

Speaker speaker_0: Correct.

Speaker speaker_1: Gotcha. Um, so they're, th- it's supposed to be \$55 and some odd cents being taken out?

Speaker speaker_0: Correct, \$55.69.

Speaker speaker_1: \$55.69. Okay. All right. Um-Okay. Uh, so I guess this can go on, like for weeks, months, or whatever? So-

Speaker speaker_0: Um, no. Honestly I- honestly I do not know. Um, like I said-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I can reach out to the back office and then once I have an update, I can reach back out to you letting you know when it will be-

Speaker speaker_1: Right.

Speaker speaker_0: ... corrected.

Speaker speaker_1: Right. Okay. And, um, by any chance do you have the number for Nora Staffing?

Speaker speaker_0: Um, I honestly do not. Um, I would just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... go on Google and type in "Nora Staffing local branch near me," and that should pull up a number for you.

Speaker speaker_1: Okay. All right. Justin, I'm sorry. I apologize to you. I don't... I know this isn't your fault, um, at all. So-

Speaker speaker_0: No worries. 100%.

Speaker speaker_1: I do apologize. Um, I'm just... I'm going through health issues right now and I need this. And I have no numbers. I have nothing to give doctors. So, if I'm covered under the medical and they're taking out the \$23.69, then I don't know what the issue is, as far

as like, like s- figure it out, like later. I... It's obviously like a \$5 thing that is, is being taken out, \$5.99 or five... wha- whatever, \$4, whatever it is. The difference between \$55 and 69 cents that doesn't cover my medical. So, it, it... I need, I need my numbers. I need my numbers for the, the medical. Um-

Speaker speaker_0: I totally understand. So like I said, I can reach out to the back office and once I have an update, I can give you a call back, okay?

Speaker speaker_1: Oh, alrighty. Thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_1: I appreciate it. Thank you.

Speaker speaker_0: Is there anything else I can help you with today, Sharon?

Speaker speaker_1: N- no, that'll be all. Thanks, dear.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Have a good day.

Speaker speaker_0: You have a great day. You as well.

Speaker speaker_1: Thank you.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Bye-bye.