

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm, how can I help you? Hi, Malcolm. My name is Stephanie Socker. Um, so I have insurance with Clinical Resources of Staffing, um, and we get paid weekly. And I'm just double checking to make sure that I have coverage for this week. You say Clinical Staffing? I think it's, it's either Clinical Resource Staffing or Clinical Staffing Resources. What's the last four of your social? I think it's Clinical... I'm sorry? What's the last four of your social? Um, 3989. Let's see. For security purposes, can you verify your full social for me? 291543989. 291543989, you said? Eight nine. Correct, eight nine. 3989. Okay. So let's see. It looks like no deduction has been taken since December. Actually- Okay. ... for security purposes, can you verify your address and date of birth for me? It's 31336 Amberview, uh, Ambeview Bend, Wesley Chapel, Florida 33545. Um, because it should have been something that was, that came out on the... Hold on a second. 27th, which covers this week. Um, but I just wanted to make sure. It should... It looks like the- Something should have- It looks like the last deduction, the last week that you got active coverage was December 16th through the 22nd. Since then no deduction has been taken to pay for your coverage. Okay. Um, okay. I... Can I make a payment with you for- Sorry, if you made a payment, you would have to pay for the weeks of December 23rd to the 29th, as well as this week. Okay.' Cause they, I mean, it should have, something should have come out last, on the 27th 'cause I, they took money out of my paycheck. They should... Kept asking me to call, figure it out. We've had issues before. I need their credit card to pay for the insurance 'cause they don't take American Express. You don't, you don't take American Express, right? They should check my wallet downstairs. Um. Mm-hmm. Sure. Let me... You mind if I put you on a brief hold? Um, sure, sure. Thank you. Take him with those five cards and... Thank you, thank you. How you doing, Ms. Stephanie? Yes. Okay. So is it your name on the card? I'm sorry? For the payment? Will it be your name on the card? Yes, ma'am. Well, let- let me... I just wanna double check because, um, you're saying that there has been no payment? Is there... Um, wait, hold on. Let me get my calendar. I know... So there should have been a payment on the 13th, 19th, and 27th. Is that not true? Is that not what you have for your records? Because I'm getting... They're taken out of my paycheck. So they took the 123.74? So the way that it works, the deductions come out a week prior to the following week. So the last deduction that we have is from the week of December 16th through the 22nd, because that week would've paid for the 23rd through the 29th. So it doesn't look like a deduction- Okay. Let's see. ... was taken from those payments. Hold on. Hold on a second. So I'm assuming... So the 13th... I'm confused. So is it gonna be a week after the payment? Because if I can- A week prior. A week prior. So the... So I see in December, the coverage is from the 2nd from the 8th. That deduction, there's no deduction taken from that week to pay for- Okay. ... December 9th

through the 15th. Okay. And you'll see, there was a deduction taken from that week to pay for the 16th through the 22nd. Okay. But there was no deduction taken from that week to pay for the 23rd through the 29th. Nor the 30th or the- So 'cause there was... There should have been a deduction on the... Okay, so the t- the 20th was a paycheck, so I should have gotten... Um, there should have been a deduction on the 23rd, and it should have been a duct- deduction for the 30th, then. 'Cause I- I mean, they're taking it out of my paycheck. I got, I guess... I get paid on the Friday before the deduction comes out. And I know for a fact that my re- paycheck reflects that. So you have the pay stub that says the deductions were taken on the 6th of December to pay for the week of the 9th through the 15th? Mm-hmm. And then also the pay stub from 16/22? So I don't- Yeah. I don't get a pay stub, but, um, I know what my paychecks are when I... when everything's said and done. So in order for us to se- get an investigation going to see, we would need the... We would need those pay stubs. I mean, so you're... I mean, 'cause then you're gonna make me pay for all those weeks when I know for a fact has come out of my paycheck. We wouldn't have it. So we don't have access to your pay stubs or anything like that. That's why we're asking you to get the documentation. All we can see is, is when deductions are put in the system. And it doesn't look like... So based off what I'm seeing, no deduction was taken from December 16th through the 22nd to pay for the 23rd through the 29th. And no deduction was taken from the 23rd through the 29th to pay for the 30th through the 5th. Okay. Okay. That's messed up. And I don't honestly know how to, how to clear that up. It's still... Your job should have- Who do I- ... your pay stub. I would reach out to your job, uh, clinical staff and make sure- I never get... I never get a paycheck. It just gets, uh, automatically deducted, and I... It's posted to my account. I don't get a pay stub. They have... They have to have some kind of record of pay stubs so you can keep... For you, for scenarios like this. So I would reach out to clinical, clinical staff and, and see if you will be able to get that. Because otherwise, we wouldn't be able to do any investigation- Okay. ... because there's no proof that deductions were made. Okay. Okay. I'll have to also call them. You want me to call back and tell- And did you... Did you want to hold off on making a direct payment until you hear back? Well, yeah, 'cause I mean, if you're... You're indicating that there's been no payment, but I know it's coming out of my paycheck. There's, like, no doubt about it, like, I'm... All right, hold on. Well, all right. Well, let me make some calls. So I'm assuming- And I have to call you back. They go in- All right. So we are... We're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. So if once I do a payment, when does it go into effect? Immediately? Or is there a- Yes, ma'am. If you make a direct payment, yes, ma'am. Okay. Okay. Thank you. No problem, Ms. \*\*\*\*\*. Was there anything else I can help you with today? Uh, no, that's it. Thanks. But I do believe if you make a direct payment, you do have to give us some time to reflect it and then carry your system as well, though. If you do- How... What's, what's the time period of that? It would be 24 hours, I believe. Okay. Okay. Thanks. No problem. Was there anything else I can help with today? No, no. That's, that's it. Okay, so now I'm gonna physically hang up. Hope you have a great rest of your week. Thanks. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in a Card. This is Malcolm, how can I help you?

Speaker speaker\_2: Hi, Malcolm. My name is Stephanie Socker. Um, so I have insurance with Clinical Resources of Staffing, um, and we get paid weekly. And I'm just double checking to make sure that I have coverage for this week.

Speaker speaker\_1: You say Clinical Staffing?

Speaker speaker\_2: I think it's, it's either Clinical Resource Staffing or Clinical Staffing Resources.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: I think it's Clinical... I'm sorry?

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: Um, 3989.

Speaker speaker\_1: Let's see. For security purposes, can you verify your full social for me?

Speaker speaker\_2: 291543989.

Speaker speaker\_1: 291543989, you said?

Speaker speaker\_2: Eight nine. Correct, eight nine. 3989.

Speaker speaker\_1: Okay. So let's see. It looks like no deduction has been taken since December. Actually-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... for security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: It's 31336 Amberview, uh, Ambeview Bend, Wesley Chapel, Florida 33545. Um, because it should have been something that was, that came out on the... Hold on a second. 27th, which covers this week. Um, but I just wanted to make sure.

Speaker speaker\_1: It should... It looks like the-

Speaker speaker\_2: Something should have-

Speaker speaker\_1: It looks like the last deduction, the last week that you got active coverage was December 16th through the 22nd. Since then no deduction has been taken to pay for your coverage.

Speaker speaker\_2: Okay. Um, okay. I... Can I make a payment with you for-

Speaker speaker\_1: Sorry, if you made a payment, you would have to pay for the weeks of December 23rd to the 29th, as well as this week.

Speaker speaker\_2: Okay.' Cause they, I mean, it should have, something should have come out last, on the 27th 'cause I, they took money out of my paycheck.

Speaker speaker\_3: They should... Kept asking me to call, figure it out. We've had issues before.

Speaker speaker\_2: I need their credit card to pay for the insurance 'cause they don't take American Express. You don't, you don't take American Express, right?

Speaker speaker\_3: They should check my wallet downstairs. Um.

Speaker speaker\_1: Mm-hmm. Sure. Let me... You mind if I put you on a brief hold?

Speaker speaker\_2: Um, sure, sure.

Speaker speaker\_1: Thank you.

Speaker speaker\_3: Take him with those five cards and... Thank you, thank you.

Speaker speaker\_1: How you doing, Ms. Stephanie?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. So is it your name on the card?

Speaker speaker\_2: I'm sorry? For the payment?

Speaker speaker\_1: Will it be your name on the card? Yes, ma'am.

Speaker speaker\_2: Well, let- let me... I just wanna double check because, um, you're saying that there has been no payment? Is there... Um, wait, hold on. Let me get my calendar. I know... So there should have been a payment on the 13th, 19th, and 27th. Is that not true? Is that not what you have for your records? Because I'm getting... They're taken out of my paycheck.

Speaker speaker\_1: So they took the 123.74? So the way that it works, the deductions come out a week prior to the following week. So the last deduction that we have is from the week of December 16th through the 22nd, because that week would've paid for the 23rd through the 29th. So it doesn't look like a deduction-

Speaker speaker\_2: Okay. Let's see.

Speaker speaker\_1: ... was taken from those payments.

Speaker speaker\_2: Hold on. Hold on a second. So I'm assuming... So the 13th... I'm confused. So is it gonna be a week after the payment? Because if I can-

Speaker speaker\_1: A week prior. A week prior. So the... So I see in December, the coverage is from the 2nd from the 8th. That deduction, there's no deduction taken from that week to pay for-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... December 9th through the 15th.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And you'll see, there was a deduction taken from that week to pay for the 16th through the 22nd.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But there was no deduction taken from that week to pay for the 23rd through the 29th. Nor the 30th or the-

Speaker speaker\_2: So 'cause there was... There should have been a deduction on the... Okay, so the t- the 20th was a paycheck, so I should have gotten... Um, there should have been a deduction on the 23rd, and it should have been a duct- deduction for the 30th, then. 'Cause I- I mean, they're taking it out of my paycheck. I got, I guess... I get paid on the Friday before the deduction comes out. And I know for a fact that my re- paycheck reflects that.

Speaker speaker\_1: So you have the pay stub that says the deductions were taken on the 6th of December to pay for the week of the 9th through the 15th?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then also the pay stub from 16/22?

Speaker speaker\_2: So I don't-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: I don't get a pay stub, but, um, I know what my paychecks are when I... when everything's said and done.

Speaker speaker\_1: So in order for us to se- get an investigation going to see, we would need the... We would need those pay stubs.

Speaker speaker\_2: I mean, so you're... I mean, 'cause then you're gonna make me pay for all those weeks when I know for a fact has come out of my paycheck.

Speaker speaker\_1: We wouldn't have it. So we don't have access to your pay stubs or anything like that. That's why we're asking you to get the documentation. All we can see is, is when deductions are put in the system. And it doesn't look like... So based off what I'm seeing, no deduction was taken from December 16th through the 22nd to pay for the 23rd through the 29th. And no deduction was taken from the 23rd through the 29th to pay for the 30th through the 5th.

Speaker speaker\_2: Okay. Okay. That's messed up. And I don't honestly know how to, how to clear that up. It's still...

Speaker speaker\_1: Your job should have-

Speaker speaker\_2: Who do I-

Speaker speaker\_1: ... your pay stub. I would reach out to your job, uh, clinical staff and make sure-

Speaker speaker\_2: I never get... I never get a paycheck. It just gets, uh, automatically deducted, and I... It's posted to my account. I don't get a pay stub.

Speaker speaker\_1: They have... They have to have some kind of record of pay stubs so you can keep... For you, for scenarios like this. So I would reach out to clinical, clinical staff and, and see if you will be able to get that. Because otherwise, we wouldn't be able to do any investigation-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... because there's no proof that deductions were made.

Speaker speaker\_2: Okay. Okay. I'll have to also call them. You want me to call back and tell-

Speaker speaker\_1: And did you... Did you want to hold off on making a direct payment until you hear back?

Speaker speaker\_2: Well, yeah, 'cause I mean, if you're... You're indicating that there's been no payment, but I know it's coming out of my paycheck. There's, like, no doubt about it, like, I'm... All right, hold on. Well, all right. Well, let me make some calls.

Speaker speaker\_4: So I'm assuming-

Speaker speaker\_2: And I have to call you back.

Speaker speaker\_4: They go in-

Speaker speaker\_1: All right. So we are... We're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker\_2: So if once I do a payment, when does it go into effect? Immediately? Or is there a-

Speaker speaker\_1: Yes, ma'am. If you make a direct payment, yes, ma'am.

Speaker speaker\_2: Okay. Okay. Thank you.

Speaker speaker\_1: No problem, Ms. \*\*\*\*\* . Was there anything else I can help you with today?

Speaker speaker\_2: Uh, no, that's it. Thanks.

Speaker speaker\_1: But I do believe if you make a direct payment, you do have to give us some time to reflect it and then carry your system as well, though. If you do-

Speaker speaker\_2: How... What's, what's the time period of that?

Speaker speaker\_1: It would be 24 hours, I believe.

Speaker speaker\_2: Okay. Okay. Thanks.

Speaker speaker\_1: No problem. Was there anything else I can help with today?

Speaker speaker\_2: No, no. That's, that's it.

Speaker speaker\_1: Okay, so now I'm gonna physically hang up. Hope you have a great rest of your week.

Speaker speaker\_2: Thanks. Bye.