

## **Transcript: Malcolm**

**Nash-4624606462787584-5682967572692992**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. ... benefits in the card. This is Malcolm. How can I help you? Yes, hi. Um, I was in the emergency room last night, but before I went to the emergency room also, I was trying to pull up my records but when I tried to log in, it said that my account has been disabled but yet you guys take cash out of my check every week. I'm trying to see what's going on and I'm trying to also see why haven't I received a card inside the mail. What staff or company do you work for, sir? I work for Firstella. What's the last four of your social security number? 2019. First name? Uh, Anthony. Last name? E-W-E-L-L. For security purposes, can you verify your address and date of birth for me? Uh, it is 1912 Goodwill Street, Apartment C. Uh, and the birth date is 6-6-80. I need to see the state and ZIP code as well. Oh. Las Vegas, Nevada, 89106. Thank you. So your phone number is 773-3064? Yeah. And your email is ewellanthony6@gmail.com? Yeah. Thank you. So with your medical card, you have to call and request it if you want it to be sent physically, otherwise it's only sent via email. Well, I haven't even received the email and yes, I would like for the card to be sent inside the mail because you guys claim that you guys had a 24-hour customer service, but when I called and it was only about, like, 11:00 something, um, it said that you guys were closed. So I don't even see why the site would say it's, it's 24 hours customer service if it's not 24 hours customer service. But I can't afford to be actually heading to the store because now I, you know, I had to pay for the prescription and stuff like that, but part of the plan I got says that it's free prescriptions, but I had to pay for my son's prescriptions last night. So the thing is that you guys are taking over \$60 every week out of my check, you know, and I shouldn't have these complications. And you guys should have sent me a card. So all I'm trying to figure out, like, why does the account number on the thing or you know what I'm saying, something, I mean, I need some type of proof that I have because otherwise, you know, I'm just saying, like, I don't have any proof that I got insurance except for the fact that you guys are taking insurance out of my check, but at the time that I needed the insurance, I don't have a card, I can't pull anything up online and there, and there isn't any customer service. Okay. So with your prescriptions, I'm assuming, referring to the FreeRx, have you been to the FreeRx website and, and claimed your account? No, I, I wasn't told that I had to go to FreeRx and claim my account. The thing I'm saying is that I, I haven't received anything from you guys except for seeing that... I haven't received anything from you guys except for saying that my thing was activated and then when I tried to, then when I tried to, uh, access it last night, it said my account has been disabled. So I don't know how my account has been... So I'm not sure when you're referring to your account being disabled. Hoping in it right now it looks like your coverage is active. It's been active since December 23rd. It does take one to two weeks for your cards to get to you physically, and when I do see, when I looked on file, there wasn't, it didn't say apartment, it just said, just had a C next to it, so

maybe your card got lost in the mail because there was no definite, there was no definite number for them to find or to send you an ID card. So what I'm doing right now, I'm going to send them to your email. If you want to access to your FreeRx, you're going to have to go to the FreeRx website and claim your account and that will give you access to your cards for your medication. I'm going to put in a request for your card to be sent to you again physically with the address, with the full address now, and that will take one to two weeks. Okay. So now as far as the plan, the, as far as the plan, you have the plan for me and, for me and my child also, right? Yes, sir. Okay. And is it possible that you can, uh, that you can state all of the things that I am covered for? Yes, sir. Give me one moment. I'm working on getting your ID card for you. So it looks like you have the FreeRx, the VIP Standard, the dental, short term disability, life insurance, vision and the IDX. Uh, so I got the, mmm, I got the vision, I got the dental. I got... you say sh- short-term disability. I got the, the life insurance, right? Yes, sir. And then, I got the VIP+, and everything that you had... everything that you had just named, I have that for... That's going to cover me and my son, correct? Everything but the short-term disability, yes. Okay. And so, um, okay. I had seen something else that I was charged also for I, I... The identity theft. Um- Yes, sir. That's the IDA, Chris. Okay. Okay. So, um, yeah, I need that. That is 1912 Goodwill Street. That's G-O-O-D-W-I-L-L Street, Apartment C, Las Vegas, Nevada, 89106, right? Yes, sir. Yes, sir. Okay. I can send it to that email. You need that address. Okay. And you said that you are sending something to the email? Yes, sir. I'm sending you your medical card, your dental card, and your vision card. Wait, hold on. You say you're sending my medical card, my dental card, the vision card and what? Just those three cards, sir. Those are the only three that I have access to. Your FreeRx card, you would have to go to FreeRx and claim your account, and you have to see that when you log in for yourself. Okay. And so, and so, um, and so, um. So, um, I don't have to have something to have, like, um, am I going to have to have, like, a... Am I going to have to have some type of a account number for FreeRx or something like that? Or what? It's just gonna- It should, it should show up, it should show up right when you log in. Huh? Yes, sir. It should show up right when you log in. Okay. Well, well, to log in to the FreeRx, don't I gotta have, like, a password or something like that? No, sir. You go to the website. Since you already... It's already active since your coverage is active. Actually, I, I see that this week your coverage isn't active, because it looked like no deduction was taken from last week to pay for this week's coverage. But we... Since your coverage has been active you should be able to go and claim your account. All it's, all it's going to say... You go to Member Login, and then you go to Claim... I keep on- Give me one moment. I'm, I'm at, I'm on the website right now. You go to New User Registration, and then you put in your first name, your last name, your email, and your Social Security number, and then you hit Start Registration and then it should, it will, should be easy from there. Okay. And so, you say because, yeah, because I... Because the, the, the company that I work for, it, it seems that, you know, like, as far as, as far as, like, this past week, you know, that they had did the VIP+ too, or something like that. But, um, you know, um, some of the stuff wasn't active or whatever, or, you know, some of the stuff wasn't actually took out. And so, I'm trying to figure out if everything is gonna be back active this week and stuff like that, um, bec-... Okay, so now, I hope that... I hope that they aren't going to try to char-... So, if I got the VIP, the standard, then I got something for my child, they aren't going to try to charge me the VIP standard, uh, the stuff for my child and then the... And then also have the, the VIP+ on that too, right? No, sir. You're only enrolled into the VIP Standard

plan. You shouldn't have any charges for VIP+. Well, hold on. And you can't reclaim the plus. Hold on. Uh, just, just, just give me one second, please. Are you still there? Yes, sir. Um, um, yes. I got charged the... See, um, I have... Okay, usually it's 9.59 for dental term life, it's 2.54, medical is 3.99. I got the VIP standard, which is 33.68, the FreeRx, which is 6.99, the VIP+, which is 4.92. Uh, identity theft, 2.70. Disability, 3.94. And it says... Uh, so I don't know if the VIP+. So that might be a typo on your end, because vision, vision is the one that's \$4.92. Yeah. Yes. I- it says V-... it says the, uh... So, but as of far as the, as far as what just happened this past week 'cause I'm... Because right now I'm staring at the pay stub that they sent me to my email and it says, "VIP Plus 2 is \$33.68." And they charged me for Vision, which is \$4.92, and, uh, they charged me \$3.94 for the disability. So, as far as this past week, those are the only things that I was charged for. I wasn't charged for the Free Rx, I wasn't charged for the dental or the term life. So, um, I don't know what exactly is going on with that, um, but, yeah, the only thing that they charged me this past, this past, uh, week was the \$3.94 for the disability. It says, it says BIC. What does that stand for? Benefits in the card. Okay. So, it says, "BIC disability \$3.94." It says, "BIC VIP plus two, um, \$33.68." And then it says, "VIP Vision, uh, \$4.92." So, um, yeah, that's the only thing that I think I was charged for this past, as far as the week. Um, so I don't know. Um, so that's probably why you're saying that some of the stuff isn't active, like, 'cause you had just said the free... You just said the Free Rx, uh, isn't up to date, right? That is what you just said earlier inside the conversation? No, sir. I was saying if your coverage isn't active. Th- I said, I was telling you that your coverage isn't active as of this week. Right. I'm saying you should still should be able to access your Free Rx even though no coverage is active this week because you had active coverage last week. Right. So, but the... Okay, but, but... Okay, so how come the coverage isn't active this week? Because no deduction was taken last week to pay for this week's coverage. Because they take the, they take deductions a week prior to pay for the following week. Right, and so, that's what I'm saying. So, you're saying that I'm not supposed to be charged for VIP Plus, but last week I was charged for VIP Plus and they didn't charge me for the VIP Standard. And usually... Okay, so usually the thing that I'm saying is, so- Mm-hmm. So it sounds like they're d- If you don't mind, sir. Excuse me. Uh-huh. It looks like, it looks like they're confusing the plans on your end because the VIP Plus is \$56.65. The VIP Standard- Right. ... is just going to \$33.68 and you said you thought it \$33.68, so they still deducted for the Standard? I think they're just putting the wrong labels on the coverages that you're having. Right, yeah. Because I didn't sign up for the VIP Plus because it was 50 something dollars. You know what I'm saying? So- Yes, sir. But, but I see that it says, "VIP Plus 2, 33.68" which that is the same exact charge that I was charged for the VIP Standard. Yes, sir. And then it says, and then it says, "My..." It says, "My year-to-date d-" Uh, "My year-t-" "My year-to-date deduction," um, is, uh, "My year-to-date deduction for the Standard was," uh, it says, "for VIP Standard, 33.68." My m- medical is 3.94. My dental is 9.59. My term life is, is, um, is two- 2.54. 2.54, yeah, 2.54. My Free Rx is \$6.99. It says, "VIP Plus," so that's \$4.92. So I don't know if that's the add-on for the child or- No, that's the V- that's the Vision. The Vision is the one that's \$4.92. Right. So it sounds like they're just screwing up the, the labeling- Yeah, because- ... as far as what plans you have. Because those, all those prices are what you should be paying for the plans that you have. Yeah, because it says, "VIP Plus 4.92" but then it also has the Vision is 4.92 also. So have, have... The thing that, the thing that I want to know is that have they taken anything out of the check for this week? Because all of the stuff sh- uh, the, the time card and

stuff has already been turned in and stuff like that. So do you see on file them taking any deductions out of my check for, for this week? It doesn't look like it's been, a- anything's been filed yet on our end. I don't have access to your pay stubs. I only have access to see when the deductions are made. And it doesn't look like anything's been, anything's been made for this week to pay for next week's coverage. Okay. All right. Okay. Uh, so, m- okay, so as far as coverage for this week right here, for this week right here, what kind of coverage do I have for this particular week? For the week through the 13th, through the 19th? Excuse me. You do not have any active coverage because no deduction was pla- was taken last week to pay for this coverage this week. Um, so... so, um, so- so- so basically what you're telling me is that I don't have any active coverage at all because you guys didn't take anything from my check stub, is that what you're telling me? Sir? Sir? Can you hear me, sir? Yes. All right. So just to clarify, we're not the ones that make deductions. It is Verstella, so that's totally... it's totally up to them to make those deductions. And based off what you're saying, no deduction was paid. To answer your question, no deduction was taken last week to pay for your coverage this week, so no, you do not have any active coverage this week. Okay, so, they didn't take out anything l- last week whatsoever? Not from what I'm seeing, no, sir. Okay, so this week, I don't have any type of coverage w- of- whatsoever? No, sir. Okay. Well, it's just not active. So it's not that you don't have coverage. So after four weeks, that's when you need to consider, you know, the covers will cancel itself out and you wouldn't have any coverage. It's just no deductible was taken to pay for the- this week's coverage. So I wouldn't say you don't have coverage, it's just not active, because they didn't make any deductions to pay for it. Well, okay, but isn't that the same thing? Because if I have coverage, but it's not active, that right there means that if I go to the hospital or if- if I try to use a card, then the card isn't going to be any good because the coverage isn't- isn't active, right? So you can make a direct payment to make your coverage active, and then your coverage will be active again. So the difference between the four weeks and what you're saying is, after four weeks, you don't have any coverage. You can't make direct payments to make your coverage active, so you literally have no coverage. Right now, your coverage- Yeah. ... is just not active because no payment was taken to pay for it. Okay, because... Oh, okay- okay, well, I'm just trying to find out, um, because my gross amount was six... Um, my... Okay, my... Okay, because I'm just trying to figure out, like, um... So I know in the... when it comes to making deductions, they don't make the deductions if you don't make enough money to pay the deductible. Right, l- l- I mean, I can understand that right there, but the thing that I'm saying is that I see, um, um, you know, the- the only- the only, um... as far as... Okay, so I had gross 642, right? And as far as the taxes, the taxes only took out \$39.85 and \$9.32. For the Medicare, they took out, um, um, 39.85 for, you know, FICA. And so I'm trying to figure out if you guys didn't take it, w- what happened to the other \$57 of my check, you know? Because I grossed 642 and I was only paid 550, so I'm trying to figure out, um, how does that happen? Um, okay. So... But, um, so is it possible that also to my email that you can send me like some type of invoice or a confirmation that you guys didn't take anything out of my... uh, that you guys did not receive any form of payment from me last week? Because the thing I'm trying to find out is that if y- you guys didn't get it and you say that I have coverage, but my coverage isn't active this week, well, then that's the same thing as n- not having no coverage, because that right there doesn't make sense. Like you're saying, well, I have coverage, but it's not active. So that means that if I try to use it and it's not active, then that means I don't have coverage. So I don't understand

that part right there, but I... Um, is it possible that you can send to my email some type of invoice or some type of, uh, statement saying that- that you guys were not paid for last week and that's the reason why I don't have any coverage this week? We don't... We don't get paid anything, Mr. Anthony. That's why I'm sayin', we don't get paid anything. We don't have access to see those things, that's why I was explaining to you, Verstella is the one that's responsible for making those deductions and our system reflects off of Verstella's input, what they put into their system. So we- Mm-hmm. ... don't have access to your pay stubs. That would be... You would have to ask them. No, no, no, no, no, no, no, no, no, no. Just listen. I, I understand that you don't have access to the pay stubs. I understand that. But the thing I'm saying is that you're saying that there, there were... That you guys did not receive any payment from me from last week, and that's the reason why I don't have any coverage for this week right here, right? That's what you're telling me, right? Yes, sir. No, we don't, we don't have- we don't take... We don't have- You're not paying us, Mr. Anthony, is what I'm saying. Verstella is the one that makes the deductions happen, so they would be the ones to take the money out of your account. So you would be paying them. You're not paying us. We don't have access to seeing any of those things. We... All we see is that, that there, that nothing was taken, and it's not. Mm-hmm. And there's no deduction for that last week to pay for this week's coverage. It shows... That's all we have. There's no other- There's no other information that I would be able to give you 'cause we don't... You're not paying us anything. Well- So this is just reflects what you're paying Verstella. Okay. Okay. Okay, so listen. Mm, that's the whole... Okay, but that's the whole thing that I'm trying to say, right, is that you're saying that there wasn't any deductions from my check from Verstella, and that's the reason why I don't have any coverage for this week, right? Yes, sir. And I don't have access to sending any type of proof of happen- by note. Okay. By note. So... Okay. So, the thing I'm saying is that, can you send me confirmation of me not having coverage for this week? . Because even though you can't send me any invoices, 'cause I don't pay you directly, but can you send me confirmation as me not having coverage for this week? Because I'm telling you, my check was deducted, so I'm trying to figure out why does it say that it's been deducted, but you're saying that it's not showing up as coverage for this week. So the thing I'm saying is that you're saying that your system isn't showing that I have coverage for this week, but I'm saying I paid... Okay. ... this week to have coverage for this week. Okay. Okay, so this is what we can do. I'm going to send you a requested document, and you can send us that pay stub where you're saying you're seeing a deduction, and we can do an investigation. That's what I can do. That's what I would be able to do for you, because then we could send that over to our back office, and they will reach out to your staffing company and see what's going on in that scenario. That's what I would be able to do in that scenario. I wouldn't be able to send you anything, but you can send us that documentation, and we can do an investigation for you. All right. Thank you. Are you talking to me or somebody else? No, I said... No, I'm talking to you. I said thank you. Oh, no problem. All right. All right. So what I'm gonna do, give me one moment. Have you received those ID cards that I sent to you? Um, no, um, um, actually, um, technically at work, so I'm not gonna be able to check the email for like... Until I get to the front of, like, the warehouse. But if you send something to my email, I should, I should be able to get them. Okay, so I just sent, I just sent another email. They... Both emails should be from info@benefitsinacard. I just sent you another email requesting the documentation with the pay stubs where you say you're seeing a deduction. Okay. All right. So you should have two emails from

info@benefitsinacard. The first one will include your ID cards. The second one will include the requested document email where we're asking for your pay stub information so we can investigate and see- Okay. ... what happened in that situation. All right. T- thank you very much, sir. Thank you. No problem, Mr. Anthony. Was there anything else that I could help you with today? Nope, that's it. All right. Well, if nothing else, thanks for calling BenefitsInACard. Oh, so I do want to let you know that your investigation process does take 24 to 48 hours- Okay. ... upon us receiving the pay stub from you. So I would just recommend you send that information as soon as possible, 'cause the sooner you send it, the sooner we'll be able to investigate what's going on with you. All right. Thank you. Yeah, because, because it's... Because it's all type of fees and, and, and prescriptions and shit that I had to pay for that I should be reimbursed with, because I wasn't able to pull out my stuff, or... That's probably why... That's probably the reason why I... That's probably the reason why I wasn't able to log into the account, because it's... Because it's... Because when I I- tried to log in with my password, it says that my account was disabled. But now it makes sense, because if I don't have any coverage, um, because if I don't have any coverage for this upcoming week, that's probably why the shit said that it was... the account was disabled. But, okay, thank you. Have a nice day.

## Conversation Format

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

Speaker speaker\_1: ... benefits in the card. This is Malcolm. How can I help you?

Speaker speaker\_2: Yes, hi. Um, I was in the emergency room last night, but before I went to the emergency room also, I was trying to pull up my records but when I tried to log in, it said that my account has been disabled but yet you guys take cash out of my check every week. I'm trying to see what's going on and I'm trying to also see why haven't I received a card inside the mail.

Speaker speaker\_1: What staff or company do you work for, sir?

Speaker speaker\_2: I work for Firstella.

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

Speaker speaker\_2: 2019.

Speaker speaker\_1: First name?

Speaker speaker\_2: Uh, Anthony.

Speaker speaker\_1: Last name?

Speaker speaker\_2: E-W-E-L-L.

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

Speaker speaker\_2: Uh, it is 1912 Goodwill Street, Apartment C. Uh, and the birth date is 6-6-80.

Speaker speaker\_1: I need to see the state and ZIP code as well.

Speaker speaker\_2: Oh. Las Vegas, Nevada, 89106.

Speaker speaker\_1: Thank you. So your phone number is 773-3064?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And your email is ewellanthony6@gmail.com?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Thank you. So with your medical card, you have to call and request it if you want it to be sent physically, otherwise it's only sent via email.

Speaker speaker\_2: Well, I haven't even received the email and yes, I would like for the card to be sent inside the mail because you guys claim that you guys had a 24-hour customer service, but when I called and it was only about, like, 11:00 something, um, it said that you guys were closed. So I don't even see why the site would say it's, it's 24 hours customer service if it's not 24 hours customer service. But I can't afford to be actually heading to the store because now I, you know, I had to pay for the prescription and stuff like that, but part of the plan I got says that it's free prescriptions, but I had to pay for my son's prescriptions last night. So the thing is that you guys are taking over \$60 every week out of my check, you know, and I shouldn't have these complications. And you guys should have sent me a card. So all I'm trying to figure out, like, why does the account number on the thing or you know what I'm saying, something, I mean, I need some type of proof that I have because otherwise, you know, I'm just saying, like, I don't have any proof that I got insurance except for the fact that you guys are taking insurance out of my check, but at the time that I needed the insurance, I don't have a card, I can't pull anything up online and there, and there isn't any customer service.

Speaker speaker\_1: Okay. So with your prescriptions, I'm assuming, referring to the FreeRx, have you been to the FreeRx website and, and claimed your account?

Speaker speaker\_2: No, I, I wasn't told that I had to go to FreeRx and claim my account. The thing I'm saying is that I, I haven't received anything from you guys except for seeing that... I haven't received anything from you guys except for saying that my thing was activated and then when I tried to, then when I tried to, uh, access it last night, it said my account has been disabled. So I don't know how my account has been...

Speaker speaker\_1: So I'm not sure when you're referring to your account being disabled. Hoping in it right now it looks like your coverage is active. It's been active since December 23rd. It does take one to two weeks for your cards to get to you physically, and when I do see, when I looked on file, there wasn't, it didn't say apartment, it just said, just had a C next to it, so maybe your card got lost in the mail because there was no definite, there was no definite number for them to find or to send you an ID card. So what I'm doing right now, I'm going to send them to your email. If you want to access to your FreeRx, you're going to have to go to

the FreeRx website and claim your account and that will give you access to your cards for your medication. I'm going to put in a request for your card to be sent to you again physically with the address, with the full address now, and that will take one to two weeks.

Speaker speaker\_2: Okay. So now as far as the plan, the, as far as the plan, you have the plan for me and, for me and my child also, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. And is it possible that you can, uh, that you can state all of the things that I am covered for?

Speaker speaker\_1: Yes, sir. Give me one moment. I'm working on getting your ID card for you. So it looks like you have the FreeRx, the VIP Standard, the dental, short term disability, life insurance, vision and the IDX.

Speaker speaker\_2: Uh, so I got the, mmm, I got the vision, I got the dental. I got... you say sh- short-term disability. I got the, the life insurance, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: And then, I got the VIP+, and everything that you had... everything that you had just named, I have that for... That's going to cover me and my son, correct?

Speaker speaker\_1: Everything but the short-term disability, yes.

Speaker speaker\_2: Okay. And so, um, okay. I had seen something else that I was charged also for I, I... The identity theft. Um-

Speaker speaker\_1: Yes, sir. That's the IDA, Chris.

Speaker speaker\_2: Okay. Okay. So, um, yeah, I need that. That is 1912 Goodwill Street. That's G-O-O-D-W-I-L-L Street, Apartment C, Las Vegas, Nevada, 89106, right?

Speaker speaker\_1: Yes, sir. Yes, sir.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I can send it to that email. You need that address.

Speaker speaker\_2: Okay. And you said that you are sending something to the email?

Speaker speaker\_1: Yes, sir. I'm sending you your medical card, your dental card, and your vision card.

Speaker speaker\_2: Wait, hold on. You say you're sending my medical card, my dental card, the vision card and what?

Speaker speaker\_1: Just those three cards, sir. Those are the only three that I have access to. Your FreeRx card, you would have to go to FreeRx and claim your account, and you have to see that when you log in for yourself.



Speaker speaker\_2: Okay. And so, and so, um, and so, um. So, um, I don't have to have something to have, like, um, am I going to have to have, like, a... Am I going to have to have some type of a account number for FreeRx or something like that? Or what? It's just gonna-

Speaker speaker\_1: It should, it should show up, it should show up right when you log in.

Speaker speaker\_2: Huh?

Speaker speaker\_1: Yes, sir. It should show up right when you log in.

Speaker speaker\_2: Okay. Well, well, to log in to the FreeRx, don't I gotta have, like, a password or something like that?

Speaker speaker\_1: No, sir. You go to the website. Since you already... It's already active since your coverage is active. Actually, I, I see that this week your coverage isn't active, because it looked like no deduction was taken from last week to pay for this week's coverage. But we... Since your coverage has been active you should be able to go and claim your account. All it's, all it's going to say... You go to Member Login, and then you go to Claim...

Speaker speaker\_2: I keep on-

Speaker speaker\_1: Give me one moment. I'm, I'm at, I'm on the website right now. You go to New User Registration, and then you put in your first name, your last name, your email, and your Social Security number, and then you hit Start Registration and then it should, it will, should be easy from there.

Speaker speaker\_2: Okay. And so, you say because, yeah, because I... Because the, the, the company that I work for, it, it seems that, you know, like, as far as, as far as, like, this past week, you know, that they had did the VIP+ too, or something like that. But, um, you know, um, some of the stuff wasn't active or whatever, or, you know, some of the stuff wasn't actually took out. And so, I'm trying to figure out if everything is gonna be back active this week and stuff like that, um, bec-... Okay, so now, I hope that... I hope that they aren't going to try to char-... So, if I got the VIP, the standard, then I got something for my child, they aren't going to try to charge me the VIP standard, uh, the stuff for my child and then the... And then also have the, the VIP+ on that too, right?

Speaker speaker\_1: No, sir. You're only enrolled into the VIP Standard plan. You shouldn't have any charges for VIP+.

Speaker speaker\_2: Well, hold on.

Speaker speaker\_1: And you can't reclaim the plus.

Speaker speaker\_2: Hold on. Uh, just, just, just give me one second, please. Are you still there?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Um, um, yes. I got charged the... See, um, I have... Okay, usually it's 9.59 for dental term life, it's 2.54, medical is 3.99. I got the VIP standard, which is 33.68, the FreeRx, which is 6.99, the VIP+, which is 4.92. Uh, identity theft, 2.70. Disability, 3.94. And it

says... Uh, so I don't know if the VIP+.

Speaker speaker\_1: So that might be a typo on your end, because vision, vision is the one that's \$4.92.

Speaker speaker\_2: Yeah. Yes. I- it says V-... it says the, uh... So, but as of far as the, as far as what just happened this past week 'cause I'm... Because right now I'm staring at the pay stub that they sent me to my email and it says, "VIP Plus 2 is \$33.68." And they charged me for Vision, which is \$4.92, and, uh, they charged me \$3.94 for the disability. So, as far as this past week, those are the only things that I was charged for. I wasn't charged for the Free Rx, I wasn't charged for the dental or the term life. So, um, I don't know what exactly is going on with that, um, but, yeah, the only thing that they charged me this past, this past, uh, week was the \$3.94 for the disability. It says, it says BIC. What does that stand for?

Speaker speaker\_1: Benefits in the card.

Speaker speaker\_2: Okay. So, it says, "BIC disability \$3.94." It says, "BIC VIP plus two, um, \$33.68." And then it says, "VIP Vision, uh, \$4.92." So, um, yeah, that's the only thing that I think I was charged for this past, as far as the week. Um, so I don't know. Um, so that's probably why you're saying that some of the stuff isn't active, like, 'cause you had just said the free... You just said the Free Rx, uh, isn't up to date, right? That is what you just said earlier inside the conversation?

Speaker speaker\_1: No, sir. I was saying if your coverage isn't active. Th- I said, I was telling you that your coverage isn't active as of this week.

Speaker speaker\_2: Right.

Speaker speaker\_1: I'm saying you should still should be able to access your Free Rx even though no coverage is active this week because you had active coverage last week.

Speaker speaker\_2: Right. So, but the... Okay, but, but... Okay, so how come the coverage isn't active this week?

Speaker speaker\_1: Because no deduction was taken last week to pay for this week's coverage. Because they take the, they take deductions a week prior to pay for the following week.

Speaker speaker\_2: Right, and so, that's what I'm saying. So, you're saying that I'm not supposed to be charged for VIP Plus, but last week I was charged for VIP Plus and they didn't charge me for the VIP Standard. And usually... Okay, so usually the thing that I'm saying is, so-

Speaker speaker\_1: Mm-hmm. So it sounds like they're d- If you don't mind, sir. Excuse me.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: It looks like, it looks like they're confusing the plans on your end because the VIP Plus is \$56.65. The VIP Standard-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... is just going to \$33.68 and you said you thought it \$33.68, so they still deducted for the Standard? I think they're just putting the wrong labels on the coverages that you're having.

Speaker speaker\_2: Right, yeah. Because I didn't sign up for the VIP Plus because it was 50 something dollars. You know what I'm saying? So-

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: But, but I see that it says, "VIP Plus 2, 33.68" which that is the same exact charge that I was charged for the VIP Standard.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: And then it says, and then it says, "My..." It says, "My year-to-date d-" Uh, "My year-t-" "My year-to-date deduction," um, is, uh, "My year-to-date deduction for the Standard was," uh, it says, "for VIP Standard, 33.68." My m- medical is 3.94. My dental is 9.59. My term life is, is, um, is two-

Speaker speaker\_1: 2.54.

Speaker speaker\_2: 2.54, yeah, 2.54. My Free Rx is \$6.99. It says, "VIP Plus," so that's \$4.92. So I don't know if that's the add-on for the child or-

Speaker speaker\_1: No, that's the V- that's the Vision. The Vision is the one that's \$4.92.

Speaker speaker\_2: Right.

Speaker speaker\_1: So it sounds like they're just screwing up the, the labeling-

Speaker speaker\_2: Yeah, because-

Speaker speaker\_1: ... as far as what plans you have. Because those, all those prices are what you should be paying for the plans that you have.

Speaker speaker\_2: Yeah, because it says, "VIP Plus 4.92" but then it also has the Vision is 4.92 also. So have, have... The thing that, the thing that I want to know is that have they taken anything out of the check for this week? Because all of the stuff sh- uh, the, the time card and stuff has already been turned in and stuff like that. So do you see on file them taking any deductions out of my check for, for this week?

Speaker speaker\_1: It doesn't look like it's been, a- anything's been filed yet on our end. I don't have access to your pay stubs. I only have access to see when the deductions are made. And it doesn't look like anything's been, anything's been made for this week to pay for next week's coverage.

Speaker speaker\_2: Okay. All right. Okay. Uh, so, m- okay, so as far as coverage for this week right here, for this week right here, what kind of coverage do I have for this particular week?

Speaker speaker\_1: For the week through the 13th, through the 19th? Excuse me. You do not have any active coverage because no deduction was pla- was taken last week to pay for this coverage this week.

Speaker speaker\_2: Um, so... so, um, so- so- so basically what you're telling me is that I don't have any active coverage at all because you guys didn't take anything from my check stub, is that what you're telling me? Sir? Sir?

Speaker speaker\_1: Can you hear me, sir?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. So just to clarify, we're not the ones that make deductions. It is Verstellla, so that's totally... it's totally up to them to make those deductions. And based off what you're saying, no deduction was paid. To answer your question, no deduction was taken last week to pay for your coverage this week, so no, you do not have any active coverage this week.

Speaker speaker\_2: Okay, so, they didn't take out anything I- last week whatsoever?

Speaker speaker\_1: Not from what I'm seeing, no, sir.

Speaker speaker\_2: Okay, so this week, I don't have any type of coverage w- of- whatsoever?

Speaker speaker\_1: No, sir.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Well, it's just not active. So it's not that you don't have coverage. So after four weeks, that's when you need to consider, you know, the covers will cancel itself out and you wouldn't have any coverage. It's just no deductible was taken to pay for the- this week's coverage. So I wouldn't say you don't have coverage, it's just not active, because they didn't make any deductions to pay for it.

Speaker speaker\_2: Well, okay, but isn't that the same thing? Because if I have coverage, but it's not active, that right there means that if I go to the hospital or if- if I try to use a card, then the card isn't going to be any good because the coverage isn't- isn't active, right?

Speaker speaker\_1: So you can make a direct payment to make your coverage active, and then your coverage will be active again. So the difference between the four weeks and what you're saying is, after four weeks, you don't have any coverage. You can't make direct payments to make your coverage active, so you literally have no coverage. Right now, your coverage-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... is just not active because no payment was taken to pay for it.

Speaker speaker\_2: Okay, because... Oh, okay- okay, well, I'm just trying to find out, um, because my gross amount was six... Um, my... Okay, my... Okay, because I'm just trying to figure out, like, um...

Speaker speaker\_1: So I know in the... when it comes to making deductions, they don't make the deductions if you don't make enough money to pay the deductible.

Speaker speaker\_2: Right, I- I- I mean, I can understand that right there, but the thing that I'm saying is that I see, um, um, you know, the- the only- the only, um... as far as... Okay, so I had gross 642, right? And as far as the taxes, the taxes only took out \$39.85 and \$9.32. For the Medicare, they took out, um, um, 39.85 for, you know, FICA. And so I'm trying to figure out if you guys didn't take it, w- what happened to the other \$57 of my check, you know? Because I grossed 642 and I was only paid 550, so I'm trying to figure out, um, how does that happen? Um, okay. So... But, um, so is it possible that also to my email that you can send me like some type of invoice or a confirmation that you guys didn't take anything out of my... uh, that you guys did not receive any form of payment from me last week? Because the thing I'm trying to find out is that if y- you guys didn't get it and you say that I have coverage, but my coverage isn't active this week, well, then that's the same thing as n- not having no coverage, because that right there doesn't make sense. Like you're saying, well, I have coverage, but it's not active. So that means that if I try to use it and it's not active, then that means I don't have coverage. So I don't understand that part right there, but I... Um, is it possible that you can send to my email some type of invoice or some type of, uh, statement saying that- that you guys were not paid for last week and that's the reason why I don't have any coverage this week?

Speaker speaker\_1: We don't... We don't get paid anything, Mr. Anthony. That's why I'm sayin', we don't get paid anything. We don't have access to see those things, that's why I was explaining to you, Verstella is the one that's responsible for making those deductions and our system reflects off of Verstella's input, what they put into their system. So we-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... don't have access to your pay stubs. That would be... You would have to ask them.

Speaker speaker\_2: No, no, no, no, no, no, no, no, no. Just listen. I, I understand that you don't have access to the pay stubs. I understand that. But the thing I'm saying is that you're saying that there, there were... That you guys did not receive any payment from me from last week, and that's the reason why I don't have any coverage for this week right here, right? That's what you're telling me, right?

Speaker speaker\_1: Yes, sir. No, we don't, we don't ha- we don't take... We don't ha- You're not paying us, Mr. Anthony, is what I'm saying. Verstella is the one that makes the deductions happen, so they would be the ones to take the money out of your account. So you would be paying them. You're not paying us. We don't have access to seeing any of those things. We... All we see is that, that there, that nothing was taken, and it's not.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And there's no deduction for that last week to pay for this week's coverage. It shows... That's all we have. There's no oth- There's no other information that I would be able to give you 'cause we don't... You're not paying us anything.

Speaker speaker\_2: Well-

Speaker speaker\_1: So this is just reflects what you're paying Verstella.

Speaker speaker\_2: Okay. Okay. Okay, so listen. Mm, that's the whole... Okay, but that's the whole thing that I'm trying to say, right, is that you're saying that there wasn't any deductions from my check from Verstella, and that's the reason why I don't have any coverage for this week, right?

Speaker speaker\_1: Yes, sir. And I don't have access to sending any type of proof of happy by note.

Speaker speaker\_2: Okay.

Speaker speaker\_1: By note.

Speaker speaker\_2: So... Okay. So, the thing I'm saying is that, can you send me confirmation of me not having coverage for this week?

Speaker speaker\_1: .

Speaker speaker\_2: Because even though you can't send me any invoices, 'cause I don't pay you directly, but can you send me confirmation as me not having coverage for this week? Because I'm telling you, my check was deducted, so I'm trying to figure out why does it say that it's been deducted, but you're saying that it's not showing up as coverage for this week. So the thing I'm saying is that you're saying that your system isn't showing that I have coverage for this week, but I'm saying I paid...

Speaker speaker\_3: Okay.

Speaker speaker\_2: ... this week to have coverage for this week.

Speaker speaker\_1: Okay. Okay, so this is what we can do. I'm going to send you a requested document, and you can send us that pay stub where you're saying you're seeing a deduction, and we can do an investigation. That's what I can do. That's what I would be able to do for you, because then we could send that over to our back office, and they will reach out to your staffing company and see what's going on in that scenario. That's what I would be able to do in that scenario. I wouldn't be able to send you anything, but you can send us that documentation, and we can do an investigation for you.

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_1: Are you talking to me or somebody else?

Speaker speaker\_2: No, I said... No, I'm talking to you. I said thank you.

Speaker speaker\_1: Oh, no problem.

Speaker speaker\_2: All right.

Speaker speaker\_1: All right. So what I'm gonna do, give me one moment. Have you received those ID cards that I sent to you?

Speaker speaker\_2: Um, no, um, um, actually, um, technically at work, so I'm not gonna be able to check the email for like... Until I get to the front of, like, the warehouse. But if you send something to my email, I should, I should be able to get them.

Speaker speaker\_1: Okay, so I just sent, I just sent another email. They... Both emails should be from info@benefitsinacard. I just sent you another email requesting the documentation with the pay stubs where you say you're seeing a deduction.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: So you should have two emails from info@benefitsinacard. The first one will include your ID cards. The second one will include the requested document email where we're asking for your pay stub information so we can investigate and see-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... what happened in that situation.

Speaker speaker\_2: All right. T- thank you very much, sir. Thank you.

Speaker speaker\_1: No problem, Mr. Anthony. Was there anything else that I could help you with today?

Speaker speaker\_2: Nope, that's it.

Speaker speaker\_1: All right. Well, if nothing else, thanks for calling BenefitsInACard. Oh, so I do want to let you know that your investigation process does take 24 to 48 hours-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... upon us receiving the pay stub from you. So I would just recommend you send that information as soon as possible, 'cause the sooner you send it, the sooner we'll be able to investigate what's going on with you.

Speaker speaker\_2: All right. Thank you. Yeah, because, because it's... Because it's all type of fees and, and, and prescriptions and shit that I had to pay for that I should be reimbursed with, because I wasn't able to pull out my stuff, or... That's probably why... That's probably the reason why I... That's probably the reason why I wasn't able to log into the account, because it's... Because it's... Because when I I- tried to log in with my password, it says that my account was disabled. But now it makes sense, because if I don't have any coverage, um, because if I don't have any coverage for this upcoming week, that's probably why the shit said that it was... the account was disabled. But, okay, thank you. Have a nice day.