Transcript: Malcolm Nash-5529074226741248-5833099795021824

## **Full Transcript**

Tennessee Common Benefits and Insurance. This is Matt from... How can I help you? Hi, my name is Radika Simon. I have a policy with you guys. Um, I haven't received a card in the mail as yet. How long do, does a card normally take before it will be in-mailed out to you? One to two weeks from whenever you got enrolled into the coverage, or whenever the coverage became active. Okay, so I, I'm, I'm sure it's over two months now. What staffing company are you working for, ma'am? Unabated. What's the last four of your social? Um, 6717. First name? Radika. Last name? Simon. For security purposes, can you verify your address and date of birth for me? 919 4th Street, that spells L-N-N-I. Um, February 17, 1991. And can you verify with your full social? All right, I'm gonna give you the rest of it 'cause I wanna be sure I'm not done. So, it's 046-81-6717. Thank you. And what was your ad... What was your date of birth one more time, 'cause they had the wrong date in the system? February, February 17, 1991. Thank you. So we gotta get a phone number, 779-732-6462? Right. Gonna get email, it's s, my, uh, first name 261@gmail.com? Right. Yeah. So looks like your coverage just became active as of last Monday. It does take one to two weeks for your ID cards to get to you, so you should be receiving them soon. It was active last week Monday? You got... They became active on January 27th, yes, ma'am. Okay, um, would there be... So, okay, so I can't... That means I, I, I still can't use the insurance if I wanna go to a doctor or something? You could use it. I could see if your card is available digitally, then you can see why you might need a physical one. Sure, thank you. Which ones did you need? Pardon? Which ID card did you need? Did you need the dental, medical or vision? Medical. Great. You mind if I put you on brief hold while I get that for you? Sure. Thank you. He- are you there, Ms. Simon? Yes, I'm still here. I- I just sent those ID cards to your email. You sent it to my email? Yes, ma'am. Oh, oh. Let me scroll. Okay. I just saw it. Say again. I just see where you send the... "Thank you for, uh, claiming the benefit of the card." So you saw. Okay. So do you have... Well, you live in a home-owned apartment. I don't want to... Uh, well, the address that is... my card is, is the house, so. So that's my sister's house. Okay. I- was there anything else I can help you with today, Ms. Simon? Oh, no, that was just it, because I was really concerned about it knowing that that was being, uh, being deducted from my paycheck and I... My friend applied for hers and got hers like within two weeks' time. But mine took a longer time, so I was just wondering. But your c- your coverage just started last week, ma'am. So you should be, it should be arriving by the end of this week or you'll get it next week. Pardon? Your coverage just started last Monday, which has only been a week. It typically takes one to two weeks for your ID cards to get to you in the mail. Okay, but my question is how... Okay, how long after application does it normally take to, you know, be active or they'll accept the poli- they start the policy or whatever you guys call it? Because I applied for this probably two months abouts. And it's been deducting from my paycheck from that time. Um, I don't know. So you've

been having coverage deducted since you got applied? Because in our system it doesn't show any deduction happened until January. 'Til January? Yeah, your first deduction didn't happen until January 27th. That's when I- Okay. And can you go back on, can you go back on the date to when I applied for it? Can you see when I applied for it? I cannot. You cannot? Okay, I can go in my paycheck. Let me tell y'all. I'm going to go in my paycheck, 'cause this is weird. This is really weird. Okay. Only thing that I see is that you selected to not participate and that's from... Let's see, this is 09/05/24. September? Yep. That's the only thing that we have on file. Okay. Okay. So I, I applied for it in September. Um, I guess I made a mistake on that time to say not, not ac- accepting. But when I realized that it wasn't being deducted from my paycheck, that's when I called them to let them know that I wasn't seeing it being deducted from my paycheck. So I call them like probably three weeks after that and they fixed it. Well, the lady that I spoke to, she said to me that she fixed it. And I'm going to go into my, I'm going to go into my paycheck and- They asked you were you calling on October 29th, 2024? Yes, sir. Again, when was it... Yes, sir. That's when I called to fix the, the issue. Yeah, I'm not sure what took you so long, but see it's really just the Innovative Staffing- Exactly. ... whenever they make those deductions. Typically, it only takes one to two weeks. Exactly, 'cause I called in October and when I spoke to the young lady, she was like, "Okay, you, you did select... This is what you selected." And she said, "Okay, I'm going to ensure that I fixed it." And she said, "Okay, so you're accepting that?" I said, "Yes, I'm accepting it." And then she's like, "Okay then my paycheck..." Let's see, this is... What date is this? This is January 29th, so it wouldn't be that one. I want to go back. All right, let's go back. All right. Now... I want to make sure. Okay, so this is... I'm going to go back to December. All right, here it goes. So it says big EE only & Medical, \$28.17. Can you say that again? So it says, big EE only, medical, \$28.07. So, so that was, that was deducted from my paycheck in December 29. I want to go back to the rest of them. Oh, why am I not seeing all my paychecks? I want to make sure. Yes, ma'am. You're fine. Go back to October. That's November. November. Okay. Okay, so this is from November... This is, I don't know, this was from November 20th and it says \$28.07. Okay. So what I'm going to do, I'm going to send you an email requesting a documentation, which is the pay stubs that you're referring to that shows proof that you were receiving these deductions, so we can get that investigation going, and see- Okay. ... why your coverage was not started back when those deductions were happening. Okay. Okay. I just sent that to your email. Usually about the investigation process took 20... take 24 to 48 hours. Once the review is over, I'll give you a call back and let you know what's been going on with that situation. Okay. So what, what do you want me to do with this email? Just send in the pictures of the ben- the deductions you are seeing from- Okay. ... back in November. Okay. Okay, so let me go back to November, 'cause that's as, that's as far as I can see. November 25th. Okay. Screenshot. Okay, I just sent it. Actually, once we receive it, it will start- it'll be reviewed and then an investigation process can start. All right. Do I need to, um, you know- ... erase anything from it or just send it the way it is, open? What do you mean send it? You shouldn't erase anything from it. Um, just, it's in my- Don't- don't alter any copies. Okay, okay. Just, that's all I wanted to know. Like, probably my personal information and stuff like that's within my paperwork, so. All right. Okay. Let me confirm this. Oh, is there anything else I can help you with today, Ms. Salmon? Um, no. Did you get the email? I wouldn't, personally wouldn't be able to tell you if we received it or not, because we're not, I'm not the one that handles that. Oh, okay. All right. Thank you. No problem, Ms. Salmon. If there's

nothing else, hope you have a great rest of your week. All right, thank you. Thank you. Bye.

## **Conversation Format**

Speaker speaker\_0: Tennessee Common Benefits and Insurance. This is Matt from... How can I help you?

Speaker speaker\_1: Hi, my name is Radika Simon. I have a policy with you guys. Um, I haven't received a card in the mail as yet. How long do, does a card normally take before it will be in- mailed out to you?

Speaker speaker\_0: One to two weeks from whenever you got enrolled into the coverage, or whenever the coverage became active.

Speaker speaker\_1: Okay, so I, I'm, I'm sure it's over two months now.

Speaker speaker\_0: What staffing company are you working for, ma'am?

Speaker speaker\_1: Unabated.

Speaker speaker 0: What's the last four of your social?

Speaker speaker\_1: Um, 6717.

Speaker speaker\_0: First name?

Speaker speaker 1: Radika.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Simon.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 919 4th Street, that spells L-N-N-I. Um, February 17, 1991.

Speaker speaker\_0: And can you verify with your full social?

Speaker speaker\_1: All right, I'm gonna give you the rest of it 'cause I wanna be sure I'm not done. So, it's 046-81-6717.

Speaker speaker\_0: Thank you. And what was your ad... What was your date of birth one more time, 'cause they had the wrong date in the system?

Speaker speaker\_1: February, February 17, 1991.

Speaker speaker\_0: Thank you. So we gotta get a phone number, 779-732-6462?

Speaker speaker\_1: Right.

Speaker speaker\_0: Gonna get email, it's s, my, uh, first name 261@gmail.com?

Speaker speaker\_1: Right.

Speaker speaker\_0: Yeah. So looks like your coverage just became active as of last Monday. It does take one to two weeks for your ID cards to get to you, so you should be receiving them soon.

Speaker speaker\_1: It was active last week Monday?

Speaker speaker\_0: You got... They became active on January 27th, yes, ma'am.

Speaker speaker\_1: Okay, um, would there be... So, okay, so I can't... That means I, I, I still can't use the insurance if I wanna go to a doctor or something?

Speaker speaker\_0: You could use it. I could see if your card is available digitally, then you can see why you might need a physical one.

Speaker speaker\_1: Sure, thank you.

Speaker speaker\_0: Which ones did you need?

Speaker speaker\_1: Pardon?

Speaker speaker\_0: Which ID card did you need? Did you need the dental, medical or vision?

Speaker speaker\_1: Medical.

Speaker speaker\_0: Great. You mind if I put you on brief hold while I get that for you?

Speaker speaker\_1: Sure.

Speaker speaker\_0: Thank you. He- are you there, Ms. Simon?

Speaker speaker\_1: Yes, I'm still here.

Speaker speaker\_0: I- I just sent those ID cards to your email.

Speaker speaker\_1: You sent it to my email?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Oh, oh. Let me scroll. Okay. I just saw it.

Speaker speaker\_0: Say again.

Speaker speaker\_1: I just see where you send the... "Thank you for, uh, claiming the benefit of the card." So you saw. Okay.

Speaker speaker\_0: So do you have... Well, you live in a home-owned apartment.

Speaker speaker\_1: I don't want to... Uh, well, the address that is... my card is, is the house, so. So that's my sister's house.

Speaker speaker\_0: Okay. I- was there anything else I can help you with today, Ms. Simon?

Speaker speaker\_1: Oh, no, that was just it, because I was really concerned about it knowing that that was being, uh, being deducted from my paycheck and I... My friend applied for hers and got hers like within two weeks' time. But mine took a longer time, so I was just wondering.

Speaker speaker\_0: But your c- your coverage just started last week, ma'am. So you should be, it should be arriving by the end of this week or you'll get it next week.

Speaker speaker\_1: Pardon?

Speaker speaker\_0: Your coverage just started last Monday, which has only been a week. It typically takes one to two weeks for your ID cards to get to you in the mail.

Speaker speaker\_1: Okay, but my question is how... Okay, how long after application does it normally take to, you know, be active or they'll accept the poli- they start the policy or whatever you guys call it? Because I applied for this probably two months abouts. And it's been deducting from my paycheck from that time. Um, I don't know.

Speaker speaker\_0: So you've been having coverage deducted since you got applied? Because in our system it doesn't show any deduction happened until January.

Speaker speaker\_1: 'Til January?

Speaker speaker\_0: Yeah, your first deduction didn't happen until January 27th. That's when I-

Speaker speaker\_1: Okay. And can you go back on, can you go back on the date to when I applied for it? Can you see when I applied for it?

Speaker speaker\_0: I cannot.

Speaker speaker\_1: You cannot? Okay, I can go in my paycheck. Let me tell y'all. I'm going to go in my paycheck, 'cause this is weird. This is really weird. Okay.

Speaker speaker\_0: Only thing that I see is that you selected to not participate and that's from... Let's see, this is 09/05/24.

Speaker speaker\_1: September?

Speaker speaker\_0: Yep. That's the only thing that we have on file.

Speaker speaker\_1: Okay. Okay. So I, I applied for it in September. Um, I guess I made a mistake on that time to say not, not ac- accepting. But when I realized that it wasn't being deducted from my paycheck, that's when I called them to let them know that I wasn't seeing it being deducted from my paycheck. So I call them like probably three weeks after that and they fixed it. Well, the lady that I spoke to, she said to me that she fixed it. And I'm going to go into my, I'm going to go into my paycheck and-

Speaker speaker\_0: They asked you were you calling on October 29th, 2024?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Again, when was it...

Speaker speaker\_1: Yes, sir. That's when I called to fix the, the, the issue.

Speaker speaker\_0: Yeah, I'm not sure what took you so long, but see it's really just the Innovative Staffing-

Speaker speaker\_1: Exactly.

Speaker speaker\_0: ... whenever they make those deductions. Typically, it only takes one to two weeks.

Speaker speaker\_1: Exactly, 'cause I called in October and when I spoke to the young lady, she was like, "Okay, you, you did select... This is what you selected." And she said, "Okay, I'm going to ensure that I fixed it." And she said, "Okay, so you're accepting that?" I said, "Yes, I'm accepting it." And then she's like, "Okay then my paycheck..." Let's see, this is... What date is this? This is January 29th, so it wouldn't be that one. I want to go back. All right, let's go back. All right. Now... I want to make sure. Okay, so this is... I'm going to go back to December. All right, here it goes. So it says big EE only & Medical, \$28.17.

Speaker speaker\_0: Can you say that again?

Speaker speaker\_1: So it says, big EE only, medical, \$28.07. So, so that was, that was deducted from my paycheck in December 29. I want to go back to the rest of them. Oh, why am I not seeing all my paychecks? I want to make sure.

Speaker speaker\_0: Yes, ma'am. You're fine.

Speaker speaker\_1: Go back to October. That's November. November. Okay. Okay, so this is from November... This is, I don't know, this was from November 20th and it says \$28.07.

Speaker speaker\_0: Okay. So what I'm going to do, I'm going to send you an email requesting a documentation, which is the pay stubs that you're referring to that shows proof that you were receiving these deductions, so we can get that investigation going, and see-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... why your coverage was not started back when those deductions were happening.

Speaker speaker 1: Okay.

Speaker speaker\_0: Okay. I just sent that to your email. Usually about the investigation process took 20... take 24 to 48 hours. Once the review is over, I'll give you a call back and let you know what's been going on with that situation.

Speaker speaker\_1: Okay. So what, what do you want me to do with this email?

Speaker speaker\_0: Just send in the pictures of the ben- the deductions you are seeing from-

Speaker speaker\_1: Okay.

Speaker speaker 0: ... back in November.

Speaker speaker\_1: Okay.Okay, so let me go back to November, 'cause that's as, that's as far as I can see. November 25th. Okay. Screenshot. Okay, I just sent it.

Speaker speaker\_0: Actually, once we receive it, it will start- it'll be reviewed and then an investigation process can start.

Speaker speaker\_1: All right. Do I need to, um, you know- ... erase anything from it or just send it the way it is, open?

Speaker speaker\_0: What do you mean send it? You shouldn't erase anything from it.

Speaker speaker 1: Um, just, it's in my-

Speaker speaker\_0: Don't- don't alter any copies.

Speaker speaker\_1: Okay, okay. Just, that's all I wanted to know. Like, probably my personal information and stuff like that's within my paperwork, so.

Speaker speaker\_0: All right.

Speaker speaker\_1: Okay. Let me confirm this.

Speaker speaker\_0: Oh, is there anything else I can help you with today, Ms. Salmon?

Speaker speaker\_1: Um, no. Did you get the email?

Speaker speaker\_0: I wouldn't, personally wouldn't be able to tell you if we received it or not, because we're not, I'm not the one that handles that.

Speaker speaker\_1: Oh, okay. All right. Thank you.

Speaker speaker\_0: No problem, Ms. Salmon. If there's nothing else, hope you have a great rest of your week.

Speaker speaker\_1: All right, thank you.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye.