

## Transcript: Malcolm

**Nash-6481892211343360-4993870894645248**

### Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, I just got a text that, um, said I had a payment to make or some kind of thing. What staffing company do you work for? Fridays. You said Fridays Staffing? Yeah, Fridays Staffing. What's the last four of your social? Uh, 5886. First name? Jerry. Last name? Uh, Jerry Webber or Webber. Right. For security purposes, can you verify your address and date of birth for me? Yes. 1029 05... I don't know what address I have on there. Uh, is it 311 Still Hollow Drive? Say that one more time? Is it 3- um, 311 Still Hollow Drive? Yes, sir. Or am I just too- And then I need the city, state and zip code as well. Okay. I'm sorry? I said I need the city, state and zip code as well. Um, Cantler is the city. The zip code is 28715. Yeah. So we got your phone number. 828-775-3347? Yes, sir. And the email is jerrywebber280@gmail.com? Yes, sir. So is that the right address that's on file? Yeah. I, I have like a mailing address and an address, so sometimes I have to give people my mailing address because they're like, "Oh, we want to be able to send you mail," versus your actual address that I give. Sometimes I don't know which one I put. All right. All right. So are you still working with the company? Yeah. Okay. So were you out of work last week, or is there a reason why no deduction was taken to pay for this week's coverage? Um, I wasn't out last week, but the week before. So you, you did work 21 through 27? 21 through 20... Yeah. Mm-hmm. I was gone through the 12th. I was gone the 12th through the 20... through the 20th, and then I got back the 21st, and that's when I actually worked. So did you work every day that week? Only thing that I can think of is you didn't work enough hours for them to take the d- deduction out of your paycheck. Oh. So what is it though? It says I'm supposed to call this number to make a payment. So what did the message say specifically? Uh, "There was a lapse in coverage in the last week to two weeks due to a missed payroll deduction. Call BIC at 1-800-497-4856 if you wish to make a payment." Okay. So if you... So you just missed a deduction from last week to pay for this week's coverage, because the way that it works, they take the deduct out the week prior to pay for the following week. So whatever you worked last week, they would have took a deduction from that to pay for this week's coverage. So it looks like it's taken from last week's payment, from last week's pay stub to pay for this week's coverage. Okay. All right. So were you wanting to make a- So- You were wanting to make a direct payment to make your coverage active this week? Yeah. Yeah. All right. Just so you know, it's not required that you have to make a direct payment. So they have to take the money out? Is that how that works? So they automatically take it out of your paycheck. So for some reason they didn't take it out last week to pay for this week's coverage, and that's why you received that message. Oh, okay. It was from last week? Because I worked last week. I just wasn't here the week before. That's what... So that's why I asked if you missed work last week, because they take it out a week prior, so. Hmm. Okay. But yeah, yeah, I'd like to make a payment. How do I do it? You

can do it over the phone. Give me one moment. Mind if I put you on a brief hold? Yeah. Okay. Thank you.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Hey, I just got a text that, um, said I had a payment to make or some kind of thing.

Speaker speaker\_0: What staffing company do you work for?

Speaker speaker\_1: Fridays.

Speaker speaker\_0: You said Fridays Staffing?

Speaker speaker\_1: Yeah, Fridays Staffing.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: Uh, 5886.

Speaker speaker\_0: First name?

Speaker speaker\_1: Jerry.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Uh, Jerry Webber or Webber.

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

Speaker speaker\_1: Yes. 1029 05... I don't know what address I have on there. Uh, is it 311 Still Hollow Drive?

Speaker speaker\_0: Say that one more time?

Speaker speaker\_1: Is it 3- um, 311 Still Hollow Drive?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Or am I just too-

Speaker speaker\_0: And then I need the city, state and zip code as well.

Speaker speaker\_1: Okay. I'm sorry?

Speaker speaker\_0: I said I need the city, state and zip code as well.

Speaker speaker\_1: Um, Cantler is the city. The zip code is 28715.

Speaker speaker\_0: Yeah. So we got your phone number. 828-775-3347?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email is jerrywebber280@gmail.com?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: So is that the right address that's on file?

Speaker speaker\_1: Yeah. I, I have like a mailing address and an address, so sometimes I have to give people my mailing address because they're like, "Oh, we want to be able to send you mail," versus your actual address that I give. Sometimes I don't know which one I put.

Speaker speaker\_0: All right. All right. So are you still working with the company?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. So were you out of work last week, or is there a reason why no deduction was taken to pay for this week's coverage?

Speaker speaker\_1: Um, I wasn't out last week, but the week before.

Speaker speaker\_0: So you, you did work 21 through 27?

Speaker speaker\_1: 21 through 20... Yeah.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I was gone through the 12th. I was gone the 12th through the 20... through the 20th, and then I got back the 21st, and that's when I actually worked.

Speaker speaker\_0: So did you work every day that week? Only thing that I can think of is you didn't work enough hours for them to take the d- deduction out of your paycheck.

Speaker speaker\_1: Oh. So what is it though? It says I'm supposed to call this number to make a payment.

Speaker speaker\_0: So what did the message say specifically?

Speaker speaker\_1: Uh, "There was a lapse in coverage in the last week to two weeks due to a missed payroll deduction. Call BIC at 1-800-497-4856 if you wish to make a payment."

Speaker speaker\_0: Okay. So if you... So you just missed a deduction from last week to pay for this week's coverage, because the way that it works, they take the deduct out the week prior to pay for the following week. So whatever you worked last week, they would have took a deduction from that to pay for this week's coverage. So it looks like it's taken from last week's payment, from last week's pay stub to pay for this week's coverage.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So were you wanting to make a-

Speaker speaker\_1: So-

Speaker speaker\_0: You were wanting to make a direct payment to make your coverage active this week?

Speaker speaker\_1: Yeah. Yeah.

Speaker speaker\_0: All right. Just so you know, it's not required that you have to make a direct payment.

Speaker speaker\_1: So they have to take the money out? Is that how that works?

Speaker speaker\_0: So they automatically take it out of your paycheck. So for some reason they didn't take it out last week to pay for this week's coverage, and that's why you received that message.

Speaker speaker\_1: Oh, okay. It was from last week? Because I worked last week. I just wasn't here the week before.

Speaker speaker\_0: That's what... So that's why I asked if you missed work last week, because they take it out a week prior, so.

Speaker speaker\_1: Hmm. Okay. But yeah, yeah, I'd like to make a payment. How do I do it?

Speaker speaker\_0: You can do it over the phone. Give me one moment. Mind if I put you on a brief hold?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. Thank you.