

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits 10-04. This is Samma speaking. How may I help you? Hey, I've got a question. Um, I'm working with, um, Creative Circle. And I got, um, I got benefits for them, uh, when they were available. I got... I signed up for the benefits. And just, I gotta... I'm wondering, do they just roll over in the next year? Because I want the exact same coverage that I had, and I just- ... got something in the mail that said one of my premiums wasn't paid. Okay. So, it does roll over as it is, um, unless you wanna make any changes. Now if you receive- I don't wanna make any changes. I just wanna make sure that it's, that it's still- Yeah. ... on and... Oh, okay. Yeah. Um, so let's check your file. Um, what was the letter that you received? Uh, it was from APL. Um, let me see. Let me... We just opened it. All righty. Um, it says American Public Life Insurance Company. It says, "Explanation of benefits reference." Let me see. I just... I'm trying to figure this out. It says, "Our records indicate the premium for this service dated," blip, "was not received, therefore benefits are not available." Uh- Okay. So let's see if maybe is that we didn't receive the premium from your employer. Um, let me, let me get the last four digits of your Social, your first and last name. Sure. Uh, last four digits are 9465. And your first and last name, sir? Andrew Conroy, C-O-N-R-O-Y. All right, Mr. Conroy. For security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth. Sure. Uh, the address is 110 North Jane Street, Louisville, Kentucky 40206. And my birthdate is March 20th, 1964. Thank you for the information. We have a telephone number on file, 614-563-9174. Mm-hmm. And your email is letter A, Conroy, your last name, number one @gmail.com. Yeah, @mac.com. Yeah. Okay. So, let's see here. Okay. So, um, do you miss a week of work? I'm sorry, I didn't understand that. Do you miss, um, a week of work? The... You didn't go to work on the week of the 3rd? Um, no. We didn't start... You have to- The contract, uh, turned over. It was, uh, it went through the 20th of December, and then started up again in, uh, on, I believe, the 6th of January. Okay. So we received a premium for the week of the 20, 27, and the 3rd, and the 3rdth. Um, but we didn't receive a premium for this week. Now, on the week of the 6th of January and the 13th, we didn't receive the premium either because you were out of work. Um... Well, I started on the 6th, and then- Yeah. ... th- y- you know, that was- Mm-hmm. ... my first week back. So, is, is that something that, that Creative Circle takes care of, or how does that, how does that work? Okay. So, I will, I will, I will explain. When you are out of work, we don't receive any premium to pay for your healthcare from your employer. This p- this- Oh. ... um, insurance pretty much like a weekly basic insurance. Weekday you pay, weekday you are covered. Got it. Since you're not working, they're not gonna... We're not gonna receive no premium. Now, this week, um, if you wanna use your benefits, then you could do the direct payment yourself. If not, you could wait until Creative Circle send the premium again. Um- I got you. So basically, whatever, if, if any services took place, you know, from the 20th of

December '24 until, uh, whatever the 6th of January '25, those wouldn't be covered, or the premiums weren't there. But now, my premiums... Obviously, I've b- I've been paid, uh, a couple of times since coming back, so the premiums should be- Mm-hmm. ... taken out, right? Yeah. Now, keep in mind, you are always paying like a week ahead, so all of December- Oh, okay. ... we're covered until the first week of January. I gotcha. And only- Okay. And only two weeks that were not covered was the first week of Jan- the first week of January. I gotcha. So if you 10- Okay. But everything is still in place. I just want... Okay. Yeah. Now, this- Gotcha. ... week, we should have received it over the weekend to cover your week of the 10th. Mm-hmm. And... No, um, nevermind. I'm lost. I, I, uh... Scratch that. Now, we did receive- Okay. ... this week, which is the 3rd. Gotcha. Now, what I don't see in the system is that the week of the 10th... it's gonna be covered. What I suggest you to do, if in fact- I mean, if it, if it was covered last week, it's- I mean, I'm still getting that amount taken out of my, my paycheck, so. Yeah. But it- yeah, but it's not showing yet in our system. Maybe that's when we can find out. Okay. Is that, is that something you can take care of, or is that, um- No, what I would- I mean, I don't- I'm not quite sure what to do with that. Would you call our benefits people? No. What I... Um, so this week you're covered. Yeah. The one that doesn't show that you're gonna be covered is next week. Now, what I could suggest you to do is give us a call on Monday to make sure that we did receive the premium from your employer. If you, uh, and then if we didn't receive it, and you will see the premium taken from your, um, paycheck, then we could reach out to your, um, to the back o- back office, and they will take care of it, contacting your employer. Okay. Do you know who I would call there? Would I just call, you know, the main au- I mean, I don't, I don't know who I would contact. Maybe HR for Creator Circle? Uh, I'm not sure who you- I'll, I'll, I'll, well, I'll, I'll, I'll track that down. I just wanted to make sure that my, that, you know- But so far- ... you are still getting premium. Mm-hmm. So far, you're covered this week. Okay. So next week, that's when- Well, great. ... we'll see anything coming up. But it might- I mean, is it possible that it's just delayed for some reason? Yeah. Might be. Might be the system. Okay. Sometimes they just put, uh- Okay. ... input the information late. So- Okay. ... that's why I'm saying if you want to give us a call on Monday just to double-check? Yeah. I'll do that. All right. Anything else I could do for you, sir? Uh, no. That'll, uh, that'll do it. Thanks. All right. Thank you for giving us a call. Have a great rest of the day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-04. This is Samma speaking. How may I help you?

Speaker speaker_1: Hey, I've got a question. Um, I'm working with, um, Creative Circle. And I got, um, I got benefits for them, uh, when they were available. I got... I signed up for the benefits. And just, I gotta... I'm wondering, do they just roll over in the next year? Because I want the exact same coverage that I had, and I just- ... got something in the mail that said one of my premiums wasn't paid.

Speaker speaker_0: Okay. So, it does roll over as it is, um, unless you wanna make any changes. Now if you receive-

Speaker speaker_1: I don't wanna make any changes. I just wanna make sure that it's, that it's still-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... on and... Oh, okay.

Speaker speaker_0: Yeah. Um, so let's check your file. Um, what was the letter that you received?

Speaker speaker_1: Uh, it was from APL. Um, let me see. Let me... We just opened it. All righty. Um, it says American Public Life Insurance Company. It says, "Explanation of benefits reference." Let me see. I just... I'm trying to figure this out. It says, "Our records indicate the premium for this service dated," blop, "was not received, therefore benefits are not available." Uh-

Speaker speaker_0: Okay. So let's see if maybe is that we didn't receive the premium from your employer. Um, let me, let me get the last four digits of your Social, your first and last name.

Speaker speaker_1: Sure. Uh, last four digits are 9465.

Speaker speaker_0: And your first and last name, sir?

Speaker speaker_1: Andrew Conroy, C-O-N-R-O-Y.

Speaker speaker_0: All right, Mr. Conroy. For security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker_1: Sure. Uh, the address is 110 North Jane Street, Louisville, Kentucky 40206. And my birthdate is March 20th, 1964.

Speaker speaker_0: Thank you for the information. We have a telephone number on file, 614-563-9174.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And your email is letter A, Conroy, your last name, number one @gmail.com.

Speaker speaker_1: Yeah, @mac.com. Yeah.

Speaker speaker_0: Okay. So, let's see here. Okay. So, um, do you miss a week of work?

Speaker speaker_1: I'm sorry, I didn't understand that.

Speaker speaker_0: Do you miss, um, a week of work? The... You didn't go to work on the week of the 3rd?

Speaker speaker_1: Um, no. We didn't start...

Speaker speaker_0: You have to-

Speaker speaker_1: The contract, uh, turned over. It was, uh, it went through the 20th of December, and then started up again in, uh, on, I believe, the 6th of January.

Speaker speaker_0: Okay. So we received a premium for the week of the 20, 27, and the 3rd, and the 3rdth. Um, but we didn't receive a premium for this week. Now, on the week of the 6th of January and the 13th, we didn't receive the premium either because you were out of work. Um...

Speaker speaker_1: Well, I started on the 6th, and then-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... th- y- you know, that was-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... my first week back. So, is, is that something that, that Creative Circle takes care of, or how does that, how does that work?

Speaker speaker_0: Okay. So, I will, I will, I will explain. When you are out of work, we don't receive any premium to pay for your healthcare from your employer. This p- this-

Speaker speaker_1: Oh.

Speaker speaker_0: ... um, insurance pretty much like a weekly basic insurance. Weekday you pay, weekday you are covered.

Speaker speaker_1: Got it.

Speaker speaker_0: Since you're not working, they're not gonna... We're not gonna receive no premium. Now, this week, um, if you wanna use your benefits, then you could do the direct payment yourself. If not, you could wait until Creative Circle send the premium again. Um-

Speaker speaker_1: I got you. So basically, whatever, if, if any services took place, you know, from the 20th of December '24 until, uh, whatever the 6th of January '25, those wouldn't be covered, or the premiums weren't there. But now, my premiums... Obviously, I've b- I've been paid, uh, a couple of times since coming back, so the premiums should be-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... taken out, right?

Speaker speaker_0: Yeah. Now, keep in mind, you are always paying like a week ahead, so all of December-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... we're covered until the first week of January.

Speaker speaker_1: I gotcha.

Speaker speaker_0: And only-

Speaker speaker_1: Okay.

Speaker speaker_0: And only two weeks that were not covered was the first week of Jan- the first week of January.

Speaker speaker_1: I gotcha.

Speaker speaker_0: So if you 10-

Speaker speaker_1: Okay. But everything is still in place. I just want... Okay.

Speaker speaker_0: Yeah. Now, this-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... week, we should have received it over the weekend to cover your week of the 10th.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And... No, um, nevermind. I'm lost. I, I, uh... Scratch that. Now, we did receive-

Speaker speaker_1: Okay.

Speaker speaker_0: ... this week, which is the 3rd.

Speaker speaker_1: Gotcha.

Speaker speaker_0: Now, what I don't see in the system is that the week of the 10th... it's gonna be covered. What I suggest you to do, if in fact-

Speaker speaker_1: I mean, if it, if it was covered last week, it's- I mean, I'm still getting that amount taken out of my, my paycheck, so.

Speaker speaker_0: Yeah. But it- yeah, but it's not showing yet in our system. Maybe that's when we can find out.

Speaker speaker_1: Okay. Is that, is that something you can take care of, or is that, um-

Speaker speaker_0: No, what I would-

Speaker speaker_1: I mean, I don't- I'm not quite sure what to do with that. Would you call our benefits people?

Speaker speaker_0: No. What I... Um, so this week you're covered.

Speaker speaker_1: Yeah.

Speaker speaker_0: The one that doesn't show that you're gonna be covered is next week. Now, what I could suggest you to do is give us a call on Monday to make sure that we did receive the premium from your employer. If you, uh, and then if we didn't receive it, and you will see the premium taken from your, um, paycheck, then we could reach out to your, um, to the back o- back office, and they will take care of it, contacting your employer.

Speaker speaker_1: Okay. Do you know who I would call there? Would I just call, you know, the main au- I mean, I don't, I don't know who I would contact.

Speaker speaker_0: Maybe HR for Creator Circle? Uh, I'm not sure who you-

Speaker speaker_1: I'll, I'll, I'll, well, I'll, I'll, I'll track that down. I just wanted to make sure that my, that, you know-

Speaker speaker_0: But so far-

Speaker speaker_1: ... you are still getting premium.

Speaker speaker_0: Mm-hmm. So far, you're covered this week.

Speaker speaker_1: Okay.

Speaker speaker_0: So next week, that's when-

Speaker speaker_1: Well, great.

Speaker speaker_0: ... we'll see anything coming up. But it might-

Speaker speaker_1: I mean, is it possible that it's just delayed for some reason?

Speaker speaker_0: Yeah. Might be. Might be the system.

Speaker speaker_1: Okay.

Speaker speaker_0: Sometimes they just put, uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... input the information late. So-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that's why I'm saying if you want to give us a call on Monday just to double-check?

Speaker speaker_1: Yeah. I'll do that.

Speaker speaker_0: All right. Anything else I could do for you, sir?

Speaker speaker_1: Uh, no. That'll, uh, that'll do it. Thanks.

Speaker speaker_0: All right. Thank you for giving us a call. Have a great rest of the day.

Speaker speaker_1: You too.