

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, there. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who is it that I'm speaking with? Uh, yes, my name is Benton Mixon. How may I assist you? Ma-, I'm sorry. And how can I assist you? Oh, yeah, uh, I got a check saying there was a lapse in coverage and I's trying to figure out why because I paid all my premium, uh, last week myself. And then, um, I know I, um, I'm scheduled for, um, a check tomorrow which I know that I usually pay out of my payroll. So I'm just trying to figure out why I got the text. I paid last week. So the agency- How may I- Yeah, the agency that I'm with, we, the agency that I'm with, uh, we didn't work during the Christmas break. So I, I know I paid my premium last week using my Apple Card and then I know that I've got a payroll deduction which I know they take out every week on me. So I'm just trying to figure out why I got the text. Okay. I can definitely take a look for you. What is the name of... You said you're working for which company again, I'm sorry? Uh, yes, Hamilton Riker. Hamilton Riker. And the last four digits of your Social? Oh, yes, 6002. Okay, and what's your name? My name is Benton Mixon. Benton Mixon, okay. And can you give me your address and date of birth? Uh, yeah. Address is 2035 Lauren Road, Cannon, Mississippi 39045. Birth date, uh, 10/09/1964. Okay. That leaves your phone number as 662-315-6244? Mm-hmm, yeah, that's right. And your email address as mixin_20@hotmail.com? Uh, yes. Okay, um, so, yes, you don't have active coverage this week. Did you, did you receive the paycheck last week? Uh, no, I paid, I paid using my Apple Card. No, I mean, you- So I- So, um, this Friday past, did you receive the p- paycheck? Uh, talking about last week? Yes, this one, it just passed. Oh, no, I didn't. Oh, no, I didn't, uh-uh. Okay, so that's why there, there's no coverage for this week. So last week would have paid for this week. This, this check coming, um, this weekend would pay for net the week after, um, so there, that way. If you didn't receive a check on the 10th, then they wouldn't be able to take a deduction for the 13th, for that week. Oh, but I have a receipt. I paid, I paid, we used my Apple Card last week. You paid for the 6th to the 12th. If you didn't work- That's right. ... the 6th to the 12th, there would be no deduction for the 13th. Well, let me look at the calendar and see. I'm trying to get a handle on it, 'cause I called that week that I, that week... You can probably look in the call log. I called that, that week, the first week that I didn't get a check, I called Benefits in a Card and the guy said I was covered. And it should show that I called in the call log. So the next week... Let me look and make sure. Let me see. Okay. Oh, you talking about... Now which week, which week you said I wasn't covered for and didn't pay for? For this week, the 13th to the 19th. Okay. Well, I'm trying to figure out, um, I paid, I paid on the 9th of last week and then I got payroll... Oh. Uh... Oh, you got a payroll deduction on the 10th? Uh, no, I actually paid, I actually paid, uh, my premium that week. They said I got a text message saying there was a lapse in coverage, so I called and I paid. Every time I get a text, I paid. So I have that you paid

back in December. You paid, um, from the, for the 9th to the 15th, then you had active coverage from a deduction, the next three weeks. And then you, I have that you called this month, January, on the 9th, to make a payment- Okay. ... but that, that payment covers the 6th to the 12th. The, the week you called to pay is the week you, the day you made a payment was for that same week. Okay. Okay, now if I get a payroll... Go ahead, sorry about that. If I get a payroll, if I get a payroll deduction tomorrow, does that cover from the third, the week of, starting week of the 13th? No, if you receive a payroll deduction tomorrow, it'll cover you from the 20th to the 26th. I'm trying to figure out... I mean, I paid, I paid last week. Okay, I called January the 2nd. The guy said I was good. I got a text on the 9th. I paid on the 9th. I got a payroll deduction tomorrow with premiums that have already been taken out. Okay, so when you called the 2nd, they let you know you were still active because you were still active from that payroll deduction. Then you called on the 9th- Okay. ... and made a payment there. But the 9th- Right. ... even though, even though the 9th was Thursday, it was the end of the week, you were paying that week. Okay. All right, I paid that week, okay. And then you would have, if, if you would have worked and received the deduction either the 9th or the 10th, whenever you get paid, that would have covered this week. But there was no deduction so I'm not sure if you didn't work or you didn't go enough hours for the deduction to come out. Um, but the last- But now that... Okay, now I did work. Now, we only worked one day last week. Yeah, it could have been that you didn't make enough for the deduction to come out. Um- That's probably what it is. Yeah, hopefully it will not have to- Okay, I see what you're saying. Okay, that's probably what it is. What I'm going to do, um... I didn't know. I, I... Oh, okay. Because I only worked one day which was the, which was the 9th. So, you're probably right. It probably wasn't enough in the payroll for the deduction. So, what I'm going to do, I'll get paid tomorrow, so what I'll do, I'll call tomorrow and I'll make the payment because obviously it didn't come out. Yeah. I see what you're saying. 'Cause it was only one day we worked. Yep. So, even if- Thank you. So, you could do that. You give us a call tomorrow and pay for the current week. Yeah. But if you really don't plan on using it over the weekend, I mean, you could always wait until the next edition comes out and you'll become active the following week. Okay. Okay. All right. Well, I think I'll, I'll do that, uh, because that's probably what happened. I was thinking y'all already had it, but I guess after only working one day, it probably wasn't enou-... Well, I know I made about \$120. Well, let me see. Wait a minute, I don't know. It may have been close to 100. Or it could've been that your payroll was, it could've been that your payroll was already posted before, um- Mm-hmm. ... they made the deduction or they scheduled the deduction. It could be, you know, a couple of different reasons. But as long as you make, get your check this weekend, um, and a deduction is made, you'll be active next Monday. Or the Monday coming up. Okay. Okay. Hey, let me... There's a question here. Okay. Now, if I, if I get my stuff and I see that the deduction was made for medi- med- uh, benefits and a car, I should still go ahead and call, call in, call y'all anyway? Nope. If you see the deduction, then your coverage, um, as long as we receive it, your coverage will be active Monday. If you want to make the payment for this week that's already passed, um, you can. But like I said, it's only three days until your coverage will be active if the deduction is made. Okay. Well, let me... I'll, I'll know tomorrow. I'll... Let me... When I get my stuff tomorrow, I'll look at it and see if, if, if a payment was made. If not, I'll, I'll make the payment then. Oh, sounds great. Well, you're here 8:00 AM to 8:00 PM Eastern Standard Time. Okay. Well, well, I appreciate your help. Thanks. Thank you so much. No problem. Thank you for calling us Thank you. All right. You too. Bye

now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hi, there. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who is it that I'm speaking with?

Speaker speaker_2: Uh, yes, my name is Benton Mixon.

Speaker speaker_1: How may I assist you?

Speaker speaker_2: Ma-, I'm sorry.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Oh, yeah, uh, I got a check saying there was a lapse in coverage and I's trying to figure out why because I paid all my premium, uh, last week myself. And then, um, I know I, um, I'm scheduled for, um, a check tomorrow which I know that I usually pay out of my payroll. So I'm just trying to figure out why I got the text. I paid last week. So the agency-

Speaker speaker_1: How may I-

Speaker speaker_2: Yeah, the agency that I'm with, we, the agency that I'm with, uh, we didn't work during the Christmas break. So I, I know I paid my premium last week using my Apple Card and then I know that I've got a payroll deduction which I know they take out every week on me. So I'm just trying to figure out why I got the text.

Speaker speaker_1: Okay. I can definitely take a look for you. What is the name of... You said you're working for which company again, I'm sorry?

Speaker speaker_2: Uh, yes, Hamilton Riker.

Speaker speaker_1: Hamilton Riker. And the last four digits of your Social?

Speaker speaker_2: Oh, yes, 6002.

Speaker speaker_1: Okay, and what's your name?

Speaker speaker_2: My name is Benton Mixon.

Speaker speaker_1: Benton Mixon, okay. And can you give me your address and date of birth?

Speaker speaker_2: Uh, yeah. Address is 2035 Lauren Road, Cannon, Mississippi 39045. Birth date, uh, 10/09/1964.

Speaker speaker_1: Okay. That leaves your phone number as 662-315-6244?

Speaker speaker_2: Mm-hmm, yeah, that's right.

Speaker speaker_1: And your email address as mixin_20@hotmail.com?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Okay, um, so, yes, you don't have active coverage this week. Did you, did you receive the paycheck last week?

Speaker speaker_2: Uh, no, I paid, I paid using my Apple Card.

Speaker speaker_1: No, I mean, you-

Speaker speaker_2: So I-

Speaker speaker_1: So, um, this Friday past, did you receive the p- paycheck?

Speaker speaker_2: Uh, talking about last week?

Speaker speaker_1: Yes, this one, it just passed.

Speaker speaker_2: Oh, no, I didn't. Oh, no, I didn't, uh-uh.

Speaker speaker_1: Okay, so that's why there, there's no coverage for this week. So last week would have paid for this week. This, this check coming, um, this weekend would pay for net the week after, um, so there, that way. If you didn't receive a check on the 10th, then they wouldn't be able to take a deduction for the 13th, for that week.

Speaker speaker_2: Oh, but I have a receipt. I paid, I paid, we used my Apple Card last week.

Speaker speaker_1: You paid for the 6th to the 12th. If you didn't work-

Speaker speaker_2: That's right.

Speaker speaker_1: ... the 6th to the 12th, there would be no deduction for the 13th.

Speaker speaker_2: Well, let me look at the calendar and see. I'm trying to get a handle on it, 'cause I called that week that I, that week... You can probably look in the call log. I called that, that week, the first week that I didn't get a check, I called Benefits in a Card and the guy said I was covered. And it should show that I called in the call log. So the next week... Let me look and make sure. Let me see. Okay. Oh, you talking about... Now which week, which week you said I wasn't covered for and didn't pay for?

Speaker speaker_1: For this week, the 13th to the 19th.

Speaker speaker_2: Okay. Well, I'm trying to figure out, um, I paid, I paid on the 9th of last week and then I got payroll...

Speaker speaker_1: Oh.

Speaker speaker_2: Uh...

Speaker speaker_1: Oh, you got a payroll deduction on the 10th?

Speaker speaker_2: Uh, no, I actually paid, I actually paid, uh, my premium that week. They said I got a text message saying there was a lapse in coverage, so I called and I paid. Every

time I get a text, I paid.

Speaker speaker_1: So I have that you paid back in December. You paid, um, from the, for the 9th to the 15th, then you had active coverage from a deduction, the next three weeks. And then you, I have that you called this month, January, on the 9th, to make a payment-

Speaker speaker_2: Okay.

Speaker speaker_1: ... but that, that payment covers the 6th to the 12th. The, the week you called to pay is the week you, the day you made a payment was for that same week.

Speaker speaker_2: Okay. Okay, now if I get a payroll...

Speaker speaker_1: Go ahead, sorry about that.

Speaker speaker_2: If I get a payroll, if I get a payroll deduction tomorrow, does that cover from the third, the week of, starting week of the 13th?

Speaker speaker_1: No, if you receive a payroll deduction tomorrow, it'll cover you from the 20th to the 26th.

Speaker speaker_2: I'm trying to figure out... I mean, I paid, I paid last week. Okay, I called January the 2nd. The guy said I was good. I got a text on the 9th. I paid on the 9th. I got a payroll deduction tomorrow with premiums that have already been taken out.

Speaker speaker_1: Okay, so when you called the 2nd, they let you know you were still active because you were still active from that payroll deduction. Then you called on the 9th-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and made a payment there. But the 9th-

Speaker speaker_2: Right.

Speaker speaker_1: ... even though, even though the 9th was Thursday, it was the end of the week, you were paying that week.

Speaker speaker_2: Okay. All right, I paid that week, okay.

Speaker speaker_1: And then you would have, if, if you would have worked and received the deduction either the 9th or the 10th, whenever you get paid, that would have covered this week. But there was no deduction so I'm not sure if you didn't work or you didn't go enough hours for the deduction to come out. Um, but the last-

Speaker speaker_2: But now that... Okay, now I did work. Now, we only worked one day last week.

Speaker speaker_1: Yeah, it could have been that you didn't make enough for the deduction to come out. Um-

Speaker speaker_2: That's probably what it is.

Speaker speaker_1: Yeah, hopefully it will not have to-

Speaker speaker_2: Okay, I see what you're saying. Okay, that's probably what it is. What I'm going to do, um... I didn't know. I, I... Oh, okay. Because I only worked one day which was the, which was the 9th. So, you're probably right. It probably wasn't enough in the payroll for the deduction. So, what I'm going to do, I'll get paid tomorrow, so what I'll do, I'll call tomorrow and I'll make the payment because obviously it didn't come out. Yeah. I see what you're saying. 'Cause it was only one day we worked.

Speaker speaker_1: Yep. So, even if-

Speaker speaker_2: Thank you.

Speaker speaker_1: So, you could do that. You give us a call tomorrow and pay for the current week.

Speaker speaker_2: Yeah.

Speaker speaker_1: But if you really don't plan on using it over the weekend, I mean, you could always wait until the next edition comes out and you'll become active the following week.

Speaker speaker_2: Okay. Okay. All right. Well, I think I'll, I'll do that, uh, because that's probably what happened. I was thinking y'all already had it, but I guess after only working one day, it probably wasn't enou-... Well, I know I made about \$120. Well, let me see. Wait a minute, I don't know. It may have been close to 100.

Speaker speaker_1: Or it could've been that your payroll was, it could've been that your payroll was already posted before, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... they made the deduction or they scheduled the deduction. It could be, you know, a couple of different reasons. But as long as you make, get your check this weekend, um, and a deduction is made, you'll be active next Monday. Or the Monday coming up.

Speaker speaker_2: Okay. Okay. Hey, let me... There's a question here. Okay. Now, if I, if I get my stuff and I see that the deduction was made for medi- med- uh, benefits and a car, I should still go ahead and call, call in, call y'all anyway?

Speaker speaker_1: Nope. If you see the deduction, then your coverage, um, as long as we receive it, your coverage will be active Monday. If you want to make the payment for this week that's already passed, um, you can. But like I said, it's only three days until your coverage will be active if the deduction is made.

Speaker speaker_2: Okay. Well, let me... I'll, I'll know tomorrow. I'll... Let me... When I get my stuff tomorrow, I'll look at it and see if, if, if a payment was made. If not, I'll, I'll make the payment then.

Speaker speaker_1: Oh, sounds great. Well, you're here 8:00 AM to 8:00 PM Eastern Standard Time.

Speaker speaker_2: Okay. Well, well, I appreciate your help. Thanks. Thank you so much.

Speaker speaker_1: No problem. Thank you for calling us

Speaker speaker_3: Thank you.

Speaker speaker_2: All right. You too. Bye now.