

Transcript: VICTORIA

Taylor-5079465103507456-4993453820002304

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I'm trying to get a copy of my card please. Okay. What's the name of the agency you work for? Noor Staffing, N-O-O-R. And the last four of your Social? 4277. All right. And your first and last name? Debbie Blair. All right. Do you mind verifying your address and date of birth? 565 Grove Street, Suite 16, Clifton, New Jersey 07013, December 6, 8-, '86. Phone number 570-574-5540? Yes. And then email is first and last name, the number 6, @yahoo.com? Yes. Okay. Give me one second. Okay. Do you mind if I put you on a brief hold? Sure. Doo, doo, doo, doo, doo, doo, doo. Ba-ba-boom! Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Doo, doo, doo, doo, doo, doo. Ba-ba. Ba-ba. Ba-ba. Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Doo, doo, doo, doo, doo, doo. Doo, doo, doo. Doo, doo, doo, doo, doo, doo. Ba-ba-boom! Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Doo, doo, doo, doo, doo, doo. Doo, doo, doo. Doo, doo, doo, doo, doo, doo. Ba-ba-boom!... so I don't see that your coverage is active for this week and it looks like last week there was an issue with the d-... Um, you were charged \$40.23 instead of the full amount, \$60.30. Wait. Hold- ho-hold on. Wait, wait, wait, hold on. Um, you're breaking up a little bit. Can you start over? So you said there's an issue... Can you start over? 'Cause I, I couldn't hear everything. Yes. So this week, I don't see that we've received a payroll deduction for... Now last week, it looks like there was an issue with the deduction that was made. You were only charged \$40.23 instead of the full \$60.58. Um- Uh, well that's not what I'm seeing on my end so does that mean I wasn't charged that, meaning my agency didn't take out the right amount or they didn't send it over to you 'cause my paycheck says the full 60 came out. Okay. Is that the paycheck... What, what paycheck are you looking at? Give me a second. Let me pull something up. Give me a second here. Hold on. See if we can make things up. Let's see. Um... So last week, check date 2/7, 65.79 came out. Okay. Um, yeah. That doesn't... I'm not sure what's going on with that because the, everything that you're enrolled into comes out to a total of \$60.58 and in my system it shows that on the 3rd of February we received a deduction but that deduction was only for \$40.23. Does that cover... What isn't that supposed to cover? So again, what you're enrolled into is a total of \$60.58. That's for the MEC medical plan, that's for the term life and the VIP classic. Mm-hmm. Weekly, right? Correct. It should be a total of \$60.58. Okay. And you got how much? We only got \$40.23. \$40.23. Um, but... So because you're not getting the full amount, am I... Is that going towards something? I mean, the money just can't be sitting there so... So what I was trying to explain to you is that we have been looking into this and then reaching and contacting with your employer to get that deduction fixed because you should have been charged the full \$60.58 for what you're enrolled into and you were only charged \$40.23. All right. Well, since this isn't my fault, I should still be... I should still have a card to use my insurance. Well, as of right now, your coverage is not showing active because there is an

issue with the payment so we've been trying to- But like I've been emailing you guys for over two weeks, like, to get this thing sorted out so why is it still an issue? Okay, I understand that but again this, this falls back on your employer not charging you the correct amount for the coverage. Well, I get it so... I mean do you need 20 bucks? Like I'll send you 20 bucks, I just need the insurance. Like can we get this expedited somehow? Well, we've already been in contact with your employer is what I'm trying to say to you. All right. So when did you contact them? The last- What's the last communication? Last time this was brought up was, it looks like on Thursday the 6th and we have not received an update about it. Okay. Well, that was a whole week ago so... I mean how can I... Like I have emails of me emailing you guys and also them and no one has responded so this is pretty, like, unprofessional on both parts because I don't know what's going on and I need to use my insurance. I understand that. So unfortunately the only thing that I can do is send a follow-up regarding this to try and get an update on the situation and then follow up with you from there. So can you do this right now and copy me so I can see that it's going through? So all of this is done internally. I would not be able to copy you on that email. The only thing I would be able to do, again, is follow up on my end and see if we can get an update on the situation and then once I do get that update, I would be able to follow up with you from there. So if I were to use my insurance today and the insurance tries to prove eligibility, they still can't call you... If they called you, they, you still wouldn't be able to tell them that I was eligible because of whatever nonsense is going on? Well, we haven't received a deduction for this week. Well even... You're telling me even for last week you didn't get the right amount. Correct. So again, we... As of right now we haven't even received a deduction for this week so your coverage is not active for this week. Now in my system- Right, right, right. I see that we got the deduction for last week which is the issue that we're currently working on but your employer has not sent a deduction for this week yet. So, you're saying that I'm giving people money and I'm not able to use anything that what my money is going for? Is that what you're saying to me? What I'm saying to you is that we have not received a deduction for this week. The only deduction we received was on the 3rd of February, which typically would provide coverage for the 3rd through the 9th. But you were not charged the correct amount, which is what we're currently investigating. So, that is just for that week. Yeah, yeah. We have not received a deduction for this week. You pay for the coverage on a weekly basis. 2:13. Uh, can you send some type of email to acknowledge that you're talking to me? Because when I email you guys, I don't get a response. I, I mean, I don't have a, an email that I would be able to send regarding this situation. I mean, you could just email me and say, "Per our conversation today, I am working with your agency." Or something to that effect. Because if I email, historically in the past, beginning of January, so plus multiple weeks, I haven't got any response for these emails that I'm sending from your end or from my agency. Okay. Yeah, I mean, again, I don't have an email that I would be able to send regarding this situation. I mean, but you are a person, right? So, you can go on your computer and you can email me. So, can you email me, "We spoke today"? Like, just a sentence. Are you not allowed to do that? Well, I, I, I don't have an email that I can send to you regarding the situation. No, I know, but- What I can- ... you, you can, like- Well- ... write an email, right? I think that's my question. Are you physically not allowed to write an email? You're only allowed to send emails that are pre-written? Is that what you're saying to me? No. I, I just would not be able to send you an email regarding this, because I- But why not? for you. All of our calls- No, no, that's okay, but you don't- are recorded. No, I know, but you don't...

But why can't you just send me an email? Just, just says, "Hi, my name is Victoria. I spoke with you today, Debbie." That's it. Like, that's all I'm asking. That's it. But you're not... You can't do that? Not to my knowledge, no, ma'am. But what do you mean, not to your knowledge? Are you saying that you're not allowed to? Is that you're saying? That's not something that we typically do. But if I were to email you, would you respond back? We have someone that works our, our info email. And nobody responds to me? So, it wouldn't be me personally. So, nobody... So, you're basically saying that nobody answers emails. Is that... Like, this- No, that's not what I'm telling. You guys are just like... Why am I giving you money if I'm... What, what is my money for? Can I get my money back if I haven't... I haven't received any services for any of this money that I've been giving to... I don't even know where it goes. So, again, we- Mm-hmm. So, okay, we- ... are aware of the issue and we are contacting with your employer to get it fixed, unfortunately..... No, I, I mean, I get that, but see, I get, I get that you like working with my agency- ... we don't have comment. ... but, like, I'm the individual that paid this money, so feel like I should be able to be in this loop. So, this internal emails, like, why am I not able to be part of these email chains? If you're emailing them, I should be part of this because this is my money and my insurance. Again, that's just the standard of procedures for us. Everything is done internally. I understand the standard procedure, but why... Like, this is... Okay, I think that's it. We're gonna put you off to sleep. Okay, bye. So, what... So, what's the por-... So, what am I supposed to do? Am I supposed to call back tomorrow and I'm gonna get the same info from you that, oh, it's been a week and I haven't heard from your agency, and because... I don't care. Like, why is it a week? Why does it take it a week? So, what I would do if I were you is I would reach out to your employer and see what's going on on their end. And then what we're gonna do is follow up on this and see if we can get it resolved and then follow up with you from there. But again, the issue is coming from your employer because they did not charge the correct amount on that first deduction. So, can you give me any type of info that if I try to make a doctor's appointment, what type of plan do I tell them that I have, to make sure that they will take the insurance when it's eventually fixed? There's nothing- That's the whole point of this. I need my card. Yeah. So, the ID cards and policy information are not even made until the coverage is active. And because we're showing an issue with last week's deduction, the coverage is not showing active in our systems. All right, but if it's not active, you should still be able to see what type of plan it's getting out to. So, like, what's, what's the plan? Yeah, I mean, I can definitely give you the name of the plans that you're enrolled in. Yeah, all right, let's do that then. But your policy information is not generated. That's fine. Can you give me- And we're still- ... the name of the plans? Sure. So you're enrolled into the MEC StayHealthy, which is through 90 Degree Benefits. You're enrolled into the Term Life, which is also through American Public Life. Mm-hmm. And the VIP Classic is also through American Public Life. Okay. Well, I'm gonna send an email and, um, I have this on record, so you guys are recording this phone call, so I'm also gonna send an email to show that I've been paying and I don't know where this money goes. And this is another example of insurance just being a waste of money, because why am I spending money? I can't even go to the doctor. And I've been calling, I've been emailing. It's been, I don't know how... And I think you were the person I talked to last, honestly, and nothing has been done. So, this is a waste. But this isn't for you 'cause you can't do anything. It's just on record. So, that's all. Thanks. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi. I'm trying to get a copy of my card please.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Noor Staffing, N-O-O-R.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 4277.

Speaker speaker_0: All right. And your first and last name?

Speaker speaker_1: Debbie Blair.

Speaker speaker_0: All right. Do you mind verifying your address and date of birth?

Speaker speaker_1: 565 Grove Street, Suite 16, Clifton, New Jersey 07013, December 6, 8-, '86.

Speaker speaker_0: Phone number 570-574-5540?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is first and last name, the number 6, @yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Give me one second. Okay. Do you mind if I put you on a brief hold?

Speaker speaker_1: Sure.

Speaker speaker_2: Doo, doo, doo, doo, doo, doo, doo. Ba-ba-boom! Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Doo, doo, doo, doo, doo, doo. Ba-ba. Ba-ba. Ba-ba. Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Doo, doo, doo, doo, doo, doo. Doo, doo, doo. Doo, doo, doo, doo, doo. Ba-ba-boom! Ba-ba-boom. Ba-ba-boom. Ba-ba-boom. Doo, doo, doo, doo, doo. Doo, doo, doo. Doo, doo, doo, doo, doo. Ba-ba-boom!

Speaker speaker_3: ... so I don't see that your coverage is active for this week and it looks like last week there was an issue with the d-... Um, you were charged \$40.23 instead of the full amount, \$60.30.

Speaker speaker_1: Wait. Hold- ho-hold on. Wait, wait, wait, hold on. Um, you're breaking up a little bit. Can you start over? So you said there's an issue... Can you start over? 'Cause I, I couldn't hear everything.

Speaker speaker_3: Yes. So this week, I don't see that we've received a payroll deduction for... Now last week, it looks like there was an issue with the deduction that was made. You

were only charged \$40.23 instead of the full \$60.58. Um-

Speaker speaker_1: Uh, well that's not what I'm seeing on my end so does that mean I wasn't charged that, meaning my agency didn't take out the right amount or they didn't send it over to you 'cause my paycheck says the full 60 came out.

Speaker speaker_3: Okay. Is that the paycheck... What, what paycheck are you looking at?

Speaker speaker_1: Give me a second. Let me pull something up. Give me a second here. Hold on. See if we can make things up. Let's see. Um... So last week, check date 2/7, 65.79 came out.

Speaker speaker_3: Okay. Um, yeah. That doesn't... I'm not sure what's going on with that because the, everything that you're enrolled into comes out to a total of \$60.58 and in my system it shows that on the 3rd of February we received a deduction but that deduction was only for \$40.23.

Speaker speaker_1: Does that cover... What isn't that supposed to cover?

Speaker speaker_3: So again, what you're enrolled into is a total of \$60.58. That's for the MEC medical plan, that's for the term life and the VIP classic.

Speaker speaker_1: Mm-hmm. Weekly, right?

Speaker speaker_3: Correct. It should be a total of \$60.58.

Speaker speaker_1: Okay. And you got how much?

Speaker speaker_3: We only got \$40.23.

Speaker speaker_1: \$40.23. Um, but... So because you're not getting the full amount, am I... Is that going towards something? I mean, the money just can't be sitting there so...

Speaker speaker_3: So what I was trying to explain to you is that we have been looking into this and then reaching and contacting with your employer to get that deduction fixed because you should have been charged the full \$60.58 for what you're enrolled into and you were only charged \$40.23.

Speaker speaker_1: All right. Well, since this isn't my fault, I should still be... I should still have a card to use my insurance.

Speaker speaker_3: Well, as of right now, your coverage is not showing active because there is an issue with the payment so we've been trying to-

Speaker speaker_1: But like I've been emailing you guys for over two weeks, like, to get this thing sorted out so why is it still an issue?

Speaker speaker_3: Okay, I understand that but again this, this falls back on your employer not charging you the correct amount for the coverage.

Speaker speaker_1: Well, I get it so... I mean do you need 20 bucks? Like I'll send you 20 bucks, I just need the insurance. Like can we get this expedited somehow?

Speaker speaker_3: Well, we've already been in contact with your employer is what I'm trying to say to you.

Speaker speaker_1: All right. So when did you contact them?

Speaker speaker_3: The last-

Speaker speaker_1: What's the last communication?

Speaker speaker_3: Last time this was brought up was, it looks like on Thursday the 6th and we have not received an update about it.

Speaker speaker_1: Okay. Well, that was a whole week ago so... I mean how can I... Like I have emails of me emailing you guys and also them and no one has responded so this is pretty, like, unprofessional on both parts because I don't know what's going on and I need to use my insurance.

Speaker speaker_3: I understand that. So unfortunately the only thing that I can do is send a follow-up regarding this to try and get an update on the situation and then follow up with you from there.

Speaker speaker_1: So can you do this right now and copy me so I can see that it's going through?

Speaker speaker_3: So all of this is done internally. I would not be able to copy you on that email. The only thing I would be able to do, again, is follow up on my end and see if we can get an update on the situation and then once I do get that update, I would be able to follow up with you from there.

Speaker speaker_1: So if I were to use my insurance today and the insurance tries to prove eligibility, they still can't call you... If they called you, they, you still wouldn't be able to tell them that I was eligible because of whatever nonsense is going on?

Speaker speaker_3: Well, we haven't received a deduction for this week.

Speaker speaker_1: Well even... You're telling me even for last week you didn't get the right amount.

Speaker speaker_3: Correct. So again, we... As of right now we haven't even received a deduction for this week so your coverage is not active for this week. Now in my system-

Speaker speaker_1: Right, right, right.

Speaker speaker_3: I see that we got the deduction for last week which is the issue that we're currently working on but your employer has not sent a deduction for this week yet.

Speaker speaker_1: So, you're saying that I'm giving people money and I'm not able to use anything that what my money is going for? Is that what you're saying to me?

Speaker speaker_3: What I'm saying to you is that we have not received a deduction for this week. The only deduction we received was on the 3rd of February, which typically would provide coverage for the 3rd through the 9th. But you were not charged the correct amount,

which is what we're currently investigating. So, that is just for that week.

Speaker speaker_1: Yeah, yeah.

Speaker speaker_3: We have not received a deduction for this week. You pay for the coverage on a weekly basis.

Speaker speaker_1: 2:13. Uh, can you send some type of email to acknowledge that you're talking to me? Because when I email you guys, I don't get a response.

Speaker speaker_3: I, I mean, I don't have a, an email that I would be able to send regarding this situation.

Speaker speaker_1: I mean, you could just email me and say, "Per our conversation today, I am working with your agency." Or something to that effect. Because if I email, historically in the past, beginning of January, so plus multiple weeks, I haven't got any response for these emails that I'm sending from your end or from my agency.

Speaker speaker_3: Okay. Yeah, I mean, again, I don't have an email that I would be able to send regarding this situation.

Speaker speaker_1: I mean, but you are a person, right? So, you can go on your computer and you can email me. So, can you email me, "We spoke today"? Like, just a sentence. Are you not allowed to do that?

Speaker speaker_3: Well, I, I, I don't have an email that I can send to you regarding the situation.

Speaker speaker_1: No, I know, but-

Speaker speaker_3: What I can-

Speaker speaker_1: ... you, you can, like-

Speaker speaker_3: Well-

Speaker speaker_1: ... write an email, right? I think that's my question. Are you physically not allowed to write an email? You're only allowed to send emails that are pre-written? Is that what you're saying to me?

Speaker speaker_3: No. I, I just would not be able to send you an email regarding this, because I-

Speaker speaker_1: But why not?

Speaker speaker_3: for you. All of our calls-

Speaker speaker_1: No, no, that's okay, but you don't-

Speaker speaker_3: are recorded.

Speaker speaker_1: No, I know, but you don't... But why can't you just send me an email? Just, just says, "Hi, my name is Victoria. I spoke with you today, Debbie." That's it. Like, that's

all I'm asking. That's it. But you're not... You can't do that?

Speaker speaker_3: Not to my knowledge, no, ma'am.

Speaker speaker_1: But what do you mean, not to your knowledge? Are you saying that you're not allowed to? Is that you're saying?

Speaker speaker_3: That's not something that we typically do.

Speaker speaker_1: But if I were to email you, would you respond back?

Speaker speaker_3: We have someone that works our, our info email.

Speaker speaker_1: And nobody responds to me?

Speaker speaker_3: So, it wouldn't be me personally.

Speaker speaker_1: So, nobody... So, you're basically saying that nobody answers emails. Is that... Like, this-

Speaker speaker_3: No, that's not what I'm telling.

Speaker speaker_1: You guys are just like... Why am I giving you money if I'm... What, what is my money for? Can I get my money back if I haven't... I haven't received any services for any of this money that I've been giving to... I don't even know where it goes.

Speaker speaker_3: So, again, we-

Speaker speaker_1: Mm-hmm. So, okay, we-

Speaker speaker_3: ... are aware of the issue and we are contacting with your employer to get it fixed, unfortunately.....

Speaker speaker_1: No, I, I mean, I get that, but see, I get, I get that you like working with my agency-

Speaker speaker_3: ... we don't have comment.

Speaker speaker_1: ... but, like, I'm the individual that paid this money, so feel like I should be able to be in this loop. So, this internal emails, like, why am I not able to be part of these email chains? If you're emailing them, I should be part of this because this is my money and my insurance.

Speaker speaker_3: Again, that's just the standard of procedures for us. Everything is done internally.

Speaker speaker_1: I understand the standard procedure, but why... Like, this is...

Speaker speaker_4: Okay, I think that's it. We're gonna put you off to sleep. Okay, bye.

Speaker speaker_1: So, what... So, what's the por-... So, what am I supposed to do? Am I supposed to call back tomorrow and I'm gonna get the same info from you that, oh, it's been a week and I haven't heard from your agency, and because... I don't care. Like, why is it a week? Why does it take it a week?

Speaker speaker_3: So, what I would do if I were you is I would reach out to your employer and see what's going on on their end. And then what we're gonna do is follow up on this and see if we can get it resolved and then follow up with you from there. But again, the issue is coming from your employer because they did not charge the correct amount on that first deduction.

Speaker speaker_1: So, can you give me any type of info that if I try to make a doctor's appointment, what type of plan do I tell them that I have, to make sure that they will take the insurance when it's eventually fixed?

Speaker speaker_3: There's nothing-

Speaker speaker_1: That's the whole point of this. I need my card.

Speaker speaker_3: Yeah. So, the ID cards and policy information are not even made until the coverage is active. And because we're showing an issue with last week's deduction, the coverage is not showing active in our systems.

Speaker speaker_1: All right, but if it's not active, you should still be able to see what type of plan it's getting out to. So, like, what's, what's the plan?

Speaker speaker_3: Yeah, I mean, I can definitely give you the name of the plans that you're enrolled in.

Speaker speaker_1: Yeah, all right, let's do that then.

Speaker speaker_3: But your policy information is not generated.

Speaker speaker_1: That's fine. Can you give me-

Speaker speaker_3: And we're still-

Speaker speaker_1: ... the name of the plans?

Speaker speaker_3: Sure. So you're enrolled into the MEC StayHealthy, which is through 90 Degree Benefits. You're enrolled into the Term Life, which is also through American Public Life.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: And the VIP Classic is also through American Public Life.

Speaker speaker_1: Okay. Well, I'm gonna send an email and, um, I have this on record, so you guys are recording this phone call, so I'm also gonna send an email to show that I've been paying and I don't know where this money goes. And this is another example of insurance just being a waste of money, because why am I spending money? I can't even go to the doctor. And I've been calling, I've been emailing. It's been, I don't know how... And I think you were the person I talked to last, honestly, and nothing has been done. So, this is a waste. But this isn't for you 'cause you can't do anything. It's just on record. So, that's all. Thanks. Bye.