

## **Transcript: VICTORIA**

**Taylor-6730753120976896-5693325581008896**

### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I spoke with Chris yesterday, um, and I needed to call back. Can you check my account so we can do a few things? Okay. What's the name of the agency you work for? Noor Staffing. All right. And the last four of your social? 4277. Okay. And your first and last name? Debbie Blair. Gotcha. Do you mind verifying your address and date of birth? 565 Grove Street, C16, Clifton, New Jersey 07013. Uh, date of birth, December 6th, '86. And then phone number 570-574-5540? Yes. Okay. And then email is, uh, first and last name, then number six at Yahoo? Yes. Okay. Give me one second. Okay. Give me just a few seconds. I'm just reading the notes on your file so I can get caught up with everything going on. Okay. Do you mind just being on a brief hold? Sure. Okay. All right. Thank you so much for holding. So it looks like you were supposed to be enrolled into the MEC, the VIP Classic and the Term Life for you and your children? Uh, and indemnity? That's what a VIP Classic is- Okay. So- ... is the hospital indemnity plan. And so MEC is one thing, VIP Classic is second, and the Life is third. Yes. Yeah. So that's correct. Okay. Give me one second. All righty. So the MEC Term Life and the VIP Classic for employee plus children would be \$60.58 a week. Okay. And then are we just adding one child or how many children? Um, so I have one child. So are you saying that you don't have any child information at all? They didn't give it to you? Yeah. I don't have any of their information. Okay. That's infuriating because I filled out the form for them and I don't know why they wouldn't give it to you. But, um, okay, so there's one son. His name is Parker James-EL. Okay. So first name is Parker and then what is the last name again? I'm sorry. James-EL. His date of birth? December 10th, 2023. And then full social. Uh, yeah. Hold on. Let me get that for you. 710-54-5819. Okay. And then who's next? Um, so just him. Oh, okay. Gotcha. And then who did you want to name as the beneficiary for the Term Life? Uh, Parker, my son. Okay. Let's see. All righty. So I got you all set up. Um, so I know it typically takes about one to two weeks for the enrollment to be processed through payroll. And then coverage will start the following Monday of your first payroll deduction. Um, okay. So hold on. So just confirm with me. So you have me and my son filed as the two people that should be covered under this plan, right? Correct. You have the MEC, the Term Life and the VIP Classic for employee plus child. Okay. And then the second piece, um, in terms of when this will start. So I got insurance premiums removed from my paycheck yesterday slash today, this week. And this is supposed to start eligibility on Monday, the 3rd. I'm not supposed to lose any time because of this transition. So is that true? So I'm not seeing any deductions in our system. You said you just got that check yesterday? Uh, it's confirmed. I sent a screenshot to my staffing agency. I talked to her yesterday. She said she was gonna make sure that the premiums are provided to you guys in her... You guys receive weekly something from the staffing agencies, right? I'm sorry? Do, do you guys receive like weekly reports with who

should be covered and how much premium? Yeah. To my knowledge, we do. Okay. That's fine. I have a doctor's appointment on Monday for my son. So I, and I, I know my voice sounds like I'm angry because I am angry, but it's not towards you, it's just through this whole system because my staffing agency has been fucking me over. So I'm just like really mad. So, um, but for you, what's important now is that I have a doctor's appointment for my son on Monday. And I need a letter to provide to my doctor that says that he has eligibility. Um, because when I talked to Chris yesterday with you guys, he said that, um, for my doctor that my cards wouldn't arrive in time for Monday to give it to my doctor. So then I talked to my doctor and they said, "We need a letter from the insurance agency with the person's name." And that just says when the eli- when the eligibility starts. Um, they're kind of replacing their card. And it could just be an email or just something that says that he's covered. So that's what I'm, that's what I need from you guys. Can I get that? Okay, so that's something I'm gonna have to check on. Give me just a few seconds. Let me put you on a brief hold, and let me see if that's something we can do for you. All right, thanks. Alrighty, thank you so much for holding. Um, so the issue is, is we have not received, uh, that payroll deduction that you're seeing, that was taken out of your check yesterday. Um, so we wouldn't be able to provide a letter of coverage showing eligibility until the coverage is actually active. Um, so what I'm gonna need to do is verify that that deduction was taken. So I'm gonna send you an email with instructions on how to forward over that pay stub so that we can further investigate and see what's going on. Okay. Um, can you copy the staffing agency on there as well? Because I need her to know that they messed this up. They need to fix it because I, it's been a month that they've fucked everything up and my son needs to go to the, the, the doctor and I'm not paying for it. Somebody has to because I have insurance. So, uh, can you please copy her as well so this can be resolved 'cause are you guys open on the weekends or do we have to do this... So today's Friday, I'm going on Monday to the doctor. We are not open on weekends, unfortunately. Um, so I'm actually in the customer service department. I don't have the ability to copy your staffing agency on there. Um, so what I would do is once we receive that information, we would escalate it further, um, to the person that handles your, uh, the account for your employer and- All right, well- ... they would do the investigation from there. So send something to me ASAP right now, and then I'll send something back and I will copy my staffing agency on it because I need this done today. Okay. I know typically they... it can take anywhere from 24 to 48 business hours. I, I get that but I need it done today because it just needs to be done today. So this needs to be escalated to somebody because I have insurance and I can't keep having this shit get b- bounced back and forth to people saying that it's not their problem. So I... will you just send it right now and then I'm going to call my- I've already sent it to you, ma'am, and again, unfortunately, it does take about 24 to 48 business hours for it to be investigated and for us to follow up. All right, well- But once you've sent it or... Okay. I know, I, and, and I know, and I'm sorry that I'm getting mad at you because it's not your fault but it's very frustrating and I need to get some letter because on Monday when I go to the doctor, I'm not paying for that. My insurance has to pay for it, whether that's you or my other insurance, so somebody needs to give me some letter somewhere and if that needs to come from my staffing agency then I need to have them give it to me today. So I understand but escalate it the way you need to because it needs to be escalated. Okay. So I just sent over that email to you. Um, if you'll just send over the pay stub that you saw that deduction being taken we will go ahead and escalate it from there and then, you know, do some

investigation, see what's going on and follow up with you. Okay. Um, I'm gonna call back later today so is that gonna be you that answers or is that somebody else? It, it can... It'll either be me or someone else. It really just depends on who's available but I will make notes on your file so they know what's going on. Okay. All right. Um, I'm gonna rest- respond right now. Hello? Yes, I'm here. Okay. Um, yeah, so I guess just stand, let me respond to you right now and, um, hold on on the call, make sure you get it. So, you want... It says PDF, so you want the entire pay stub or what? Yes, ma'am. All right. All right, what else does it say? I'm trying to... It's kind of too fast but this is very, uh, generated email here. So, you want not as a copy to simply the following information. And, uh, form 1098-S and check deduction. On the day after on Monday. All right, what do you need? Requested document. Okay, so... The payroll deduction document for the Blair Staffing. Okay, I sent it. Can you let me know when you receive it, please? Sure. All righty, so I just received it and I will go ahead and forward this up and see what we can do about getting it resolved for you. All right. Thanks. Uh, can I know your name so I'm tracking who I'm talking to? Sure, my name is Victoria. Victoria. All right. And I talked to Chris here today. All right, thank you so much. You're welcome. Bye-bye. 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 spoke with Chris yesterday, um, and I needed to call back. Can you check my account so we can do a few things?

Speaker speaker\_0: Okay. What's the name of the agency you work for?

Speaker speaker\_1: Noor Staffing.

Speaker speaker\_0: All right. And the last four of your social?

Speaker speaker\_1: 4277.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: Debbie Blair.

Speaker speaker\_0: Gotcha. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 565 Grove Street, C16, Clifton, New Jersey 07013. Uh, date of birth, December 6th, '86.

Speaker speaker\_0: And then phone number 570-574-5540?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then email is, uh, first and last name, then number six at Yahoo?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Give me one second.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Give me just a few seconds. I'm just reading the notes on your file so I can get caught up with everything going on.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you mind just being on a brief hold?

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay. All right. Thank you so much for holding. So it looks like you were supposed to be enrolled into the MEC, the VIP Classic and the Term Life for you and your children?

Speaker speaker\_2: Uh, and indemnity?

Speaker speaker\_0: That's what a VIP Classic is-

Speaker speaker\_2: Okay. So-

Speaker speaker\_0: ... is the hospital indemnity plan.

Speaker speaker\_2: And so MEC is one thing, VIP Classic is second, and the Life is third.

Speaker speaker\_0: Yes.

Speaker speaker\_2: Yeah. So that's correct.

Speaker speaker\_0: Okay. Give me one second. All righty. So the MEC Term Life and the VIP Classic for employee plus children would be \$60.58 a week.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then are we just adding one child or how many children?

Speaker speaker\_2: Um, so I have one child. So are you saying that you don't have any child information at all? They didn't give it to you?

Speaker speaker\_0: Yeah. I don't have any of their information.

Speaker speaker\_2: Okay. That's infuriating because I filled out the form for them and I don't know why they wouldn't give it to you. But, um, okay, so there's one son. His name is Parker James-EL.

Speaker speaker\_0: Okay. So first name is Parker and then what is the last name again? I'm sorry.

Speaker speaker\_2: James-EL.

Speaker speaker\_0: His date of birth?

Speaker speaker\_2: December 10th, 2023.

Speaker speaker\_0: And then full social.

Speaker speaker\_2: Uh, yeah. Hold on. Let me get that for you. 710-54-5819.

Speaker speaker\_0: Okay. And then who's next?

Speaker speaker\_2: Um, so just him.

Speaker speaker\_0: Oh, okay. Gotcha. And then who did you want to name as the beneficiary for the Term Life?

Speaker speaker\_2: Uh, Parker, my son.

Speaker speaker\_0: Okay. Let's see. All righty. So I got you all set up. Um, so I know it typically takes about one to two weeks for the enrollment to be processed through payroll. And then coverage will start the following Monday of your first payroll deduction.

Speaker speaker\_2: Um, okay. So hold on. So just confirm with me. So you have me and my son filed as the two people that should be covered under this plan, right?

Speaker speaker\_0: Correct. You have the MEC, the Term Life and the VIP Classic for employee plus child.

Speaker speaker\_2: Okay. And then the second piece, um, in terms of when this will start. So I got insurance premiums removed from my paycheck yesterday slash today, this week. And this is supposed to start eligibility on Monday, the 3rd. I'm not supposed to lose any time because of this transition. So is that true?

Speaker speaker\_0: So I'm not seeing any deductions in our system. You said you just got that check yesterday?

Speaker speaker\_2: Uh, it's confirmed. I sent a screenshot to my staffing agency. I talked to her yesterday. She said she was gonna make sure that the premiums are provided to you guys in her... You guys receive weekly something from the staffing agencies, right? I'm sorry? Do, do you guys receive like weekly reports with who should be covered and how much premium?

Speaker speaker\_0: Yeah. To my knowledge, we do.

Speaker speaker\_2: Okay. That's fine. I have a doctor's appointment on Monday for my son. So I, and I, I know my voice sounds like I'm angry because I am angry, but it's not towards you, it's just through this whole system because my staffing agency has been fucking me over. So I'm just like really mad. So, um, but for you, what's important now is that I have a doctor's appointment for my son on Monday. And I need a letter to provide to my doctor that says that he has eligibility. Um, because when I talked to Chris yesterday with you guys, he said that, um, for my doctor that my cards wouldn't arrive in time for Monday to give it to my doctor. So then I talked to my doctor and they said, "We need a letter from the insurance agency with the person's name." And that just says when the eli- when the eligibility starts.

Speaker speaker\_3: Um, they're kind of replacing their card. And it could just be an email or just something that says that he's covered. So that's what I'm, that's what I need from you

guys. Can I get that?

Speaker speaker\_4: Okay, so that's something I'm gonna have to check on. Give me just a few seconds. Let me put you on a brief hold, and let me see if that's something we can do for you.

Speaker speaker\_3: All right, thanks.

Speaker speaker\_4: Alrighty, thank you so much for holding. Um, so the issue is, is we have not received, uh, that payroll deduction that you're seeing, that was taken out of your check yesterday. Um, so we wouldn't be able to provide a letter of coverage showing eligibility until the coverage is actually active. Um, so what I'm gonna need to do is verify that that deduction was taken. So I'm gonna send you an email with instructions on how to forward over that pay stub so that we can further investigate and see what's going on.

Speaker speaker\_2: Okay. Um, can you copy the staffing agency on there as well? Because I need her to know that they messed this up. They need to fix it because I, it's been a month that they've fucked everything up and my son needs to go to the, the, the doctor and I'm not paying for it. Somebody has to because I have insurance. So, uh, can you please copy her as well so this can be resolved 'cause are you guys open on the weekends or do we have to do this... So today's Friday, I'm going on Monday to the doctor.

Speaker speaker\_4: We are not open on weekends, unfortunately. Um, so I'm actually in the customer service department. I don't have the ability to copy your staffing agency on there. Um, so what I would do is once we receive that information, we would escalate it further, um, to the person that handles your, uh, the account for your employer and-

Speaker speaker\_2: All right, well-

Speaker speaker\_4: ... they would do the investigation from there.

Speaker speaker\_2: So send something to me ASAP right now, and then I'll send something back and I will copy my staffing agency on it because I need this done today.

Speaker speaker\_4: Okay. I know typically they... it can take anywhere from 24 to 48 business hours.

Speaker speaker\_2: I, I get that but I need it done today because it just needs to be done today. So this needs to be escalated to somebody because I have insurance and I can't keep having this shit get b- bounced back and forth to people saying that it's not their problem. So I... will you just send it right now and then I'm going to call my-

Speaker speaker\_4: I've already sent it to you, ma'am, and again, unfortunately, it does take about 24 to 48 business hours for it to be investigated and for us to follow up.

Speaker speaker\_2: All right, well-

Speaker speaker\_4: But once you've sent it or...

Speaker speaker\_2: Okay. I know, I, and, and I know, and I'm sorry that I'm getting mad at you because it's not your fault but it's very frustrating and I need to get some letter because on

Monday when I go to the doctor, I'm not paying for that. My insurance has to pay for it, whether that's you or my other insurance, so somebody needs to give me some letter somewhere and if that needs to come from my staffing agency then I need to have them give it to me today. So I understand but escalate it the way you need to because it needs to be escalated.

Speaker speaker\_4: Okay. So I just sent over that email to you. Um, if you'll just send over the pay stub that you saw that deduction being taken we will go ahead and escalate it from there and then, you know, do some investigation, see what's going on and follow up with you.

Speaker speaker\_2: Okay. Um, I'm gonna call back later today so is that gonna be you that answers or is that somebody else?

Speaker speaker\_4: It, it can... It'll either be me or someone else. It really just depends on who's available but I will make notes on your file so they know what's going on.

Speaker speaker\_2: Okay. All right. Um, I'm gonna rest- respond right now. Hello?

Speaker speaker\_4: Yes, I'm here.

Speaker speaker\_2: Okay. Um, yeah, so I guess just stand, let me respond to you right now and, um, hold on on the call, make sure you get it.

Speaker speaker\_5: So, you want... It says PDF, so you want the entire pay stub or what?

Speaker speaker\_4: Yes, ma'am.

Speaker speaker\_5: All right. All right, what else does it say? I'm trying to... It's kind of too fast but this is very, uh, generated email here. So, you want not as a copy to simply the following information. And, uh, form 1098-S and check deduction. On the day after on Monday. All right, what do you need? Requested document. Okay, so... The payroll deduction document for the Blair Staffing. Okay, I sent it. Can you let me know when you receive it, please?

Speaker speaker\_4: Sure. All righty, so I just received it and I will go ahead and forward this up and see what we can do about getting it resolved for you.

Speaker speaker\_5: All right. Thanks. Uh, can I know your name so I'm tracking who I'm talking to?

Speaker speaker\_4: Sure, my name is Victoria.

Speaker speaker\_5: Victoria. All right. And I talked to Chris here today. All right, thank you so much.

Speaker speaker\_4: You're welcome. Bye-bye.

Speaker speaker\_5: Bye.