## Transcript: Franchesca Baez-5378029466599424-5604666300874752

## **Full Transcript**

Thank you for calling Benefiting a Crime. My name is Francesca. How can I assist you today? Uh, yes, I'm just need... I needed to opt out of coverage. Uh, I've worked with Surge Crafting. Uh, my last assignment is when I had signed up and I didn't realize it was still on there until I, I just started a new assignment and I wanted to opt out of all the insurance and everything. Okay. What are the last four of the social and your last name? Uh, 1093 N. Washington. Please verify the mailing address and date of birth to make sure I have the right accounting in front of me. Uh, June 28, 1980, 115 Row 140, Nettleton, Mississippi 38858. All right. Just give me one moment. Sorry about that. I had to zoom real quick. Um, I have the best phone number on your file, same one as the one you're calling on, 662-400-2385 with the email of deltaboyz1419@gmail.com. Yeah. That's it. Uh, so Mr. Washington, you actually canceled that policy that you previously had last year with them when you called in? I thought I did, but they... But, but they took it, uh, they took it out of my check. How was the deduction labeled? Hold on. Uh, I think it's... It was like... Hold on. I have to log in and, and carry... Hold on. I get that. Yeah. That's what I thought. I thought, I thought I had opted out, but apparently I didn't. I mean, I thought I didn't 'cause they took it out of my check. So let me log back in. Is... And is there any way I can be reimbursed for that? I'll have to see where that deduction is coming from first. If any reimbursement has to be made, if it is in fact for benefits, you'll have to speak with Surge as we haven't been receiving any deductions yet. Well, I mean, I've just got paid today, but, uh... Okay. So if you just got paid today, we won't be reflecting that deduction in our system until next week. Okay. That might be why I don't see here yes yet. Okay. It says, "IMA Med, BCS, VI..." I mean, "BCI, IMA Dental, IMA Vision, IMA Disability, IMA Accident, IMA Illness, IMA Behavior, IMA Life, uh, FreeRx." That sound familiar? Those most definitely... Yeah. Those most definitely do sound like our benefits. The only thing would be that we currently don't show any deduction being received for them. I will suggest, Mr. Washington, to call back on Monday to see if by then it will reflect, 'cause I don't even show on your specific account. We didn't even show an enrollment pending or anything like that, or a request to enroll into anything. Okay. But, I mean, but I can be reimbursed? D- due to the fact that I'm not sure where that enrollment came from, I can't confirm whether or not a reimbursement can be issued. We'll have to wait to receive it first for the front office to do their investigation, 'cause I don't want to say that you will be reimbursed and then the front office does their investigation and it turns out you won't be. Okay, I, I just, uh, I just want to just, uh... Want to take this conversation... Who, who is... I mean, who is this insurance with? I mean, I mean, it's like, uh... Who is the carrier of the medical, dental, vision and all that? Dental is American Public Life. Okay. Vision is MetLife. Okay. And then for medical, it's gonna depend on which plan they enrolled you into, 'cause one of them, which is the preventative plans, those are with 90 Degree. And the hospital indemnity is also with American Public Life. Now,

as far as that critical illness, the life insurance, I think you said something about a disability or an accident, all of those plans that they offered, along with also... Let me open the benefit guide so I can actually give you the full list. Okay. So their short-term disability, life insurance, their critical illness and group accident, all of those are also with American Public Life. Oh. I'm gonna also submit a ticket to the front office to take a look into it. Okay. Since any investigation they do does take that 24 to 48 business hours, if I do hear back from them before you give us a call back next week, I'll let you know what they're finding was. If you want to, you can also just wait for me to give you a call. The latest that you should be getting a call back from me will be Monday. Okay. Since I sent that ticket in there today for them to look. What was the total of that deduction? Uh... Hold on. I'm not sure it didn't break it down. It has to be about... Because it, it's... It adds everything up together. Uh. Mm-hmm. Even with the-Uh, actually has to be about... About 40... It has to be about 40, 40 something odd, 47 odd dollars because the only thing other, I mean, the only other, they took out... Let me tell you. I can give you an exact total, but hold on for just a second. Mm-hmm. I just ha- I just have to add it up. Okay, if they took out... If they took out a total of 50... Okay, 54.77 and they only took out... 803,991... 44.86. Is that 44.86? Yeah. 44.86. All right. I will also include that on the ticket that I'm submitting to them, then. Okay. All right. So now, the only thing that we have left to do will be for, to wait for them to get back to us regarding this issue. And as soon as I hear back from them, I'll give you a call. Is there a specific time frame where it would be best for me to try to reach you, or you would like for me to try to make my call during that time? Um, well, I've, I've... I'm off on Fridays, but Monday through Thursday I have to be at work at four o'clock, so I guess anywhere between the hours of... 11:00 and 3:00. 11:00 and 3:00? Yeah, between 11:00 and 3:00. Yeah. 11:00 to 3:00. All right. So I am all set. I look forward to giving you that call back as soon as I hear back from my front office. Okay. All right. Have a great day and thank you for your time today. Right back.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefiting a Crime. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Uh, yes, I'm just need... I needed to opt out of coverage. Uh, I've worked with Surge Crafting. Uh, my last assignment is when I had signed up and I didn't realize it was still on there until I, I just started a new assignment and I wanted to opt out of all the insurance and everything.

Speaker speaker\_0: Okay. What are the last four of the social and your last name?

Speaker speaker\_1: Uh, 1093 N. Washington.

Speaker speaker\_0: Please verify the mailing address and date of birth to make sure I have the right accounting in front of me.

Speaker speaker\_1: Uh, June 28, 1980, 115 Row 140, Nettleton, Mississippi 38858.

Speaker speaker\_0: All right. Just give me one moment. Sorry about that. I had to zoom real quick. Um, I have the best phone number on your file, same one as the one you're calling on, 662-400-2385 with the email of deltaboyz1419@gmail.com.

Speaker speaker\_1: Yeah. That's it.

Speaker speaker\_0: Uh, so Mr. Washington, you actually canceled that policy that you previously had last year with them when you called in?

Speaker speaker\_1: I thought I did, but they... But, but they took it, uh, they took it out of my check.

Speaker speaker\_0: How was the deduction labeled?

Speaker speaker\_1: Hold on. Uh, I think it's... It was like... Hold on. I have to log in and, and carry... Hold on.

Speaker speaker\_0: I get that.

Speaker speaker\_1: Yeah. That's what I thought. I thought, I thought I had opted out, but apparently I didn't. I mean, I thought I didn't 'cause they took it out of my check. So let me log back in. Is... And is there any way I can be reimbursed for that?

Speaker speaker\_0: I'll have to see where that deduction is coming from first. If any reimbursement has to be made, if it is in fact for benefits, you'll have to speak with Surge as we haven't been receiving any deductions yet.

Speaker speaker\_1: Well, I mean, I've just got paid today, but, uh...

Speaker speaker\_0: Okay. So if you just got paid today, we won't be reflecting that deduction in our system until next week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That might be why I don't see here yes yet.

Speaker speaker\_1: Okay. It says, "IMA Med, BCS, VI..." I mean, "BCI, IMA Dental, IMA Vision, IMA Disability, IMA Accident, IMA Illness, IMA Behavior, IMA Life, uh, FreeRx." That sound familiar?

Speaker speaker\_0: Those most definitely... Yeah. Those most definitely do sound like our benefits. The only thing would be that we currently don't show any deduction being received for them. I will suggest, Mr. Washington, to call back on Monday to see if by then it will reflect, 'cause I don't even show on your specific account. We didn't even show an enrollment pending or anything like that, or a request to enroll into anything.

Speaker speaker\_1: Okay. But, I mean, but I can be reimbursed?

Speaker speaker\_0: D- due to the fact that I'm not sure where that enrollment came from, I can't confirm whether or not a reimbursement can be issued. We'll have to wait to receive it first for the front office to do their investigation, 'cause I don't want to say that you will be reimbursed and then the front office does their investigation and it turns out you won't be.

Speaker speaker\_1: Okay. I, I just, uh, I just want to just, uh... Want to take this conversation... Who, who is... I mean, who is this insurance with? I mean, I mean, it's like, uh... Who is the carrier of the medical, dental, vision and all that?

Speaker speaker\_0: Dental is American Public Life.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Vision is MetLife.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then for medical, it's gonna depend on which plan they enrolled you into, 'cause one of them, which is the preventative plans, those are with 90 Degree. And the hospital indemnity is also with American Public Life. Now, as far as that critical illness, the life insurance, I think you said something about a disability or an accident, all of those plans that they offered, along with also... Let me open the benefit guide so I can actually give you the full list. Okay. So their short-term disability, life insurance, their critical illness and group accident, all of those are also with American Public Life.

Speaker speaker\_1: Oh.

Speaker speaker\_0: I'm gonna also submit a ticket to the front office to take a look into it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Since any investigation they do does take that 24 to 48 business hours, if I do hear back from them before you give us a call back next week, I'll let you know what they're finding was. If you want to, you can also just wait for me to give you a call. The latest that you should be getting a call back from me will be Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Since I sent that ticket in there today for them to look. What was the total of that deduction?

Speaker speaker\_1: Uh... Hold on. I'm not sure it didn't break it down. It has to be about... Because it, it's... It adds everything up together. Uh.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Even with the-Uh, actually has to be about... About 40... It has to be about 40, 40 something odd, 47 odd dollars because the only thing other, I mean, the only other, they took out... Let me tell you. I can give you an exact total, but hold on for just a second.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I just ha- I just have to add it up. Okay, if they took out... If they took out a total of 50... Okay, 54.77 and they only took out... 803,991... 44.86.

Speaker speaker\_0: Is that 44.86?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: 44.86. All right. I will also include that on the ticket that I'm submitting to them, then.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So now, the only thing that we have left to do will be for, to wait for them to get back to us regarding this issue. And as soon as I hear back from them, I'll give you a call. Is there a specific time frame where it would be best for me to try to reach you, or you would like for me to try to make my call during that time?

Speaker speaker\_1: Um, well, I've, I've... I'm off on Fridays, but Monday through Thursday I have to be at work at four o'clock, so I guess anywhere between the hours of... 11:00 and 3:00.

Speaker speaker\_0: 11:00 and 3:00?

Speaker speaker\_1: Yeah, between 11:00 and 3:00. Yeah.

Speaker speaker\_0: 11:00 to 3:00. All right. So I am all set. I look forward to giving you that call back as soon as I hear back from my front office.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Have a great day and thank you for your time today.

Speaker speaker\_1: Right back.