

## Transcript: Francesca

**Baez-5690534175358976-6741188603985920**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? I guess, um, apparently when I was at, um, a business called AmeriStaff, I must have signed up for some benefits through this, um, Benefits in a Card, and... by mistake. And I, I did not want the benefits. Um, I didn't, I didn't want 'em and I guess I just didn't hit the button to decline. I don't know. Maybe I was tired or... And I know some other people had helped me, um, with the process of going through some of the, um, different things on the computer, um, but I received a text message today about, you know, it, it said something about there was a lapse in coverage in the last one to two, um, weeks, you know, in my paycheck. But I, I don't... I'm not working right now. So how do I- Okay. I mean, I don't know if they canceled it, um, when I went and spoke to them in March or, or, or not. So I can go ahead and take a look and cancel that if you like, but if you're no longer receiving a paycheck from that staffing company, you're more than likely gonna receive a total of two to three more of those messages till the system cancels the policies. And it's just gonna take three consec- I mean, five, sorry, five consecutive weeks in total for the system to cancel it out. But I'm not gonna be responsible for all that money, am I? Uh, no, ma'am. So these benefits, they take a deduction out of the paycheck that the staffing company issues to you. If there is no deduction that week, there's just no coverage. Okay, so I don't owe anything. Is that what you're saying? Yes, ma'am. But I might still receive these texts? That is correct. If you like me to, we can process that cancellation. Um, those cancellations take roughly one to two weeks to process through. So it will be a difference of, I believe, one message. Okay. Yeah, I, I, when I went t- to talk to them in March, because I got my payst- a couple from my paycheck stubs because I had got like, uh, I guess laid off in March. And, um, when I was looking at my, uh, stubs, I was like, well, I don't... Why is this taken? Why is this much money taken out? And so when I asked, they had said I had signed up for this benefits, uh... And, and I said, I, you know, I have, I have, I have auto insurance and I have health insurance and I don't know, you know, I, I must have missed something, you know, when I was going through all those, um, different, um, things on the computer, so... So it might be- I mean- ... that you forgot to decline auto enrollment, because AmeriStaff is one of the staffing companies that have auto enrollment for their new hires. So it could be that that was a reason why that enrollment processed. We can also take a look at why it was processed once we locate an account, if you like, as well. So what do you need? My name and what do you need from me? Um, to locate that account, the last four of your Social and last name. Uh, my Social is 240-29-1497. My name is Susan, S-U-N-A-N Mansfield, M-A-N-S-F-I-E-L-D. All right. Let's see. Oh, I see what happened. So when you were filling out the auto enrollment acknowledgment form, you didn't decline it, the one that you f- uh, filled out. It shows here the submission signature was issue on February 29th, 2025. So because there was no declination of auto enrollment, they did auto enroll you into that auto

enrollment plan, which is a VIP standard hospital indemnity PPO medical plan, which is the first week that has not been active. Okay, because I, I, I don't... I'm not interested in it, and, you know, I guess I didn't click on I decline or whatever. I don't know. Maybe I was just tired or maybe it was the point where I was, uh, I needed some help with the, to help get me help with finishing the rest of it, so I can finish that, uh, because it was several different pages that I had to go through on the computer. That's all right. Um, and what action that you want me to take on this? If you're no longer receiving a paycheck, the system will cancel it out once it hits four or more consecutive weeks of no payment, or we can issue a cancellation, which will take one to two weeks roughly. Yeah, I just want it canceled because I ha- I have, I have health insurance and I have, um, auto... um... Sure thing. So I just need the verbal disclosure that today you're asking to cancel benefits with AmeriStaff Corp, correct? Yes, just this Benefits in a Card, whatever it's called. So Benefits in a Card is the company you'll call. We only need the administrators for the insurance. But that insurance with AmeriStaff Corp has been requested to be canceled. It will take that one to two weeks for it to be processed out. So you might still receive one or two more texts in regards to a lapse in coverage whilst being processed out. But I mean, I'm still wantin' to... I'm still wanting to, um, you know, be helped by AmeriStaff, you know, and other things, you know, so. Yes, ma'am. So since we're just the account administrator for the insurance, we only handle the insurance. This is not going to affect you getting called in for a job. Okay. Is there somebody else I need to call or, or, um, once you've put in the information, then I'm d- I'm just done with all this altogether? So for this specific enrollment, it has been requested for the cancellation. I have notated your account. In the event that at some point, an AmeriStaff court asks if you to fill that form again where it says whether or not you're acknowledging the auto enrollment- Mm-hmm. ... um, on that portion unfortunately, we cannot assist with anything in the future. You just have to make sure that you're opting out or at least calling in to make sure that you're not enrolled. If I have to fill that, all that information out again, is that what you're saying? Yes, ma'am. Okay. The reason why I'm stating it that way is 'cause I do know that you had filled out the first one on January 10th, 2025 when you first begin working with them. And then this year again when you were filling the paperwork for a different assignment, I'm guessing, that document- Mm-hmm. ... was in there as well and then the first one you did decline it back and 2024. That's the reason where you being a rehire, which means that at some point you already worked with the company previously, you were still auto enrolled due to the fact that the document for 2025 didn't have a declination on it. Yeah. I had, um, got laid off from a job and then since I hadn't... Um, so I guess like every year, I guess they have to go back through that same process- Mm-hmm. ... um, on the computer. Mm-hmm. Every time you, um, apply... Sorry, not enroll. Apply for a new job with them, if there is paperwork to be filled out, you wanna make sure that you are reading all of them and making sure there's nothing that says auto enrollment or declination 'cause those will be the ones that you wanna make sure you're declining on. Okay. All right. May I get your name again? Francesca. How do you spell that? Fran- F-R-A... Okay. N-C-H. Okay. E-S-C-A. And I'm the only Francesca on the company. Okay. All right. Well, I thank you for your time. Of course. It was my pleasure. I hope you have a wonderful rest of your day. Okay. You too. Thank you. Mm-hmm. Bye now. Bye.

## Conversation Format

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

Speaker speaker\_1: I guess, um, apparently when I was at, um, a business called AmeriStaff, I must have signed up for some benefits through this, um, Benefits in a Card, and... by mistake. And I, I did not want the benefits. Um, I didn't, I didn't want 'em and I guess I just didn't hit the button to decline. I don't know. Maybe I was tired or... And I know some other people had helped me, um, with the process of going through some of the, um, different things on the computer, um, but I received a text message today about, you know, it, it said something about there was a lapse in coverage in the last one to two, um, weeks, you know, in my paycheck. But I, I don't... I'm not working right now. So how do I-

Speaker speaker\_0: Okay.

Speaker speaker\_1: I mean, I don't know if they canceled it, um, when I went and spoke to them in March or, or, or not.

Speaker speaker\_0: So I can go ahead and take a look and cancel that if you like, but if you're no longer receiving a paycheck from that staffing company, you're more than likely gonna receive a total of two to three more of those messages till the system cancels the policies. And it's just gonna take three consec- I mean, five, sorry, five consecutive weeks in total for the system to cancel it out.

Speaker speaker\_1: But I'm not gonna be responsible for all that money, am I?

Speaker speaker\_0: Uh, no, ma'am. So these benefits, they take a deduction out of the paycheck that the staffing company issues to you. If there is no deduction that week, there's just no coverage.

Speaker speaker\_1: Okay, so I don't owe anything. Is that what you're saying?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: But I might still receive these texts?

Speaker speaker\_0: That is correct. If you like me to, we can process that cancellation. Um, those cancellations take roughly one to two weeks to process through. So it will be a difference of, I believe, one message.

Speaker speaker\_1: Okay. Yeah, I, I, when I went t- to talk to them in March, because I got my payst- a couple from my paycheck stubs because I had got like, uh, I guess laid off in March. And, um, when I was looking at my, uh, stubs, I was like, well, I don't... Why is this taken? Why is this much money taken out? And so when I asked, they had said I had signed up for this benefits, uh... And, and I said, I, you know, I have, I have, I have auto insurance and I have health insurance and I don't know, you know, I, I must have missed something, you know, when I was going through all those, um, different, um, things on the computer, so...

Speaker speaker\_0: So it might be-

Speaker speaker\_1: I mean-

Speaker speaker\_0: ... that you forgot to decline auto enrollment, because AmeriStaff is one of the staffing companies that have auto enrollment for their new hires. So it could be that that was a reason why that enrollment processed. We can also take a look at why it was processed once we locate an account, if you like, as well.

Speaker speaker\_1: So what do you need? My name and what do you need from me?

Speaker speaker\_0: Um, to locate that account, the last four of your Social and last name.

Speaker speaker\_1: Uh, my Social is 240-29-1497. My name is Susan, S-U-N-A-N Mansfield, M-A-N-S-F-I-E-L-D.

Speaker speaker\_0: All right. Let's see. Oh, I see what happened. So when you were filling out the auto enrollment acknowledgment form, you didn't decline it, the one that you f- uh, filled out. It shows here the submission signature was issue on February 29th, 2025. So because there was no declination of auto enrollment, they did auto enroll you into that auto enrollment plan, which is a VIP standard hospital indemnity PPO medical plan, which is the first week that has not been active.

Speaker speaker\_1: Okay, because I, I, I don't... I'm not interested in it, and, you know, I guess I didn't click on I decline or whatever. I don't know. Maybe I was just tired or maybe it was the point where I was, uh, I needed some help with the, to help get me help with finishing the rest of it, so I can finish that, uh, because it was several different pages that I had to go through on the computer.

Speaker speaker\_0: That's all right. Um, and what action that you want me to take on this? If you're no longer receiving a paycheck, the system will cancel it out once it hits four or more consecutive weeks of no payment, or we can issue a cancellation, which will take one to two weeks roughly.

Speaker speaker\_1: Yeah, I just want it canceled because I ha- I have, I have health insurance and I have, um, auto... um...

Speaker speaker\_0: Sure thing. So I just need the verbal disclosure that today you're asking to cancel benefits with AmeriStaff Corp, correct?

Speaker speaker\_1: Yes, just this Benefits in a Card, whatever it's called.

Speaker speaker\_0: So Benefits in a Card is the company you'll call. We only need the administrators for the insurance. But that insurance with AmeriStaff Corp has been requested to be canceled. It will take that one to two weeks for it to be processed out. So you might still receive one or two more texts in regards to a lapse in coverage whilst being processed out.

Speaker speaker\_1: But I mean, I'm still wantin' to... I'm still wanting to, um, you know, be helped by AmeriStaff, you know, and other things, you know, so.

Speaker speaker\_0: Yes, ma'am. So since we're just the account administrator for the insurance, we only handle the insurance. This is not going to affect you getting called in for a job.

Speaker speaker\_1: Okay. Is there somebody else I need to call or, or, um, once you've put in the information, then I'm d- I'm just done with all this altogether?

Speaker speaker\_0: So for this specific enrollment, it has been requested for the cancellation. I have notated your account. In the event that at some point, an AmeriStaff court asks if you to fill that form again where it says whether or not you're acknowledging the auto enrollment-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... um, on that portion unfortunately, we cannot assist with anything in the future. You just have to make sure that you're opting out or at least calling in to make sure that you're not enrolled.

Speaker speaker\_1: If I have to fill that, all that information out again, is that what you're saying?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The reason why I'm stating it that way is 'cause I do know that you had filled out the first one on January 10th, 2025 when you first begin working with them. And then this year again when you were filling the paperwork for a different assignment, I'm guessing, that document-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... was in there as well and then the first one you did decline it back and 2024. That's the reason where you being a rehire, which means that at some point you already worked with the company previously, you were still auto enrolled due to the fact that the document for 2025 didn't have a declination on it.

Speaker speaker\_1: Yeah. I had, um, got laid off from a job and then since I hadn't... Um, so I guess like every year, I guess they have to go back through that same process-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... um, on the computer.

Speaker speaker\_0: Mm-hmm. Every time you, um, apply... Sorry, not enroll. Apply for a new job with them, if there is paperwork to be filled out, you wanna make sure that you are reading all of them and making sure there's nothing that says auto enrollment or declination 'cause those will be the ones that you wanna make sure you're declining on.

Speaker speaker\_1: Okay. All right. May I get your name again?

Speaker speaker\_0: Francesca.

Speaker speaker\_1: How do you spell that? Fran-

Speaker speaker\_0: F-R-A...

Speaker speaker\_1: Okay.

Speaker speaker\_0: N-C-H.

Speaker speaker\_1: Okay.

Speaker speaker\_0: E-S-C-A. And I'm the only Francesca on the company.

Speaker speaker\_1: Okay. All right. Well, I thank you for your time.

Speaker speaker\_0: Of course. It was my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker\_1: Okay. You too. Thank you.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Bye now. Bye.