

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit in a Card. My name is Francesca. How may I assist you today? Yeah. Um... I'm just having the check ... Hello? ... come to ... What's that saying about? Hello. Thank you for calling Benefit in a Card. My name is Francesca. How can I assist you today? Yeah, you can't hear me? No, sir. I can hear you now. Okay. Yeah, um, how can you look my account up? I declined insurance. Um, so I don't know why they say I got insurance, but I declined it and I hope they haven't been taking it out on my check 'cause I declined it. So, um, I don't know how they got that confused. Sure thing, sir. I can take a look for you. Which staffing company do you work with? I work at, um, it's MAU, and I, I know for a fact I declined it because I, I work another job. I already have insurance so that's why I don't need it. This is just a second job, a temp job. So I declined it. So if they've been taking it out, they need to refund it because I didn't sign up for insurance. Okay. Let's take a look in the account to see what's going on. What are the last four of your Social and your last name to locate it? Um, 3018. I think they said somebody was left incomplete. That's probably why I was incomplete because I didn't... I thought I declined it. I didn't want insurance. I already have insurance. Understood. I was going to need your name so that I can locate your account. Corey Goodwin. You didn't see my Social? 3018, last four of the Social, MAU. So we work with more than one staffing company, sir. In order for me to locate the account, I do need the last four on the Social as well as your last name. 'Cause that was the reason- Yeah, Goodwin. ... I was asking for it. Goodwin is the last name. G-O-O-D-W-I-N. I see. And if you wouldn't mind, to make sure that I located the correct account, could you verify your mailing address and your date of birth, please? Yeah. Date of birth, 12/11/80. Address, 405 South Openfield Court, Lyman, South Carolina. You got it correct. All right. It has the same number as the one that you called in, ending in 5114 with the email of TheGoodwin.962@gmail.com. TheGoodwin.962@gmail.com. Yes, sir. Do you have the new bit? Yeah. Yeah. Can you, um... You got it pulled up yet? Yes, sir. Oh, I see. So the reason why you have an enrollment access there is because you've submitted a form requesting to have life insurance for yourself and a dependent. Unfortunately, when we did try to reach you, we were unable to get to you. We left a message and the enrollment was processed for the life insurance plan. That's \$2.11 that you're currently active on since December 23rd. Yeah. Well, um, um, yeah. It's, you know, I can't give it to myself, so they shouldn't have started it without a dependent on there 'cause it's, it's just to take all the money. You know, just taking my money from me because I don't have no one that it's going to. So, um, I don't have my daughter's social security number, um, so that's why I didn't finish doing that part of it. With the life insurance, sir, you don't need a dependent, you need a beneficiary. You had requested for the plan to be for yourself and that dependent. So you wanted to cover yourself and the dependent. As of right now, it's only you that's covered. Um,

you did put down that you wanted Brooklyn Goodwin to be the beneficiary for the life insurance. Yeah. Yes, sir. Did you want me to cancel the policy or leave it as it is? I- I don't... She, 'cause she left a voicemail saying it was incomplete, so that's why I'm calling, ma'am. Yes, sir. That was left on December 4th, 2024. Okay. What's incomplete about it? You had requested to have life insurance, sir, for yourself and a dependent, but you didn't put the dependent's information. So the process was enrolled for only employee, so right now you're the only one covered under the life insurance. So you didn't get her name? I, you just told me my daughter name, you said I didn't need the Social. What else do you need? Okay. Sir, a beneficiary and a dependent are two different things. The dependent is someone that you want on your policy to be covered under the same benefit plan that you selected. The beneficiary, in this case, is the person that if, God forbid, something happens to you, she'll be the one to receive the benefit amount of this life insurance. Yeah. That's my daughter. That's the only child I got. So that's why I thought it was done correctly. Yes, sir. So unless you're trying to also have a life insurance policy on herself, apparently you're the only one covered under that plan. Um, well, I want to make sure it's going to the right person. That's the most important thing. Um, so, uh, you know... What do, what do you need from me to put her, to finish this application? What do you need, ma'am? That's what I'm asking you over and over. Okay. I'm guessing I'm not getting through to you, sir. You are enrolled. Your daughter will be the one to get the money and be able to know if something happens to you. I understand that. You need the bi- the beneficiary information. It's, it's the same person, it's my daughter. That's why I say, what else do you need to complete this situation? I understand, sir. What I'm trying to ask you, are you trying to make sure that she will be the person that gets the money if something happens to you, or are you trying to have a policy on her as well? If something happens to her, someone else will get money for that? So I just need that clarification. Both. Both. How much, how much is it? Like would, would y'all start taking more money out? Can you kind of give, give me the breakdown on this so I can know what to expect? Yes, sir. So as of right now, for employee only the term life insurance is \$2.11 per paycheck. If you were to add the child to it, it will be \$2.54. Okay let's- And the child will be covered. Okay. Let's do that. Okay. And then she'll be covered for \$2,500 in the event that something happens to her. How much? \$2,500. And h- uh, how much am I covered for? \$20,000 up to the age of 64. Once you turn 65 that amount decreases by 25% and it keeps doing so every five years. Okay. All right. I mean it's better than nothing. I mean I'm... \$2,500 I mean, I don't know. Do you want to also put her on the policy to be covered under the life insurance? Um, yes, ma'am. All right. Do you authorize MAU Staffing to make the deductions of \$2.54 per paycheck? So, so let me ask you something. Um, just, I just want to put her down as the beneficiary. It's not, it's probably not even worth \$2,500 is not even probably worth it to even bother with it, to be honest with you. So, I just wanted her, have her down as the beneficiary if something happens to me. Understood, sir. She is already down as your beneficiary. Okay, thank you. That's all I wanted. You have a great day. I thought they was... I actually thought it was health insurance, so that's why I was confused. Mm-hmm. I wasn't, I wasn't... I know I declined health insurance, so I, I, I was thinking they, it was the health insurance. I had it mixed up. It's all right, sir. Was there anything else we can assist you with today? No, that'll be all. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit in a Card. My name is Francesca. How may I assist you today?

Speaker speaker_1: Yeah. Um... I'm just having the check ...

Speaker speaker_2: Hello?

Speaker speaker_1: ... come to ... What's that saying about?

Speaker speaker_2: Hello. Thank you for calling Benefit in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Yeah, you can't hear me?

Speaker speaker_2: No, sir. I can hear you now.

Speaker speaker_1: Okay. Yeah, um, how can you look my account up? I declined insurance. Um, so I don't know why they say I got insurance, but I declined it and I hope they haven't been taking it out on my check 'cause I declined it. So, um, I don't know how they got that confused.

Speaker speaker_2: Sure thing, sir. I can take a look for you. Which staffing company do you work with?

Speaker speaker_1: I work at, um, it's MAU, and I, I know for a fact I declined it because I, I work another job. I already have insurance so that's why I don't need it. This is just a second job, a temp job. So I declined it. So if they've been taking it out, they need to refund it because I didn't sign up for insurance.

Speaker speaker_2: Okay. Let's take a look in the account to see what's going on. What are the last four of your Social and your last name to locate it?

Speaker speaker_1: Um, 3018. I think they said somebody was left incomplete. That's probably why I was incomplete because I didn't... I thought I declined it. I didn't want insurance. I already have insurance.

Speaker speaker_2: Understood. I was going to need your name so that I can locate your account.

Speaker speaker_1: Corey Goodwin. You didn't see my Social? 3018, last four of the Social, MAU.

Speaker speaker_2: So we work with more than one staffing company, sir. In order for me to locate the account, I do need the last four on the Social as well as your last name. 'Cause that was the reason-

Speaker speaker_1: Yeah, Goodwin.

Speaker speaker_2: ... I was asking for it.

Speaker speaker_1: Goodwin is the last name. G-O-O-D-W-I-N.

Speaker speaker_2: I see. And if you wouldn't mind, to make sure that I located the correct account, could you verify your mailing address and your date of birth, please?

Speaker speaker_1: Yeah. Date of birth, 12/11/'80. Address, 405 South Openfield Court, Lyman, South Carolina. You got it correct.

Speaker speaker_2: All right. It has the same number as the one that you called in, ending in 5114 with the email of TheGoodwin.962@gmail.com.

Speaker speaker_1: TheGoodwin.962@gmail.com.

Speaker speaker_2: Yes, sir. Do you have the new bit?

Speaker speaker_1: Yeah. Yeah. Can you, um... You got it pulled up yet?

Speaker speaker_2: Yes, sir. Oh, I see. So the reason why you have an enrollment access there is because you've submitted a form requesting to have life insurance for yourself and a dependent. Unfortunately, when we did try to reach you, we were unable to get to you. We left a message and the enrollment was processed for the life insurance plan. That's \$2.11 that you're currently active on since December 23rd.

Speaker speaker_1: Yeah. Well, um, um, yeah. It's, you know, I can't give it to myself, so they shouldn't have started it without a dependent on there 'cause it's, it's just to take all the money. You know, just taking my money from me because I don't have no one that it's going to. So, um, I don't have my daughter's social security number, um, so that's why I didn't finish doing that part of it.

Speaker speaker_2: With the life insurance, sir, you don't need a dependent, you need a beneficiary. You had requested for the plan to be for yourself and that dependent. So you wanted to cover yourself and the dependent. As of right now, it's only you that's covered. Um, you did put down that you wanted Brooklyn Goodwin to be the beneficiary for the life insurance.

Speaker speaker_1: Yeah.

Speaker speaker_2: Yes, sir. Did you want me to cancel the policy or leave it as it is?

Speaker speaker_1: I- I don't... She, 'cause she left a voicemail saying it was incomplete, so that's why I'm calling, ma'am.

Speaker speaker_2: Yes, sir. That was left on December 4th, 2024.

Speaker speaker_1: Okay. What's incomplete about it?

Speaker speaker_2: You had requested to have life insurance, sir, for yourself and a dependent, but you didn't put the dependent's information. So the process was enrolled for only employee, so right now you're the only one covered under the life insurance.

Speaker speaker_1: So you didn't get her name? I, you just told me my daughter name, you said I didn't need the Social. What else do you need?

Speaker speaker_2: Okay. Sir, a beneficiary and a dependent are two different things. The dependent is someone that you want on your policy to be covered under the same benefit plan that you selected. The beneficiary, in this case, is the person that if, God forbid, something happens to you, she'll be the one to receive the benefit amount of this life insurance.

Speaker speaker_1: Yeah. That's my daughter. That's the only child I got. So that's why I thought it was done correctly.

Speaker speaker_2: Yes, sir. So unless you're trying to also have a life insurance policy on herself, apparently you're the only one covered under that plan.

Speaker speaker_1: Um, well, I want to make sure it's going to the right person. That's the most important thing. Um, so, uh, you know... What do, what do you need from me to put her, to finish this application? What do you need, ma'am? That's what I'm asking you over and over.

Speaker speaker_2: Okay. I'm guessing I'm not getting through to you, sir. You are enrolled. Your daughter will be the one to get the money and be able to know if something happens to you.

Speaker speaker_1: I understand that. You need the bi- the beneficiary information. It's, it's the same person, it's my daughter. That's why I say, what else do you need to complete this situation?

Speaker speaker_2: I understand, sir. What I'm trying to ask you, are you trying to make sure that she will be the person that gets the money if something happens to you, or are you trying to have a policy on her as well? If something happens to her, someone else will get money for that? So I just need that clarification.

Speaker speaker_1: Both. Both. How much, how much is it? Like would, would y'all start taking more money out? Can you kind of give, give me the breakdown on this so I can know what to expect?

Speaker speaker_2: Yes, sir. So as of right now, for employee only the term life insurance is \$2.11 per paycheck. If you were to add the child to it, it will be \$2.54.

Speaker speaker_1: Okay let's-

Speaker speaker_2: And the child will be covered.

Speaker speaker_1: Okay. Let's do that.

Speaker speaker_2: Okay. And then she'll be covered for \$2,500 in the event that something happens to her.

Speaker speaker_1: How much?

Speaker speaker_2: \$2,500.

Speaker speaker_1: And h- uh, how much am I covered for?

Speaker speaker_2: \$20,000 up to the age of 64. Once you turn 65 that amount decreases by 25% and it keeps doing so every five years.

Speaker speaker_1: Okay. All right. I mean it's better than nothing. I mean I'm... \$2,500 I mean, I don't know.

Speaker speaker_2: Do you want to also put her on the policy to be covered under the life insurance?

Speaker speaker_1: Um, yes, ma'am.

Speaker speaker_2: All right. Do you authorize MAU Staffing to make the deductions of \$2.54 per paycheck?

Speaker speaker_1: So, so let me ask you something. Um, just, I just want to put her down as the beneficiary. It's not, it's probably not even worth \$2,500 is not even probably worth it to even bother with it, to be honest with you. So, I just wanted her, have her down as the beneficiary if something happens to me.

Speaker speaker_2: Understood, sir. She is already down as your beneficiary.

Speaker speaker_1: Okay, thank you. That's all I wanted. You have a great day. I thought they was... I actually thought it was health insurance, so that's why I was confused.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I wasn't, I wasn't... I know I declined health insurance, so I, I, I was thinking they, it was the health insurance. I had it mixed up.

Speaker speaker_2: It's all right, sir. Was there anything else we can assist you with today?

Speaker speaker_1: No, that'll be all. Thank you.