Transcript: Franchesca Baez-6294665045655552-5758416903913472

Full Transcript

Thank you for calling Benefits ... My name is Francesca. How can I assist you today? Hi. I had started the process a couple weeks ago for, um, for medical insurance but I would like to cancel it. Which staffing company do you work with? Uh, Nor staffing. What are the last four of the social and your last name? Uh, 5009-Perez. Please verify your mailing address and date of birth. Uh, 165 Deaver Ridge, Marshall, North Carolina, 28753. Uh, date of birth is 2-1-91. We have the phone number to reach you down as 646-464-4229. That's correct. May I have your email address down as first.last name.editing@gmail.com? Uh, yes, that's correct. Right. And then lastly, Ms. ... this is an online being recorded. You stated you would like to cancel the enrollment with Nor Staffing, correct? I would like to cancel the enrollment for the medical coverage through Nor Staffing. What do you mean by that, ma'am? Are you only canceling a couple of plans or are you not calling, canceling the coverage? I'm canceling the coverage. The full policy, correct? The full medical policy, yes. Great. So we're canceling the full coverage policy. It will take one to two weeks for those deductions to stop. You might see one or two more deductions while the cancellation is being completed. Okay. Um, will those... How will those deductions be refunded? They wouldn't be, Ms. Perez, since you requested to be enrolled and that seven to 10 business days is the cancellation process. Um, can you confirm when it was that I, um, that I confirmed that I wanted the coverage? Yes, ma'am. You called in for that enrollment on April 22nd, 2025 and spoke with a live agent and processed that enrollment. And then it became active... It hasn't become active actually, so the process itself has been completed. You're on deactivation phase so we're waiting for a payment to be sent over to activate the policy but it will- Okay. So f- ... still take seven to ten... Okay? So it will- I'm sorry. Go on. ... take seven to ten business days. Oh, it's okay, um, from today for those cancellations to be completed so you are still in that possibility of one to two deductions while it's being processed out. Right, but I haven't been... So why would the deductions go through if, if... Why would I be charged for them if I haven't been charged yet and I'm canceling today? Because the cancellation process takes seven to ten business days. Okay, so at this point- So let me put it this way. We have not... Go ahead. No, I'm sorry. You go ahead. I was gonna say we have not received payment as of yet. However, due to the fact that your enrollment was already processed, it's no longer pending, we're waiting on the payment for activation, the cancellation process will still be the same of it taking seven to ten business days to cancel it out because it has to be processed on more than one system. Now, let's say if you had called in before that enrollment was processed completely, then it will be able to cancel a pending enrollment and cancel it with no future payments. However, due to the fact that I put in the request for this cancellation, so that cancellation is going to take seven to ten business days to process across all of the systems that it needs to do, there is still that possibility of you getting deducted one or two deductions during that time of the seven to ten business days.

Right, but if I'm in between... I'm, I'm basically in between either way so wouldn't you just be able to contact the people who would be deducting the money and just tell them to not do that? Because I'm- No, ma'am. ... I'm in between both pro- processes regardless. No, ma'am. I wouldn't be able to because the enrollment was processed already. Right. So wouldn't you be able to call them and tell... Okay. All right. Cool. Um, uh, why would there be, uh, possibly two payments taken? Because it would take seven to ten business days for the cancellation to be completed. Okay, thank you. Of course. That makes sense. All right. Do you have any questions about it? Um, could you just remind me what the deduction is weekly? Yes, ma'am. That policy is \$90.04 per paycheck. Cool. Um, okay, thank you. Of course. Have a great day and thank you for your time. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits ... My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. I had started the process a couple weeks ago for, um, for medical insurance but I would like to cancel it.

Speaker speaker_0: Which staffing company do you work with?

Speaker speaker_1: Uh, Nor staffing.

Speaker speaker_0: What are the last four of the social and your last name?

Speaker speaker_1: Uh, 5009-Perez.

Speaker speaker_0: Please verify your mailing address and date of birth.

Speaker speaker_1: Uh, 165 Deaver Ridge, Marshall, North Carolina, 28753. Uh, date of birth is 2-1-91.

Speaker speaker_0: We have the phone number to reach you down as 646-464-4229.

Speaker speaker_1: That's correct.

Speaker speaker_0: May I have your email address down as first.last name.editing@gmail.com?

Speaker speaker_1: Uh, yes, that's correct.

Speaker speaker_0: Right. And then lastly, Ms. ... this is an online being recorded. You stated you would like to cancel the enrollment with Nor Staffing, correct?

Speaker speaker_1: I would like to cancel the enrollment for the medical coverage through Nor Staffing.

Speaker speaker_0: What do you mean by that, ma'am? Are you only canceling a couple of plans or are you not calling, canceling the coverage?

Speaker speaker_1: I'm canceling the coverage.

Speaker speaker 0: The full policy, correct?

Speaker speaker_1: The full medical policy, yes.

Speaker speaker_0: Great. So we're canceling the full coverage policy. It will take one to two weeks for those deductions to stop. You might see one or two more deductions while the cancellation is being completed.

Speaker speaker_1: Okay. Um, will those... How will those deductions be refunded?

Speaker speaker_0: They wouldn't be, Ms. Perez, since you requested to be enrolled and that seven to 10 business days is the cancellation process.

Speaker speaker_1: Um, can you confirm when it was that I, um, that I confirmed that I wanted the coverage?

Speaker speaker_0: Yes, ma'am. You called in for that enrollment on April 22nd, 2025 and spoke with a live agent and processed that enrollment. And then it became active... It hasn't become active actually, so the process itself has been completed. You're on deactivation phase so we're waiting for a payment to be sent over to activate the policy but it will-

Speaker speaker 1: Okay. So f-

Speaker speaker_0: ... still take seven to ten... Okay? So it will-

Speaker speaker_1: I'm sorry. Go on.

Speaker speaker_0: ... take seven to ten business days. Oh, it's okay, um, from today for those cancellations to be completed so you are still in that possibility of one to two deductions while it's being processed out.

Speaker speaker_1: Right, but I haven't been... So why would the deductions go through if, if... Why would I be charged for them if I haven't been charged yet and I'm canceling today?

Speaker speaker_0: Because the cancellation process takes seven to ten business days.

Speaker speaker_1: Okay, so at this point-

Speaker speaker_0: So let me put it this way. We have not... Go ahead.

Speaker speaker_1: No, I'm sorry. You go ahead.

Speaker speaker_0: I was gonna say we have not received payment as of yet. However, due to the fact that your enrollment was already processed, it's no longer pending, we're waiting on the payment for activation, the cancellation process will still be the same of it taking seven to ten business days to cancel it out because it has to be processed on more than one system. Now, let's say if you had called in before that enrollment was processed completely, then it will be able to cancel a pending enrollment and cancel it with no future payments. However, due to the fact that I put in the request for this cancellation, so that cancellation is going to take seven to ten business days to process across all of the systems that it needs to

do, there is still that possibility of you getting deducted one or two deductions during that time of the seven to ten business days.

Speaker speaker_1: Right, but if I'm in between... I'm, I'm basically in between either way so wouldn't you just be able to contact the people who would be deducting the money and just tell them to not do that? Because I'm-

Speaker speaker_0: No, ma'am.

Speaker speaker_1: ... I'm in between both pro- processes regardless.

Speaker speaker_0: No, ma'am. I wouldn't be able to because the enrollment was processed already.

Speaker speaker_1: Right. So wouldn't you be able to call them and tell... Okay. All right. Cool. Um, uh, why would there be, uh, possibly two payments taken?

Speaker speaker_0: Because it would take seven to ten business days for the cancellation to be completed.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Of course.

Speaker speaker_1: That makes sense.

Speaker speaker_0: All right. Do you have any questions about it?

Speaker speaker_1: Um, could you just remind me what the deduction is weekly?

Speaker speaker_0: Yes, ma'am. That policy is \$90.04 per paycheck.

Speaker speaker_1: Cool. Um, okay, thank you.

Speaker speaker_0: Of course. Have a great day and thank you for your time.

Speaker speaker_1: You too. Bye.