

## Transcript: Francesca

**Baez-6557791022661632-4526991435546624**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Yeah, uh, hello. I'm Ismael Ajalo and I work, uh, for Surge. Uh, I'm calling you for, about the insurance. Yes, sir. How can we help you about the insurance? Yeah, I need an, a, insurance and my supervisor, he told me to call you. Okay. I'm going to see the status of your account. What are the last four of the Social? Uh, the, the four... the last phone number? Yes, sir. Uh, it's, uh, f- uh, 51... Hello? Yes, sir? Uh, S, P, uh, 1... Hello? Yes, sir. It's, uh, uh, 6, 5, 1, 0, 7. And what is the last name? Jalloh. Are you sure the last four of the Social are 5107? Uh, yeah, uh, I, I make, made mis- make mistake. Uh, it's, uh, 5701. Can you please verify your mailing address for me and your date of birth? My m- mailing address, it's, uh, 4399 Cobalt Glen. And your date of birth, sir? Uh, it's, uh, 04-12-1989. We just have the best phone number to reach you down as 614-374-1654? Yeah, that's my number. And we have your email down as ngaarydi@gmail.com? Exactly. So unfortunately, your personal open enrollment period ended over the weekend. What? The only... Yes, sir. Your open enrollment period ended over the weekend, so you're no longer eligible to enroll into coverage 'cause your window closed. However, per your company policy, they auto-enrolled you into a medical preventative care plan that is currently being processed. With that plan, what you're going to have is preventative services which are specifically your annual physical, your screening for blood pressure or iron deficiency, the preventative counseling of a healthy diet, avoiding UV exposures from the sun, preventative immunizations like influenza, tetanus or varicella along with your generic preventative prescriptions like vitamins and statins. It is going to come with a- Excuse me, uh, uh... I don't understand what you are saying. Uh, I just need the assurance for, for, for, for, for medical. Yes, sir. In order to have insurance, to get it, to get it, you need to be eligible. You're no longer eligible for enrollment. Ah, okay. Currently- I'm not eligible. Yes, sir. You're not eligible for enrollment. Now, Surge has a company policy of automatically enrolling their new hires into a medical preventative care plan, which is being processed at the moment in your account. Those services that I mentioned- I have to be- ... is... Sir, can I assist you? I have to be hired. I have to be hired to be eligible. No, sir. You do not. Would you mind, sir, Mr. Diallo, can you let me finish my explanation, please? What? What did you- Can you let me finish explaining what I'm trying to explain to you, please? Okay. Okay. Okay. So you can't enroll into coverage 'cause you're not eligible. Their system is processing an enrollment for the medical preventative care plan. The only reason why that's being processed is 'cause your company has a company policy of enrolling automatically their new members into the medical preventative plan, MECPETX. This is not going to cover surgeries, the emergency room, urgent care or doctor visits. It is preventative only and it has a network requirement. The reason why you're not eligible is because your period, which is 30 days after your first per- per- sorry, paycheck has already expired over the weekend. The very last day that you had to

enroll was April 19th. Because you did not call before today, you're no longer able to enroll into any other plan. You have to wait to August. Okay. Uh, I have to- So this is it. How, how long I have, I have to wait? How long? Into August. During the month of August- Huh? Into the month of August, sir.... at the end of this month. No, sir. This is April, the fourth month. August is the eighth month. You have to wait until the month of August when Surge has their company open enrollment period. Uh... Can you send me a mail? Stating what, sir? Huh? Stating what? Uh... You know, I-I don't understand English very well, but I, uh- Which language do you speak? I speak French. French-Creole or regular French? Regular French. Okay, bear with me one moment. I'm going to get an interpreter for us. Okay, okay. Let's do it. Okay, please hold. Thank you for holding, Mr. Diallo. I have a French interpreter on the line for you. Okay. I'm sorry. Um, can you please advise the member currently you're no longer eligible to enroll into insurance. Hello? Oh. Bear with me one moment, sir. Frank, can you hear us? . Yay. Mr. Diallo, can you hear French? I mean, Frank? . Yeah, I hear. I hear. . . . Okay. . Oh, ma'am, I am calling you regarding the health insurance. I need the health insurance. Yes, sir. Currently, you're not eligible to enroll into health insurance due to your enrollment period ending on April 19. . Mm-hmm. Now, your staffing company, however, does have a company policy... Oh, yes. I'm sorry. I just didn't want to give too long translations. Um, your company has a company policy of auto-enrolling members into a preventative plan, which is being processed. . . So, ma'am, as you said, that one, uh, the deadline is already passed, uh, from... Just at, um, in April 19th. So, I have to wait until when? August will be the next time when you can enroll into any plan. . . Now- So, I have to wait until, until August? That is correct. Yes, sir. Because the current plan that you're being enrolled into, it doesn't cover hospital services. It won't cover doctor visits, emergency room or urgent care. We set up a lot of the remote work, but the plan que je veux vous faire un instruct-- que, qu'on va vous faire un, inscrire, ça ne peut pas couvrir les hôpitaux, les services d'hôpitaux. Ça va seulement-- ça peut couvrir seulement le visite du docteur, l'urgence, soit le urgent care, soit le soin des gens. Je ne sais pas si vous pouvez voir. Allô? Oui, vous pouvez reprendre, s'il vous plaît? Je n'ai pas bien compris. I'm sorry. You want me to repeat the identity under? Excuse me. Oui, ça veut dire que-- on vous a dit que-- vous allez vous faire enregistrer dans, dans le mois d'août. Mais il y a une autre plan qu'on va vous faire enregistrer pour le moment, mais qui ne peut pas couvrir les services d'hôpitaux. Seulement, ça peut couvrir les comme les visites du docteur, soit l'urgence ou soit le soin des gens aussi. Ah, donc moi, j'aurais besoin de ça parce que voilà, il faut que j'aille voir mes yeux. Si je règle pas ça, je peux pas appliquer pour mon permis de conduire. Une fois, vous n'avez pas une assurance de la santé, vous ne pouvez pas appliquer pour le permis de conduire? Il me faut aller voir mes yeux quoi et pour ça, il me faut une assurance. So, ma'am, I just need to go to-- for the checkup of my eyes. So and I just need the insurance. You're not going to be able to have vision coverage till August because right now the only checkup cover is your physical. Under that preventative plan you're being enrolled into, not vision or dental. Ca veut dire que pour le moment, ça vous allez-- pouvez attendre jusqu'à le mois d'août. C'est à ce moment-là que ça peut couvrir pour les dents, pour les, pour les yeux, soit la vision. Pour le moment, c'est la préventive. Vous ne pouvez pas vous faire inscrire à propos de ça. Donc, je ne peux pas avoir l'assurance actuellement? That means I can't get the insurance for now? One more time, I'm sorry? That means I can't get the insurance for now? So the only thing you're going to be enrolled into is a medical preventative plan. For that vision plan, you have to wait till August. Il y a une autre

place seulement que je peux vous faire enregistrer dedans. C'est ce qu'on appelle médico-préventif plan. Soit c'est un plan préventif. Maintenant, ahhh, mais à propos de la vision des yeux, vous allez attendre jusqu'à le mois d'août. Ok, moi, j'avais besoin d'une assurance pour les yeux quoi. Donc euh, c'est pas grave. Yeah, ma'am, I just need the insurance for my eyes. Ok. Do you want me to cancel this one? It will be fifteen dollars and sixteen cents per paycheck for that medical preventative. Oui, pour le plan ici, le, le médical préventif plan, soit le plan ici médical préventif, vous serez en train de payer quinze dollars et seize centimes par les-- par le paie— par chaque paiement. Combien? Quinze dollars et seize centimes. Chaque mois? Chaque mois. Ma'am, no-- ma'am, it is every month? Each month for this payment? No, that medical preventative plan will be per paycheck. Non, ça, c'est non, ça sera par le paiement. Par chaque paiement. Par semaine? It means it will be by week? Yes sir, it will be every week being fifteen dollars and sixteen cents taken out of the paycheck. Bon, comme, comme, comme la vision, c'est pas possible. Je pense que je vais attendre au mois d'août. Voilà, moi, j'ai juste besoin pour la vision. Ma'am, as the vision coverage is not available for now. I can wait until... I can wait until, until August ma'am because for now, I just need for the vision. Understood. So you want me to cancel this medical plan, correct? Ça veut dire que vous voulez que je puisse annuler ça? Oui qu'elle cancel ça, quelle cancel ça, qu'elle annule. Yeah, you can just cancel that, this one ma'am. All right. Please be advised, cancellations take seven to ten business days to process. You might see one or two deductions while this is being completed. Sorry ma'am, it was just breaking- Yes, sir. Please advise him that cancellations take seven to ten business days to complete and he might see one or two deductions. Oui, ça veut dire que vous-- le, les, quand l'annulation, ça prend moins de sept à dix jours ouvrables et aussi, vous allez voir comme deux déductions. But they're not going to take off my money, they're not going to take off those things on my money, I hope. Yeah, but I think there is not any deduction, ma'am. You have just to text me. I understand. And then he can call back at any point in August. I would recommend within the first week to see what the specific days will be for him to add the vision. Yes, that means, uh, yes, it would be recommended. That means that in the first week, we will look at, uh, other specific things, or certain specific days. I didn't understand what you're saying. Yes, I would recommend, like, in the first week of August, to look at what are the specific days that you are going to add still. No, I didn't get it. In fact, she hasn't canceled yet. She hasn't canceled yet for, for, for the thing, the insurance. Me, I needed an insurance for the vision. And since it's not available to you, they haven't canceled the insurance. I don't think they're going to deduct money from my account. Yeah, no problem. Just ma'am, I don't need any deduction on my account. You can cancel this one. I don't need it. I understood. I'll pull the cancellation, but it's still gonna take that one to two weeks. Yes, yes, I understand. I understood. The cancellation process takes about one to two weeks. Now, during this week, or during these two weeks, are they going to withdraw money from my account? That's what I want to know, in fact. So, ma'am, in these two weeks or in just in one or two weeks for the cancellation period. So, uh, so there will be some more deduction on my account? More than likely, yes. So after today, he might, you might see one either next week or the first week of May. But after May twelfth, you should not see any deductions. Yes, that means that from today until the first week of the month of May, I think that from the twelfth there will be no more deductions that you will see on your account. He has not answered well so far. Will there be a reduction? That's what I'm asking. Until it's canceled, will there be a reduction? Yes, I think so.

She already answered. She already answered. She already answered that yes, that means that there will be deductions, but it will go up to the twelfth of May. That means that after the twelfth of May, there will be no more deductions. I won't use this insurance. I don't want to use it. But ma'am, in this meantime for cancellation also, I don't need any deduction because I didn't use this insurance. So you can just cancel it completely. I don't need any deduction in this one or two weeks. I understand, sir. However, this enrollment was processed per your company policy. I can't undo anything that will be deducted. I don't have access to your paycheck. Yes, that means that there is nothing else I can do. We will wait until your check payment. We wait until my check payment. Why? So why wait until the paycheck, ma'am? I'm sorry? Why wait until my payment, my paycheck? As in, will it be deducted in this one or the next one? Yeah, he's, uh, yes, he's just complaining why they have, you have just to cancel, you have just to deduct him. And although he didn't use the insurance. Because the enrollment was processed per his company policy, he never called in to decline it. Uh-huh. Yes, that means that we can reduce or either charge the money on your account since it depends on your policy. Since your company had a policy for you to register, that means that since you didn't refuse this or inform us of this, this process, the network, the process will take place in this process. And then, we will go into that moment there too. It is possible that you will see deductions on your account. But I have never concluded with the company that I am going to take an insurance or register an insurance. Me, I haven't concluded that with the company. Ma'am, there is not any, uh, agreement I have with the company with that police of enrollment just without my permission. Unfortunately, this is part of Surge company policy. We're only an administrator. We're limited to the action we can take into this. The only thing we can do is either decline it, which he did not call to do so, or cancel once enrolled. But we cannot issue any reimbursements. Yes, that's the party of the— Those are the policies of the company. We are also administrators. There is nothing else we can do. Uh, we are here to cancel. Sometimes someone has asked to cancel and also, uh, also cancel the, the insurance once we want to arrive the, the registration. Also, there is no— You can't get any reimbursement from us. It's okay. I'm going to talk to my supervisor at work tomorrow. No problem. We'll just try to talk with my supervisor at work. I understood. Was there anything else we can assist you with today? Yes, I understand. Is there anything else I can assist you with today? No, I just called you for that. No, only that was my issue. All right. Thank you for your time. Hope you have a wonderful rest of your day. Thank you for your time. Have a great day

## 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: Yeah, uh, hello. I'm Ismael Ajalo and I work, uh, for Surge. Uh, I'm calling you for, about the insurance.

Speaker speaker\_0: Yes, sir. How can we help you about the insurance?

Speaker speaker\_1: Yeah, I need an, a, insurance and my supervisor, he told me to call you.

Speaker speaker\_0: Okay. I'm going to see the status of your account. What are the last four of the Social?

Speaker speaker\_1: Uh, the, the four... the last phone number?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Uh, it's, uh, f- uh, 51... Hello?

Speaker speaker\_0: Yes, sir?

Speaker speaker\_1: Uh, S, P, uh, 1... Hello?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: It's, uh, uh, 6, 5, 1, 0, 7.

Speaker speaker\_0: And what is the last name?

Speaker speaker\_1: Jalloh.

Speaker speaker\_0: Are you sure the last four of the Social are 5107?

Speaker speaker\_1: Uh, yeah, uh, I, I make, made mis- make mistake. Uh, it's, uh, 5701.

Speaker speaker\_0: Can you please verify your mailing address for me and your date of birth?

Speaker speaker\_1: My m- mailing address, it's, uh, 4399 Cobalt Glen.

Speaker speaker\_0: And your date of birth, sir?

Speaker speaker\_1: Uh, it's, uh, 04-12-1989.

Speaker speaker\_0: We just have the best phone number to reach you down as 614-374-1654?

Speaker speaker\_1: Yeah, that's my number.

Speaker speaker\_0: And we have your email down as ngaarydi@gmail.com?

Speaker speaker\_1: Exactly.

Speaker speaker\_0: So unfortunately, your personal open enrollment period ended over the weekend.

Speaker speaker\_1: What?

Speaker speaker\_0: The only... Yes, sir. Your open enrollment period ended over the weekend, so you're no longer eligible to enroll into coverage 'cause your window closed. However, per your company policy, they auto-enrolled you into a medical preventative care plan that is currently being processed. With that plan, what you're going to have is preventative services which are specifically your annual physical, your screening for blood pressure or iron deficiency, the preventative counseling of a healthy diet, avoiding UV

exposures from the sun, preventative immunizations like influenza, tetanus or varicella along with your generic preventative prescriptions like vitamins and statins. It is going to come with a-

Speaker speaker\_1: Excuse me, uh, uh... I don't understand what you are saying. Uh, I just need the assurance for, for, for, for, for medical.

Speaker speaker\_0: Yes, sir. In order to have insurance, to get it, to get it, you need to be eligible. You're no longer eligible for enrollment.

Speaker speaker\_1: Ah, okay.

Speaker speaker\_0: Currently-

Speaker speaker\_1: I'm not eligible.

Speaker speaker\_0: Yes, sir. You're not eligible for enrollment. Now, Surge has a company policy of automatically enrolling their new hires into a medical preventative care plan, which is being processed at the moment in your account. Those services that I mentioned-

Speaker speaker\_1: I have to be-

Speaker speaker\_0: ... is... Sir, can I assist you?

Speaker speaker\_1: I have to be hired. I have to be hired to be eligible.

Speaker speaker\_0: No, sir. You do not. Would you mind, sir, Mr. Diallo, can you let me finish my explanation, please?

Speaker speaker\_1: What? What did you-

Speaker speaker\_0: Can you let me finish explaining what I'm trying to explain to you, please?

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: Okay. So you can't enroll into coverage 'cause you're not eligible. Their system is processing an enrollment for the medical preventative care plan. The only reason why that's being processed is 'cause your company has a company policy of enrolling automatically their new members into the medical preventative plan, MECPETX. This is not going to cover surgeries, the emergency room, urgent care or doctor visits. It is preventative only and it has a network requirement. The reason why you're not eligible is because your period, which is 30 days after your first per- per- sorry, paycheck has already expired over the weekend. The very last day that you had to enroll was April 19th. Because you did not call before today, you're no longer able to enroll into any other plan. You have to wait to August.

Speaker speaker\_1: Okay. Uh, I have to-

Speaker speaker\_0: So this is it.

Speaker speaker\_1: How, how long I have, I have to wait? How long?

Speaker speaker\_0: Into August. During the month of August-

Speaker speaker\_1: Huh?

Speaker speaker\_0: Into the month of August, sir.

Speaker speaker\_2: ... at the end of this month.

Speaker speaker\_0: No, sir. This is April, the fourth month. August is the eighth month. You have to wait until the month of August when Surge has their company open enrollment period.

Speaker speaker\_2: Uh... Can you send me a mail?

Speaker speaker\_0: Stating what, sir?

Speaker speaker\_2: Huh?

Speaker speaker\_0: Stating what?

Speaker speaker\_2: Uh... You know, I-I don't understand English very well, but I, uh-

Speaker speaker\_0: Which language do you speak?

Speaker speaker\_2: I speak French.

Speaker speaker\_0: French-Creole or regular French?

Speaker speaker\_2: Regular French.

Speaker speaker\_0: Okay, bear with me one moment. I'm going to get an interpreter for us.

Speaker speaker\_2: Okay, okay. Let's do it.

Speaker speaker\_0: Okay, please hold. Thank you for holding, Mr. Diallo. I have a French interpreter on the line for you.

Speaker speaker\_2: Okay.

Speaker speaker\_0: I'm sorry. Um, can you please advise the member currently you're no longer eligible to enroll into insurance.

Speaker speaker\_2: Hello?

Speaker speaker\_0: Oh. Bear with me one moment, sir. Frank, can you hear us?

Speaker speaker\_3: .

Speaker speaker\_0: Yay. Mr. Diallo, can you hear French? I mean, Frank?

Speaker speaker\_3: .

Speaker speaker\_2: Yeah, I hear. I hear.

Speaker speaker\_3: .

Speaker speaker\_2: .

Speaker speaker\_3: .

Speaker speaker\_2: Okay. .

Speaker speaker\_3: Oh, ma'am, I am calling you regarding the health insurance. I need the health insurance.

Speaker speaker\_0: Yes, sir. Currently, you're not eligible to enroll into health insurance due to your enrollment period ending on April 19.

Speaker speaker\_3: .

Speaker speaker\_0: Mm-hmm. Now, your staffing company, however, does have a company policy... Oh, yes. I'm sorry. I just didn't want to give too long translations. Um, your company has a company policy of auto-enrolling members into a preventative plan, which is being processed.

Speaker speaker\_3: .

Speaker speaker\_2: .

Speaker speaker\_3: So, ma'am, as you said, that one, uh, the deadline is already passed, uh, from... Just at, um, in April 19th. So, I have to wait until when?

Speaker speaker\_0: August will be the next time when you can enroll into any plan.

Speaker speaker\_3: .

Speaker speaker\_2: .

Speaker speaker\_0: Now-

Speaker speaker\_3: So, I have to wait until, until August?

Speaker speaker\_0: That is correct. Yes, sir. Because the current plan that you're being enrolled into, it doesn't cover hospital services. It won't cover doctor visits, emergency room or urgent care.

Speaker speaker\_4: We set up a lot of the remote work, but the plan que je veux vous faire un instruct-- que, qu'on va vous faire un, inscrire, ça ne peut pas couvrir les hôpitals, les services d'hôpitaux. Ça va seulement-- ça peut couvrir seulement le visite du docteur, l'urgence, soit le urgent care, soit le soin des gens.

Speaker speaker\_5: Je ne sais pas si vous pouvez voir. Allô? Oui, vous pouvez reprendre, s'il vous plaît? Je n'ai pas bien compris.

Speaker speaker\_4: I'm sorry. You want me to repeat the identity under? Excuse me. Oui, ça veut dire que-- on vous a dit que-- vous allez vous faire enregistrer dans, dans le mois d'août. Mais il y a une autre plan qu'on va vous faire enregistrer pour le moment, mais qui ne peut pas couvrir les services d'hôpitaux. Seulement, ça peut couvrir les comme les visites du docteur, soit l'urgence ou soit le soin des gens aussi.

Speaker speaker\_5: Ah, donc moi, j'aurais besoin de ça parce que voilà, il faut que j'aïlle voir mes yeux. Si je règle pas ça, je peux pas appliquer pour mon permis de conduire.



Speaker speaker\_4: Une fois, vous n'avez pas une assurance de la santé, vous ne pouvez pas appliquer pour le permis de conduire?

Speaker speaker\_5: Il me faut aller voir mes yeux quoi et pour ça, il me faut une assurance.

Speaker speaker\_4: So, ma'am, I just need to go to-- for the checkup of my eyes. So and I just need the insurance.

Speaker speaker\_0: You're not going to be able to have vision coverage till August because right now the only checkup cover is your physical. Under that preventative plan you're being enrolled into, not vision or dental.

Speaker speaker\_4: Ca veut dire que pour le moment, ça vous allez-- pouvez attendre jusqu'à le mois d'août. C'est à ce moment-là que ça peut couvrir pour les dents, pour les, pour les yeux, soit la vision. Pour le moment, c'est la préventive. Vous ne pouvez pas vous faire inscrire à propos de ça.

Speaker speaker\_5: Donc, je ne peux pas avoir l'assurance actuellement?

Speaker speaker\_4: That means I can't get the insurance for now?

Speaker speaker\_0: One more time, I'm sorry?

Speaker speaker\_4: That means I can't get the insurance for now?

Speaker speaker\_0: So the only thing you're going to be enrolled into is a medical preventative plan. For that vision plan, you have to wait till August.

Speaker speaker\_4: Il y a une autre place seulement que je peux vous faire enregistrer dedans. C'est ce qu'on appelle médico-préventif plan. Soit c'est un plan préventif. Maintenant, ahhh, mais à propos de la vision des yeux, vous allez attendre jusqu'à le mois d'août.

Speaker speaker\_5: Ok, moi, j'avais besoin d'une assurance pour les yeux quoi. Donc euh, c'est pas grave.

Speaker speaker\_4: Yeah, ma'am, I just need the insurance for my eyes.

Speaker speaker\_0: Ok. Do you want me to cancel this one? It will be fifteen dollars and sixteen cents per paycheck for that medical preventative.

Speaker speaker\_4: Oui, pour le plan ici, le, le médical préventif plan, soit le plan ici médical préventif, vous serez en train de payer quinze dollars et seize centimes par les-- par le paie— par chaque paiement.

Speaker speaker\_5: Combien?

Speaker speaker\_4: Quinze dollars et seize centimes.

Speaker speaker\_5: Chaque mois?

Speaker speaker\_4: Chaque mois. Ma'am, no-- ma'am, it is every month? Each month for this payment?

Speaker speaker\_0: No, that medical preventative plan will be per paycheck.

Speaker speaker\_4: Non, ça, c'est non, ça sera par le paiement. Par chaque paiement.

Speaker speaker\_5: Par semaine?

Speaker speaker\_4: It means it will be by week?

Speaker speaker\_0: Yes sir, it will be every week being fifteen dollars and sixteen cents taken out of the paycheck.

Speaker speaker\_5: Bon, comme, comme, comme la vision, c'est pas possible. Je pense que je vais attendre au mois d'août. Voilà, moi, j'ai juste besoin pour la vision.

Speaker speaker\_4: Ma'am, as the vision coverage is not available for now. I can wait until... I can wait until, until August ma'am because for now, I just need for the vision.

Speaker speaker\_0: Understood. So you want me to cancel this medical plan, correct?

Speaker speaker\_4: Ça veut dire que vous voulez que je puisse annuler ça?

Speaker speaker\_5: Oui qu'elle cancel ça, quelle cancel ça, qu'elle annule.

Speaker speaker\_4: Yeah, you can just cancel that, this one ma'am.

Speaker speaker\_0: All right. Please be advised, cancellations take seven to ten business days to process. You might see one or two deductions while this is being completed.

Speaker speaker\_4: Sorry ma'am, it was just breaking-

Speaker speaker\_0: Yes, sir. Please advise him that cancellations take seven to ten business days to complete and he might see one or two deductions.

Speaker speaker\_4: Oui, ça veut dire que vous-- le, les, quand l'annulation, ça prend moins de sept à dix jours ouvrables et aussi, vous allez voir comme deux déductions.

Speaker speaker\_6: But they're not going to take off my money, they're not going to take off those things on my money, I hope.

Speaker speaker\_4: Yeah, but I think there is not any deduction, ma'am. You have just to text me.

Speaker speaker\_0: I understand. And then he can call back at any point in August. I would recommend within the first week to see what the specific days will be for him to add the vision.

Speaker speaker\_6: Yes, that means, uh, yes, it would be recommended. That means that in the first week, we will look at, uh, other specific things, or certain specific days. I didn't understand what you're saying. Yes, I would recommend, like, in the first week of August, to look at what are the specific days that you are going to add still. No, I didn't get it. In fact, she hasn't canceled yet. She hasn't canceled yet for, for, for the thing, the insurance. Me, I needed an insurance for the vision. And since it's not available to you, they haven't canceled the insurance. I don't think they're going to deduct money from my account.

Speaker speaker\_4: Yeah, no problem. Just ma'am, I don't need any deduction on my account. You can cancel this one. I don't need it.

Speaker speaker\_0: I understood. I'll pull the cancellation, but it's still gonna take that one to two weeks.

Speaker speaker\_6: Yes, yes, I understand. I understood. The cancellation process takes about one to two weeks. Now, during this week, or during these two weeks, are they going to withdraw money from my account? That's what I want to know, in fact.

Speaker speaker\_4: So, ma'am, in these two weeks or in just in one or two weeks for the cancellation period. So, uh, so there will be some more deduction on my account?

Speaker speaker\_0: More than likely, yes. So after today, he might, you might see one either next week or the first week of May. But after May twelfth, you should not see any deductions.

Speaker speaker\_6: Yes, that means that from today until the first week of the month of May, I think that from the twelfth there will be no more deductions that you will see on your account. He has not answered well so far. Will there be a reduction? That's what I'm asking. Until it's canceled, will there be a reduction?

Speaker speaker\_4: Yes, I think so. She already answered. She already answered. She already answered that yes, that means that there will be deductions, but it will go up to the twelfth of May. That means that after the twelfth of May, there will be no more deductions.

Speaker speaker\_6: I won't use this insurance. I don't want to use it.

Speaker speaker\_4: But ma'am, in this meantime for cancellation also, I don't need any deduction because I didn't use this insurance. So you can just cancel it completely. I don't need any deduction in this one or two weeks.

Speaker speaker\_0: I understand, sir. However, this enrollment was processed per your company policy. I can't undo anything that will be deducted. I don't have access to your paycheck.

Speaker speaker\_4: Yes, that means that there is nothing else I can do. We will wait until your check payment.

Speaker speaker\_6: We wait until my check payment. Why?

Speaker speaker\_4: So why wait until the paycheck, ma'am?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_4: Why wait until my payment, my paycheck?

Speaker speaker\_0: As in, will it be deducted in this one or the next one?

Speaker speaker\_4: Yeah, he's, uh, yes, he's just complaining why they have, you have just to cancel, you have just to deduct him. And although he didn't use the insurance.

Speaker speaker\_0: Because the enrollment was processed per his company policy, he never called in to decline it.

Speaker speaker\_4: Uh-huh. Yes, that means that we can reduce or either charge the money on your account since it depends on your policy. Since your company had a policy for you to register, that means that since you didn't refuse this or inform us of this, this process, the network, the process will take place in this process. And then, we will go into that moment there too. It is possible that you will see deductions on your account.

Speaker speaker\_6: But I have never concluded with the company that I am going to take an insurance or register an insurance. Me, I haven't concluded that with the company.

Speaker speaker\_4: Ma'am, there is not any, uh, agreement I have with the company with that police of enrollment just without my permission.

Speaker speaker\_0: Unfortunately, this is part of Surge company policy. We're only an administrator. We're limited to the action we can take into this. The only thing we can do is either decline it, which he did not call to do so, or cancel once enrolled. But we cannot issue any reimbursements.

Speaker speaker\_4: Yes, that's the party of the— Those are the policies of the company. We are also administrators. There is nothing else we can do. Uh, we are here to cancel. Sometimes someone has asked to cancel and also, uh, also cancel the, the insurance once we want to arrive the, the registration. Also, there is no— You can't get any reimbursement from us.

Speaker speaker\_6: It's okay. I'm going to talk to my supervisor at work tomorrow.

Speaker speaker\_4: No problem. We'll just try to talk with my supervisor at work.

Speaker speaker\_0: I understood. Was there anything else we can assist you with today?

Speaker speaker\_4: Yes, I understand. Is there anything else I can assist you with today?

Speaker speaker\_6: No, I just called you for that.

Speaker speaker\_4: No, only that was my issue.

Speaker speaker\_0: All right. Thank you for your time. Hope you have a wonderful rest of your day.

Speaker speaker\_4: Thank you for your time. Have a great day