

## Transcript: Malcolm

**Nash-5213922948464640-4623258376388608**

### Full Transcript

Thank you for choosing Benefits in a Card, this is Malcolm. How can I help you? Yes, how are you doing, Malcolm? Um, I had, um, sent a... Uh, um, our number, this... This is Tyreke Derrick. I had called two days ago about my, um, benefits being off. And, um, I was trying to see, 'cause I... I... I had called earlier about me getting back pay for, um, my... my stuff to be off, because I took it off. Uh, well, I was trying to basically get y'all to turn it off, but is y'all still taking money out of my check, so- All right. What staffing company do you work for? Um, CareBuilders. What's the last four of your social? 9049. I had sent my medical card, and I sent the, uh- First name- I sent you my text. Tyreke Derrick. For security purposes, can you verify your address and date of birth for me? Um, okay. My new address is 4213. Um, that's my PO Box, 4213 Philadelphia, PA 19144. And my birthday is 2/9/74. Thank you. So we got your phone number, 267-319-6504. Yes. And your email tyreekederrick51@gmail.com. Yeah, email, yeah. All right. Let's see. And the supervisor said she was going to talk to the... Y'all corporate, right? No, sir. We're Benefits in a Card. We're... We only have one bill- Oh, only one bill, right. Okay. Well, I signed my medical card to y'all. And I sent, um, my paperwork from welfare, because I get welfare now. And I've been... since... I've been trying to tell y'all since November to cut it off, but, you... they... y'all still taking money out of my check. And the lady was telling me, um, that, well, you know, that there's... that could be trouble, you know, when it comes to, like, the IRS purposes, and they said they can't bill two insurances and all that other stuff. So I went and got welfare instead. So you have a new insurance? Yes. But I've been tell... y'all been taking money out since November. October, actually. I got it turned on in October, and, like, the welfare office, they told me... Because I pay. I pay a hund... I pay \$99 a month for, um, for my benefits. It's like a disability type thing for people that work. So that's why I called. Okay. So... So you're... Basically, you're trying to cancel your coverage, but you haven't been able to? Y- yeah. Yeah. But the only thing is I do want... I do want, um, what's that called? The- the death benefits. But I wanted to know if y'all could take a name off of my... uh, off my thing. Um, I want to leave my wife but take my stepson off. So you don't have anybody on your coverage? It's just you? No, but I'm talking about, like, my beneficiary. You don't have a beneficiary. Oh, I don't have a beneficiary? I just... I... So why would they need- Do you have anything with any cobras? Yeah, that's my wife. But you don't... You don't have anything that requires a beneficiary. Uh, so if something were to happen, she gets the money, period. The benefits. Yes, you don't have... You don't have anything that requires a beneficiary. You had a VIP Prime. That's a medical plan. Right, I know. I know. I want... I don't want that, but- I understand. So in order for me to cancel that, you have to wait until a company open enrollment period or you have to have a QLE. How long ago did you receive your coverage from the state? Um, October. I s- I sent it to y'all on this thing that the lady sent me. A- and I texted from my phone. Let's see. I... It has the Keystone FERS medical card on

there, and it has the date that- Okay, so I see- ... you know what I'm saying. I see back in October 21, it says you called to cancel your coverage. You can... it says... they revised it so you can only cancel the dental, life, and the vision. Okay. Well, I... Yeah, I want my life insurance, but I don't want the other stuff, because I get it through welfare. You don't have... So you don't have any of that other... You don't have any... On 10/21/24, that's when that stuff was canceled. On 10/21/24, your dental was canceled, your life insurance, and your vision. So you don't have those coverages anymore. Well, they said- And then- ... I did because they're taking money out of my check. So the only thing they're taking money for is the VIP Prime, which is \$43.41. Yeah, I don't want that. I understand that, sir, but you're not able to cancel that because of Section 125. Section 125? Yes, sir. It's an IRS regulation that allows you to get enrolled in these plans pre-tax. And since you're allowed to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or qualified life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Well, I'm married. So it would have to- But- It would have to have been within 30 days. I don't get this. Wait a minute. So you're telling me that y'all want to still keep taking money out of my check, and what I'm saying is that I don't need it because I have welfare? Under-- We understand what you're saying, sir. And you already submitted for a qualifying life event back in October of last year. And the only thing that you were able, the on- the only thing we're qualified to remove was the dental, the life insurance, and the vision. And that's why you only have the medical left. In order for you to cancel the medical, you will have to have a company open enrollment period or you have to have another qualifying life event. Okay. So y'all canceled... Wait a minute. Wait a minute. Y'all canceled my life insurance? Canceled the dental, the life insurance, and the vision. No, I told them I didn't want nobody. I wanted the life insurance, but I don't want the, the dental and the all the other stuff. I've been telling them that. Somebody... Yo, I've been telling them that. I want my life insurance, but I just don't want the dental and the health thing. Let's see. Y'all can take the money off of the life insurance, but not, no, not the other stuff. Mind if I put you on brief hold while I investigate this? Okay. Thank you. Hello? Hello. Are you there, Mr. Derrick? Yes. All right. So where did, where did you send this information you said you sent us? I sent it... It's in my phone right now. I sent it... Okay. It's mechanical in the, in the card? So where benefits in the card did you send the information that you were, were supposed to send? I sent it... Hold on, wait a minute. Let me see something. All right. Uh, hold up. All right. Uh. It says mechanical... I sent it by text on my phone. So we don't- It says mechani- Well, we wouldn't have a number you would be able to send it through text. Oh, really? Yes, sir. So it'd have to be via email. But what information exactly are you trying to send us? I'm sending y'all... Well, maybe y'all the wrong people. Maybe I need to be calling my job about this, the corporate office. Maybe, 'cause it... I, I got mechanical in the card. That's what it said. I know it's benefits, but it says mechanical in the card. I just called y'all office number. Or maybe I made a mistake and put the wrong name, I guess. But I texted it to y'all from phone. Yeah, so we wouldn't have a line for you to text this, to send a text message to. Okay. Um, well, can you- And we're benefits in the card. Right. So maybe I need to be calling my job, maybe? I wouldn't be able to tell you, 'cause I'm not sure what exactly... Or what kind of information you're trying to send us. I, I sent y'all... I was sending y'all Keystone first. The link, my job told me I gotta send Keysto- my, my credit card. Not my credit card, but my, my what's-the-name card and the, and the stuff from the welfare office. I sent a statement, and I took a picture of

my Blue Cross/Blue Shield card, Keystone Firs card. So maybe... Well, I sent my job it already, so maybe y'all might... Maybe y'all... I, I might not be needing to send it to y'all, maybe. Maybe I need to be sending it to my job, but I sent it to my job already. But I just know that- So what are the documents supposed to prove or what are they supposed to do? They're trying to see when... They're trying to see if I got my de- if I got my, my card, and it's saying when they cut me on. So I'm saying, I, I said to myself, "Well, if they taking money out of my check..."... and I'm not using them anymore. I wanna be reimbursed. They just did it Friday. And I'm like, "Well, wait, why are you still taking money out of my check when I don't need them?" The only thing I needed was the life insurance. That was it. I've been telling everybody. I said, "Other than that, I don't need no dental, 'cause I get all that free." Well, not free, but I get all that on my medical card. All my stuff, specialist is zero, primary care is zero, ER is zero, zero copays. Dental's zero. So, you know, it's like, why would I wanna pay if I can get- Oh, I- Huh? I think I know... So what's... I'm about to send you a QLE submission email. Mm-hmm. What you're gonna do is respond to that email with the documents. I believe what you're trying to do is submit your information for a QLE. Which is the qualifying life event. Okay. So will I be able to get my money back that, that they took? 'Cause I already been holding it. I was saying- Huh? Go ahead. I ain't hear you. I, I was telling you, you can go ahead and talk. No, I just said, will I be able to be reimbursed since they took, since they took m-money off, off my card for, like, seven months? So I see where you originally submitted a QLE. The only thing they were able to remove was the dental, vision and the life insurance. Okay. Right. But they're still taking money out my check. Yes, because you still have the medical plan on your account, sir. You weren't able to cancel the medical plan. Well, nobody told me that. It says it in those notes when you called on 1/21, I mean 10/21. Mm-hmm. That they let you know that you weren't, you weren't able to cancel the life, the medical plan. It says advanced- advised only the dental, life insurance and vision can be canceled. Right. That's all I wanted to be canceled. So I wanted to be, I wanted to be reimbursed from that. Not the life insurance. I want my life insurance to stay on, but the other stuff, I need it off and I wanna know if I, I need to get my, get reimbursed for y'all, for y'all taking the money off. All right. So I just sent you the QLE submission email. I believe that's what you were trying to do with that docu- those documentations that you have. Respond, you will respond to that email with that information that you have. Uh-huh. And then we'll see if it qualifies, uh, for a QLE. Once they receive that information, then they will determine if it qualifies for a QLE to get your VIP Prime coverage removed. Unfortunately, you wo- you probably wouldn't get a refund, because you did enroll in these plans. Oh. But if you did want to try to get a refund, I would reach out to your staffing agency. A job? Okay. But on our end- Yeah. ... we wouldn't be able to, we wouldn't be able to process a refund as you did get enrolled in these plans. Okay. Okay. All right, um, all right. Well, okay, well, I'll look at it tonight. What is it called? So I just sent it to you. It should be QLE submission. It's be from [info@benefitsinthecard.com](mailto:info@benefitsinthecard.com). Your response with the documentation you were describing earlier. Okay. And then, once we receive that information, we could process the, the QLE. Did you receive the email? Yeah, I got something. But, okay. So, what I'm gonna do is I'm gonna call my job. But I want, I need, I want my life insurance. That's 30,000. My life insurance. So I wanna keep that. I gotta keep that, unless I go somewhere else, and I don't wanna go nowhere else. I might just keep it through my job, but the welfare stuff, I got zero copays on everything. I don't wanna pay for, you know, for that, when I go to the wel- I went to the welfare, I'm only giving them \$100 a

month, and I get everything, everything that's zeroed out. PCP, emergency, ER, I don't gotta pay for nothing. But with y'all card, I get limited medicine. They won't even pay for my insulin. My insulin \$120, they not paying for it. So, I can't deal with that. I need my insulin. I take heart medicine, too. They won't pay for the heart medicine. The heart medicine is 350. I understand, sir. So with that email that I sent you, I would just recommend send that information back as soon as possible so we can get this moving for you, and we can get the QLE to see if you qualify for it. Okay. What's your name? Malcolm. Malcolm. Okay. All right. Um, so you from Benefit... Okay. All right. Gotcha. Okay. So I'm gonna do this tonight- So, so I- ... when I get off work. Okay. I sent you the QLE submission email. I also sent a, uh, email to the back office to investigate what's been going on, and then- Okay. ... as soon as we get that information from you, the sooner we'll be able to process the QLE and see if you qualify or not. All right. So I'll just- To get that VIP Prime removed. Okay. Um, so I'll just send you a picture of my, um, my card and the information that the welfare- The email specifies exactly what information is needed. Okay, all right. Okay. Thank you. No problem, Mr. Derrick. Was there anything else I can help you with today? No, that's it. All right. If there's nothing else, Mr. Derrick, thanks for calling Benefits in the Card. Hope you have a great rest of your week. All right. Thank you, sir. No problem.

## Conversation Format

Speaker speaker\_0: Thank you for choosing Benefits in a Card, this is Malcolm. How can I help you?

Speaker speaker\_1: Yes, how are you doing, Malcolm? Um, I had, um, sent a... Uh, um, our number, this... This is Tyreke Derrick. I had called two days ago about my, um, benefits being off. And, um, I was trying to see, 'cause I... I... I had called earlier about me getting back pay for, um, my... my stuff to be off, because I took it off. Uh, well, I was trying to basically get y'all to turn it off, but is y'all still taking money out of my check, so-

Speaker speaker\_0: All right. What staffing company do you work for?

Speaker speaker\_1: Um, CareBuilders.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: 9049. I had sent my medical card, and I sent the, uh-

Speaker speaker\_0: First name-

Speaker speaker\_1: I sent you my text. Tyreke Derrick.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Um, okay. My new address is 4213. Um, that's my PO Box, 4213 Philadelphia, PA 19144. And my birthday is 2/9/74.

Speaker speaker\_0: Thank you. So we got your phone number, 267-319-6504.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And your email tyreekederrick51@gmail.com.

Speaker speaker\_1: Yeah, email, yeah.

Speaker speaker\_0: All right.

Speaker speaker\_1: Let's see. And the supervisor said she was going to talk to the... Y'all corporate, right?

Speaker speaker\_0: No, sir. We're Benefits in a Card. We're... We only have one bill-

Speaker speaker\_1: Oh, only one bill, right. Okay. Well, I signed my medical card to y'all. And I sent, um, my paperwork from welfare, because I get welfare now. And I've been... since... I've been trying to tell y'all since November to cut it off, but, you... they... y'all still taking money out of my check. And the lady was telling me, um, that, well, you know, that there's... that could be trouble, you know, when it comes to, like, the IRS purposes, and they said they can't bill two insurances and all that other stuff. So I went and got welfare instead.

Speaker speaker\_0: So you have a new insurance?

Speaker speaker\_1: Yes. But I've been tell... y'all been taking money out since November. October, actually. I got it turned on in October, and, like, the welfare office, they told me... Because I pay. I pay a hund... I pay \$99 a month for, um, for my benefits. It's like a disability type thing for people that work. So that's why I called.

Speaker speaker\_0: Okay. So... So you're... Basically, you're trying to cancel your coverage, but you haven't been able to?

Speaker speaker\_1: Y- yeah. Yeah. But the only thing is I do want... I do want, um, what's that called? The- the death benefits. But I wanted to know if y'all could take a name off of my... uh, off my thing. Um, I want to leave my wife but take my stepson off.

Speaker speaker\_0: So you don't have anybody on your coverage? It's just you?

Speaker speaker\_1: No, but I'm talking about, like, my beneficiary.

Speaker speaker\_0: You don't have a beneficiary.

Speaker speaker\_1: Oh, I don't have a beneficiary? I just... I... So why would they need-

Speaker speaker\_0: Do you have anything with any cobras?

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

Speaker speaker\_0: But you don't... You don't have anything that requires a beneficiary.

Speaker speaker\_1: Uh, so if something were to happen, she gets the money, period. The benefits.

Speaker speaker\_0: Yes, you don't have... You don't have anything that requires a beneficiary. You had a VIP Prime. That's a medical plan.

Speaker speaker\_1: Right, I know. I know. I want... I don't want that, but-

Speaker speaker\_0: I understand. So in order for me to cancel that, you have to wait until a company open enrollment period or you have to have a QLE. How long ago did you receive your coverage from the state?

Speaker speaker\_1: Um, October. I s- I sent it to y'all on this thing that the lady sent me. A- and I texted from my phone.

Speaker speaker\_0: Let's see.

Speaker speaker\_1: I... It has the Keystone FERS medical card on there, and it has the date that-

Speaker speaker\_0: Okay, so I see-

Speaker speaker\_1: ... you know what I'm saying.

Speaker speaker\_0: I see back in October 21, it says you called to cancel your coverage. You can... it says... they revised it so you can only cancel the dental, life, and the vision.

Speaker speaker\_1: Okay. Well, I... Yeah, I want my life insurance, but I don't want the other stuff, because I get it through welfare.

Speaker speaker\_0: You don't have... So you don't have any of that other... You don't have any... On 10/21/24, that's when that stuff was canceled. On 10/21/24, your dental was canceled, your life insurance, and your vision. So you don't have those coverages anymore.

Speaker speaker\_1: Well, they said-

Speaker speaker\_0: And then-

Speaker speaker\_1: ... I did because they're taking money out of my check.

Speaker speaker\_0: So the only thing they're taking money for is the VIP Prime, which is \$43.41.

Speaker speaker\_1: Yeah, I don't want that.

Speaker speaker\_0: I understand that, sir, but you're not able to cancel that because of Section 125.

Speaker speaker\_1: Section 125?

Speaker speaker\_0: Yes, sir. It's an IRS regulation that allows you to get enrolled in these plans pre-tax. And since you're allowed to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or qualified life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker\_1: Well, I'm married.

Speaker speaker\_0: So it would have to-

Speaker speaker\_1: But-

Speaker speaker\_0: It would have to have been within 30 days.

Speaker speaker\_1: I don't get this. Wait a minute. So you're telling me that y'all want to still keep taking money out of my check, and what I'm saying is that I don't need it because I have welfare?

Speaker speaker\_0: Under-- We understand what you're saying, sir. And you already submitted for a qualifying life event back in October of last year. And the only thing that you were able, the on- the only thing we're qualified to remove was the dental, the life insurance, and the vision. And that's why you only have the medical left. In order for you to cancel the medical, you will have to have a company open enrollment period or you have to have another qualifying life event.

Speaker speaker\_1: Okay. So y'all canceled... Wait a minute. Wait a minute. Y'all canceled my life insurance?

Speaker speaker\_0: Canceled the dental, the life insurance, and the vision.

Speaker speaker\_1: No, I told them I didn't want nobody. I wanted the life insurance, but I don't want the, the dental and the all the other stuff. I've been telling them that. Somebody... Yo, I've been telling them that. I want my life insurance, but I just don't want the dental and the health thing.

Speaker speaker\_0: Let's see.

Speaker speaker\_1: Y'all can take the money off of the life insurance, but not, no, not the other stuff.

Speaker speaker\_0: Mind if I put you on brief hold while I investigate this?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Thank you.

Speaker speaker\_2: Hello?

Speaker speaker\_1: Hello.

Speaker speaker\_0: Are you there, Mr. Derrick?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So where did, where did you send this information you said you sent us?

Speaker speaker\_1: I sent it... It's in my phone right now. I sent it... Okay. It's mechanical in the, in the card?

Speaker speaker\_0: So where benefits in the card did you send the information that you were, were supposed to send?

Speaker speaker\_1: I sent it... Hold on, wait a minute. Let me see something. All right. Uh, hold up. All right. Uh. It says mechanical... I sent it by text on my phone.

Speaker speaker\_0: So we don't-

Speaker speaker\_1: It says mechani-

Speaker speaker\_0: Well, we wouldn't have a number you would be able to send it through text.

Speaker speaker\_1: Oh, really?

Speaker speaker\_0: Yes, sir. So it'd have to be via email. But what information exactly are you trying to send us?

Speaker speaker\_1: I'm sending y'all... Well, maybe y'all the wrong people. Maybe I need to be calling my job about this, the corporate office. Maybe, 'cause it... I, I got mechanical in the card. That's what it said. I know it's benefits, but it says mechanical in the card. I just called y'all office number. Or maybe I made a mistake and put the wrong name, I guess. But I texted it to y'all from phone.

Speaker speaker\_0: Yeah, so we wouldn't have a line for you to text this, to send a text message to.

Speaker speaker\_1: Okay. Um, well, can you-

Speaker speaker\_0: And we're benefits in the card.

Speaker speaker\_1: Right. So maybe I need to be calling my job, maybe?

Speaker speaker\_0: I wouldn't be able to tell you, 'cause I'm not sure what exactly... Or what kind of information you're trying to send us.

Speaker speaker\_1: I, I sent y'all... I was sending y'all Keystone first. The link, my job told me I gotta send Keysto- my, my credit card. Not my credit card, but my, my what's-the-name card and the, and the stuff from the welfare office. I sent a statement, and I took a picture of my Blue Cross/Blue Shield card, Keystone Firs card. So maybe... Well, I sent my job it already, so maybe y'all might... Maybe y'all... I, I might not be needing to send it to y'all, maybe. Maybe I need to be sending it to my job, but I sent it to my job already. But I just know that-

Speaker speaker\_0: So what are the documents supposed to prove or what are they supposed to do?

Speaker speaker\_1: They're trying to see when... They're trying to see if I got my de- if I got my, my card, and it's saying when they cut me on. So I'm saying, I, I said to myself, "Well, if they taking money out of my check..."... and I'm not using them anymore. I wanna be reimbursed. They just did it Friday. And I'm like, "Well, wait, why are you still taking money out of my check when I don't need them?" The only thing I needed was the life insurance. That was it. I've been telling everybody. I said, "Other than that, I don't need no dental, 'cause I get all that free." Well, not free, but I get all that on my medical card. All my stuff, specialist is zero, primary care is zero, ER is zero, zero copays. Dental's zero. So, you know, it's like, why would



I wanna pay if I can get-

Speaker speaker\_0: Oh, I-

Speaker speaker\_1: Huh?

Speaker speaker\_0: I think I know... So what's... I'm about to send you a QLE submission email.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: What you're gonna do is respond to that email with the documents. I believe what you're trying to do is submit your information for a QLE. Which is the qualifying life event.

Speaker speaker\_1: Okay. So will I be able to get my money back that, that they took? 'Cause I already been holding it.

Speaker speaker\_0: I was saying-

Speaker speaker\_1: Huh?

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: I ain't hear you.

Speaker speaker\_0: I, I was telling you, you can go ahead and talk.

Speaker speaker\_1: No, I just said, will I be able to be reimbursed since they took, since they took m-money off, off my card for, like, seven months?

Speaker speaker\_0: So I see where you originally submitted a QLE. The only thing they were able to remove was the dental, vision and the life insurance.

Speaker speaker\_1: Okay. Right. But they're still taking money out my check.

Speaker speaker\_0: Yes, because you still have the medical plan on your account, sir. You weren't able to cancel the medical plan.

Speaker speaker\_1: Well, nobody told me that.

Speaker speaker\_0: It says it in those notes when you called on 1/21, I mean 10/21.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: That they let you know that you weren't, you weren't able to cancel the life, the medical plan. It says advanced- advised only the dental, life insurance and vision can be canceled.

Speaker speaker\_1: Right. That's all I wanted to be canceled. So I wanted to be, I wanted to be reimbursed from that. Not the life insurance. I want my life insurance to stay on, but the other stuff, I need it off and I wanna know if I, I need to get my, get reimbursed for y'all, for y'all taking the money off.

Speaker speaker\_0: All right. So I just sent you the QLE submission email. I believe that's what you were trying to do with that docu- those documentations that you have. Respond, you will respond to that email with that information that you have.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: And then we'll see if it qualifies, uh, for a QLE. Once they receive that information, then they will determine if it qualifies for a QLE to get your VIP Prime coverage removed. Unfortunately, you wo- you probably wouldn't get a refund, because you did enroll in these plans.

Speaker speaker\_1: Oh.

Speaker speaker\_0: But if you did want to try to get a refund, I would reach out to your staffing agency.

Speaker speaker\_1: A job? Okay.

Speaker speaker\_0: But on our end-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... we wouldn't be able to, we wouldn't be able to process a refund as you did get enrolled in these plans.

Speaker speaker\_1: Okay. Okay. All right, um, all right. Well, okay, well, I'll look at it tonight. What is it called?

Speaker speaker\_0: So I just sent it to you. It should be QLE submission. It's be from info@benefitsinthecard.com. Your response with the documentation you were describing earlier.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then, once we receive that information, we could process the, the QLE. Did you receive the email?

Speaker speaker\_1: Yeah, I got something. But, okay. So, what I'm gonna do is I'm gonna call my job. But I want, I need, I want my life insurance. That's 30,000. My life insurance. So I wanna keep that. I gotta keep that, unless I go somewhere else, and I don't wanna go nowhere else. I might just keep it through my job, but the welfare stuff, I got zero copays on everything. I don't wanna pay for, you know, for that, when I go to the wel- I went to the welfare, I'm only giving them \$100 a month, and I get everything, everything that's zeroed out. PCP, emergency, ER, I don't gotta pay for nothing. But with y'all card, I get limited medicine. They won't even pay for my insulin. My insulin \$120, they not paying for it. So, I can't deal with that. I need my insulin. I take heart medicine, too. They won't pay for the heart medicine. The heart medicine is 350.

Speaker speaker\_0: I understand, sir. So with that email that I sent you, I would just recommend send that information back as soon as possible so we can get this moving for you, and we can get the QLE to see if you qualify for it.

Speaker speaker\_1: Okay. What's your name?

Speaker speaker\_0: Malcolm.

Speaker speaker\_1: Malcolm. Okay. All right. Um, so you from Benefit... Okay. All right. Gotcha. Okay. So I'm gonna do this tonight-

Speaker speaker\_0: So, so I-

Speaker speaker\_1: ... when I get off work.

Speaker speaker\_0: Okay. I sent you the QLE submission email. I also sent a, uh, email to the back office to investigate what's been going on, and then-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... as soon as we get that information from you, the sooner we'll be able to process the QLE and see if you qualify or not.

Speaker speaker\_1: All right. So I'll just-

Speaker speaker\_0: To get that VIP Prime removed.

Speaker speaker\_1: Okay. Um, so I'll just send you a picture of my, um, my card and the information that the welfare-

Speaker speaker\_0: The email specifies exactly what information is needed.

Speaker speaker\_1: Okay, all right. Okay. Thank you.

Speaker speaker\_0: No problem, Mr. Derrick. Was there anything else I can help you with today?

Speaker speaker\_1: No, that's it.

Speaker speaker\_0: All right. If there's nothing else, Mr. Derrick, thanks for calling Benefits in the Card. Hope you have a great rest of your week.

Speaker speaker\_1: All right. Thank you, sir.

Speaker speaker\_0: No problem.