

Transcript: Malcolm

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Full Transcript

... in the car. This is Malcolm. How can I help you? How you doing, Malcolm? Doing good. How about you? Uh, I'm doing the same. This is Michael Johnson again. Mm-hmm. How can I help you? Uh, I just got off the phone with Wagner. Y'all are, y'all, y'all are taking, uh, the money out of my check, but she's saying, uh, I need to call y'all back and explain it. She's saying we are taking the money out? Right. She pulled it up- Okay. ... and it's showing that y'all gave her \$3 in, I think 30 days, within a week. And when did we, when did we take that deduction? She, uh, I got like, I got her, if you want to, I done got three checks, I think, that came out three times, maybe four. So what I'm gonna have to do, I'm gonna have to send you the document requesting email. It's gonna ask for pictures of the deductions out of your pay stubs and then we can just basically- Well, you're gonna have, you're gonna have to get back with, um, Wagner because I, I don't have any, I don't have anything to show that. We would... So we don't ever, we won't contact the staffing companies directly. That's what you guys would do. So we would need you to get that information and send it to us. But the thing, I, I enroll with you guys. Am I right? That's the only thing that you do with us. We don't have access to your pay stubs or anything like that. W- so how do, how do you verify whether or not you getting, y'all getting the money? That's Wagner's responsibility. No, uh, Wagner don't take no responsibility. They, they're the third party. They don't have anything to do with this. At least what she is- Mm-hmm. ... just explained to me. They don't, they don't do that. They don't take deductions from you guys, is what she told you? Yes. No, no, they're just the third party. They're just doing it for you guys. She said, uh, they don't get in, in, in, into the insurance business. All we, sir, we're, so we're Beneficial in a Car. All we do is get you enrolled or unenrolled from the coverage. That's the only reason you would contact us. Right. But I don't- We don't have access to your pay stub. We're not taking any money from you. Wagner is responsible for making those deductions out of your paychecks. And they are. That's why she just showed it to me on, uh, she told, she looked at the paycheck stub and she told me that, what was coming out. Right. For security purposes, can you just verify your address and date of birth for me? 1360 Mills Cove Drive, Covington, Georgia, 30016. 0919-1966. Thank you. So what I'm gonna do, I'm about to send you an email. You have to get those, you have to get those pay stubs from them. We wouldn't be able to get those pay stubs. You have to get those documents and you have to send it to us with that, in response to the email I sent you. Once we receive those, the proof of those deductions happening, then we will be able to do an investigation. Okay. Because I'm, I'm, I'm, I'm- And why your coverage should be deducted. I'm just saying, I, I'm trying to figure out, if you the people, you the guys that, that are deducting the money or, or receiving the, the, but you not, you don't see it. Is what you're saying, you haven't, you haven't taken any- anything out of my check, but the, the, the place where I work at is, is showing it. So I'm, I'm like I'm in the... Mm-hmm. Mm-hmm. So they're

the ones that make the deduction happen, Mr. Johnson. All we do is put it in the system that you want to get enrolled in these plans. They're responsible for deducting that money from your paycheck. That, yeah... We have no access to your pay stubs or anything like that. And the reason she was able to see it is because she's the one that, they're responsible for making those deductions happen. So you would have to get with Wagner and get them to give you access to see your pay stubs, so that we could- Right. ... give us those, show us the proof that these deductions have been happening. Once we receive these proofs, then we will proceed with an investigation and see why no deductions have, have reflected in our system and why the coverage isn't active if you've received three deductions. Right. But like I said, uh, I, I even enrolled with y'all guys back on the 23rd, um, is if I'm not mistaken. I have 30 days and in 30 days, it's not up. So, like I said, I know I'm enrolled with y'all. Am I not right? Yes, sir. You are enrolled and like I said, you're just waiting for a deduction to happen in our system. In our system, it doesn't reflect any of your deductions have paid, have been taken out yet. Okay. So basically what I need- You are enrolled in the program. Okay. I'm just try- I'm just trying to figure out what I need to do to get and make sure everything, I'm, I'm covered. We would just need you to, I just sent you a document and credit email. You need to, what you would need to do is get proof and copies of your pay stubs. So you can email it to us from the email that I sent you, and then we can have documented proof that you are seeing these deductions and that your coverage should be active. Once we receive that, then we will start an investigation and see why no deductions are being reflected in our system and why your coverage is not active yet if you're saying you've received three deductions. Because if you... We can't just go off word of mouth saying, "Oh, I should receive deductions from my paycheck." Without any proof. Okay. I understand what you're saying, but I, I do understand what you're saying about, uh, you can't just, just can't go on word of mouth.... but I'm trying to figure out why, why is it that this information is not being transformed to you without me having to call? That's the thing, that's the question. Somebody dropped the ball. Yeah, and Wagn- and from Wagner that's why we're asking for you to send that proof that these deductions have been happening. Okay. So would I need to be the one sending the proof, or would Wagner be the one to just have it sent? You... I sent you the email. You would just send us pictures of those deductions coming out of your pay stubs, those three pay stubs we said they were coming from. Okay. And once we receive that proof then we'll be able to begin the investigation because we have proof that these deductions have been happening. And in our system it's not showing that you have coverage. So if you were seeing these deductions you should have coverage. So once we receive those pay stubs, that's when the investigation starts and we're like, okay, so they have been receiving deductions. Why aren't their coverage active? And that's when they... that's when our back office reaches out to Wagner to resolve their situation. Because like you said, obviously somewhere in the communication someone dropped the ball. All right. Now you know where I, how I feel. I appreciate you, man. No problem, Mr. Johnson. So yeah, I just recommend getting those pay stubs as soon as possible and getting us that information as soon as possible so we can get this resolved for you. Okay. All right, get on top of it today. As a matter of fact, right now. Can you confirm that you received that email? Let me see. I can look at that right now. Hold on a second. And, uh, Wagner also sent me a thing showing me my pay stub too, so I got that already. So it should be from an info@benefitsandacard.com. Excuse me? The email should be from info@benefitsandacard.com. Okay. I, I'll find it. If it's in, if it's in my email I'll find it. I'm trying to get to it but it won't let me go. So- Then sometimes it

does go to your, uh, spam folder. Okay. I'll find it. All right. Well, was there anything else I can help you with today, Mr. Johnson? That'll do it. All right. Thanks for calling Benefits in a Card. I hope you have a great rest of your week. Thank you. No problem.

Conversation Format

Speaker speaker_0: ... in the car. This is Malcolm. How can I help you?

Speaker speaker_1: How you doing, Malcolm?

Speaker speaker_0: Doing good. How about you?

Speaker speaker_1: Uh, I'm doing the same. This is Michael Johnson again.

Speaker speaker_0: Mm-hmm. How can I help you?

Speaker speaker_1: Uh, I just got off the phone with Wagner. Y'all are, y'all, y'all are taking, uh, the money out of my check, but she's saying, uh, I need to call y'all back and explain it.

Speaker speaker_0: She's saying we are taking the money out?

Speaker speaker_1: Right. She pulled it up-

Speaker speaker_0: Okay.

Speaker speaker_1: ... and it's showing that y'all gave her \$3 in, I think 30 days, within a week.

Speaker speaker_0: And when did we, when did we take that deduction?

Speaker speaker_1: She, uh, I got like, I got her, if you want to, I done got three checks, I think, that came out three times, maybe four.

Speaker speaker_0: So what I'm gonna have to do, I'm gonna have to send you the document requesting email. It's gonna ask for pictures of the deductions out of your pay stubs and then we can just basically-

Speaker speaker_1: Well, you're gonna have, you're gonna have to get back with, um, Wagner because I, I don't have any, I don't have anything to show that.

Speaker speaker_0: We would... So we don't ever, we won't contact the staffing companies directly. That's what you guys would do. So we would need you to get that information and send it to us.

Speaker speaker_1: But the thing, I, I enroll with you guys. Am I right?

Speaker speaker_0: That's the only thing that you do with us. We don't have access to your pay stubs or anything like that.

Speaker speaker_1: W- so how do, how do you verify whether or not you getting, y'all getting the money?

Speaker speaker_0: That's Wagner's responsibility.

Speaker speaker_1: No, uh, Wagner don't take no responsibility. They, they're the third party. They don't have anything to do with this. At least what she is-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... just explained to me. They don't, they don't do that.

Speaker speaker_0: They don't take deductions from you guys, is what she told you?

Speaker speaker_1: Yes. No, no, they're just the third party. They're just doing it for you guys. She said, uh, they don't get in, in, in, into the insurance business.

Speaker speaker_0: All we, sir, we're, so we're Beneficial in a Car. All we do is get you enrolled or unenrolled from the coverage. That's the only reason you would contact us.

Speaker speaker_1: Right. But I don't-

Speaker speaker_0: We don't have access to your pay stub. We're not taking any money from you. Wagner is responsible for making those deductions out of your paychecks.

Speaker speaker_1: And they are. That's why she just showed it to me on, uh, she told, she looked at the paycheck stub and she told me that, what was coming out.

Speaker speaker_0: Right. For security purposes, can you just verify your address and date of birth for me?

Speaker speaker_1: 1360 Mills Cove Drive, Covington, Georgia, 30016. 0919-1966.

Speaker speaker_0: Thank you. So what I'm gonna do, I'm about to send you an email. You have to get those, you have to get those pay stubs from them. We wouldn't be able to get those pay stubs. You have to get those documents and you have to send it to us with that, in response to the email I sent you. Once we receive those, the proof of those deductions happening, then we will be able to do an investigation.

Speaker speaker_1: Okay. Because I'm, I'm, I'm, I'm-

Speaker speaker_0: And why your coverage should be deducted.

Speaker speaker_1: I'm just saying, I, I'm trying to figure out, if you the people, you the guys that, that are deducting the money or, or receiving the, the, but you not, you don't see it. Is what you're saying, you haven't, you haven't taken any- anything out of my check, but the, the, the place where I work at is, is showing it. So I'm, I'm like I'm in the...

Speaker speaker_0: Mm-hmm. Mm-hmm. So they're the ones that make the deduction happen, Mr. Johnson. All we do is put it in the system that you want to get enrolled in these plans. They're responsible for deducting that money from your paycheck.

Speaker speaker_1: That, yeah...

Speaker speaker_0: We have no access to your pay stubs or anything like that. And the reason she was able to see it is because she's the one that, they're responsible for making

those deductions happen. So you would have to get with Wagner and get them to give you access to see your pay stubs, so that we could-

Speaker speaker_1: Right.

Speaker speaker_0: ... give us those, show us the proof that these deductions have been happening. Once we receive these proofs, then we will proceed with an investigation and see why no deductions have, have reflected in our system and why the coverage isn't active if you've received three deductions.

Speaker speaker_1: Right. But like I said, uh, I, I even enrolled with y'all guys back on the 23rd, um, is if I'm not mistaken. I have 30 days and in 30 days, it's not up. So, like I said, I know I'm enrolled with y'all. Am I not right?

Speaker speaker_0: Yes, sir. You are enrolled and like I said, you're just waiting for a deduction to happen in our system. In our system, it doesn't reflect any of your deductions have paid, have been taken out yet.

Speaker speaker_1: Okay. So basically what I need-

Speaker speaker_0: You are enrolled in the program.

Speaker speaker_1: Okay. I'm just try- I'm just trying to figure out what I need to do to get and make sure everything, I'm, I'm covered.

Speaker speaker_0: We would just need you to, I just sent you a document and credit email. You need to, what you would need to do is get proof and copies of your pay stubs. So you can email it to us from the email that I sent you, and then we can have documented proof that you are seeing these deductions and that your coverage should be active. Once we receive that, then we will start an investigation and see why no deductions are being reflected in our system and why your coverage is not active yet if you're saying you've received three deductions. Because if you... We can't just go off word of mouth saying, "Oh, I should receive deductions from my paycheck." Without any proof.

Speaker speaker_1: Okay. I understand what you're saying, but I, I do understand what you're saying about, uh, you can't just, just can't go on word of mouth.... but I'm trying to figure out why, why is it that this information is not being transformed to you without me having to call?

Speaker speaker_0: That's the thing, that's the question.

Speaker speaker_1: Somebody dropped the ball.

Speaker speaker_0: Yeah, and Wagn- and from Wagner that's why we're asking for you to send that proof that these deductions have been happening.

Speaker speaker_1: Okay. So would I need to be the one sending the proof, or would Wagner be the one to just have it sent?

Speaker speaker_0: You... I sent you the email. You would just send us pictures of those deductions coming out of your pay stubs, those three pay stubs we said they were coming from.

Speaker speaker_1: Okay.

Speaker speaker_0: And once we receive that proof then we'll be able to begin the investigation because we have proof that these deductions have been happening. And in our system it's not showing that you have coverage. So if you were seeing these deductions you should have coverage. So once we receive those pay stubs, that's when the investigation starts and we're like, okay, so they have been receiving deductions. Why aren't their coverage active? And that's when they... that's when our back office reaches out to Wagner to resolve their situation. Because like you said, obviously somewhere in the communication someone dropped the ball.

Speaker speaker_1: All right. Now you know where I, how I feel. I appreciate you, man.

Speaker speaker_0: No problem, Mr. Johnson. So yeah, I just recommend getting those pay stubs as soon as possible and getting us that information as soon as possible so we can get this resolved for you.

Speaker speaker_1: Okay. All right, get on top of it today. As a matter of fact, right now.

Speaker speaker_0: Can you confirm that you received that email?

Speaker speaker_1: Let me see. I can look at that right now. Hold on a second. And, uh, Wagner also sent me a thing showing me my pay stub too, so I got that already.

Speaker speaker_0: So it should be from an info@benefitsandacard.com.

Speaker speaker_1: Excuse me?

Speaker speaker_0: The email should be from info@benefitsandacard.com.

Speaker speaker_1: Okay. I, I'll find it. If it's in, if it's in my email I'll find it. I'm trying to get to it but it won't let me go. So-

Speaker speaker_0: Then sometimes it does go to your, uh, spam folder.

Speaker speaker_1: Okay. I'll find it.

Speaker speaker_0: All right. Well, was there anything else I can help you with today, Mr. Johnson?

Speaker speaker_1: That'll do it.

Speaker speaker_0: All right. Thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker_1: Thank you.

Speaker speaker_0: No problem.