

## **Transcript: Malcolm**

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### **Full Transcript**

Thanks for calling Benefits in the Car. This is Matt with Medical Paperworks. Oh, yes. This is Christopher Ray. The one who talked to you earlier? You spoke to me specifically? I believe it was you. But if not I, I talked to somebody there. But I can, uh... There's nothing medical. I can give you my address, everything, and we can go from there. What, what staffing company do you work for? Serge. The last four of your social? 5524. First name? Christopher. Last name? Ray. All right. For security purposes, can you verify your address and date of birth for me? 280 Grand Circle, Olive Row, Alabama. 3595... What was that? Yeah, 35950. And then April 6th, 1973. Yes. So we got your phone number, 586-843-4561? Yes, sir. And your email is cray... cray461973 at gmail.com? Yes, sir. All right. How can I help you today, Mr. Ray? Hey. Well, I was just... I talked to you or somebody earlier. I'm not sure if it was you but, uh... Anyways, they're taking our opt-, you know, the medical, optical, dental, med- you know, medical, uh, and like prescription. When I asked out of it, they said I had a, a court order. Well, I, I talk- I talked to the courts. They're gonna be sending you a letter. You guys should, should be receiving it in a couple days too. Because, uh, she's already... My daughter's already has, uh, medical, and I don't have to provide it. So, how... Like 'cause you guys done already took like \$200 something dollars out of it. They're gonna... In the letter they're gonna say like reimbursement of what you guys took 'cause you're not supposed to be took. Now how would that... You know, how would that come along? Like about the reimbursement. So I'm not sure what you're referring to when you say reimbursement. Um- Right. Because you guys took all this money and it wasn't really supposedly took out. Right. So- So if anybody, if anybody will be responsible for reimbursement, it'd be Serge because they're the ones actually taking the money. All we do is get you enrolled or unenrolled from the coverage. Well, Serge is the one that gave you guys the number, or me the number, to call and talk to you guys. Yes, sir. And that's what I'm saying. We only get you enrolled or unenrolled from the coverage. So all we will be able to do on our end is cancel the court-ordered coverage once we receive the documentation giving us permission to do so. Now as far as refunds goes, that would be up to Serge because they are the ones that actually take the money from you. We don't take any money from you, sir. Huh. So, all right. So now I'm gonna get a runaround because Serge, I was talking to Serge and they, they gave, they just gave me your number and said that I got to talk to you guys. We, we... The only thing that we'd be able to do on our end, Mr. Ray, is get the coverage canceled for you. 'Cause again we're not, we're not a carrier. We're not an insurance carrier. We're a plan administrator. All we do is take... All we do is get you enrolled or unenrolled from the coverage. We're not responsible for making any deductions. That's all Serge's in. So as far as any refunds go, that would be Serge's responsibility because they are the ones- All right. ... taking it from your paycheck. Right. I mean, I understand what you're saying, but I know that Serge told me I had to talk to you guys, so. Yeah. So once we receive

that court documentation to cancel your coverage, then we'll be able to get it canceled for you. All right. That's what we do on our end. All right. All right. Well, I... So I'll call Serge back and argue with them. You're... But I, I understand what you're, what you're saying. You're just like me- Yes, sir. ... the cover... You're the insurance people that they... And Serge is the one sending you guys basically the money. Yep. So we're not even the, we're not even the carrier. We're just the plan administrator. So all we do- Oh. Okay. ... is get you enrolled and unenrolled from the coverage. Your carriers will be American Public Life, 90 Degree Benefits and MetLife. Those will be the three people who actually is providing you with the insurance. Okay. All right. Well, was there any more questions, Mr. Ray? No, sir. No. Well, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week, man. Thank you, man. You too. Thank you.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Car. This is Matt with Medical Paperworks.

Speaker speaker\_1: Oh, yes. This is Christopher Ray. The one who talked to you earlier?

Speaker speaker\_0: You spoke to me specifically?

Speaker speaker\_1: I believe it was you. But if not I, I talked to somebody there. But I can, uh... There's nothing medical. I can give you my address, everything, and we can go from there.

Speaker speaker\_0: What, what staffing company do you work for?

Speaker speaker\_1: Serge.

Speaker speaker\_0: The last four of your social?

Speaker speaker\_1: 5524.

Speaker speaker\_0: First name?

Speaker speaker\_1: Christopher.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Ray.

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

Speaker speaker\_1: 280 Grand Circle, Olive Row, Alabama. 3595... What was that? Yeah, 35950. And then April 6th, 1973. Yes.

Speaker speaker\_0: So we got your phone number, 586-843-4561?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And your email is cray... cray461973 at gmail.com?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: All right. How can I help you today, Mr. Ray?

Speaker speaker\_1: Hey. Well, I was just... I talked to you or somebody earlier. I'm not sure if it was you but, uh... Anyways, they're taking our opt-, you know, the medical, optical, dental, med- you know, medical, uh, and like prescription. When I asked out of it, they said I had a, a court order. Well, I, I talk- I talked to the courts. They're gonna be sending you a letter. You guys should, should be receiving it in a couple days too. Because, uh, she's already... My daughter's already has, uh, medical, and I don't have to provide it. So, how... Like 'cause you guys done already took like \$200 something dollars out of it. They're gonna... In the letter they're gonna say like reimbursement of what you guys took 'cause you're not supposed to be took. Now how would that... You know, how would that come along? Like about the reimbursement.

Speaker speaker\_0: So I'm not sure what you're referring to when you say reimbursement. Um-

Speaker speaker\_1: Right. Because you guys took all this money and it wasn't really supposedly took out. Right. So-

Speaker speaker\_0: So if anybody, if anybody will be responsible for reimbursement, it'd be Serge because they're the ones actually taking the money. All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_1: Well, Serge is the one that gave you guys the number, or me the number, to call and talk to you guys.

Speaker speaker\_0: Yes, sir. And that's what I'm saying. We only get you enrolled or unenrolled from the coverage. So all we will be able to do on our end is cancel the court-ordered coverage once we receive the documentation giving us permission to do so. Now as far as refunds goes, that would be up to Serge because they are the ones that actually take the money from you. We don't take any money from you, sir.

Speaker speaker\_1: Huh. So, all right. So now I'm gonna get a runaround because Serge, I was talking to Serge and they, they gave, they just gave me your number and said that I got to talk to you guys.

Speaker speaker\_0: We, we... The only thing that we'd be able to do on our end, Mr. Ray, is get the coverage canceled for you. 'Cause again we're not, we're not a carrier. We're not an insurance carrier. We're a plan administrator. All we do is take... All we do is get you enrolled or unenrolled from the coverage. We're not responsible for making any deductions. That's all Serge's in. So as far as any refunds go, that would be Serge's responsibility because they are the ones-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... taking it from your paycheck.

Speaker speaker\_1: Right. I mean, I understand what you're saying, but I know that Serge told me I had to talk to you guys, so.

Speaker speaker\_0: Yeah. So once we receive that court documentation to cancel your coverage, then we'll be able to get it canceled for you.

Speaker speaker\_1: All right.

Speaker speaker\_0: That's what we do on our end.

Speaker speaker\_1: All right. All right. Well, I... So I'll call Serge back and argue with them. You're... But I, I understand what you're, what you're saying. You're just like me-

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: ... the cover... You're the insurance people that they... And Serge is the one sending you guys basically the money.

Speaker speaker\_0: Yep. So we're not even the, we're not even the carrier. We're just the plan administrator. So all we do-

Speaker speaker\_1: Oh. Okay.

Speaker speaker\_0: ... is get you enrolled and unenrolled from the coverage. Your carriers will be American Public Life, 90 Degree Benefits and MetLife. Those will be the three people who actually is providing you with the insurance.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: Well, was there any more questions, Mr. Ray?

Speaker speaker\_1: No, sir. No.

Speaker speaker\_0: Well, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week, man.

Speaker speaker\_1: Thank you, man. You too.

Speaker speaker\_0: Thank you.