

## Transcript: Pamela

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### Full Transcript

Thank you for calling Back to Center Card. This is Pamela speaking. How may I help you? Yes, ma'am. Hi. I was calling, um, about, um, money that was being taken from my check that was supposed to have been canceled. Who do you work for, sir? I work for BGSL. Uh, uh, may I have the last three digits of your Social? 2095. Your first and last name? Kenneth S-Sewell. Mr. Sewell, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? 649 Del Rose, 04-29-1989. Mm. Thank you for the information. We have a telephone number on file. 901-691-9827. Um, yes, sir, it's 7-7- Yeah, that's right. Okay. So let's see. I see that your benefits were canceled back in February. Yes, the child still are taking the money. I have... I just... So like you said, they was canceled way back, which the insurance that y'all was taking wasn't for me, it was for a child. But he's grown and, uh, the, um, the court order was put in. I had child support to call my coordinator. My coordinator sent you all the papers. So like you said, it was canceled, but y'all were still taking money, and I have pictures to show y'all just took over like \$80. \$20 for vision, \$20 for dental, \$4 for this, \$4 for that. Okay. So what I can do- And it does say BIC on it. May, may, may I... Okay. So what I could do, I could email you, uh, with the instructions on how to send us back a copy of your pay stubs showing the deductions, because the last one we received, it was back in February. After that, we have to have a copy of- Yes, that was, that was the last time I w- that was the last time that I worked for BGSL. I recently just got paid from BGSL today, this morning. And like I said, I'm, I'm in my pay stub now. I'm in my pay stub now as we speak, um, because when I received my check, my check was short and I was trying to see why. And I see that y'all are still taking the insurance out. Okay. Let me explain to you, sir. We do not have access to your payroll. That's why we need you to send the copies of your pay stubs showing the deductions, so we could get in touch with, um, your provi- um, I'm sorry, your employer, and find out the reason why they are taking the deductions, because we have not received those. Um, and like I said, we don't have access to your payroll. We are not able to do the deductions or, you know, unless it's coming from your employer. But if they are doing it, we are not receiving it. So the only way I could help you, if, um, you follow the instructions from the email that I'm gonna send you, send us the copy, um, reply to that email. After we receive it, the back office will go over the pay stubs and I need you to allow us to, 48 to 72 hours after we receive it for them to, um, go over it and not... Get back to you and let you know what's the problem or the reason it was taken or whatever the case may be. And so the email that I'm gonna send you is coming in from info@benefitscentercard. Check your spam and junk mail, it might go there. Hello? Yes, I'm listening. Okay. So that's the only thing I could do for you right now, Mr. Kenneth, um, because like I said- So, so there's no one that I can talk to? Because I mean this, this, like, y'all are taking my money. Y'all are taking my money 'cause it's coming from Benefits in a Card. So y'all are taking the money. Sir, in terms of help-

So I need, I'm trying to see, can I talk to somebody else? Because you were saying on your end, these things supposed to be canceled, but I'm telling you... So I'm trying to see, can I talk to somebody else that maybe I can send it to through a email? Because I'm losing money. We're not gonna be able to do anything to help you if we don't have your pay stubs i- i- That's why, that's why I'm trying to see if there are supervisors that I can maybe email it to them and get something done sooner, because the cancellation was from February, you just said. If the cancellation was from February, I'm trying to talk to somebody that can maybe get a, a hands on to this right now, because y'all are still taking money. For something to be showing up canceled in y'all system and y'all are still taking money, that mean there's something, a glitch or problem somewhere. So I'm just trying to see, can I talk to a supervisor that could possibly take my email on a personal email? Like, I can send this directly to them so they can go on and look at it. You talking about two, three days. I'm gonna get paid again. Once I get paid again, that mean y'all taking money out of my check again. That's messing with my livelihood. Okay. Again- Y'all are taking over \$100. May, may I explain? Okay. I could have a support person- I mean, you couldn't explain nothing when it's supposed to be canceled. That's how... See, see- But I'm gonna have a support person- You calling to try to explain it, so I'm trying to talk to a supervisor. I'm trying to talk to a supervisor. Okay. I'm gonna, I'm gonna have them call you back 'cause the, the supervisor on site is busy at the moment with another call. Now, like I said, they're gonna ask you to send that information in, and it's not, it's not that they're going to review it right away when you send it. They have to send it to the other department. Um, but I will have the supervisor call you back. And like I said, we do not have access to your payroll, so the only way we receive payments from your employer is when they send it and we... it's not like we ask them to send up the, the deductions or the money to us when your benefits are canceled. Like I said, I will have- You said, "It's not like it." You said, "I don't..." You said what? I'm saying it's not, it's not that we ask for the money to come out of your paycheck. It's not- That's, that's the thing, ma'am. Listen. That's the thing. It was a court order. So my job didn't even know about it. This, this... The court order came straight to you all. I've been fighting this for over three, four, five, six, seven months. That was the reason I left the job in February. That's what I'm trying to tell you. This is not no, no new existing thing. I've been fighting this for almost a year. This is a back and forth thing. I've had to call multiple agencies. I've had to call Nashville. I've had to call, um, child support. I've had to do documentations from the court. I've had to have the court call the, the head person of the insurance because like I said, the coordinator of BGSL, them, are... They don't have nothing to do with the insurance part. They didn't even know that I was getting insurance took out on my check. That was how I got the phone number to you all. That's the reason why I'm trying to speak to a supervisor, ma'am. This is a ongoing situation. All right. No problem, sir. I'm gonna... Like I said, they are on the phone call with someone. As soon as they done, I'm gonna have them give you a call. Is there anything besides that that I could do for you, sir? No. All right. Thank you for giving us a call.

## Conversation Format

Speaker speaker\_0: Thank you for calling Back to Center Card. This is Pamela speaking. How may I help you?

Speaker speaker\_1: Yes, ma'am. Hi. I was calling, um, about, um, money that was being taken from my check that was supposed to have been canceled.

Speaker speaker\_0: Who do you work for, sir?

Speaker speaker\_1: I work for BGSL.

Speaker speaker\_0: Uh, uh, may I have the last three digits of your Social?

Speaker speaker\_1: 2095.

Speaker speaker\_0: Your first and last name?

Speaker speaker\_1: Kenneth S-Sewell.

Speaker speaker\_0: Mr. Sewell, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker\_1: 649 Del Rose, 04-29-1989. Mm.

Speaker speaker\_0: Thank you for the information. We have a telephone number on file. 901-691-9827. Um, yes, sir, it's 7-7- Yeah, that's right. Okay. So let's see. I see that your benefits were canceled back in February.

Speaker speaker\_1: Yes, the child still are taking the money. I have... I just... So like you said, they was canceled way back, which the insurance that y'all was taking wasn't for me, it was for a child. But he's grown and, uh, the, um, the court order was put in. I had child support to call my coordinator. My coordinator sent you all the papers. So like you said, it was canceled, but y'all were still taking money, and I have pictures to show y'all just took over like \$80. \$20 for vision, \$20 for dental, \$4 for this, \$4 for that.

Speaker speaker\_0: Okay. So what I can do-

Speaker speaker\_1: And it does say BIC on it.

Speaker speaker\_0: May, may, may I... Okay. So what I could do, I could email you, uh, with the instructions on how to send us back a copy of your pay stubs showing the deductions, because the last one we received, it was back in February. After that, we have to have a copy of-

Speaker speaker\_1: Yes, that was, that was the last time I w- that was the last time that I worked for BGSL. I recently just got paid from BGSL today, this morning. And like I said, I'm, I'm in my pay stub now. I'm in my pay stub now as we speak, um, because when I received my check, my check was short and I was trying to see why. And I see that y'all are still taking the insurance out.

Speaker speaker\_0: Okay. Let me explain to you, sir. We do not have access to your payroll. That's why we need you to send the copies of your pay stubs showing the deductions, so we could get in touch with, um, your provi- um, I'm sorry, your employer, and find out the reason why they are taking the deductions, because we have not received those. Um, and like I said, we don't have access to your payroll. We are not able to do the deductions or, you know,

unless it's coming from your employer. But if they are doing it, we are not receiving it. So the only way I could help you, if, um, you follow the instructions from the email that I'm gonna send you, send us the copy, um, reply to that email. After we receive it, the back office will go over the pay stubs and I need you to allow us to, 48 to 72 hours after we receive it for them to, um, go over it and not... Get back to you and let you know what's the problem or the reason it was taken or whatever the case may be. And so the email that I'm gonna send you is coming in from info@benefitscentercard. Check your spam and junk mail, it might go there. Hello?

Speaker speaker\_1: Yes, I'm listening.

Speaker speaker\_0: Okay. So that's the only thing I could do for you right now, Mr. Kenneth, um, because like I said-

Speaker speaker\_1: So, so there's no one that I can talk to? Because I mean this, this, like, y'all are taking my money. Y'all are taking my money 'cause it's coming from Benefits in a Card. So y'all are taking the money.

Speaker speaker\_0: Sir, in terms of help-

Speaker speaker\_1: So I need, I'm trying to see, can I talk to somebody else? Because you were saying on your end, these things supposed to be canceled, but I'm telling you... So I'm trying to see, can I talk to somebody else that maybe I can send it to through a email? Because I'm losing money.

Speaker speaker\_0: We're not gonna be able to do anything to help you if we don't have your pay stubs i- i-

Speaker speaker\_1: That's why, that's why I'm trying to see if there are supervisors that I can maybe email it to them and get something done sooner, because the cancellation was from February, you just said. If the cancellation was from February, I'm trying to talk to somebody that can maybe get a, a hands on to this right now, because y'all are still taking money. For something to be showing up canceled in y'all system and y'all are still taking money, that mean there's something, a glitch or problem somewhere. So I'm just trying to see, can I talk to a supervisor that could possibly take my email on a personal email? Like, I can send this directly to them so they can go on and look at it. You talking about two, three days. I'm gonna get paid again. Once I get paid again, that mean y'all taking money out of my check again. That's messing with my livelihood.

Speaker speaker\_0: Okay. Again-

Speaker speaker\_1: Y'all are taking over \$100.

Speaker speaker\_0: May, may I explain? Okay. I could have a support person-

Speaker speaker\_1: I mean, you couldn't explain nothing when it's supposed to be canceled. That's how... See, see-

Speaker speaker\_0: But I'm gonna have a support person-

Speaker speaker\_1: You calling to try to explain it, so I'm trying to talk to a supervisor. I'm trying to talk to a supervisor.

Speaker speaker\_0: Okay. I'm gonna, I'm gonna have them call you back 'cause the, the supervisor on site is busy at the moment with another call. Now, like I said, they're gonna ask you to send that information in, and it's not, it's not that they're going to review it right away when you send it. They have to send it to the other department. Um, but I will have the supervisor call you back. And like I said, we do not have access to your payroll, so the only way we receive payments from your employer is when they send it and we... it's not like we ask them to send up the, the deductions or the money to us when your benefits are canceled. Like I said, I will have-

Speaker speaker\_1: You said, "It's not like it." You said, "I don't..." You said what?

Speaker speaker\_0: I'm saying it's not, it's not that we ask for the money to come out of your paycheck. It's not-

Speaker speaker\_1: That's, that's the thing, ma'am. Listen. That's the thing. It was a court order. So my job didn't even know about it. This, this... The court order came straight to you all. I've been fighting this for over three, four, five, six, seven months. That was the reason I left the job in February. That's what I'm trying to tell you. This is not no, no new existing thing. I've been fighting this for almost a year. This is a back and forth thing. I've had to call multiple agencies. I've had to call Nashville. I've had to call, um, child support. I've had to do documentations from the court. I've had to have the court call the, the head person of the insurance because like I said, the coordinator of BGSL, them, are... They don't have nothing to do with the insurance part. They didn't even know that I was getting insurance took out on my check. That was how I got the phone number to you all. That's the reason why I'm trying to speak to a supervisor, ma'am. This is a ongoing situation.

Speaker speaker\_0: All right. No problem, sir. I'm gonna... Like I said, they are on the phone call with someone. As soon as they done, I'm gonna have them give you a call. Is there anything besides that that I could do for you, sir?

Speaker speaker\_1: No.

Speaker speaker\_0: All right. Thank you for giving us a call.