

## Transcript: Pamela

**Blanc-5979898440531968-4628563870826496**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling today. Hello? Good morning. How may I help you? Good morning. Um, I'm calling about my, um, my benefits. I had, um, called there. This is Tyreek Derrick, I work for CareBuilders. Okay. And, uh, I took my benefits away. Okay. I called y'all and let y'all know that I didn't need 'em, but I just wanted the death benefits, and you told me if I wanted to do that... I think that was you. If I wanted to do that, I had to do that on December 9th. Mm-hmm. So I just wanted to know if they could update, so I can get the money on my check. Okay. So let's find your account first, so that way I'll be able to assist you better. Okay. May I have the last four digits of your Social? 9049. 9-0... One second. Go a little further. 9409, right? Yes. You was on the boat? Yeah. Oh, okay. Then I was... Oh, God. Boy. Yeah, I had to go back 'cause... What's up though? They said nothing to you, buddy? The harvest? Nah, ain't doing nothing, man. Yeah. One more second, sir. I'm trying to pull up the file. Sorry this is my daughter. She's young. Yeah. You all right? Yeah, I ain't doing nothing. I said, is she all right? Yeah, she okay. She's great. Yeah. Winding me up, but that's it. Huh? Hello? Yes, I'm here, sir. I'm trying to pull up the file, but at some- Oh, okay. I said grinding me up, that's all. Let me see, Tyreek Builders, HBC. My guy, look. 4494... 9409. Yeah. And what was your last name, sir? Ain't nothing he can do. Derrick. Ain't, ain't nobody gonna help their ass up. He I- he lost an eight? Huh? He lost, he lost another eight? He's going to lose another one. Wow. Well, see- I think he needs to... on the right track. Oh, wow. He heard his last one. He called him a pussy. Oh, wow. You know? Wow. He got to stop that. He got something coming out your mouth. Yeah, it shouldn't be. Yeah. But then, like, you know, my, my, my brothers in my congregation keep telling me, "Go down there and check on and see." Man, I ain't checking in that motherfucker right. Excuse my language. I ain't checking in there. Yeah. Sir, I'm sorry. Um. Yeah. I just want to make sure I, I got the four, last four correct. 4909? No, 9049. 9049. All right. Yeah, that's crazy. Yeah, like, you know. I know he going, you know, I shouldn't do that, but- Right. ... I can't deal with him fighting like that. He is- Yeah, calling you all kinds of names. I remember this right. Okay. Mr. Wright, 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? How do you do that? 1925 North 9th Street, Philadelphia, PA, 19122. Thank you. Yeah, they the same age though. Huh? What you say, Maria? So we have a phone number on file, 215-2076-169. Yes. And your email is your first name, last name@gmail.com. Yes. Yeah, 'cause I had called the job. The job told me just to make sure so it could update on their computer. Hey, Roger. Okay. Wait one second. So this was done the 31st. How you doing, ma'am? All right. Hello? Yeah. I'm looking at your file. Uh-huh. But right now you only paying for your medical. Yeah, but I don't want the medical. I told y'all that, like, two, three weeks ago, that I didn't want it anymore. I completely understand, but I don't know if you recall that you cannot cancel the medical into

company open enrollment or a qualified life event because of the Section 125, which is an IRS regulation. When we spoke, um, I told you that you were allowed to cancel only the life insurance. No, I can't... Well, I can't- Your insurance is up. Okay. I can't... Well, I'm about... I'm getting welfare now. I can't have two benefits. Okay. But if this new insurance that you got, it's been within the last 30 days? No, I had that insurance for a long time. I had insurance... I had that insurance for about a couple of months and I got welfare because- Mm-hmm. ... because I tried to go to the doctors. My doctor is not pay- well, he said your insurance is not paying for that and they saying you got to get a new insurance. So I went to welfare. I understand. Welfare. But in order for us to be able to cancel your insurance, we should have received that information within the 30 days that you got the new insurance in order for you to cancel. Well, I got this insurance last week. So you got it last week? Yeah, but I've been called y'all and told y'all I didn't want it anymore. That's what I'm trying to say to you. Okay, every time you have called, we explain about the Section 125. Now- I don't know nothing about that. Nobody told me... I don't remember you telling me anything about the IRS or anything. But I went- We- ... to welfare to get new insurance. I... Okay. So since you got the new insurance and be- it's been within the last 30 days, I could email you a copy of, um, of the instructions that we need, um, the proof that you got the new insurance. Okay. All right. Well, um- And then you can send that information to our, um... to reply to the same email that I'm going to send it to you. Okay. Okay? All right. So it takes about 72 hours for the back office- Okay. ... to go over the information that you're going to send. Make sure the date, um, it shows when the benefits start on the information that you're going to send. Okay. All right? All right. Well, um- I will be giving you a call as soon as they review it and then we take it from there. Okay. Thank you. All right? All right. I feel like- Anything else I can do for you, sir? Uh, no, that's it. All right. Thank you for giving us a call today, sir. Have a great rest of the day. All right. Thank you. You, too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling today.

Speaker speaker\_2: Hello?

Speaker speaker\_1: Good morning. How may I help you?

Speaker speaker\_2: Good morning. Um, I'm calling about my, um, my benefits. I had, um, called there. This is Tyreek Derrick, I work for CareBuilders.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And, uh, I took my benefits away. Okay. I called y'all and let y'all know that I didn't need 'em, but I just wanted the death benefits, and you told me if I wanted to do that... I think that was you. If I wanted to do that, I had to do that on December 9th.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I just wanted to know if they could update, so I can get the money on my check.

Speaker speaker\_1: Okay. So let's find your account first, so that way I'll be able to assist you better.

Speaker speaker\_2: Okay.

Speaker speaker\_1: May I have the last four digits of your Social?

Speaker speaker\_2: 9049.

Speaker speaker\_1: 9-0... One second. Go a little further. 9409, right?

Speaker speaker\_2: Yes.

Speaker speaker\_3: You was on the boat?

Speaker speaker\_2: Yeah.

Speaker speaker\_3: Oh, okay.

Speaker speaker\_2: Then I was...

Speaker speaker\_3: Oh, God. Boy.

Speaker speaker\_2: Yeah, I had to go back 'cause... What's up though?

Speaker speaker\_3: They said nothing to you, buddy? The harvest?

Speaker speaker\_2: Nah, ain't doing nothing, man. Yeah.

Speaker speaker\_1: One more second, sir. I'm trying to pull up the file.

Speaker speaker\_3: Sorry this is my daughter. She's young.

Speaker speaker\_2: Yeah.

Speaker speaker\_3: You all right?

Speaker speaker\_2: Yeah, I ain't doing nothing.

Speaker speaker\_3: I said, is she all right?

Speaker speaker\_2: Yeah, she okay. She's great. Yeah. Winding me up, but that's it.

Speaker speaker\_3: Huh?

Speaker speaker\_2: Hello?

Speaker speaker\_1: Yes, I'm here, sir. I'm trying to pull up the file, but at some-

Speaker speaker\_3: Oh, okay.

Speaker speaker\_2: I said grinding me up, that's all.

Speaker speaker\_1: Let me see, Tyreek Builders, HBC.

Speaker speaker\_3: My guy, look.

Speaker speaker\_1: 4494... 9409.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And what was your last name, sir?

Speaker speaker\_3: Ain't nothing he can do.

Speaker speaker\_2: Derrick.

Speaker speaker\_3: Ain't, ain't nobody gonna help their ass up.

Speaker speaker\_2: He I- he lost an eight?

Speaker speaker\_3: Huh?

Speaker speaker\_2: He lost, he lost another eight?

Speaker speaker\_3: He's going to lose another one.

Speaker speaker\_2: Wow. Well, see-

Speaker speaker\_3: I think he needs to... on the right track.

Speaker speaker\_2: Oh, wow.

Speaker speaker\_3: He heard his last one. He called him a pussy.

Speaker speaker\_2: Oh, wow.

Speaker speaker\_3: You know?

Speaker speaker\_2: Wow. He got to stop that.

Speaker speaker\_3: He got something coming out your mouth.

Speaker speaker\_2: Yeah, it shouldn't be. Yeah.

Speaker speaker\_3: But then, like, you know, my, my, my brothers in my congregation keep telling me, "Go down there and check on and see." Man, I ain't checking in that motherfucker right. Excuse my language. I ain't checking in there.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Sir, I'm sorry. Um.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: I just want to make sure I, I got the four, last four correct. 4909?

Speaker speaker\_2: No, 9049.

Speaker speaker\_1: 9049. All right.

Speaker speaker\_2: Yeah, that's crazy.

Speaker speaker\_3: Yeah, like, you know. I know he going, you know, I shouldn't do that, but-

Speaker speaker\_2: Right.

Speaker speaker\_3: ... I can't deal with him fighting like that.

Speaker speaker\_1: He is-

Speaker speaker\_2: Yeah, calling you all kinds of names. I remember this right.

Speaker speaker\_1: Okay. Mr. Wright, 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\_3: How do you do that?

Speaker speaker\_2: 1925 North 9th Street, Philadelphia, PA, 19122.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Yeah, they the same age though.

Speaker speaker\_3: Huh?

Speaker speaker\_2: What you say, Maria?

Speaker speaker\_1: So we have a phone number on file, 215-2076-169.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And your email is your first name, last name@gmail.com.

Speaker speaker\_2: Yes. Yeah, 'cause I had called the job. The job told me just to make sure so it could update on their computer.

Speaker speaker\_3: Hey, Roger.

Speaker speaker\_1: Okay. Wait one second. So this was done the 31st.

Speaker speaker\_2: How you doing, ma'am? All right. Hello?

Speaker speaker\_1: Yeah. I'm looking at your file.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: But right now you only paying for your medical.

Speaker speaker\_2: Yeah, but I don't want the medical. I told y'all that, like, two, three weeks ago, that I didn't want it anymore.

Speaker speaker\_1: I completely understand, but I don't know if you recall that you cannot cancel the medical into company open enrollment or a qualified live event because of the Section 125, which is an IRS regulation. When we spoke, um, I told you that you were allowed to cancel only the life insurance.

Speaker speaker\_2: No, I can't... Well, I can't-

Speaker speaker\_1: Your insurance is up.

Speaker speaker\_2: Okay. I can't... Well, I'm about... I'm getting welfare now. I can't have two benefits.

Speaker speaker\_1: Okay. But if this new insurance that you got, it's been within the last 30 days?

Speaker speaker\_2: No, I had that insurance for a long time. I had insurance... I had that insurance for about a couple of months and I got welfare because-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... because I tried to go to the doctors. My doctor is not pay- well, he said your insurance is not paying for that and they saying you got to get a new insurance. So I went to welfare.

Speaker speaker\_1: I understand.

Speaker speaker\_2: Welfare.

Speaker speaker\_1: But in order for us to be able to cancel your insurance, we should have received that information within the 30 days that you got the new insurance in order for you to cancel.

Speaker speaker\_2: Well, I got this insurance last week.

Speaker speaker\_1: So you got it last week?

Speaker speaker\_2: Yeah, but I've been called y'all and told y'all I didn't want it anymore. That's what I'm trying to say to you.

Speaker speaker\_1: Okay, every time you have called, we explain about the Section 125. Now-

Speaker speaker\_2: I don't know nothing about that. Nobody told me... I don't remember you telling me anything about the IRS or anything. But I went-

Speaker speaker\_1: We-

Speaker speaker\_2: ... to welfare to get new insurance.

Speaker speaker\_1: I... Okay. So since you got the new insurance and be- it's been within the last 30 days, I could email you a copy of, um, of the instructions that we need, um, the proof that you got the new insurance.

Speaker speaker\_2: Okay. All right. Well, um-

Speaker speaker\_1: And then you can send that information to our, um... to reply to the same email that I'm going to send it to you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay?

Speaker speaker\_2: All right.

Speaker speaker\_1: So it takes about 72 hours for the back office-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... to go over the information that you're going to send. Make sure the date, um, it shows when the benefits start on the information that you're going to send.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right?

Speaker speaker\_2: All right. Well, um-

Speaker speaker\_1: I will be giving you a call as soon as they review it and then we take it from there.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: All right?

Speaker speaker\_2: All right. I feel like-

Speaker speaker\_1: Anything else I can do for you, sir?

Speaker speaker\_2: Uh, no, that's it.

Speaker speaker\_1: All right. Thank you for giving us a call today, sir. Have a great rest of the day.

Speaker speaker\_2: All right. Thank you. You, too.