

## Transcript: Pamela

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### Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. May I help- Hi, I was calling because I see that I'm being charged for this benefit I never opted in and I never got an email to opt out. Okay. Um, and who do you work for? What's the name of the staffing agency? Clinical Staffing. Mm-hmm. One second. Okay. One second. System's running slow. Okay. May I have the last four digits of your social? Yes. 8284. 8284. All right. I'm so sorry it's taking this long. No, you're fine. You said that the name of the staffing agency is? It's Clinical Staffing. Clinical Staffing. And your first and last name is? Laquida Lennon. Okay. And this morning, for security reasons, just to make sure we are in the correct file, can you please verify the complete address and date of birth? Yep. My date of birth is March the 6th, 1989. Address is 123 Steinmetz Home, Schenectady, New York, 12304. Thank you for the information. We have a phone number on file, 315-542-2652. Yes. Thank you. That's correct. And your email is your first name 72 at gmail.com? Yes. Great. And what is it that you need help with, ma'am? Um, opting out of this benefit thingy that I'm being charged for is, um... Well, not... It's called... Okay. So- Uh, yeah. Go ahead. Um, through auto-enroll, when they, um... When you go first get hired and doing your paperwork, they give you some amount of time to cancel the auto enrollment. Um, they charging you the se- 17.67 for the health benefits, it's called MEC CellRx. It's a preventive care plan. Mm-hmm. Uh, the way the plan works is that you are responsible to pay for the doctor's visit, but they will pay 100% of your procedures as long as they are, um, preventive care and you go to a participating provider. Um, let's see. So you say you want to cancel the benefit? Yes. Because unfortunately, uh, Clinical Staffing, they under section 125, which is an IRS regulation. What it means is that you have to be stayed enrolled into company open enrollment or a qualified live event. I have insurance and when I first seen this, I, there was an email address. I emailed it to, um, cancel the service. So- And do you recall which email was it? I'm, I'm looking through my sent right now, so I can let you know. It was De- it was December 30th, 2024. I'll send it to membersupport@oorayhealth.com. That's the address, uh, the email address that was provided to me to opt out. If, um, I'm not familiar with that email because, um, our company is Benefits in a Card. I will suggest you to speak to your, um employer- I did. And that's when she gave me, that's when she gave me this number to call and check on it. All right. If I send you... I will send you an, uh, email. It's for you to provide, um, like a screenshot of that email. Okay. And I could send it to our back office and see where that email originated from. Okay. No problem. And it does take 24 to 48 hours for them to get back to me. Okay. And is there any, a specific time for me to call you or I could call you back at any time? Yeah, you can call me back at any time. Okay. So I will, after you send the information, it takes, uh, twen-, um, 24 to 72 hours to go through the process and then to check all the information. Mm-hmm. And after they do that, they will let me know and I will reach out to you. Okay. So I will forward, um,

the screenshot to the email you sent me. Um, but I do have a question. You said I would pay for the doctor visit and then whatever... Uh, what happened at, what did you say after that? Okay. So you pay for the doctor's visit, then the insurance gonna pay 100% the procedures as long as they are, um, preventive care and you use a participating provider. If you would like, I could also email you the benefit guide so you can see what's covered under the plan. Yes. Can you send me both, please? Sure. The email will be coming in from info@benefitsinacard. Check your spam and junk mail. Uh- Okay. One second. Give me like a minute or so for you to receive the email because my system has gotten slow. Okay. No problem. Okay. Thank you. Is there anything else I could help you email? No, that was all. Thank you. All right. Thanks for supporting Benefits in a Card. Have a good rest of the day. You too. Thanks. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Pamela speaking. May I help-

Speaker speaker\_1: Hi, I was calling because I see that I'm being charged for this benefit I never opted in and I never got an email to opt out.

Speaker speaker\_0: Okay. Um, and who do you work for? What's the name of the staffing agency?

Speaker speaker\_1: Clinical Staffing.

Speaker speaker\_0: Mm-hmm. One second.

Speaker speaker\_1: Okay.

Speaker speaker\_0: One second. System's running slow. Okay. May I have the last four digits of your social?

Speaker speaker\_1: Yes. 8284.

Speaker speaker\_0: 8284. All right. I'm so sorry it's taking this long.

Speaker speaker\_1: No, you're fine.

Speaker speaker\_0: You said that the name of the staffing agency is?

Speaker speaker\_1: It's Clinical Staffing.

Speaker speaker\_0: Clinical Staffing. And your first and last name is?

Speaker speaker\_1: Laquida Lennon.

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

Speaker speaker\_1: Yep. My date of birth is March the 6th, 1989. Address is 123 Steinmetz Home, Schenectady, New York, 12304.

Speaker speaker\_0: Thank you for the information. We have a phone number on file, 315-542-2652.

Speaker speaker\_1: Yes. Thank you. That's correct.

Speaker speaker\_0: And your email is your first name 72 at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Great. And what is it that you need help with, ma'am?

Speaker speaker\_1: Um, opting out of this benefit thingy that I'm being charged for is, um... Well, not... It's called...

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: Uh, yeah. Go ahead.

Speaker speaker\_0: Um, through auto-enroll, when they, um... When you go first get hired and doing your paperwork, they give you some amount of time to cancel the auto enrollment. Um, they charging you the se- 17.67 for the health benefits, it's called MEC CellRx. It's a preventive care plan.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Uh, the way the plan works is that you are responsible to pay for the doctor's visit, but they will pay 100% of your procedures as long as they are, um, preventive care and you go to a participating provider. Um, let's see. So you say you want to cancel the benefit?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Because unfortunately, uh, Clinical Staffing, they under section 125, which is an IRS regulation. What it means is that you have to be stayed enrolled into company open enrollment or a qualified live event.

Speaker speaker\_1: I have insurance and when I first seen this, I, there was an email address. I emailed it to, um, cancel the service. So-

Speaker speaker\_0: And do you recall which email was it?

Speaker speaker\_1: I'm, I'm looking through my sent right now, so I can let you know. It was De- it was December 30th, 2024. I'll send it to membersupport@oorayhealth.com. That's the address, uh, the email address that was provided to me to opt out.

Speaker speaker\_0: If, um, I'm not familiar with that email because, um, our company is Benefits in a Card. I will suggest you to speak to your, um employer-

Speaker speaker\_1: I did. And that's when she gave me, that's when she gave me this number to call and check on it.

Speaker speaker\_0: All right. If I send you... I will send you an, uh, email. It's for you to provide, um, like a screenshot of that email.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I could send it to our back office and see where that email originated from.

Speaker speaker\_1: Okay. No problem.

Speaker speaker\_0: And it does take 24 to 48 hours for them to get back to me.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And is there any, a specific time for me to call you or I could call you back at any time?

Speaker speaker\_1: Yeah, you can call me back at any time.

Speaker speaker\_0: Okay. So I will, after you send the information, it takes, uh, twen-, um, 24 to 72 hours to go through the process and then to check all the information.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And after they do that, they will let me know and I will reach out to you.

Speaker speaker\_1: Okay. So I will forward, um, the screenshot to the email you sent me. Um, but I do have a question. You said I would pay for the doctor visit and then whatever... Uh, what happened at, what did you say after that?

Speaker speaker\_0: Okay. So you pay for the doctor's visit, then the insurance gonna pay 100% the procedures as long as they are, um, preventive care and you use a participating provider. If you would like, I could also email you the benefit guide so you can see what's covered under the plan.

Speaker speaker\_1: Yes. Can you send me both, please?

Speaker speaker\_0: Sure. The email will be coming in from info@benefitsinacard. Check your spam and junk mail. Uh-

Speaker speaker\_1: Okay.

Speaker speaker\_0: One second. Give me like a minute or so for you to receive the email because my system has gotten slow.

Speaker speaker\_1: Okay. No problem.

Speaker speaker\_0: Okay. Thank you. Is there anything else I could help you email?

Speaker speaker\_1: No, that was all. Thank you.

Speaker speaker\_0: All right. Thanks for supporting Benefits in a Card. Have a good rest of the day.

Speaker speaker\_1: You too. Thanks. Bye.