

## Transcript: Pamela

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### Full Transcript

Thank you for calling Benefits United. Pamela speaking. How may I help you? Hi. I wanted to see my, um, plan is active. Who do you work for, ma'am? For WorkSmart. May I have the last four digits of your social? Uh, you said who? I'm sorry. The last four digits of the social security number. 0423. Your first and last name? Dymon Albercurrie. My first name is spelled D-Y-M-O-N-E. All right. Dymon Albercurrie. All right. Ma'am, can we please verify your complete address and date of birth for security reasons, just to make sure we are in the correct file? Yes. Um, my address is 230 Keller Road, Apartment 35, Rio Sacervana 29645. My birthday is April 29, 1995. Thank you for the information. Um, we have a phone number, 58644034743. Yes, ma'am. Okay. So, um, you're calling regarding the vision plan that you recently added to it? Yes. It's still, it's still pending in, for the 3rd of February. We have not received yet the premium from your employer. We have to receive it first, um, and then the benefits will become active. It usually happens the following Monday after we receive the premium. Okay. Is like my Medicaid and my medical insurance still valid? Uh, let's see. We have received the premium. Okay, so the payment for this week, it's being processed. Let me double-check on that. Give me one second. How about you leave me alone? Hello? Yes. Okay. So, we are, um, in the process of receiving the premium for this week. It's not showing yet in the system, um, in order for you to use the benefits. So, I don't have no ben-... I don't have no coverage of my medical insurance at all right now? Right at this moment, it's, it's still in, um, pending for the medical as well. Okay. How about we do this? Okay. How about we do this? Could I cancel that completely, because this is ridiculous? Like y'all taking money out of my check for something that is not even valid, and it's been going on for months now. Well, your, your benefits were active November, December, January. Did you miss a week of work last week or anything? No, I have not. No, I have not. With the, uh... Uh, hold on. Did anything happen with the plan? No. Then- No. So, is it that- For instance, as of right now, you just told me that there's no point in me having this insurance because y'all not covering the things that y'all say y'all cover, so can I cancel this insurance? Sure. You could cancel at any time. Now, the medi-... The, the vision part, um, I don't know if you were explained when you called on the 20th that it takes two, two weeks. I understand that. Up to two- But y'all, wait, y'all taking, y'all taking money out of it that's not covering nothing. I have to wait months later just to... I'm sick right now and now I ha-... I made a whole doctor's appointment just to make sure I can get checked and I can't even get checked because I don't even have health insurance. But if y'all taking money out my check, I can use that money for bills that I have instead of y'all freaking w- and I can find a cheaper plan. No problem, ma'am. Um, we'll go ahead and process the cancellation as well. It takes one to two weeks for all of the changes to be processed. 'Cause this is ridiculous. Y'all taking money out of my din-din, now my, my insurance is not active. All right. Let me give it one more second. Trying to figure out why is

this, this invoice, they won't go. 'Cause I'm already, I just made a whole doctor's appointment 'cause I'm actually sick. I'm actually missing work. If I would have knew this, I wouldn't, y'all, I just would've just tough it out. Yeah, I'm just, I'm trying to figure out even if it's showing that it's in the process, to see if you're able to use it while, um, we wait on the payment. I just don't wanna give you the wrong information and then you go and, um, and then it just say you are not covered as well. Also, do you know that you have to go to a participating provider in order for the benefits to be, the procedures to be covered? Yes, I know. I looked at the activation. Right. Just gimme one more second because anyways, if you cancel today, it take one to two weeks, you might experience that deduction. I just wanna make sure that you, if you use it, that you will be covered. Well, don't worry 'cause I will call them and I will let them know personally that I called and canceled this insurance so they cannot take it out my check no more. No. I have nothing. No, ma'am. I mean, that's their policy, because as soon as I send that information to you- Okay, well, I don't care. We- I just, either you cancel my insurance or you freaking just s- s- figure out the problem. 'Cause whatever you tell me, I'm still sick. Uh, that's what I'm trying to explain. It doesn't... It doesn't make sense how can you tell me, I'm still sick. That's what I'm trying to say now. Y'all taking stuff down this, not la-, like y'all not gonna cover it, that's fine. Like I can always just find a different health insurance. Okay. No problem, ma'am. I will go ahead and process the cancellation. Is there anything else I could do for you? No, you cannot do nothing else for me. All right. Thank you for giving us a call today. Have a great rest of the day.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits United. Pamela speaking. How may I help you?

Speaker speaker\_1: Hi. I wanted to see my, um, plan is active.

Speaker speaker\_0: Who do you work for, ma'am?

Speaker speaker\_1: For WorkSmart.

Speaker speaker\_0: May I have the last four digits of your social?

Speaker speaker\_1: Uh, you said who? I'm sorry.

Speaker speaker\_0: The last four digits of the social security number.

Speaker speaker\_1: 0423.

Speaker speaker\_0: Your first and last name?

Speaker speaker\_1: Dymon Albercurrie. My first name is spelled D-Y-M-O-N-E.

Speaker speaker\_0: All right. Dymon Albercurrie. All right. Ma'am, can we please verify your complete address and date of birth for security reasons, just to make sure we are in the correct file?

Speaker speaker\_1: Yes. Um, my address is 230 Keller Road, Apartment 35, Rio Sacervana 29645. My birthday is April 29, 1995.

Speaker speaker\_0: Thank you for the information. Um, we have a phone number, 58644034743.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So, um, you're calling regarding the vision plan that you recently added to it?

Speaker speaker\_1: Yes.

Speaker speaker\_0: It's still, it's still pending in, for the 3rd of February. We have not received yet the premium from your employer. We have to receive it first, um, and then the benefits will become active. It usually happens the following Monday after we receive the premium.

Speaker speaker\_1: Okay. Is like my Medicaid and my medical insurance still valid?

Speaker speaker\_0: Uh, let's see. We have received the premium. Okay, so the payment for this week, it's being processed. Let me double-check on that. Give me one second.

Speaker speaker\_1: How about you leave me alone?

Speaker speaker\_0: Hello?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So, we are, um, in the process of receiving the premium for this week. It's not showing yet in the system, um, in order for you to use the benefits.

Speaker speaker\_1: So, I don't have no ben-... I don't have no coverage of my medical insurance at all right now?

Speaker speaker\_0: Right at this moment, it's, it's still in, um, pending for the medical as well.

Speaker speaker\_1: Okay. How about we do this? Okay. How about we do this? Could I cancel that completely, because this is ridiculous? Like y'all taking money out of my check for something that is not even valid, and it's been going on for months now.

Speaker speaker\_0: Well, your, your benefits were active November, December, January. Did you miss a week of work last week or anything?

Speaker speaker\_1: No, I have not. No, I have not.

Speaker speaker\_0: With the, uh... Uh, hold on. Did anything happen with the plan?

Speaker speaker\_1: No.

Speaker speaker\_0: Then-

Speaker speaker\_1: No.

Speaker speaker\_0: So, is it that-

Speaker speaker\_1: For instance, as of right now, you just told me that there's no point in me having this insurance because y'all not covering the things that y'all say y'all cover, so can I cancel this insurance?

Speaker speaker\_0: Sure. You could cancel at any time. Now, the medi-... The, the vision part, um, I don't know if you were explained when you called on the 20th that it takes two, two weeks.

Speaker speaker\_1: I understand that.

Speaker speaker\_0: Up to two-

Speaker speaker\_1: But y'all, wait, y'all taking, y'all taking money out of it that's not covering nothing. I have to wait months later just to... I'm sick right now and now I ha-... I made a whole doctor's appointment just to make sure I can get checked and I can't even get checked because I don't even have health insurance. But if y'all taking money out my check, I can use that money for bills that I have instead of y'all freaking w- and I can find a cheaper plan.

Speaker speaker\_0: No problem, ma'am. Um, we'll go ahead and process the cancellation as well. It takes one to two weeks for all of the changes to be processed.

Speaker speaker\_1: 'Cause this is ridiculous. Y'all taking money out of my din-din, now my, my insurance is not active.

Speaker speaker\_0: All right. Let me give it one more second. Trying to figure out why is this, this invoice, they won't go.

Speaker speaker\_1: 'Cause I'm already, I just made a whole doctor's appointment 'cause I'm actually sick. I'm actually missing work. If I would have knew this, I wouldn't, y'all, I just would've just tough it out.

Speaker speaker\_0: Yeah, I'm just, I'm trying to figure out even if it's showing that it's in the process, to see if you're able to use it while, um, we wait on the payment. I just don't wanna give you the wrong information and then you go and, um, and then it just say you are not covered as well. Also, do you know that you have to go to a participating provider in order for the benefits to be, the procedures to be covered?

Speaker speaker\_1: Yes, I know. I looked at the activation.

Speaker speaker\_0: Right. Just gimme one more second because anyways, if you cancel today, it take one to two weeks, you might experience that deduction. I just wanna make sure that you, if you use it, that you will be covered.

Speaker speaker\_1: Well, don't worry 'cause I will call them and I will let them know personally that I called and canceled this insurance so they cannot take it out my check no more.

Speaker speaker\_0: No.

Speaker speaker\_1: I have nothing. No, ma'am.

Speaker speaker\_0: I mean, that's their policy, because as soon as I send that information to you-

Speaker speaker\_1: Okay, well, I don't care.

Speaker speaker\_0: We-

Speaker speaker\_1: I just, either you cancel my insurance or you freaking just s- s- figure out the problem. 'Cause whatever you tell me, I'm still sick.

Speaker speaker\_0: Uh, that's what I'm trying to explain.

Speaker speaker\_1: It doesn't... It doesn't make sense how can you tell me, I'm still sick.

Speaker speaker\_0: That's what I'm trying to say now.

Speaker speaker\_1: Y'all taking stuff down this, not la-, like y'all not gonna cover it, that's fine. Like I can always just find a different health insurance.

Speaker speaker\_0: Okay. No problem, ma'am. I will go ahead and process the cancellation. Is there anything else I could do for you?

Speaker speaker\_1: No, you cannot do nothing else for me.

Speaker speaker\_0: All right. Thank you for giving us a call today. Have a great rest of the day.