**Transcript: Pearl** 

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## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is speaking with? Mm-hmm. This is Pearl. Hello. Good morning. Hello? Hi. Are you the one who's speaking with? Uh, Emmanuel Vance. And how can I assist you? Uh, I'm calling about insurance that I'm paying. Okay. So, the insurance that I've been paying, I didn't need it, and I tried to cut it off when y'all first started taking from us. Hey, DJ. Hello? So next do you want to cancel it? Um, yes, I want to cancel it. I have been trying to cancel a long time ago because I'm already paying insurance, but when I called somebody else on this number, they wouldn't let me cancel it because they said it was a court order, but it's not no court order. And that's why I'm just sending something in to cancel it. But I'm saying, though, what about the money that y'all are already taking out my check? Am I going to get that reimbursed? Because I'm already been paying for this insurance- Okay. So let me go ahead- ... and I didn't need the insurance, and I been trying to get it cut off. Okay, so let me go ahead and take a look at your account first. Give me one moment. What's the name of the staffing agency you work for? Flowers Staffing. And the last four digits of your Social? 6044. All righty. Give me one moment here. All right. Can't come out. All righty. And if you can confirm your address and date of birth? This is BT. Mr. Vance? Yes. If you can confirm your address and date of birth? Am I going right... Can you give me a second right quick? Come on, come on. All right. Yes, ma'am. Hello? Yes. Can you confirm your address and date of birth for me? My date of birth is July 17th, 2000. My address is 2690 McCullough Boulevard, Apartment 506, Baton Rouge, Mississippi 3886... 38826. And you have your phone number as 662-873-1710? Yes, ma'am. Can I have your email address as emmanuelvance@icloud.com? Yes, ma'am. Yep. So things all look good. Yeah, you... What it is, is that it's a court order. We're not able to cancel your coverage until the court- Okay, but look, look. Listen, listen, listen, listen, listen. The court just said that they sent something in, okay? So even though they just sent something in, y'all been taking it. And I'm paying insurance to two different insurance companies, and I need all that reimbursed because I've been... I been said I didn't want the insurance and I been trying to cancel it, but y'all keep on saying it's a court order. And child support, the number that's under the court order, I called them and they even said that they sent something in on top of him sending something in, they say that they don't have y'all... like they don't have that being pulled. Well, I'm not sure. You have to, to clarify with your staffing agency- Look, can I talk to you for two minutes? Can I talk to you for two minutes? ... and report about why. Of course you... Of course. Bear with me one moment. Let me put you in a brief hold. For sure. Oh, bullshit. Uh, y'all gonna be waiting on two. Waiting on two. Waiting on two Good morning. This is Chris. How can I help you? Hello? Hello. Good morning. My name is Chris. How can I help you? Good morning. This is Emanuel Vance. Mm-hmm. Uh- Mr. Vance? ... um, I've, I've been trying

to cancel my insurance. Like, I didn't even want it in the first place, because I, uh, already have insurance, and I've already been paying it. Um, but like he's saying it's a court order, and every time I call the court, they said they have not sent that order. Okay, I, I do understand that, but this document wouldn't have come from nowhere. This document did, uh, did get sent to us from Surge Staffing, and, uh, w- they received it from the Mississippi Department of Human Services, Division of Child Support- Yes, sir. ... stating that you were o- you were mandated to have this insurance. So, this is, this is a legal, signed document. See, I called, I called... Okay. Okay. Listen. I, I called Surge, and Surge said that they didn't even have the document, and then I called Child Support, they said they didn't have the document. But even though they said that they didn't have it, Child Support still sent something saying that... to cancel it. Like they sh- said that they still sent out something to cancel it. And y'all still telling me that this is court order, and I'm steady paying it. But listen, I already have insurance, so I'm paying insurance from two different places, and I'm paying insurance times two every month. And I'm trying to get my reimbursement off that, because I had called and told, uh, that in the first place. I'm not trying to have no attitude or nothing, it's just frustrating because it's getting took out of my check. Like, it's part of my way of living, you know what I'm saying? No, I, I mean, I get, I get it's frustrating. I'm losing my money and everything, and I'm paying insurance- Yeah, I- ... I'm paying insurance twice for two people. No, I understand that. I, I get it's frustrating. Um, I, just, just due to legal circumstances, we, we do have to follow processes with these, and until we receive determination notice, we can't really do anything. Only thing I can really do is- So- ... um, deal- Can y'all, I mean, can you look for the termination notice, because they said they sent it? Well, that's, that's what I'm saying. They, uh, they would have sent it. I... They may have sent it to Surge Staffing. In which case, Surge Staffing hasn't sent it over to us. Only thing I can do is ask my back office team to reach out to Surge and see if, see if there's any way to locate that termination notice. That's the only thing I can do at this time. It'll be quicker if y'all reached out to the Child Support Office by the number that's on the document or on the case file. We, we can't, we can't- I, I, I know- ... do that. I'd have to- I know that that's not y'all power or whatever, but this is what the, um, this is what the Child Support Office cost me. I know you're a supervisor or whatever, so I'll... That's why I'm asking. Like, can you help me out? Like, can you call the Child Support and then just see? W- we, we can't call the Child Support office regarding that. We, uh, the only thing I can... The only thing we can do is request, is just get in contact. Like, I can speak to my back office team, they can get in contact with who they need to over on Surge's side to see if there's any way of locating that document if it's been sent over to them. Because I can, I can tell you right now, I'm looking, I'm looking everywhere on your file, anything related to it. That, that document's not been received as far as I know. Well, can you call... Can y'all call Surge Staffing? Yeah, I'll, I'll, I'll have our back office team reach out to Surge Staffing and see if there's any way to try to locate that document. As soon as we have some more information, I can give you a call back, but un- until we have that document, there's noth- unfortunately, there's nothing we can do. Okay, so I got one more question for you. Once y'all receive that document, that I, that is not a court order, and they say all that, um, am I gonna be reimbursed on the money that's being took, or am I gonna have to pay the lawyer? Uh, that's... Unfortunately, I don't have the answer to that question right now. That's going to have to be determined once we receive that, w- or once we can see that document and see when it... effectively exactly how everything should have played out. Un- until we know, until we know exactly what should have

happened instead of what did happen, I can't tell you one way or the other. All right. Do you have a number I can call back? Uh, I don't have a direct line, um, unfortunately, but if you give us a call, we are a small office. My name is Chris. I am the only, I am the only supervisor named Chris here. Um, if you do need to speak with me again, then, uh, then you can just call in and ask to speak with me. If I am available, I'll have them transfer you over to me. If I am not available, I will get in contact with you as soon as I am, am, am able to. Um, but like I said, just give us about 24 to 48 hou- business hours to re- reach out to Surge, investigate, review what's going on, and once we hear back from them, and once, and once our back office team has reviewed and determined everything, I will get back in contact with you to let you know what, what we find out at that point. Um, but again, if you need to reach out to us and you want to speak to me directly, um, just give us a call and ask for me. Okay? All right. I appreciate it. Thank you. No problem, Mr. Vance. Was there anything else that I, I might be able to help with at this moment? No, sir. That was it. All right. Thank you again for calling. You have a good day. You too.

## **Conversation Format**

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

Speaker speaker\_1: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is speaking with?

Speaker speaker\_2: Mm-hmm. This is Pearl.

Speaker speaker\_1: Hello. Good morning.

Speaker speaker 2: Hello?

Speaker speaker\_1: Hi. Are you the one who's speaking with?

Speaker speaker\_2: Uh, Emmanuel Vance.

Speaker speaker 1: And how can I assist you?

Speaker speaker\_2: Uh, I'm calling about insurance that I'm paying.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So, the insurance that I've been paying, I didn't need it, and I tried to cut it off when y'all first started taking from us. Hey, DJ.

Speaker speaker\_3: Hello?

Speaker speaker\_1: So next do you want to cancel it?

Speaker speaker\_2: Um, yes, I want to cancel it. I have been trying to cancel a long time ago because I'm already paying insurance, but when I called somebody else on this number, they wouldn't let me cancel it because they said it was a court order, but it's not no court order. And that's why I'm just sending something in to cancel it. But I'm saying, though, what about the

money that y'all are already taking out my check? Am I going to get that reimbursed? Because I'm already been paying for this insurance-

Speaker speaker\_1: Okay. So let me go ahead-

Speaker speaker\_2: ... and I didn't need the insurance, and I been trying to get it cut off.

Speaker speaker\_1: Okay, so let me go ahead and take a look at your account first. Give me one moment. What's the name of the staffing agency you work for?

Speaker speaker\_2: Flowers Staffing.

Speaker speaker\_1: And the last four digits of your Social?

Speaker speaker 2: 6044.

Speaker speaker\_1: All righty. Give me one moment here.

Speaker speaker\_2: All right. Can't come out.

Speaker speaker\_1: All righty. And if you can confirm your address and date of birth?

Speaker speaker\_2: This is BT.

Speaker speaker\_1: Mr. Vance?

Speaker speaker\_2: Yes.

Speaker speaker\_1: If you can confirm your address and date of birth?

Speaker speaker\_2: Am I going right... Can you give me a second right quick? Come on, come on. All right.

Speaker speaker\_1: Yes, ma'am. Hello? Yes. Can you confirm your address and date of birth for me?

Speaker speaker\_2: My date of birth is July 17th, 2000. My address is 2690 McCullough Boulevard, Apartment 506, Baton Rouge, Mississippi 3886... 38826.

Speaker speaker\_1: And you have your phone number as 662-873-1710?

Speaker speaker 2: Yes, ma'am.

Speaker speaker\_1: Can I have your email address as emmanuelvance@icloud.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Yep. So things all look good. Yeah, you... What it is, is that it's a court order. We're not able to cancel your coverage until the court-

Speaker speaker\_2: Okay, but look, look. Listen, listen, listen, listen, listen, listen. The court just said that they sent something in, okay? So even though they just sent something in, y'all been taking it. And I'm paying insurance to two different insurance companies, and I need all that reimbursed because I've been... I been said I didn't want the insurance and I been trying

to cancel it, but y'all keep on saying it's a court order. And child support, the number that's under the court order, I called them and they even said that they sent something in on top of him sending something in, they say that they don't have y'all... like they don't have that being pulled.

Speaker speaker\_1: Well, I'm not sure. You have to, to clarify with your staffing agency-

Speaker speaker\_2: Look, can I talk to you for two minutes? Can I talk to you for two minutes?

Speaker speaker\_1: ... and report about why. Of course you... Of course. Bear with me one moment. Let me put you in a brief hold.

Speaker speaker\_2: For sure. Oh, bullshit.

Speaker speaker\_4: Uh, y'all gonna be waiting on two. Waiting on two. Waiting on two

Speaker speaker\_5: Good morning. This is Chris. How can I help you?

Speaker speaker\_6: Hello?

Speaker speaker\_5: Hello. Good morning. My name is Chris. How can I help you?

Speaker speaker\_6: Good morning. This is Emanuel Vance.

Speaker speaker\_7: Mm-hmm.

Speaker speaker\_6: Uh-

Speaker speaker\_5: Mr. Vance?

Speaker speaker\_6: ... um, I've, I've been trying to cancel my insurance. Like, I didn't even want it in the first place, because I, uh, already have insurance, and I've already been paying it. Um, but like he's saying it's a court order, and every time I call the court, they said they have not sent that order.

Speaker speaker\_5: Okay. I, I do understand that, but this document wouldn't have come from nowhere. This document did, uh, did get sent to us from Surge Staffing, and, uh, w- they received it from the Mississippi Department of Human Services, Division of Child Support-

Speaker speaker\_6: Yes, sir.

Speaker speaker\_5: ... stating that you were o- you were mandated to have this insurance. So, this is, this is a legal, signed document.

Speaker speaker\_6: See, I called, I called... Okay.

Speaker speaker\_5: Okay.

Speaker speaker\_6: Listen. I, I called Surge, and Surge said that they didn't even have the document, and then I called Child Support, they said they didn't have the document. But even though they said that they didn't have it, Child Support still sent something saying that... to cancel it. Like they sh- said that they still sent out something to cancel it. And y'all still telling me that this is court order, and I'm steady paying it. But listen, I already have insurance, so I'm

paying insurance from two different places, and I'm paying insurance times two every month. And I'm trying to get my reimbursement off that, because I had called and told, uh, that in the first place. I'm not trying to have no attitude or nothing, it's just frustrating because it's getting took out of my check. Like, it's part of my way of living, you know what I'm saying?

Speaker speaker\_5: No, I, I mean, I get, I get it's frustrating.

Speaker speaker\_6: I'm losing my money and everything, and I'm paying insurance-

Speaker speaker\_5: Yeah, I-

Speaker speaker\_6: ... I'm paying insurance twice for two people.

Speaker speaker\_5: No, I understand that. I, I get it's frustrating. Um, I, just, just due to legal circumstances, we, we do have to follow processes with these, and until we receive determination notice, we can't really do anything. Only thing I can really do is-

Speaker speaker 6: So-

Speaker speaker\_5: ... um, deal-

Speaker speaker\_6: Can y'all, I mean, can you look for the termination notice, because they said they sent it?

Speaker speaker\_5: Well, that's, that's what I'm saying. They, uh, they would have sent it. I... They may have sent it to Surge Staffing. In which case, Surge Staffing hasn't sent it over to us. Only thing I can do is ask my back office team to reach out to Surge and see if, see if there's any way to locate that termination notice. That's the only thing I can do at this time.

Speaker speaker\_6: It'll be quicker if y'all reached out to the Child Support Office by the number that's on the document or on the case file.

Speaker speaker\_5: We, we can't, we can't-

Speaker speaker\_6: I, I, I know-

Speaker speaker\_5: ... do that. I'd have to-

Speaker speaker\_6: I know that that's not y'all power or whatever, but this is what the, um, this is what the Child Support Office cost me. I know you're a supervisor or whatever, so I'll... That's why I'm asking. Like, can you help me out? Like, can you call the Child Support and then just see?

Speaker speaker\_5: W- we, we can't call the Child Support office regarding that. We, uh, the only thing I can... The only thing we can do is request, is just get in contact. Like, I can speak to my back office team, they can get in contact with who they need to over on Surge's side to see if there's any way of locating that document if it's been sent over to them. Because I can, I can tell you right now, I'm looking, I'm looking everywhere on your file, anything related to it. That, that document's not been received as far as I know.

Speaker speaker\_6: Well, can you call... Can y'all call Surge Staffing?

Speaker speaker\_5: Yeah, I'll, I'll have our back office team reach out to Surge Staffing and see if there's any way to try to locate that document. As soon as we have some more information, I can give you a call back, but un- until we have that document, there's noth-unfortunately, there's nothing we can do.

Speaker speaker\_6: Okay, so I got one more question for you. Once y'all receive that document, that I, that is not a court order, and they say all that, um, am I gonna be reimbursed on the money that's being took, or am I gonna have to pay the lawyer?

Speaker speaker\_5: Uh, that's... Unfortunately, I don't have the answer to that question right now. That's going to have to be determined once we receive that, w- or once we can see that document and see when it... effectively exactly how everything should have played out. Ununtil we know, until we know exactly what should have happened instead of what did happen, I can't tell you one way or the other.

Speaker speaker\_6: All right. Do you have a number I can call back?

Speaker speaker\_5: Uh, I don't have a direct line, um, unfortunately, but if you give us a call, we are a small office. My name is Chris. I am the only, I am the only supervisor named Chris here. Um, if you do need to speak with me again, then, uh, then you can just call in and ask to speak with me. If I am available, I'll have them transfer you over to me. If I am not available, I will get in contact with you as soon as I am, am, am able to. Um, but like I said, just give us about 24 to 48 hou- business hours to re- reach out to Surge, investigate, review what's going on, and once we hear back from them, and once, and once our back office team has reviewed and determined everything, I will get back in contact with you to let you know what, what we find out at that point. Um, but again, if you need to reach out to us and you want to speak to me directly, um, just give us a call and ask for me. Okay?

Speaker speaker\_6: All right. I appreciate it. Thank you.

Speaker speaker\_5: No problem, Mr. Vance. Was there anything else that I, I might be able to help with at this moment?

Speaker speaker\_6: No, sir. That was it.

Speaker speaker\_5: All right. Thank you again for calling. You have a good day.

Speaker speaker\_6: You too.