Transcript: Priscilla Torrales-6120206646034432-6293113372327936

## **Full Transcript**

Good afternoon. Thank you for calling Benefits in the Car. My name is Priscilla. Who do I have the pleasure of speaking to? My name is Steven Dower. Sorry, sir. You sound far away. My name Steven Dower. Okay. So what is the staffing agency you work under and your last four digits of your Social Security number? I'm actually calling 'cause I don't wanna be... I don't want to have anything to do with this, uh, meaning that I don't, I don't want any money taken out of my check for medical insurance. Okay. If you don't mind giving- That's why I called. Okay. If you don't mind giving me the staffing agency you work for for? Oh, yeah. And then your last four of Social so I can see if I can pull up a... your account? Okay. My name, uh, is Surge. S-U- Mm-hmm. ... R-G-E. Mm-hmm. It's like echo. Echo. Uh-huh. And your last four? Uh, 2-8-3-1. And you said Steven? Yes. Dower, right? Yes. Okay, go with me. Can you confirm your address that you have on file with us, please, and your, um, date of birth? It's 7363 South Southshore Drive, apartment number 205, Chicago, Illinois 60449. Uh, date of birth is November 26, 1978. Okay. And I have a phone number here on file, 708-556-4270. Correct. And I have an email, stevedower28@genoa.com. Correct. Okay. So I'm... Just want to confirm that you just wanna opt out. You wanna decline the, the coverage that's being offered. Have you received a text message by any chance? I have. Um, offering- That's why... Oh. Okay. That's why I called. Yes, I have. Okay. Of course, I have. I do wanna decline. I do-Oh. ... want to opt out. I... And I have received text message. Oh. Okay. So- Oh. ... I will go ahead and proceed. You are, um, still in your 30-day period, so you can decline or accept that before you are auto... before you are automatically enrolled. Um- Yeah. I'm gonna go ahead and, and decline This is- You wanna decline that? Perfect. That's it. All right. Yeah. I'll go ahead and set that out for you. So, good. And declining this means even though I didn't answer? Okay. Once you decline, you will not see any deductions off your first paycheck whatsoever. But I've gotten, um... I'm already on my second one already. Going on my third one, so how can I tell if I will be charged? Okay. You... I do not see any... I do not see any, any deductions here. Um, only... Yeah, you probably... This is probably a new, um... For new hires, they usually send a text message for enrollment, offering enrollment. Yes. You were enrolled before? Have you enrolled yourself before? No. I, uh, haven't. Okay. Every time, I always, I always decline and... Yeah. Okay. So you are in the 30 period... uh, 30-day period of declination or, uh, acceptance unless your company, which automatically enrolls you after that 30-day period, so you do have an option to opt out. So y- I just wanna confirm you wanna opt out and decline the coverage that are being offered to you? Yes, I do. All righty. I'll go ahead and save that for you. All righty. Uh, I sent out, um, that declination. Anything else I can help you with, Mr. Dower? Uh, no, that's it. All right. Thank you for calling Benefits in the Car. Have a wonderful day.

## **Conversation Format**

Speaker speaker\_0: Good afternoon. Thank you for calling Benefits in the Car. My name is Priscilla. Who do I have the pleasure of speaking to?

Speaker speaker\_1: My name is Steven Dower.

Speaker speaker\_0: Sorry, sir. You sound far away.

Speaker speaker\_1: My name Steven Dower.

Speaker speaker\_0: Okay. So what is the staffing agency you work under and your last four digits of your Social Security number?

Speaker speaker\_1: I'm actually calling 'cause I don't wanna be... I don't want to have anything to do with this, uh, meaning that I don't, I don't want any money taken out of my check for medical insurance.

Speaker speaker\_0: Okay. If you don't mind giving-

Speaker speaker\_1: That's why I called.

Speaker speaker\_0: Okay. If you don't mind giving me the staffing agency you work for for?

Speaker speaker\_1: Oh, yeah.

Speaker speaker\_0: And then your last four of Social so I can see if I can pull up a... your account?

Speaker speaker 1: Okay. My name, uh, is Surge. S-U-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... R-G-E.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: It's like echo. Echo.

Speaker speaker\_0: Uh-huh. And your last four?

Speaker speaker\_1: Uh, 2-8-3-1.

Speaker speaker\_0: And you said Steven?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Dower, right?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, go with me. Can you confirm your address that you have on file with us, please, and your, um, date of birth?

Speaker speaker\_1: It's 7363 South Southshore Drive, apartment number 205, Chicago, Illinois 60449. Uh, date of birth is November 26, 1978.

Speaker speaker\_0: Okay. And I have a phone number here on file, 708-556-4270.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And I have an email, stevedower28@genoa.com.

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. So I'm... Just want to confirm that you just wanna opt out. You wanna decline the, the coverage that's being offered. Have you received a text message by any chance?

Speaker speaker\_1: I have.

Speaker speaker\_0: Um, offering-

Speaker speaker\_1: That's why... Oh.

Speaker speaker\_0: Okay.

Speaker speaker 1: That's why I called. Yes, I have.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Of course, I have. I do wanna decline. I do-

Speaker speaker 0: Oh.

Speaker speaker\_1: ... want to opt out. I... And I have received text message. Oh.

Speaker speaker\_0: Okay. So-

Speaker speaker 1: Oh.

Speaker speaker\_0: ... I will go ahead and proceed. You are, um, still in your 30-day period, so you can decline or accept that before you are auto... before you are automatically enrolled. Um-

Speaker speaker 1: Yeah. I'm gonna go ahead and, and decline

Speaker speaker\_2: This is-

Speaker speaker\_0: You wanna decline that? Perfect.

Speaker speaker\_2: That's it.

Speaker speaker\_0: All right.

Speaker speaker\_1: Yeah.

Speaker speaker 0: I'll go ahead and set that out for you.

Speaker speaker\_1: So, good. And declining this means even though I didn't answer?

Speaker speaker\_0: Okay. Once you decline, you will not see any deductions off your first paycheck whatsoever.

Speaker speaker\_1: But I've gotten, um... I'm already on my second one already. Going on my third one, so how can I tell if I will be charged?

Speaker speaker\_0: Okay. You... I do not see any... I do not see any, any deductions here. Um, only... Yeah, you probably... This is probably a new, um... For new hires, they usually send a text message for enrollment, offering enrollment.

Speaker speaker\_1: Yes.

Speaker speaker\_0: You were enrolled before? Have you enrolled yourself before?

Speaker speaker\_1: No. I, uh, haven't.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Every time, I always, I always decline and... Yeah.

Speaker speaker\_0: Okay. So you are in the 30 period... uh, 30-day period of declination or, uh, acceptance unless your company, which automatically enrolls you after that 30-day period, so you do have an option to opt out. So y- I just wanna confirm you wanna opt out and decline the coverage that are being offered to you?

Speaker speaker\_1: Yes, I do.

Speaker speaker\_0: All righty. I'll go ahead and save that for you. All righty. Uh, I sent out, um, that declination. Anything else I can help you with, Mr. Dower?

Speaker speaker\_1: Uh, no, that's it.

Speaker speaker\_0: All right. Thank you for calling Benefits in the Car. Have a wonderful day.