Transcript: Priscilla Torrales-6508711625801728-6347381782528000

## **Full Transcript**

Good afternoon. Thanks for calling Benefits in Accord. My name is Priscilla. Who do I have the pleasure of speaking to? Yes, my name is Dwight Webb. Yes. I work with a temp service, Surge Temp- Temporary Service. Yeah, and I, and it come to my attention that I'm, I'm getting insurance taken out on my pay. I, I want to cancel that. I don't know how it, how it got started. I wanna cancel it. Okay. If you don't mind giving me that staffing agency once again, and your last four digits of your social, please? Surge Staffing. Surge. Surge? S-U-R-G-E. Yeah, Staffing and my- Your pin? ... last four digits is 4- 4316. Okay. You said the last four? 4316. 4316. Okay. And what's the last name? Webb. W-E-B-B. Bear with me one second. All right. I am, for security purposes and to ensure I'm on the correct file, can you please verify your full address and date of birth, please? 104 Auto Street, Coldwater. Zip code 38618. Birthday 7/11/1963. Okay. Thank you so much. Uh, we have a phone number on file. It's 662-292-2596. Uh, 97 I thought it was 2596. You got 96? 20... I have- What number you say? ... 662. Yes, 662-292-2596. Okay. Yeah, that is it. Yeah, 96. I'm 96. I'm older. Okay. Yeah, you're fine. And then I have a email. Um, tmwebb6@gmail.com. Yes. Okay. Thank you for that information. So, so do they automatically... Do they automatically sign up to a plan or was there something I did when I was filling out the application or whatever, your claim there? Because I got some cards in the mail and I didn't think nothing of it. I'm like, "Well, well that's just something they do." But then I called my former service, you said they was taking, uh... I think you said \$15 a, a week out or something like that. Is that what you're showing? Uh, yes. I'm seeing here you have a deduction on your account that weekly is \$15.16. Um, it gives you-Well, let me ask you this. What do that cover? What do they cover? Do you... I mean, I might leave it there, but what do it cover? Uh, it does... Uh, you have the MEC, Telhar X. Um, Um... Do it cover dental- It would cover... ... or anything like that? Yes, it does. You have MEC. Let me see if Telhar X does cover. Um, it does cover. It's like a medical... Bear with me one second. I'ma open it right here. Bear with me one second. I'm gonna open it here. Okay. So what it covers here is your screening. They do counseling, supplements, drugs, immunizations. Um, they have a pretty good bit of coverage here as well, uh, vision and dental. Do it cover dental? Uh, do dental? Yes. \$15 cover dental and, um, medi- Medicare. I mean, you know, health. Yes. Uh, let me go here to your account so we can go ahead and check here. I'm gonna go ahead and... Has you ever been sent a, a beneficial guide? No. No. No? Okay. I will go ahead and send that out for you so you can, um, look here. But your plan benefits, what, uh, Surge is offering here, um, it has preventative care, uh, as well as cost-benefit sharing. I'll tell you what. Don't worry about it. Just, just go... Just, just go ahead and cancel it. Can you cancel it? I don't want no more of my money coming out of it. You wanna put a cancellation for it? Yes. So my... It, it shouldn't come out of this, my check for this week then if I cancel- Okay. ... it on Monday. Okay. So since it was automatically enrolled, um, on here, and to do the cancellation, I can proceed with the cancellation, but it does take at least a week or two, um, more for it to completely, uh- Well, if it takes a week or two, why, why would it take a week or two? They're still taking my money even if I'm not using it. Why would they take 30 more dollars? How come I can't just cancel it? I can't really do... I can't really do much in that side of, uh, the d- the deduction from the company. Well, you need to give me a number and I need to know why are they taking money that I'm... If I'm counting it today, it shouldn't be no... I- if it takes them two weeks to process their end of it, I shouldn't still have to pay for that processing that it take them to do. Yes, but because of company- I don't understand. Because of company policies and because of the, you know, the subscription. Which policies? Well, I need to call... You got a number I can call and Yeah, our company margin. All right, bear with me one second. ... I need to call someone right now, because it's, that's ridiculous for me to pay two more weeks just, just because it may take them two weeks to cancel it. And I'm, I'm sitting here talking on the phone when all you gotta do is, is put in a cancellation. I didn't sign no lease for so long of a time there. Okay. Bear with me one second. I have somebody we can speak with, all right? You're right. Just as long as they cancel this. I'm out of here. Okay.Hi, Mr. Webb, you still here? Yes. Yes, I'm here. Hey. Yes, sir. Um, I was... I just spoken with, uh, one of the next higher up for me. Um, because of us being... we're just administrators for the company, your sub-company of Surge. And we can only... just because... being administrators for them, we can request the cancellation, but Surge is the one that kee- that makes the final, uh, the final- Not with my money, they don't. If it's coming out of my check, I make that decision. I didn't... I signed up for it. Yes, sir. But- Surge... I want the insurance. This insurance don't... Look, Surge don't... I determine what I'm paying my money to you guys or not. Yeah. Surge ain't paying the money. It's coming out of my check. They've been coming out that I didn't even know until now. A- and enough of it done come out. Yeah, sir, and I completely understand, but-So I don't know what to search. Surge the one told me to call y'all. Surge told me to call y'all. She gave me the number. Okay. Yeah. So why, why, why not Surge got to- But we don't have... We don't have the, uh... We, we don't have... We can't, um... We don't have his on, on the, uh, their payroll that's on Surge side. We, we're just administrators. We can't work with that on payroll with Surge. Okay, well, I'm gonna call Surge and, uh, I'm gonna get them to call you guys and y'all cancel this. I'm not gonna pay for something I don't want, never did know I had, and then you tell me take two weeks before they can actually stop it. And in them two weeks, my money still coming off my paper. That's not gonna help. I just... I want to confirm. I'm gonna request here the cancellation and everything, send that out. And like I said, like I was explaining myself, mister, I want to get that on Surge side. It takes one to two weeks. It takes one to two weeks for them-It takes... Well, one, one or two... You'll see one or two more deductions coming out your check. Um- No, that's what I'm not saying. That's why. Because I... Why, why are they taking my money if I don't have the... if I don't want the insurance? I'm canceling it. Why are they gonna take more of my money? As much as I could try to help you in that aspect, I can't stop that. That's on Surge side. So can Surge call and get it canceled? Listen, what is your- Yes, sir. Is, is you the manager? No, sir. Well, I need to speak to somebody, because see, what you telling me is, even though I'm telling you to cancel this, any insurance, you, you don't have no... I have to wait to cancel it. If I'm telling you to cancel, you should be able to call somebody with my Social Security number and said, "Do not... He's not... No longer I'm, in my insurance." Two to one or two weeks, I don't know what that... That's, that's something to do

with anything I'm trying to do. You, you done took three or four of my checks. I don't know how many, before I finally realized they were coming out. I did not sign up for it. Now you telling me to call Surge and tell them, "Can I pl- keep my own money?" This is my money you're taking, not Surge money. No, sir. I- Why the hell it take one to two weeks anyway? It... Wha- whawha- why do I take one to two weeks to cancel something? It just takes one... It takes one, uh, you'll, you'll see one or two deductions that probably might be taken out, just depending on the process. Like, like I said, Surge is the one- Okay, we're talking about \$30 of my money. \$30 of my money that may go away. Yes, sir. Like I said, I, I can request that cancellation right now, and it'll completely be- That's what, that's what you... That's what you need to do, could you request that. You can't do it, let me talk to somebody over you that can do it, because this, I'm not- Yes, I, I can request that cancellation, sir. I can do that. But like I said, the one or two deductions, you'll see that before it completely- That's what I don't wanna see. Listen. That's what I'm trying not to do, pay my money to you guys for nothing no more. You keep telling me, "Yes, we gonna take your money for two more weeks, because it takes us that long to calculate," and I may see that. Okay, are they gonna reimburse me is, that, once they take it back? No, they're not.If I didn't sign up for it, how you gonna hold me? Or what's the name of this company anyway? I get a lawyer to look at some of this here. I can't- Okay. Bear with me one second. I'm investing in this- I will transfer you to the supervisor so you can speak. This is a business I'm doing here with your business. This is a business. Here's what we do for a living. Yes. There's nothing I'm not supposed to be doing. And I'm counseling it. How you gonna keep taking my pay? I'll put you on a brief hold so I can transfer you to a higher upper, please. Yeah.

## **Conversation Format**

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

Speaker speaker\_1: Yes, my name is Dwight Webb. Yes. I work with a temp service, Surge Temp- Temporary Service. Yeah, and I, and it come to my attention that I'm, I'm getting insurance taken out on my pay. I, I want to cancel that. I don't know how it, how it got started. I wanna cancel it.

Speaker speaker\_0: Okay. If you don't mind giving me that staffing agency once again, and your last four digits of your social, please?

Speaker speaker\_1: Surge Staffing. Surge.

Speaker speaker\_0: Surge?

Speaker speaker\_1: S-U-R-G-E. Yeah, Staffing and my-

Speaker speaker\_0: Your pin?

Speaker speaker 1: ... last four digits is 4-4316.

Speaker speaker\_0: Okay. You said the last four?

Speaker speaker\_1: 4316.

Speaker speaker\_0: 4316. Okay. And what's the last name?

Speaker speaker\_1: Webb. W-E-B-B.

Speaker speaker\_0: Bear with me one second. All right. I am, for security purposes and to ensure I'm on the correct file, can you please verify your full address and date of birth, please?

Speaker speaker\_1: 104 Auto Street, Coldwater. Zip code 38618. Birthday 7/11/1963.

Speaker speaker\_0: Okay. Thank you so much. Uh, we have a phone number on file. It's 662-292-2596.

Speaker speaker\_1: Uh, 97 I thought it was 2596. You got 96?

Speaker speaker\_0: 20... I have-

Speaker speaker\_1: What number you say?

Speaker speaker\_0: ... 662. Yes, 662-292-2596.

Speaker speaker\_1: Okay. Yeah, that is it. Yeah, 96. I'm 96. I'm older.

Speaker speaker\_0: Okay. Yeah, you're fine. And then I have a email. Um, tmwebb6@gmail.com.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Thank you for that information.

Speaker speaker\_1: So, so do they automatically... Do they automatically sign up to a plan or was there something I did when I was filling out the application or whatever, your claim there? Because I got some cards in the mail and I didn't think nothing of it. I'm like, "Well, well that's just something they do." But then I called my former service, you said they was taking, uh... I think you said \$15 a, a week out or something like that. Is that what you're showing?

Speaker speaker\_0: Uh, yes. I'm seeing here you have a deduction on your account that weekly is \$15.16. Um, it gives you-

Speaker speaker\_1: Well, let me ask you this. What do that cover? What do they cover? Do you... I mean, I might leave it there, but what do it cover?

Speaker speaker\_0: Uh, it does... Uh, you have the MEC, Telhar X . Um, Um...

Speaker speaker\_1: Do it cover dental-

Speaker speaker\_0: It would cover...

Speaker speaker\_1: ... or anything like that?

Speaker speaker\_0: Yes, it does. You have MEC. Let me see if Telhar X does cover. Um, it does cover. It's like a medical... Bear with me one second. I'ma open it right here. Bear with

me one second. I'm gonna open it here. Okay. So what it covers here is your screening. They do counseling, supplements, drugs, immunizations. Um, they have a pretty good bit of coverage here as well, uh, vision and dental.

Speaker speaker\_1: Do it cover dental? Uh, do dental?

Speaker speaker\_0: Yes.

Speaker speaker\_1: \$15 cover dental and, um, medi- Medicare. I mean, you know, health.

Speaker speaker\_0: Yes. Uh, let me go here to your account so we can go ahead and check here. I'm gonna go ahead and... Has you ever been sent a, a beneficial guide?

Speaker speaker\_1: No. No.

Speaker speaker\_0: No? Okay. I will go ahead and send that out for you so you can, um, look here. But your plan benefits, what, uh, Surge is offering here, um, it has preventative care, uh, as well as cost-benefit sharing.

Speaker speaker\_1: I'll tell you what. Don't worry about it. Just, just go... Just, just go ahead and cancel it. Can you cancel it? I don't want no more of my money coming out of it.

Speaker speaker\_0: You wanna put a cancellation for it?

Speaker speaker\_1: Yes. So my... It, it shouldn't come out of this, my check for this week then if I cancel-

Speaker speaker 0: Okay.

Speaker speaker\_1: ... it on Monday.

Speaker speaker\_0: Okay. So since it was automatically enrolled, um, on here, and to do the cancellation, I can proceed with the cancellation, but it does take at least a week or two, um, more for it to completely, uh-

Speaker speaker\_1: Well, if it takes a week or two, why, why would it take a week or two? They're still taking my money even if I'm not using it. Why would they take 30 more dollars? How come I can't just cancel it?

Speaker speaker\_0: I can't really do... I can't really do much in that side of, uh, the d- the deduction from the company.

Speaker speaker\_1: Well, you need to give me a number and I need to know why are they taking money that I'm... If I'm counting it today, it shouldn't be no... I- if it takes them two weeks to process their end of it, I shouldn't still have to pay for that processing that it take them to do.

Speaker speaker\_0: Yes, but because of company-

Speaker speaker\_1: I don't understand.

Speaker speaker\_0: Because of company policies and because of the, you know, the subscription.

Speaker speaker\_1: Which policies? Well, I need to call... You got a number I can call and-

Speaker speaker\_0: Yeah, our company margin. All right, bear with me one second.

Speaker speaker\_1: ... I need to call someone right now, because it's, that's ridiculous for me to pay two more weeks just, just because it may take them two weeks to cancel it. And I'm, I'm sitting here talking on the phone when all you gotta do is, is put in a cancellation. I didn't sign no lease for so long of a time there.

Speaker speaker\_0: Okay. Bear with me one second. I have somebody we can speak with, all right?

Speaker speaker\_1: You're right. Just as long as they cancel this. I'm out of here.

Speaker speaker\_0: Okay.Hi, Mr. Webb, you still here?

Speaker speaker\_1: Yes. Yes, I'm here.

Speaker speaker\_0: Hey. Yes, sir. Um, I was... I just spoken with, uh, one of the next higher up for me. Um, because of us being... we're just administrators for the company, your sub-company of Surge. And we can only... just because... being administrators for them, we can request the cancellation, but Surge is the one that kee- that makes the final, uh, the final-

Speaker speaker\_1: Not with my money, they don't. If it's coming out of my check, I make that decision. I didn't... I signed up for it.

Speaker speaker\_0: Yes, sir. But-

Speaker speaker\_1: Surge... I want the insurance. This insurance don't... Look, Surge don't... I determine what I'm paying my money to you guys or not.

Speaker speaker 0: Yeah.

Speaker speaker\_1: Surge ain't paying the money. It's coming out of my check. They've been coming out that I didn't even know until now. A- and enough of it done come out.

Speaker speaker\_0: Yeah, sir, and I completely understand, but-

Speaker speaker\_1: So I don't know what to search. Surge the one told me to call y'all. Surge told me to call y'all. She gave me the number.

Speaker speaker 0: Okay. Yeah.

Speaker speaker\_1: So why, why, why not Surge got to-

Speaker speaker\_0: But we don't have... We don't have the, uh... We, we don't have... We can't, um... We don't have his on, on the, uh, their payroll that's on Surge side. We, we're just administrators. We can't work with that on payroll with Surge.

Speaker speaker\_1: Okay, well, I'm gonna call Surge and, uh, I'm gonna get them to call you guys and y'all cancel this. I'm not gonna pay for something I don't want, never did know I had, and then you tell me take two weeks before they can actually stop it. And in them two weeks, my money still coming off my paper. That's not gonna help.

Speaker speaker\_0: I just... I want to confirm. I'm gonna request here the cancellation and everything, send that out. And like I said, like I was explaining myself, mister, I want to get that on Surge side.

Speaker speaker\_1: It takes one to two weeks. It takes one to two weeks for them-

Speaker speaker\_0: It takes... Well, one, one or two... You'll see one or two more deductions coming out your check. Um-

Speaker speaker\_1: No, that's what I'm not saying.

Speaker speaker 0: That's why.

Speaker speaker\_1: Because I... Why, why are they taking my money if I don't have the... if I don't want the insurance? I'm canceling it. Why are they gonna take more of my money?

Speaker speaker\_0: As much as I could try to help you in that aspect, I can't stop that. That's on Surge side.

Speaker speaker\_1: So can Surge call and get it canceled? Listen, what is your-

Speaker speaker\_0: Yes, sir.

Speaker speaker 1: Is, is you the manager?

Speaker speaker\_0: No, sir.

Speaker speaker\_1: Well, I need to speak to somebody, because see, what you telling me is, even though I'm telling you to cancel this, any insurance, you, you don't have no... I have to wait to cancel it. If I'm telling you to cancel, you should be able to call somebody with my Social Security number and said, "Do not... He's not... No longer I'm, in my insurance." Two to one or two weeks, I don't know what that... That's, that's something to do with anything I'm trying to do. You, you done took three or four of my checks. I don't know how many, before I finally realized they were coming out. I did not sign up for it. Now you telling me to call Surge and tell them, "Can I pl- keep my own money?" This is my money you're taking, not Surge money.

Speaker speaker\_0: No, sir. I-

Speaker speaker\_1: Why the hell it take one to two weeks anyway? It... Wha- wha- why do I take one to two weeks to cancel something?

Speaker speaker\_0: It just takes one... It takes one, uh, you'll, you'll see one or two deductions that probably might be taken out, just depending on the process. Like, like I said, Surge is the one-

Speaker speaker\_1: Okay, we're talking about \$30 of my money. \$30 of my money that may go away.

Speaker speaker\_0: Yes, sir. Like I said, I, I can request that cancellation right now, and it'll completely be-

Speaker speaker\_1: That's what, that's what you... That's what you need to do, could you request that. You can't do it, let me talk to somebody over you that can do it, because this, I'm not-

Speaker speaker\_0: Yes, I, I can request that cancellation, sir. I can do that. But like I said, the one or two deductions, you'll see that before it completely-

Speaker speaker\_1: That's what I don't wanna see. Listen. That's what I'm trying not to do, pay my money to you guys for nothing no more. You keep telling me, "Yes, we gonna take your money for two more weeks, because it takes us that long to calculate," and I may see that. Okay, are they gonna reimburse me is, that, once they take it back? No, they're not.

Speaker speaker\_2: If I didn't sign up for it, how you gonna hold me? Or what's the name of this company anyway? I get a lawyer to look at some of this here. I can't-

Speaker speaker\_3: Okay. Bear with me one second.

Speaker speaker\_2: I'm investing in this-

Speaker speaker\_3: I will transfer you to the supervisor so you can speak.

Speaker speaker\_2: This is a business I'm doing here with your business. This is a business. Here's what we do for a living. Yes. There's nothing I'm not supposed to be doing.

Speaker speaker\_3: And I'm counseling it. How you gonna keep taking my pay? I'll put you on a brief hold so I can transfer you to a higher upper, please.

Speaker speaker\_2: Yeah.