Transcript: VICTORIA Taylor-4728889703612416-5004194020278272

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes. I was calling in regarding this benefit card that my brother-in-law received from his work and he said he did not apply for the insurance and that they automatically signed him up. He wants to cancel it and he's right here with me. He will give his permission so you can talk to me because he may not understand everything that you say. Okay. Yes. I would need to speak to him. Yeah. Here he will give the permission. Hmm. Hello? Hi. What's the name of the agency you work for? Integrity. And the last four of your Social? Mm. Please talk with my sister-in-law. I have her permission. Okay? What is her name? Uh, Hidayat Nawab. I'm sorry? Hidayat Nawab. Okay, and you give us permission to speak with her? Yeah. Yeah. Okay. Yes. Hello? What is the last four of his Social? Last four of Social Security Number ƒ? Hmm. 3850. No, no. Last three. 3850. Ah. 38... 3850. And his first and last name? His first name is Fazal, F-A-Z-A-L. Last name Wadood, W-A-D-O-O-D. Date of birth? May 1st. This was on May 1st, 1962. Okay. Can you verify his, uh, address and date of birth? Yes. His date of birth is May 1st, 1962 and the address is 1036 Camellia Drive, Apartment 3, Munster, Indiana. Zip code 46321? Yes. Correct. Phone number 219-689-7245? Yes. And then email is going to be H-I-D-A-Y-A-T-N-A-W-A-B@gmail.com? Correct. Okay. Okay. And just so I can make a note that he gave us verbal permission to speak with you, how do you spell your first name? Mm-hmm. Hidayat, H-I-D-A-Y-A-T and last name Nawab- H-I... H-I-D-A-Y-A-T. Okay. So H-I, D as in dog, A-Y, A-T as in Tom? Correct. Okay. I just need your first name so I- Mm-hmm. ... can make a note of that. And he's wanting to cancel the enrollment? Yes. I think he was- Okay. He was- ... automatically enrolled. Yes. He was. Mm-hmm. Um, do you mind if I speak with him to get verbal permission of canceling? Yes. Tell him the verbal permission word, if you want to cancel it ƒ€œout. Hello? Hey, um, so you were wanting to cancel the enrollment, correct? Yes. Okay. Yes. Hello? Yes, ma'am. Um, so I went ahead and put in the request to have it canceled. Mm-hmm. Now, cancellations do typically take about one to two weeks to be processed through payroll. Mm-hmm. So he may see one to two more deductions being made. Mm-hmm. If he does, we'll provide the coverage he's paying for until the cancellation has been processed. Okay. And the coverage that he already paid, will he get that back? So since he was- I'm sorry? ... enrolled in the dedu... since he was enrolled in the deduction, he is there deducting like $15 per paycheck. So he wants to know if he's gonna get that money back. Unfortunately, no because he would have had to call us before being enrolled to opt out. Mm-hmm. Oh, he didn't know? Yeah. Unfortunately, it's nonrefundable. He would have had to- Okay. ... call us to opt out. So from now on, like from today that we have canceled it, then they're going to still deduct it, but he will receive... he will get it back? So there's a possibility he'll see one to two more payroll deductions. Mm-hmm. In the event that he does- Mm-hmm.

... still, it will provide the coverage he's paying for. So he can't- Mm-hmm. ... use it if he sees that deduction being made. Okay. And if you give him the money back, uh, how would he receive it? There is no refunds. He would have had to opt out of coverage and he did not. From the beginning? So he will not be refunded. Oh, okay. But you said that they're gonna still like it for this month, they're still gonna deduct money from his paycheck. So how about that? Yes. Like he canceled today- So in the event... ... so from now on, I- In the event that he sees one to two more deductions, he will be- Mm-hmm. ... able to use the coverage. However, it is nonrefundable. Mm-hmm. Okay. Okay. But his, uh, benefit and everything will be canceled from today? So again, it, it takes one to two weeks for a cancellation- Okay. ... to be processed through payroll. Oh, okay. So he may see one to two more deductions. If he does- And it will provide the coverage he's paying for. Okay. I have put in the request to have it canceled. Yes, ma'am. Okay. Alright. Really, thank you. You're welcome. You have a wonderful day. Yeah. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Yes. I was calling in regarding this benefit card that my brother-in-law received from his work and he said he did not apply for the insurance and that they automatically signed him up. He wants to cancel it and he's right here with me. He will give his permission so you can talk to me because he may not understand everything that you say.

Speaker speaker_1: Okay. Yes. I would need to speak to him.

Speaker speaker_2: Yeah. Here he will give the permission.

Speaker speaker_3: Hmm. Hello?

Speaker speaker_1: Hi. What's the name of the agency you work for?

Speaker speaker_3: Integrity.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_3: Mm. Please talk with my sister-in-law. I have her permission. Okay?

Speaker speaker_1: What is her name?

Speaker speaker_3: Uh, Hidayat Nawab.

Speaker speaker_1: I'm sorry?

Speaker speaker_3: Hidayat Nawab.

Speaker speaker_1: Okay, and you give us permission to speak with her?

Speaker speaker_3: Yeah. Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: Yes. Hello?

Speaker speaker_1: What is the last four of his Social?

Speaker speaker_2: Last four of Social Security Number ƒ?

Speaker speaker_3: Hmm. 3850.

Speaker speaker_2: No, no. Last three.

Speaker speaker_3: 3850.

Speaker speaker_2: Ah. 38... 3850.

Speaker speaker_1: And his first and last name?

Speaker speaker_2: His first name is Fazal, F-A-Z-A-L. Last name Wadood, W-A-D-O-O-D. Date of birth?

Speaker speaker_3: May 1st.

Speaker speaker_2: This was on May 1st, 1962.

Speaker speaker_1: Okay. Can you verify his, uh, address and date of birth?

Speaker speaker_2: Yes. His date of birth is May 1st, 1962 and the address is 1036 Camellia Drive, Apartment 3, Munster, Indiana.

Speaker speaker_1: Zip code 46321?

Speaker speaker_2: Yes. Correct.

Speaker speaker_1: Phone number 219-689-7245?

Speaker speaker_2: Yes.

Speaker speaker_1: And then email is going to be H-I-D-A-Y-A-T-N-A-W-A-B@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: And just so I can make a note that he gave us verbal permission to speak with you, how do you spell your first name?

Speaker speaker_2: Mm-hmm. Hidayat, H-I-D-A-Y-A-T and last name Nawab-

Speaker speaker_1: H-I...

Speaker speaker_2: H-I-D-A-Y-A-T.

Speaker speaker_1: Okay. So H-I, D as in dog, A-Y, A-T as in Tom?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. I just need your first name so I-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... can make a note of that. And he's wanting to cancel the enrollment?

Speaker speaker_2: Yes. I think he was-

Speaker speaker_1: Okay. He was-

Speaker speaker_2: ... automatically enrolled.

Speaker speaker_1: Yes. He was.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, do you mind if I speak with him to get verbal permission of canceling?

Speaker speaker_2: Yes. Tell him the verbal permission word, if you want to cancel it ƒ€œout.

Speaker speaker_3: Hello?

Speaker speaker_1: Hey, um, so you were wanting to cancel the enrollment, correct?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: Yes. Hello?

Speaker speaker_1: Yes, ma'am. Um, so I went ahead and put in the request to have it canceled.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now, cancellations do typically take about one to two weeks to be processed through payroll.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So he may see one to two more deductions being made.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If he does, we'll provide the coverage he's paying for until the cancellation has been processed.

Speaker speaker_2: Okay. And the coverage that he already paid, will he get that back? So since he was-

Speaker speaker_1: I'm sorry?

Speaker speaker_2: ... enrolled in the dedu... since he was enrolled in the deduction, he is there deducting like $15 per paycheck. So he wants to know if he's gonna get that money back.

Speaker speaker_1: Unfortunately, no because he would have had to call us before being enrolled to opt out.

Speaker speaker_2: Mm-hmm. Oh, he didn't know?

Speaker speaker_1: Yeah. Unfortunately, it's nonrefundable. He would have had to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... call us to opt out.

Speaker speaker_2: So from now on, like from today that we have canceled it, then they're going to still deduct it, but he will receive... he will get it back?

Speaker speaker_1: So there's a possibility he'll see one to two more payroll deductions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: In the event that he does-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... still, it will provide the coverage he's paying for. So he can't-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... use it if he sees that deduction being made.

Speaker speaker_2: Okay. And if you give him the money back, uh, how would he receive it?

Speaker speaker_1: There is no refunds. He would have had to opt out of coverage and he did not.

Speaker speaker_2: From the beginning?

Speaker speaker_1: So he will not be refunded.

Speaker speaker_2: Oh, okay. But you said that they're gonna still like it for this month, they're still gonna deduct money from his paycheck. So how about that?

Speaker speaker_1: Yes.

Speaker speaker_2: Like he canceled today-

Speaker speaker_1: So in the event...

Speaker speaker_2: ... so from now on, I-

Speaker speaker_1: In the event that he sees one to two more deductions, he will be-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... able to use the coverage. However, it is nonrefundable.

Speaker speaker_2: Mm-hmm. Okay. Okay. But his, uh, benefit and everything will be canceled from today?

Speaker speaker_1: So again, it, it takes one to two weeks for a cancellation-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to be processed through payroll.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So he may see one to two more deductions.

Speaker speaker_2: If he does-

Speaker speaker_1: And it will provide the coverage he's paying for.

Speaker speaker_2: Okay.

Speaker speaker_1: I have put in the request to have it canceled. Yes, ma'am.

Speaker speaker_2: Okay. Alright. Really, thank you.

Speaker speaker_1: You're welcome. You have a wonderful day.

Speaker speaker_2: Yeah. You too. Bye-bye.

Speaker speaker_1: Bye-bye.