

Transcript: VICTORIA

Taylor-5917291280252928-6311773221863424

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, I just got a phone call from you guys asking me about my spouse, my insurance, when I never asked for insurance from you guys, so where is this insurance coming from? So we administer, uh, medical insurance for, like, staffing or temp agencies. Okay. I had specifically asked them not to have any insurance. Are you guys taking money out a month for this? Uh, I'll have to look up your file and see. What's the name of the agency you're working for? Uh, I work for Lingle Staffing, uh, out of Mon- out of Orange, Connecticut. Okay. My name is Edison Rivera. All right. And what is the last four of your Social? 8613. All right. Uh, do you mind verifying your address and date of birth? Uh, 3678 and 365, uh, Grant's Avenue. Is that, uh, number 6C? Three- Yeah, 6C, number 6C. Yeah. And, I'm sorry, your date of birth? 3678. So number 203-843-8948. 48. Yep, the number I'm calling you from right now. All right. Uh, email is djun1que07@gmail. Yes, ma'am. Okay. So yes, I do see that you're enrolled. It looks like it's a Vision VIP Classic Medical & Dental. Um, it is- I did not enroll. And how long have you guys been taking money out of my checks? So it looks like the first deduction we received was on April 10th, and it looks like it was \$53.60 that was taken. So I, I... Since, since April 10th? What is that, every week? \$50 you guys are taking out? Yes, for what you're enrolled into, it's about the \$53- Ma'am, ma'am, who do I talk to about this? 'Cause I've never asked for insurance. Okay. So I can go ahead and put in a request to have it canceled for you. So, what, you guys keep my money? I never, I never even knew I had insurance. I said no, and then I got a phone call today from you guys asking me about my spouse. Hm. I had been wondering why my check has kind of been... But if you guys have been taking money out, I don't think that's okay. I never gave you guys permission to... I don't even... I don't even know you guys. Okay. So the only way we would have been able to enroll you is if you did request this through your employer. I did not request it. Okay. So here's what I can do for you, sir. I can look into why you were enrolled and in the, in the meantime, I- And it says on my application as well. Sorry? It's on my application as well. Okay. I did not want... I already have insurance. Okay. I understand, sir. So here's what I'm gonna do. I'm gonna loo- investigate and see why you were enrolled since you're saying you, you declined coverage. Yeah, I- I'm also gonna go ahead and put in a request to have it canceled. Now, typically- Mm-hmm. ... cancellations take about one to two weeks to be processed through your payroll department. Um, so there is a possibility you'll see one to two more payroll deductions. Well, I can't have that. Now, I understand if you can't- I can't have that. You guys are taking \$63 for nothing. I don't use your insurance. I don't know who you guys are. Okay, so- You guys are not allowed to touch my bank. You guys are not allowed to touch my bank. If I have to call my bank to make sure you guys are canceled out, I'll do that, but I can... I... You guys are not allowed to touch my bank. Okay, I'm just letting you know- And you're... I, I, I'm specifically saying you guys cannot go in

my bank. And I, I understand you, sir. I hear you. I understand your frustration. I'm just letting you know typically how cancellations work. I'm also letting you know that I'm going to investigate to see why you were even enrolled in this coverage since you're stating th- that you declined the coverage. All right. So do I get- Now, because I have to investigate, I am gonna- ... my retros as well? I would like my retro. 'Cause I have no idea that... If it was paid from my bank account, but you guys take it out and I did not give you guys permission. I would like my money back. Okay. So- And that is not okay, you guys taking my money. Okay. Sir, what I'm gonna have to do is I'm gonna have to investigate. Okay. I will let them know that you would like a refund. So I'll hear from you in how long? It typically takes about 24 to 48 hours for a follow-up. Okay. So I hope to hear from you in 48 hours. That I will... Or give you guys a call back if this is not right. That's fine. Do you need help with anything else? No, thank you. Just please cancel it and, uh, I hope to get my retro back. Thank you. Okay. So... You're welcome. Typically, I will say we do not do refunds. But again, if this is something that you did not request, which is what I'm having to investigate- Good. ... I will let them know that you would like a refund. Yes, ma'am. Thank you very much. You're welcome. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Uh, I just got a phone call from you guys asking me about my spouse, my insurance, when I never asked for insurance from you guys, so where is this insurance coming from?

Speaker speaker_0: So we administer, uh, medical insurance for, like, staffing or temp agencies.

Speaker speaker_1: Okay. I had specifically asked them not to have any insurance. Are you guys taking money out a month for this?

Speaker speaker_0: Uh, I'll have to look up your file and see. What's the name of the agency you're working for?

Speaker speaker_1: Uh, I work for Lingle Staffing, uh, out of Mon- out of Orange, Connecticut.

Speaker speaker_0: Okay.

Speaker speaker_1: My name is Edison Rivera.

Speaker speaker_0: All right. And what is the last four of your Social?

Speaker speaker_1: 8613.

Speaker speaker_0: All right. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: Uh, 3678 and 365, uh, Grant's Avenue.

Speaker speaker_0: Is that, uh, number 6C?

Speaker speaker_1: Three- Yeah, 6C, number 6C. Yeah.

Speaker speaker_0: And, I'm sorry, your date of birth?

Speaker speaker_1: 3678.

Speaker speaker_0: So number 203-843-8948.

Speaker speaker_1: 48. Yep, the number I'm calling you from right now.

Speaker speaker_0: All right. Uh, email is djun1que07@gmail.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So yes, I do see that you're enrolled. It looks like it's a Vision VIP Classic Medical & Dental. Um, it is-

Speaker speaker_1: I did not enroll. And how long have you guys been taking money out of my checks?

Speaker speaker_0: So it looks like the first deduction we received was on April 10th, and it looks like it was \$53.60 that was taken.

Speaker speaker_1: So I, I... Since, since April 10th? What is that, every week? \$50 you guys are taking out?

Speaker speaker_0: Yes, for what you're enrolled into, it's about the \$53-

Speaker speaker_1: Ma'am, ma'am, who do I talk to about this? 'Cause I've never asked for insurance.

Speaker speaker_0: Okay. So I can go ahead and put in a request to have it canceled for you.

Speaker speaker_1: So, what, you guys keep my money? I never, I never even knew I had insurance. I said no, and then I got a phone call today from you guys asking me about my spouse.

Speaker speaker_0: Hm.

Speaker speaker_1: I had been wondering why my check has kind of been... But if you guys have been taking money out, I don't think that's okay. I never gave you guys permission to... I don't even... I don't even know you guys.

Speaker speaker_0: Okay. So the only way we would have been able to enroll you is if you did request this through your employer.

Speaker speaker_1: I did not request it.

Speaker speaker_0: Okay. So here's what I can do for you, sir. I can look into why you were enrolled and in the, in the meantime, I-

Speaker speaker_1: And it says on my application as well.

Speaker speaker_0: Sorry?

Speaker speaker_1: It's on my application as well.

Speaker speaker_0: Okay.

Speaker speaker_1: I did not want... I already have insurance.

Speaker speaker_0: Okay. I understand, sir. So here's what I'm gonna do. I'm gonna loo- investigate and see why you were enrolled since you're saying you, you declined coverage.

Speaker speaker_1: Yeah, I-

Speaker speaker_0: I'm also gonna go ahead and put in a request to have it canceled. Now, typically-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... cancellations take about one to two weeks to be processed through your payroll department. Um, so there is a possibility you'll see one to two more payroll deductions.

Speaker speaker_1: Well, I can't have that.

Speaker speaker_0: Now, I understand if you can't-

Speaker speaker_1: I can't have that. You guys are taking \$63 for nothing. I don't use your insurance. I don't know who you guys are.

Speaker speaker_0: Okay, so-

Speaker speaker_1: You guys are not allowed to touch my bank. You guys are not allowed to touch my bank. If I have to call my bank to make sure you guys are canceled out, I'll do that, but I can... I... You guys are not allowed to touch my bank.

Speaker speaker_0: Okay, I'm just letting you know-

Speaker speaker_1: And you're... I, I, I'm specifically saying you guys cannot go in my bank.

Speaker speaker_0: And I, I understand you, sir. I hear you. I understand your frustration. I'm just letting you know typically how cancellations work. I'm also letting you know that I'm going to investigate to see why you were even enrolled in this coverage since you're stating th- that you declined the coverage.

Speaker speaker_1: All right. So do I get-

Speaker speaker_0: Now, because I have to investigate, I am gonna-

Speaker speaker_1: ... my retros as well? I would like my retro. 'Cause I have no idea that... If it was paid from my bank account, but you guys take it out and I did not give you guys permission. I would like my money back.

Speaker speaker_0: Okay. So-

Speaker speaker_1: And that is not okay, you guys taking my money.

Speaker speaker_0: Okay. Sir, what I'm gonna have to do is I'm gonna have to investigate.

Speaker speaker_1: Okay.

Speaker speaker_0: I will let them know that you would like a refund.

Speaker speaker_1: So I'll hear from you in how long?

Speaker speaker_0: It typically takes about 24 to 48 hours for a follow-up.

Speaker speaker_1: Okay. So I hope to hear from you in 48 hours. That I will... Or give you guys a call back if this is not right.

Speaker speaker_0: That's fine. Do you need help with anything else?

Speaker speaker_1: No, thank you. Just please cancel it and, uh, I hope to get my retro back. Thank you.

Speaker speaker_0: Okay. So... You're welcome. Typically, I will say we do not do refunds. But again, if this is something that you did not request, which is what I'm having to investigate-

Speaker speaker_1: Good.

Speaker speaker_0: ... I will let them know that you would like a refund.

Speaker speaker_1: Yes, ma'am. Thank you very much.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Bye.