

## Transcript: VICTORIA

**Taylor-6167918452719616-6043786918543360**

### 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'm, uh, Willie Rice and y'all sent me a, a Benefit card, insurance card, and, uh, I thought I, I declined that card ... that it's free. Do I have to pay for it? Yeah. For the insurance that we offer through Surge, uh, you do have to pay for it. Let me pull up your file and see what's going on. What's the last four of- The original 3953. Your first and last name? Willie Rice III. Okay. Do you mind verifying your address and date of birth? It's 4441 Tishaneast Drive, Decatur, Georgia 33505 is the zip. And my date of birth is, uh, 1964. What's the month and the day? Oh, oh, the sixth, the 21st. Okay. And then 1964? Yes. Phone number 404-333-2629? Yeah. That's what it is. Yes. Email is divagirl1981@gmail.com? Yes. Okay. Um, I don't see that you ever declined coverage. It looks like you were auto-enrolled. No. When I went in to talk to the lady about it about, uh, maybe, um, maybe a month ago. I told her I don't need that insurance 'cause I already got insurance myself. Okay. I don't need no insurance for something I'm working 90 days on. Did you ever fill out a enrollment form declining the coverage? Mm. Yeah. I think that's it 'cause when I first went in, she asked me, "What do you want the insurance?" I said, "No, I don't need any insurance." And she said, "Okay." I don't need no insurance. Why would I pay for two insurances when I'm only paying for one? Okay. I understand- The other one is ... two insurance. ... but it, you never declined the coverage, it looks like in my system. So, either they didn't send us the enrollment form that you decline the coverage on. Um, that's the only way you would've been enrolled. So, what I can do, is I can put in a request to have it canceled for you. But you'll need to speak to them directly about why the coverage wasn't declined. Well, who would I speak to? The, the person you originally- That's right. ... spoke to at Surge to decline the coverage. How was I to know who was the person was? How will I know who the- Well, sir, you said you- ... the person was when I talked to them on the phone? ... spoke to 'em. Okay. I just spoke on the phone. So, I don't see- But that's ... been decades ago now. ... that you ever... Okay. So, I don't see that you ever called us here at Benefits on a Card. That would've been documented in our system. So, it's someone that works at Surge that you spoke with. Um, but again, what I- Someone that works at Surge, yes. That's who I spoke to. Okay. So then, again, you would need to speak to them about why the coverage was not declined. The only thing I can do on my end, is go ahead and put in a request to have it canceled. Okay. I would, I would appreciate it if that would, 'cause that... I don't understand my, my, my, wha- well, they didn't explain anything, any detail to me. So, they need to brief us on a lot of things that they are not briefing us on when we go in to them because I don't understand is, is, if they can automatically enroll you into something that you really, that you find out a couple weeks later when you get dealing instead of when you go in, they don't open out the book and tell you what's, what, what's their benefits, what's their thing like. Nobody

told me but once and I thought maybe they, uh, sent the paperwork or me telling them to do it 'cause I told them I didn't need that. Yeah. So, the way that it works is if you... Uh, they should have either referred you to us to call us to decline it over the phone or you would've had to fill out an enrollment form. And on that form there's an option to decline coverage. So, I'm not sure what happened or why you weren't, you know, told the correct thing. But, um, like I said, I'll go ahead and put in a request to have it canceled. Now, I typic-... With cancellations, typically it takes about one to two weeks for that to be processed through your payroll department. So, you may see one to two more payroll deductions. Um, if- Man, that is really ridiculous. Yeah, man. Y'all really ain't making no money, but they going to take money from you. That's, that's really... So, again, any type of enrollment change or cancellation, it takes about one to two weeks to be processed through payroll because we don't have access to payroll. So, what we do, is we send over that cancellation request to your payroll department. It just depends on how fast they can process the cancellation on their end. We're just the benefits administrators, so we don't have access to payroll. So, you can tell me how much the insurance is gonna cost me then? Could you tell me that? Sure. It's \$15.16 a week. Okay. So, just please, uh, cancel... But I still got to call in and cancel again because I'm talking to you? No, sir. I went ahead- Oh, this is the end of the... ... and put in a request... Yeah. I went ahead and put in the request to have it canceled for you, so there's no need to call back. Okay. So, this is the end of it and some... Okay, okay. Okay. Do you need help with anything else? No. But what we... They need to put that in the, in, in the notes that if you're going through a company, they should throw out all the, all the benefits and all the red lines that you are... Trying to enroll you into something and try to roll up on you. You don't know nothing about it 'cause I done had this thing. I, I just don't understand how a company could do that and they don't explain it to you what's happening. Yeah. I, I mean, to my knowledge Surge Staffing is responsible for advising of the auto-enrollment. Again, I'm not sure what happened with your situation because they should have either referred you to us to call us over the phone to decline it for you. Mm-hmm. Or they should've given you an enrollment form to fill out. So, any, um, you know, concerns that you have with that, I would speak to Surge Staffing directly about. Oh. Okay. All right. Thank you. You're welcome. All right. Bye-bye. Peace.

## 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'm, uh, Willie Rice and y'all sent me a, a Benefit card, insurance card, and, uh, I thought I, I declined that card ... that it's free. Do I have to pay for it?

Speaker speaker\_1: Yeah. For the insurance that we offer through Surge, uh, you do have to pay for it. Let me pull up your file and see what's going on. What's the last four of-

Speaker speaker\_2: The original 3953.

Speaker speaker\_1: Your first and last name?

Speaker speaker\_2: Willie Rice III.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: It's 4441 Tishaneast Drive, Decatur, Georgia 33505 is the zip. And my date of birth is, uh, 1964.

Speaker speaker\_1: What's the month and the day?

Speaker speaker\_2: Oh, oh, the sixth, the 21st.

Speaker speaker\_1: Okay. And then 1964?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Phone number 404-333-2629?

Speaker speaker\_2: Yeah. That's what it is. Yes.

Speaker speaker\_1: Email is divagirl1981@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, I don't see that you ever declined coverage. It looks like you were auto-enrolled.

Speaker speaker\_2: No. When I went in to talk to the lady about it about, uh, maybe, um, maybe a month ago. I told her I don't need that insurance 'cause I already got insurance myself.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I don't need no insurance for something I'm working 90 days on.

Speaker speaker\_1: Did you ever fill out a enrollment form declining the coverage?

Speaker speaker\_2: Mm. Yeah. I think that's it 'cause when I first went in, she asked me, "What do you want the insurance?" I said, "No, I don't need any insurance." And she said, "Okay." I don't need no insurance. Why would I pay for two insurances when I'm only paying for one?

Speaker speaker\_1: Okay. I understand-

Speaker speaker\_2: The other one is

Speaker speaker\_0: ... two insurance.

Speaker speaker\_1: ... but it, you never declined the coverage, it looks like in my system. So, either they didn't send us the enrollment form that you decline the coverage on. Um, that's the only way you would've been enrolled. So, what I can do, is I can put in a request to have it canceled for you. But you'll need to speak to them directly about why the coverage wasn't declined.

Speaker speaker\_2: Well, who would I speak to?

Speaker speaker\_1: The, the person you originally-

Speaker speaker\_2: That's right.

Speaker speaker\_1: ... spoke to at Surge to decline the coverage.

Speaker speaker\_2: How was I to know who was the person was? How will I know who the-

Speaker speaker\_1: Well, sir, you said you-

Speaker speaker\_2: ... the person was when I talked to them on the phone?

Speaker speaker\_1: ... spoke to 'em. Okay.

Speaker speaker\_2: I just spoke on the phone.

Speaker speaker\_1: So, I don't see-

Speaker speaker\_2: But that's ... been decades ago now.

Speaker speaker\_1: ... that you ever... Okay. So, I don't see that you ever called us here at Benefits on a Card. That would've been documented in our system. So, it's someone that works at Surge that you spoke with. Um, but again, what I-

Speaker speaker\_2: Someone that works at Surge, yes. That's who I spoke to.

Speaker speaker\_1: Okay. So then, again, you would need to speak to them about why the coverage was not declined. The only thing I can do on my end, is go ahead and put in a request to have it canceled.

Speaker speaker\_2: Okay. I would, I would appreciate it if that would, 'cause that... I don't understand my, my, my, wha- well, they didn't explain anything, any detail to me. So, they need to brief us on a lot of things that they are not briefing us on when we go in to them because I don't understand is, is, if they can automatically enroll you into something that you really, that you find out a couple weeks later when you get dealing instead of when you go in, they don't open out the book and tell you what's, what, what's their benefits, what's their thing like. Nobody told me but once and I thought maybe they, uh, sent the paperwork or me telling them to do it 'cause I told them I didn't need that.

Speaker speaker\_1: Yeah. So, the way that it works is if you... Uh, they should have either referred you to us to call us to decline it over the phone or you would've had to fill out an enrollment form. And on that form there's an option to decline coverage. So, I'm not sure what happened or why you weren't, you know, told the correct thing. But, um, like I said, I'll go ahead and put in a request to have it canceled. Now, I typic-... With cancellations, typically it takes about one to two weeks for that to be processed through your payroll department. So, you may see one to two more payroll deductions. Um, if-

Speaker speaker\_2: Man, that is really ridiculous. Yeah, man. Y'all really ain't making no money, but they going to take money from you. That's, that's really...

Speaker speaker\_1: So, again, any type of enrollment change or cancellation, it takes about one to two weeks to be processed through payroll because we don't have access to payroll.

So, what we do, is we send over that cancellation request to your payroll department. It just depends on how fast they can process the cancellation on their end. We're just the benefits administrators, so we don't have access to payroll.

Speaker speaker\_2: So, you can tell me how much the insurance is gonna cost me then? Could you tell me that?

Speaker speaker\_1: Sure. It's \$15.16 a week.

Speaker speaker\_2: Okay. So, just please, uh, cancel... But I still got to call in and cancel again because I'm talking to you?

Speaker speaker\_1: No, sir. I went ahead-

Speaker speaker\_2: Oh, this is the end of the...

Speaker speaker\_1: ... and put in a request... Yeah. I went ahead and put in the request to have it canceled for you, so there's no need to call back.

Speaker speaker\_2: Okay. So, this is the end of it and some... Okay, okay. Okay.

Speaker speaker\_1: Do you need help with anything else?

Speaker speaker\_2: No. But what we... They need to put that in the, in, in the notes that if you're going through a company, they should throw out all the, all the benefits and all the red lines that you are... Trying to enroll you into something and try to roll up on you. You don't know nothing about it 'cause I done had this thing. I, I just don't understand how a company could do that and they don't explain it to you what's happening.

Speaker speaker\_1: Yeah. I, I mean, to my knowledge Surge Staffing is responsible for advising of the auto-enrollment. Again, I'm not sure what happened with your situation because they should have either referred you to us to call us over the phone to decline it for you.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Or they should've given you an enrollment form to fill out. So, any, um, you know, concerns that you have with that, I would speak to Surge Staffing directly about.

Speaker speaker\_2: Oh. Okay. All right. Thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: All right.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_2: Peace.