

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Uh, hello Chris, uh, my name is John Hathecott, working with Oxford, and I requested the, um, dental benefit be, to be canceled weeks ago, you know, right after the first of the year. I see I'm still getting charged for it. Okay. Let me, let me pull your file and see what's going on. What's the last four of your Social? Sounds great. 0955. Thank you. Can you verify your address and date of birth for me? 1428 Queen Way, Livingston, California 95334. Thank you. And your date of birth? 01/05/54. Thank you. We have a phone number on file that is 202-6997? Correct. Mm-hmm. Okay. One moment. And I'm showing that your dental plan is covered. There has been no ac- there has been no coverage since January 12th, and the last deduction received was on January 3rd. So... Yeah, no, this- Uh, not show- not according to this, not according to this statement I just printed. It says, uh, devi- device date, 1/24/25. It shows a deduction of 701, so I think it was the 2nd when I requested it to be canceled, but I was still being charged for it. Okay. So then that sounds like there's a, there is an issue and we need to reiterate to Oxford that you canceled this coverage and should not be being deducted. Um, I'm gonna send you a- Mm-hmm. ... email. I'm sorry go ahead. And you don't, you don't coordinate that with them? No, so, so, when, when you submit a cancellation request, when you call us to say- Okay. ... that you cancel your, your coverage, our sy- so our system, we go ahead and cancel the insurance, and then our system automatically sends over to Oxford to stop taking any further deductions. So if there, if, if deductions are still being taken, then something, then something broke down in the communication and we need to figure out where. Um, but as I was stating, um, I'm gonna send you an email, uh, for a request for documents 'cause we do need to see the, uh, pay stubs where you're still getting deductions past when your, past when your coverage ended. Um, that way we can bring this up to Oxford and, and figure out what, what's supposed to happen at this point to try to get those reversed for you, and g- and any deductions that were taken after your coverage stopped, have those refunded. Um, can, uh- Okay. ... can you confirm, we have your email on file, it's 421firebird@gmail.com? Correct. All right. So I'm going to send you this email. This is coming from info@benefitsandacard.com. If you don't see this in your in- your inbox, just check your spam folder. Follow the directions in that email to send us a cop- those copies of the pay stub after, um, let's see here. So the last, uh, based on what I'm seeing here, the last check that you should have seen any deductions on should have been January 3rd. So anything after January 3rd, any pay stubs after that that s- that you see deductions on, send all of those on over to us so we can bring this all over to Oxford and let them know, and, and let them know that these should not have happened, and w- and, uh, work wi- uh, do what we can to work with them to get that refunded back to you, okay? Well, I, I would think they would already have this information on file. They should but this, but we do need to, again, because

of the fact that deductions are happening past when they should have stopped, this requires investigation- Okay. ... and review. It, this, this is just policy. So it, this- I see. ... is, this has to happen in order for us to get, to get this done for you. Okay. And I think to reiterate, you said I requested it on January 2nd, correct? So you- Second or third, or... Yeah, you requested on January 2nd. It looks like the last date, the last, uh, check that we rec- that we received any deductions from was January- Mm-hmm. ... 3rd. I show that coverage stopped on January 12th, which is, which is correct because January 3rd would have paid for that week ending January 12th, and that's the last time that we saw your deductions reported to us. Oh. Okay. And so, so it was 12, and, um, you still got at least two weeks, and I just printed, uh, well it's 24th, and it's still there, so okay. Well, I'll be looking for your email then. Thank you. No problem. Anything else? Uh, that's it. Thank you. You're welcome. Thanks for calling and have a good day. You too. Bye. Bye now.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker\_1: Uh, hello Chris, uh, my name is John Hathecott, working with Oxford, and I requested the, um, dental fi- benefit be, to be canceled weeks ago, you know, right after the first of the year. I see I'm still getting charged for it.

Speaker speaker\_0: Okay. Let me, let me pull your file and see what's going on. What's the last four of your Social?

Speaker speaker\_1: Sounds great. 0955.

Speaker speaker\_0: Thank you. Can you verify your address and date of birth for me?

Speaker speaker\_1: 1428 Queen Way, Livingston, California 95334.

Speaker speaker\_0: Thank you. And your date of birth?

Speaker speaker\_1: 01/05/54.

Speaker speaker\_0: Thank you. We have a phone number on file that is 202-6997?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Mm-hmm. Okay. One moment. And I'm showing that your dental plan is covered. There has been no ac- there has been no coverage since January 12th, and the last deduction received was on January 3rd. So... Yeah, no, this-

Speaker speaker\_1: Uh, not show- not according to this, not according to this statement I just printed. It says, uh, devi- device date, 1/24/25. It shows a deduction of 701, so I think it was the 2nd when I requested it to be canceled, but I was still being charged for it.

Speaker speaker\_0: Okay. So then that sounds like there's a, there is an issue and we need to reiterate to Oxford that you canceled this coverage and should not be being deducted. Um,

I'm gonna send you a-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... email. I'm sorry go ahead.

Speaker speaker\_1: And you don't, you don't coordinate that with them?

Speaker speaker\_0: No, so, so, when, when you submit a cancellation request, when you call us to say-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that you cancel your, your coverage, our sy- so our system, we go ahead and cancel the insurance, and then our system automatically sends over to Oxford to stop taking any further deductions. So if there, if, if deductions are still being taken, then something, then something broke down in the communication and we need to figure out where. Um, but as I was stating, um, I'm gonna send you an email, uh, for a request for documents 'cause we do need to see the, uh, pay stubs where you're still getting deductions past when your, past when your coverage ended. Um, that way we can bring this up to Oxford and, and figure out what, what's supposed to happen at this point to try to get those reversed for you, and g- and any deductions that were taken after your coverage stopped, have those refunded. Um, can, uh-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... can you confirm, we have your email on file, it's 421firebird@gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: All right. So I'm going to send you this email. This is coming from info@benefitsandacard.com. If you don't see this in your in- your inbox, just check your spam folder. Follow the directions in that email to send us a cop- those copies of the pay stub after, um, let's see here. So the last, uh, based on what I'm seeing here, the last check that you should have seen any deductions on should have been January 3rd. So anything after January 3rd, any pay stubs after that that s- that you see deductions on, send all of those on over to us so we can bring this all over to Oxford and let them know, and, and let them know that these should not have happened, and w- and, uh, work wi- uh, do what we can to work with them to get that refunded back to you, okay?

Speaker speaker\_1: Well, I, I would think they would already have this information on file.

Speaker speaker\_0: They should but this, but we do need to, again, because of the fact that deductions are happening past when they should have stopped, this requires investigation-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and review. It, this, this is just policy. So it, this-

Speaker speaker\_1: I see.

Speaker speaker\_0: ... is, this has to happen in order for us to get, to get this done for you.

Speaker speaker\_1: Okay. And I think to reiterate, you said I requested it on January 2nd, correct?

Speaker speaker\_0: So you-

Speaker speaker\_1: Second or third, or...

Speaker speaker\_0: Yeah, you requested on January 2nd. It looks like the last date, the last, uh, check that we rec- that we received any deductions from was January-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 3rd. I show that coverage stopped on January 12th, which is, which is correct because January 3rd would have paid for that week ending January 12th, and that's the last time that we saw your deductions reported to us.

Speaker speaker\_1: Oh. Okay. And so, so it was 12, and, um, you still got at least two weeks, and I just printed, uh, well it's 24th, and it's still there, so okay. Well, I'll be looking for your email then. Thank you.

Speaker speaker\_0: No problem. Anything else?

Speaker speaker\_1: Uh, that's it. Thank you.

Speaker speaker\_0: You're welcome. Thanks for calling and have a good day.

Speaker speaker\_1: You too. Bye.

Speaker speaker\_0: Bye now.