

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in Your Card. My name is Stephanie. How could I assist you? Hey, you said, "Tiffany?" Uh, Stephanie. Oh, Stephanie. How are you doing, Stephanie? Good afternoon. My name is Samuel. Can you hear me? Yes, sir. How can I help you? Yeah, um, I got this, um, card in the mail, so I've been trying to figure out what... w- what are the things I am eligible to use it for, and if I could get medi- if I could see a doctor with it. I'm just trying to understand it, but I don't really understand what it's for- Information? ... so I'm just calling to get much more information. Okay. Um- Yes, ma'am. H- what does the card say? Does it say MEC? It says... On the front of it, it says, "Member search, medical, and list your benefits in the card," and all that. Okay, so we're the healthcare administ- And on the back of it, on the back of it, it says, "Provider 90-degree benefit." Okay, so we're the healthcare administrators for staffing agencies around the nation. Um, so it sounds like you automatically got enrolled into the MEC tele-RS, which is only a preventative plan through your staffing agency. Some s- of those staffing agencies that we do administrate automatically enroll their new hires into this plan. So if you don't call within the first 30 days to opt out from the auto enrollment, you do automatically get enrolled into it, and they'll start making weekly deductions from your paycheck for that plan. That plan only covers your preventative visits such as a physical, some vaccines, some STD and cancer screening. But it does not cover no doctor visits if sick, no urgent care, emergency room surgeries, nor hospitalization if injured. Um, so the staffing- So what did you say it covers? Um, so it'll only cover your preventative visits, which would be like a physical- What is that? ... like a physical. Okay. Some vaccines, some STD and cancer screening, like your annual checkups, but it doesn't cover no doctor visits if you or the doctor's sick, no urgent care, no hospital visits, no emergency room, and no surgeries. So it's only a very basic preventative plan. It does require you to stay within the network. Um, so it sounds like you didn't opt out from the auto-enrollment with whatever staffing agency you work for- Mm. ... so you were automatically enrolled. Uh, what's the staffing agency that you're affiliated with? What's the name? S-U-R-V-E. I'm sorry? S-U-R-V-E. Oh, Surge? Okay. Yeah. Um, yeah. So Surge does participate in auto-enrolling their new hires into that program. Um, were you wanting to keep it, or were you wanting to cancel? Do I get charged every week for it? Yes, correct. Weekly deductions from- Okay, h- ... your paycheck to keep it active. How much? Um, I have to get in your file. Since we do administrate different agencies around the nation, different agencies offer different prices for their plans. So I have to get in your file to actually know. Um, I just need the last four of your Social. 7345. For security purposes, I do need you to verify the address that I have on file and your date of birth. 462391. Okay. Um, you said an address on file? Yes. Full address, please. All right. 8805 Lake Crestway, Union City, GA 30291. And the city and state? Atlanta, Georgia. Okay, and then I have 404-567-0344 as your phone number. Yes. And I have

S-I-M-U-E-L-O-D-U-K@gmail.com. Is that up-to-date? It's S-I-R-N-E-E-L D-U-K-S. Okay, and then it looks like they're charging you \$15.16 for it. You've been having it for... since December. I've never used it. Yeah, but you've been having it- Is there a way- ... since December. So if I cancel it now, do I get reimbursed for all them days- No, sir. ... you have been charged? Mm-mm, no, because it's the member's responsibility to opt out from the auto-enrollment. There's n- there's no refunds when it comes to insurance. What is this? All right. Okay. So did you want to- So- ... keep it or did you want to cancel? If I'm not using it, it's well to just take it out. Okay, so you want to cancel? Um, okay. I can go ahead and cancel your enrollment. I do have to let you know that the cancellation process does take seven to 10 business days, um, to become effective. So there is a possibility that you may experience one or two deductions after the cancellation. If you see two, there shouldn't be more than two. But if you say it's- I just- ... the basic, uh, there's really nothing I could do with the basic. Yeah, so that's the one that they automatically enroll you into. So if you don't call to opt out from the auto-enrollment, you get enrolled, and that's what happened with you. You didn't call to say that you didn't want to be automatically enrolled, you automatically got enrolled into that program. Um- I just got this in the mail, so I really didn't know nothing about it in the first place. Yeah, unfortunately, it is the staffing agency's responsibility to notify their new hires. We don't work with Surge, we just administrate their benefits. So unfortunately, there's nothing that I can do. Yeah, can you just take me out of it, please? And if for any reason I want to get back on this, I can always call you back and do that, right? Um, so if you do want to be enrolled, since, you would have to wait for the next company open enrollment to do so. Which for Surge, it's held in August. So, um, I would ask Surge to see when they're within company open enrollment just so that this time you're aware of when their enrollment period takes place, just to, so that you're sure that you can call within that time to enroll into any other benefits that you might want. Yeah, but I understand what you're saying. But to your, like, what would you advise me to do at this point? If I'm going to..... and I've been charged since December? I mean, there's nothing really that you can do. I mean, you can cancel but they don't do reimbursements because, like I said, it is the member's responsibility to call and opt out from the auto-enrollment. And since we don't work with Surge, I mean, there's no way we could notify you. I mean, you can talk to Surge if you want, but I don't think they would be able to give you a refund, if I'm completely honest. We don't do refunds on our end. Are you 100% sure that Teckna doesn't, wouldn't do no refunds? I'm sorry? Are you 100% sure that Teckna doesn't, wouldn't do no refunds? I'm 100% sure. 100% sure. You're not going to get a refund. No, sir. And like I said, since I, I canceled it right now, pro-cancellations take seven to ten business days to process. So after the cancellation, there may be a chance that they may do one deduction or two from your paycheck, so if you do two- ... it shouldn't be more than two. So, yeah, I do have to give you that disclaimer. No, no. I, I, I'm still not willing regardless. I, I, I didn't understand what you just said. Can you repeat that? Yeah, more like, more like, even if I cancel it now, they're still going to deduct if I quit four or five more times before it's really active? No. One or, no. You're already active. It'll take seven to ten business days for the cancellations to process. So due to that process, seven to ten business days for it to process completely, your cancellation. That's why there may be a chance that you may experience one deduction or two after the cancellation. So it may just be one, but there's a possibility that it may be two. If you do see two, it shouldn't be more than two. But your coverage has been canceled. If you do want to enroll into- You canceled it

already? Yes. Um, but- All right. ... you've got to keep in mind that cancellations do take seven to ten business days to process. Due to that, there is a chance that you may experience one of two deductions after the cancellation. All right. Thank you very much. You're welcome.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in Your Card. My name is Stephanie. How could I assist you?

Speaker speaker_1: Hey, you said, "Tiffany?"

Speaker speaker_0: Uh, Stephanie.

Speaker speaker_1: Oh, Stephanie. How are you doing, Stephanie? Good afternoon. My name is Samuel. Can you hear me?

Speaker speaker_0: Yes, sir. How can I help you?

Speaker speaker_1: Yeah, um, I got this, um, card in the mail, so I've been trying to figure out what... w- what are the things I am eligible to use it for, and if I could get medi- if I could see a doctor with it. I'm just trying to understand it, but I don't really understand what it's for-

Speaker speaker_0: Information?

Speaker speaker_1: ... so I'm just calling to get much more information.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: H- what does the card say? Does it say MEC?

Speaker speaker_1: It says... On the front of it, it says, "Member search, medical, and list your benefits in the card," and all that.

Speaker speaker_0: Okay, so we're the healthcare administ-

Speaker speaker_1: And on the back of it, on the back of it, it says, "Provider 90-degree benefit."

Speaker speaker_0: Okay, so we're the healthcare administrators for staffing agencies around the nation. Um, so it sounds like you automatically got enrolled into the MEC tele-RS, which is only a preventative plan through your staffing agency. Some s- of those staffing agencies that we do administrate automatically enroll their new hires into this plan. So if you don't call within the first 30 days to opt out from the auto enrollment, you do automatically get enrolled into it, and they'll start making weekly deductions from your paycheck for that plan. That plan only covers your preventative visits such as a physical, some vaccines, some STD and cancer screening. But it does not cover no doctor visits if sick, no urgent care, emergency room surgeries, nor hospitalization if injured. Um, so the staffing-

Speaker speaker_1: So what did you say it covers?

Speaker speaker_0: Um, so it'll only cover your preventative visits, which would be like a physical-

Speaker speaker_1: What is that?

Speaker speaker_0: ... like a physical.

Speaker speaker_1: Okay.

Speaker speaker_0: Some vaccines, some STD and cancer screening, like your annual checkups, but it doesn't cover no doctor visits if you or the doctor's sick, no urgent care, no hospital visits, no emergency room, and no surgeries. So it's only a very basic preventative plan. It does require you to stay within the network. Um, so it sounds like you didn't opt out from the auto-enrollment with whatever staffing agency you work for-

Speaker speaker_1: Mm.

Speaker speaker_0: ... so you were automatically enrolled. Uh, what's the staffing agency that you're affiliated with? What's the name?

Speaker speaker_1: S-U-R-V-E.

Speaker speaker_0: I'm sorry?

Speaker speaker_1: S-U-R-V-E.

Speaker speaker_0: Oh, Surge? Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, yeah. So Surge does participate in auto-enrolling their new hires into that program. Um, were you wanting to keep it, or were you wanting to cancel?

Speaker speaker_1: Do I get charged every week for it?

Speaker speaker_0: Yes, correct. Weekly deductions from-

Speaker speaker_1: Okay, h-

Speaker speaker_0: ... your paycheck to keep it active.

Speaker speaker_1: How much?

Speaker speaker_0: Um, I have to get in your file. Since we do administrate different agencies around the nation, different agencies offer different prices for their plans. So I have to get in your file to actually know. Um, I just need the last four of your Social.

Speaker speaker_1: 7345.

Speaker speaker_0: For security purposes, I do need you to verify the address that I have on file and your date of birth.

Speaker speaker_1: 462391.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, you said an address on file?

Speaker speaker_0: Yes. Full address, please.

Speaker speaker_1: All right. 8805 Lake Crestway, Union City, GA 30291.

Speaker speaker_0: And the city and state?

Speaker speaker_1: Atlanta, Georgia.

Speaker speaker_0: Okay, and then I have 404-567-0344 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have S-I-M-U-E-L-O-D-U-K@gmail.com. Is that up-to-date?

Speaker speaker_1: It's S-I-R-N-E-E-L D-U-K-S.

Speaker speaker_0: Okay, and then it looks like they're charging you \$15.16 for it. You've been having it for... since December.

Speaker speaker_1: I've never used it.

Speaker speaker_0: Yeah, but you've been having it-

Speaker speaker_1: Is there a way-

Speaker speaker_0: ... since December.

Speaker speaker_1: So if I cancel it now, do I get reimbursed for all them days-

Speaker speaker_0: No, sir.

Speaker speaker_1: ... you have been charged?

Speaker speaker_0: Mm-mm, no, because it's the member's responsibility to opt out from the auto-enrollment. There's n- there's no refunds when it comes to insurance.

Speaker speaker_2: What is this?

Speaker speaker_1: All right.

Speaker speaker_2: Okay.

Speaker speaker_0: So did you want to-

Speaker speaker_1: So-

Speaker speaker_0: ... keep it or did you want to cancel?

Speaker speaker_1: If I'm not using it, it's well to just take it out.

Speaker speaker_0: Okay, so you want to cancel? Um, okay. I can go ahead and cancel your enrollment. I do have to let you know that the cancellation process does take seven to 10 business days, um, to become effective. So there is a possibility that you may experience one or two deductions after the cancellation. If you see two, there shouldn't be more than two.

Speaker speaker_1: But if you say it's-

Speaker speaker_0: I just-

Speaker speaker_1: ... the basic, uh, there's really nothing I could do with the basic.

Speaker speaker_0: Yeah, so that's the one that they automatically enroll you into. So if you don't call to opt out from the auto-enrollment, you get enrolled, and that's what happened with you. You didn't call to say that you didn't want to be automatically enrolled, you automatically got enrolled into that program. Um-

Speaker speaker_1: I just got this in the mail, so I really didn't know nothing about it in the first place.

Speaker speaker_0: Yeah, unfortunately, it is the staffing agency's responsibility to notify their new hires. We don't work with Surge, we just administrate their benefits. So unfortunately, there's nothing that I can do.

Speaker speaker_1: Yeah, can you just take me out of it, please? And if for any reason I want to get back on this, I can always call you back and do that, right?

Speaker speaker_0: Um, so if you do want to be enrolled, since, you would have to wait for the next company open enrollment to do so. Which for Surge, it's held in August. So, um, I would ask Surge to see when they're within company open enrollment just so that this time you're aware of when their enrollment period takes place, just to, so that you're sure that you can call within that time to enroll into any other benefits that you might want.

Speaker speaker_1: Yeah, but I understand what you're saying. But to your, like, what would you advise me to do at this point? If I'm going to..... and I've been charged since December?

Speaker speaker_0: I mean, there's nothing really that you can do. I mean, you can cancel but they don't do reimbursements because, like I said, it is the member's responsibility to call and opt out from the auto-enrollment. And since we don't work with Surge, I mean, there's no way we could notify you. I mean, you can talk to Surge if you want, but I don't think they would be able to give you a refund, if I'm completely honest. We don't do refunds on our end.

Speaker speaker_1: Are you 100% sure that Teckna doesn't, wouldn't do no refunds?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Are you 100% sure that Teckna doesn't, wouldn't do no refunds?

Speaker speaker_0: I'm 100% sure. 100% sure. You're not going to get a refund. No, sir. And like I said, since I, I canceled it right now, pro- cancellations take seven to ten business days to process. So after the cancellation, there may be a chance that they may do one deduction

or two from your paycheck, so if you do two- ... it shouldn't be more than two. So, yeah, I do have to give you that disclaimer.

Speaker speaker_1: No, no. I, I, I'm still not willing regardless.

Speaker speaker_0: I, I, I didn't understand what you just said. Can you repeat that?

Speaker speaker_1: Yeah, more like, more like, even if I cancel it now, they're still going to deduct if I quit four or five more times before it's really active?

Speaker speaker_0: No. One or, no. You're already active. It'll take seven to ten business days for the cancellations to process. So due to that process, seven to ten business days for it to process completely, your cancellation. That's why there may be a chance that you may experience one deduction or two after the cancellation. So it may just be one, but there's a possibility that it may be two. If you do see two, it shouldn't be more than two. But your coverage has been canceled. If you do want to enroll into-

Speaker speaker_1: You canceled it already?

Speaker speaker_0: Yes. Um, but-

Speaker speaker_1: All right.

Speaker speaker_0: ... you've got to keep in mind that cancellations do take seven to ten business days to process. Due to that, there is a chance that you may experience one of two deductions after the cancellation.

Speaker speaker_1: All right. Thank you very much.

Speaker speaker_0: You're welcome.