

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? I'm trying to find out why you're charging my bank account. Okay. Um, are you currently working for a staffing agency? We're the Healthcare Administrators for Staffing Agencies, so if you're enrolled into any healthcare benefits, that's probably the reason why. But I would have to see in your file to, um, to know that or give you any information. Are you currently employed with a staffing agency? No. Okay. Then I wouldn't be able to continue 'cause to get in your file, you would have to give me the name of one of the agencies that we associate with. What does it say in your pay stubs? What is it saying? I don't have a pay stub, but, uh, it's on my bank account. What does it say? Hold on one second. What does the deduction say? Let me pull my bank account back up. It says 29.99. Okay. Description, Benefit Guarantee and authorized date 09/02/'24, posted on 09/03, and then there was other ones since 09/03. There was 10/01, 10/31, and 12/02. So- But o- the one that's pending is the one that caught my eye. So does it- Because I don't have this stuff. It says, "Benefit Guarantee"? That's what the description says for the deduction? Hello? Hello? Yes, ma'am. It says, "Benefit Guarantee"? Can you hear me? Hello? I'm here. Um, uh, I was asking you, it says, "Benefit Guarantee?" Yes or no? Yeah. Okay. I'm not really sure what that's about. It sh- if it's a deduction from us, it wouldn't say that. Um, if you're not working, like I said earlier, we're the Healthcare Administrators for Staffing Agencies. There's some agencies that do auto-enroll their members into plans, but not for that amount that you're saying. So if you're not working with a agency, I wouldn't really know, like, how to help you 'cause I can't see any information. So then I need to just, I need to, what? So first, I'd, so first thing is- Call my bank and have them try to get it figured out? No. So first, I would make sure that it's even, th- th- that, you're sure that we're the ones doing the deduction. It doesn't sound like it's, uh- Well, I got the phone number off the bank account. I got the phone number off the bank account, which tells me that the bank knew where the money was going, and they let y'all know. Okay. Well, again, to see any information, I would have to get the name of the agency that you work for. And you just said that you don't work for no agency. And we're the Healthcare Administrators. I work through you. Okay, then I wouldn't know how to help you. 'Cause we're the Healthcare Administrators- Okay. ... for Staffing Agencies that offer healthcare benefits for their employees. So I w- I don't really know what is- Oh, you... Okay. Is there someone who could look it up by my Social Security number or something? Uh, yeah, gimme one second. Hey, thank you for your hold. Um, what is your social? And then I'm also need your name. Let me try to find you. Let me see if I find you. Okay. That's it. Okay. It's Jessica Lee Johnson. Mm-hmm. And it's, um, social is 224-45-4222. Give me one second. And then you said you're not working for nobody right now? No. Okay. Okay. Ms. Johnson, if you could just hold for me. Okay. Okay. Thank you for your hold, Ms. Johnson. So I just

verified just to make sure that you weren't in our files, and I cannot find you anywhere. So we do deduct money out of, like, not banks, but out of your paycheck. So if you're not getting weekly paychecks, it wouldn't be a way that we're, um, deducting money. Hello? Okay. So I should just do these as a complaint? So I would- Um- ... talk to your bank, um, because like I said, I don't see you anywhere in our files. And like I said earlier, we don't deduct out of your bank. We're, we deduct the money out of the paychecks. And you would have to be with a staffing agency and have, like, coverage for those deductions. But it would be out of a paycheck. Okay. Let me ask you something else. Mm-hmm. Is, does everybody have a standard rate or is it just \$29.99 for everybody? No, ma'am. So every ag- every staffing agency that we affiliate with, um, they have different prices for their plans, but none of them are that amount that you're telling me. I believe usually the cheapest ones is, like, \$15. But i- uh, like I said, you're not even in our file. Your social doesn't appear anywhere, nor your phone number, nor does your name. And those deductions are from, like, a paycheck, the ones that we take. Not out of your, like, bank account. And you would have to be employed. Okay. Then I'm going to report these as fraud and see what happens with them. Okay. Yeah. I would, um, investigate 'cause like I said, it's not from, it's not from our end. Okay. Did you have any more questions or concerns? Um, at the moment, no. I, I gotta figure out where this is going to because you're saying- Okay. ... it's not y'all. No, ma'am. I tried with your name and even your social. Well, then if you can try- Your social should've definitely popped up, but it didn't. Okay. Let me ask you something. Can you try my boyfriend's information and see if it pops up? Ooh. So due to the fact that the call's being recorded and for security purposes, I would need to contact, um, or speak to your boyfriend. Okay. Well, then who- Just 'cause a- and, um- ... who's using my bank account? How about that? So I need to know who to blame if somebody's- Well, like- ... using my bank account inappropriately. Well, like I said, these deductions are done weekly from paychecks, not from bank accounts. Okay. Okay. But I would- Um. ... further investigate with your bank 'cause that sounds- Okay. Thank you. ... like it's something else. Mm-hmm. You're welcome. Goodbye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: I'm trying to find out why you're charging my bank account.

Speaker speaker_1: Okay. Um, are you currently working for a staffing agency? We're the Healthcare Administrators for Staffing Agencies, so if you're enrolled into any healthcare benefits, that's probably the reason why. But I would have to see in your file to, um, to know that or give you any information. Are you currently employed with a staffing agency?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Then I wouldn't be able to continue 'cause to get in your file, you would have to give me the name of one of the agencies that we associate with. What does it

say in your pay stubs? What is it saying?

Speaker speaker_2: I don't have a pay stub, but, uh, it's on my bank account.

Speaker speaker_1: What does it say?

Speaker speaker_2: Hold on one second.

Speaker speaker_1: What does the deduction say?

Speaker speaker_2: Let me pull my bank account back up. It says 29.99.

Speaker speaker_1: Okay.

Speaker speaker_2: Description, Benefit Guarantee and authorized date 09/02/'24, posted on 09/03, and then there was other ones since 09/03. There was 10/01, 10/31, and 12/02.

Speaker speaker_1: So-

Speaker speaker_2: But o- the one that's pending is the one that caught my eye.

Speaker speaker_1: So does it-

Speaker speaker_2: Because I don't have this stuff.

Speaker speaker_1: It says, "Benefit Guarantee"? That's what the description says for the deduction?

Speaker speaker_2: Hello? Hello?

Speaker speaker_1: Yes, ma'am. It says, "Benefit Guarantee"? Can you hear me? Hello?

Speaker speaker_2: I'm here.

Speaker speaker_1: Um, uh, I was asking you, it says, "Benefit Guarantee?" Yes or no?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. I'm not really sure what that's about. It sh- if it's a deduction from us, it wouldn't say that. Um, if you're not working, like I said earlier, we're the Healthcare Administrators for Staffing Agencies. There's some agencies that do auto-enroll their members into plans, but not for that amount that you're saying. So if you're not working with a agency, I wouldn't really know, like, how to help you 'cause I can't see any information.

Speaker speaker_2: So then I need to just, I need to, what?

Speaker speaker_1: So first, I'd, so first thing is-

Speaker speaker_2: Call my bank and have them try to get it figured out?

Speaker speaker_1: No. So first, I would make sure that it's even, th- th- that, you're sure that we're the ones doing the deduction. It doesn't sound like it's, uh-

Speaker speaker_2: Well, I got the phone number off the bank account. I got the phone number off the bank account, which tells me that the bank knew where the money was going,

and they let y'all know.

Speaker speaker_1: Okay. Well, again, to see any information, I would have to get the name of the agency that you work for. And you just said that you don't work for no agency. And we're the Healthcare Administrators.

Speaker speaker_2: I work through you.

Speaker speaker_1: Okay, then I wouldn't know how to help you. 'Cause we're the Healthcare Administrators-

Speaker speaker_2: Okay.

Speaker speaker_1: ... for Staffing Agencies that offer healthcare benefits for their employees. So I w- I don't really know what is-

Speaker speaker_2: Oh, you... Okay. Is there someone who could look it up by my Social Security number or something?

Speaker speaker_1: Uh, yeah, gimme one second. Hey, thank you for your hold. Um, what is your social? And then I'm also need your name. Let me try to find you. Let me see if I find you.

Speaker speaker_2: Okay.

Speaker speaker_1: That's it.

Speaker speaker_2: Okay. It's Jessica Lee Johnson.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And it's, um, social is 224-45-4222.

Speaker speaker_1: Give me one second. And then you said you're not working for nobody right now?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Okay. Ms. Johnson, if you could just hold for me.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Thank you for your hold, Ms. Johnson. So I just verified just to make sure that you weren't in our files, and I cannot find you anywhere. So we do deduct money out of, like, not banks, but out of your paycheck. So if you're not getting weekly paychecks, it wouldn't be a way that we're, um, deducting money. Hello?

Speaker speaker_2: Okay. So I should just do these as a complaint?

Speaker speaker_1: So I would-

Speaker speaker_2: Um-

Speaker speaker_1: ... talk to your bank, um, because like I said, I don't see you anywhere in our files. And like I said earlier, we don't deduct out of your bank. We're, we deduct the money

out of the paychecks. And you would have to be with a staffing agency and have, like, coverage for those deductions. But it would be out of a paycheck.

Speaker speaker_2: Okay. Let me ask you something else.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Is, does everybody have a standard rate or is it just \$29.99 for everybody?

Speaker speaker_1: No, ma'am. So every ag- every staffing agency that we affiliate with, um, they have different prices for their plans, but none of them are that amount that you're telling me. I believe usually the cheapest ones is, like, \$15. But i- i- uh, like I said, you're not even in our file. Your social doesn't appear anywhere, nor your phone number, nor does your name. And those deductions are from, like, a paycheck, the ones that we take. Not out of your, like, bank account. And you would have to be employed.

Speaker speaker_2: Okay. Then I'm going to report these as fraud and see what happens with them.

Speaker speaker_1: Okay. Yeah. I would, um, investigate 'cause like I said, it's not from, it's not from our end.

Speaker speaker_2: Okay.

Speaker speaker_1: Did you have any more questions or concerns?

Speaker speaker_2: Um, at the moment, no. I, I gotta figure out where this is going to because you're saying-

Speaker speaker_1: Okay.

Speaker speaker_2: ... it's not y'all.

Speaker speaker_1: No, ma'am. I tried with your name and even your social.

Speaker speaker_2: Well, then if you can try-

Speaker speaker_1: Your social should've definitely popped up, but it didn't.

Speaker speaker_2: Okay. Let me ask you something. Can you try my boyfriend's information and see if it pops up?

Speaker speaker_1: Ooh. So due to the fact that the call's being recorded and for security purposes, I would need to contact, um, or speak to your boyfriend.

Speaker speaker_2: Okay. Well, then who-

Speaker speaker_1: Just 'cause a- and, um-

Speaker speaker_2: ... who's using my bank account? How about that? So I need to know who to blame if somebody's-

Speaker speaker_1: Well, like-

Speaker speaker_2: ... using my bank account inappropriately.

Speaker speaker_1: Well, like I said, these deductions are done weekly from paychecks, not from bank accounts.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. But I would-

Speaker speaker_2: Um.

Speaker speaker_1: ... further investigate with your bank 'cause that sounds-

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: ... like it's something else. Mm-hmm. You're welcome.

Speaker speaker_2: Goodbye.