## Transcript: Franchesca Baez-4710570579673088-6264077430505472

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hello. Good afternoon. My name is Francesca with Benefits in a Card, looking to speak to Mr. Cumana on behalf of Surge Staffing. I can't hear you. Yes, hello, sir. Can you- Good afternoon. My name is Francesca with Benefits in a Card. I'm with... can speak with Mr. Cumana on behalf of Surge Staffing. Surge Staffing? This is Surge Staffing? No, sir. No, sir. I'm calling on behalf of Surge Staffing to speak with Mr. Cumana. Yeah, it's Cumana here. We're calling you in regards to a text message Surge sent you in regards to their auto-enrollment, which you replied back saying, "I'm interested." Um, I don't know exactly you call, but you can tell me exactly you call because, uh, my English is not really good, but you can tell me exactly you call me. Maybe I can, I can understand what you talking about because my English is not really good. Okay? Okay. I understand sir. The reason why I called, as I stated previously, yesterday at 1:01 PM in the afternoon, Surge sent you an email stating, "Congratulations on your job with Surge. You will be auto-enrolled into ME/CTRX within 30 days." And you replied back to us stating that you were interested. Oh, okay, okay. That's my job call me? No, sir. We are only the administrators of the health insurance they offered. Just for my company? I was giving you... No, sir. Yes. Health insurance with Surge Staffing. I'm giving you a call back because you said that you were interested. So I just wanted to clarify whether you wanted to let the auto-enrollment go through or if you were looking to enroll into separate health insurance. Oh, I see, I see, I see, I see, I see, I see. So I already have insurance but I don't know, I already have insurance, so I don't know what I can do, but I already have insurance. Okay. Do you want me to decline the auto-enrollment so that you do not get enrolled into health benefits with Surge? Oh. So for Surge, it's like, it's what? It's company or it's what? I, I wanna know. Sir, Surge Staffing is your staffing company. A staffing company is an agency that helps you locate a job. Yeah, it's my agency, yeah. I know it's my company, yeah. Surge is my company, yeah. I know, I know that it's my company, yeah. Yes, sir. So my question is the following, you have stated that you already have health insurance. You do not want any more health insurance. Surge has a company policy where they automatically, whether you say, I mean, whether you do not do anything, they will enroll you into that plan. They will give you health insurance and take it out of your check. So I want to verify with you, do you want me to decline it so that they do not enroll you and it does not get taken out of your check? Oh, you can put insurance in my check. Yeah, yeah, yeah. You can do. Okay. Yes. So you want me to put it so that they do not deduct it from... 'Cause they're gonna enroll you in it and you're gonna have insurance with Surge, but you're saying you don't want it, right? I need, uh, yeah, I need insurance. I need insurance. I need insurance. Okay, so do you want- So the insurance is for, is for medical or it's insurance for like in the taxes for... It's for IRS or it's for medical? I wanna know. The only type of insurance that they call you for with a job is health insurance,

sir. It will be for the health benefits they offer. Oh, this insurance help everybody for do taxes when, uh... It's help for people do taxes, IRS? It's for this? No, sir. Once again, health insurance. Health, your body, health. Sick. Oh, health for my body. Health insurance. Okay. Oh, okay, okay. No, so I have my insurance already. Yes, sir. So let me try to put it this way. Maybe I'm just explaining it wrong. Okay. Surge Staffing, when you're a new employee with them, right, automatically their system does it. Not, no one does it themselves. The system does it. It puts you into a health insurance plan so you would have insurance with Surge unless you decline it. Declining is saying, "No, I don't want it." And we process it in the system. Oh. Yes. Yes? Do you need me to decline it so the computer doesn't give you insurance with Surge? Yeah, I need it. I need it. I need to insurance, but- Okay. Yeah. So you need me to stop it so that you don't get insurance with Surge, correct? I need insurance because that's my agency, that's my, that's my co-... It's my company. I need insurance to go on my company. Okay, sir. I apologize. So- It seems like we're not gonna be able to communicate. You stated multiple times that you already have health insurance and that you do not need it. So I'm just trying to determine whether- So we gonna pay... Uh-huh. So excuse me, we, you, we gonna pay it or we gonna pay for insurance too or what? No, sir. The health insurance will be deducted outta your paycheck. Surge will take the money out prior to providing you with a physical check. Oh, okay. I got you. So I already have insurance. And I understand that, sir. That's why I'm asking if you need me to decline auto-enrollment. No. Understood. All right, glad we were able to get to an understanding. I thank you for your patience in speaking with me today. I hope you have a wonderful rest of your day. All right, thanks.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hello.

Speaker speaker\_2: Good afternoon. My name is Francesca with Benefits in a Card, looking to speak to Mr. Cumana on behalf of Surge Staffing.

Speaker speaker\_1: I can't hear you.

Speaker speaker\_2: Yes, hello, sir.

Speaker speaker\_1: Can you-

Speaker speaker\_2: Good afternoon. My name is Francesca with Benefits in a Card. I'm with... can speak with Mr. Cumana on behalf of Surge Staffing.

Speaker speaker\_1: Surge Staffing? This is Surge Staffing?

Speaker speaker\_2: No, sir. No, sir. I'm calling on behalf of Surge Staffing to speak with Mr. Cumana.

Speaker speaker\_1: Yeah, it's Cumana here.

Speaker speaker\_2: We're calling you in regards to a text message Surge sent you in regards to their auto-enrollment, which you replied back saying, "I'm interested."

Speaker speaker\_1: Um, I don't know exactly you call, but you can tell me exactly you call because, uh, my English is not really good, but you can tell me exactly you call me. Maybe I can, I can understand what you talking about because my English is not really good. Okay?

Speaker speaker\_2: Okay. I understand sir. The reason why I called, as I stated previously, yesterday at 1:01 PM in the afternoon, Surge sent you an email stating, "Congratulations on your job with Surge. You will be auto-enrolled into ME/CTRX within 30 days." And you replied back to us stating that you were interested.

Speaker speaker\_1: Oh, okay, okay. That's my job call me?

Speaker speaker\_2: No, sir. We are only the administrators of the health insurance they offered.

Speaker speaker\_1: Just for my company?

Speaker speaker\_2: I was giving you... No, sir.

Speaker speaker\_1: Yes.

Speaker speaker\_2: Health insurance with Surge Staffing. I'm giving you a call back because you said that you were interested. So I just wanted to clarify whether you wanted to let the auto-enrollment go through or if you were looking to enroll into separate health insurance.

Speaker speaker\_1: Oh, I see, I see, I see, I see, I see, I see. So I already have insurance but I don't know, I already have insurance, so I don't know what I can do, but I already have insurance.

Speaker speaker\_2: Okay. Do you want me to decline the auto-enrollment so that you do not get enrolled into health benefits with Surge?

Speaker speaker\_1: Oh. So for Surge, it's like, it's what? It's company or it's what? I, I wanna know.

Speaker speaker\_2: Sir, Surge Staffing is your staffing company. A staffing company is an agency that helps you locate a job.

Speaker speaker\_1: Yeah, it's my agency, yeah. I know it's my company, yeah. Surge is my company, yeah. I know, I know that it's my company, yeah.

Speaker speaker\_2: Yes, sir. So my question is the following, you have stated that you already have health insurance. You do not want any more health insurance. Surge has a company policy where they automatically, whether you say, I mean, whether you do not do anything, they will enroll you into that plan. They will give you health insurance and take it out of your check. So I want to verify with you, do you want me to decline it so that they do not enroll you and it does not get taken out of your check?

Speaker speaker\_1: Oh, you can put insurance in my check. Yeah, yeah, yeah. You can do.

Speaker speaker\_2: Okay.

Speaker speaker 1: Yes.

Speaker speaker\_2: So you want me to put it so that they do not deduct it from... 'Cause they're gonna enroll you in it and you're gonna have insurance with Surge, but you're saying you don't want it, right?

Speaker speaker 1: I need, uh, yeah, I need insurance. I need insurance. I need insurance.

Speaker speaker\_2: Okay, so do you want-

Speaker speaker\_1: So the insurance is for, is for medical or it's insurance for like in the taxes for... It's for IRS or it's for medical? I wanna know.

Speaker speaker\_2: The only type of insurance that they call you for with a job is health insurance, sir. It will be for the health benefits they offer.

Speaker speaker\_1: Oh, this insurance help everybody for do taxes when, uh... It's help for people do taxes, IRS? It's for this?

Speaker speaker\_2: No, sir. Once again, health insurance. Health, your body, health. Sick.

Speaker speaker 1: Oh, health for my body.

Speaker speaker\_2: Health insurance.

Speaker speaker\_1: Okay. Oh, okay, okay. No, so I have my insurance already.

Speaker speaker\_2: Yes, sir. So let me try to put it this way. Maybe I'm just explaining it wrong.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Surge Staffing, when you're a new employee with them, right, automatically their system does it. Not, no one does it themselves. The system does it. It puts you into a health insurance plan so you would have insurance with Surge unless you decline it. Declining is saying, "No, I don't want it." And we process it in the system.

Speaker speaker\_1: Oh.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yes?

Speaker speaker\_2: Do you need me to decline it so the computer doesn't give you insurance with Surge?

Speaker speaker\_1: Yeah, I need it. I need to insurance, but-

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: So you need me to stop it so that you don't get insurance with Surge, correct?

Speaker speaker\_1: I need insurance because that's my agency, that's my, that's my co-... It's my company. I need insurance to go on my company.

Speaker speaker\_2: Okay, sir. I apologize.

Speaker speaker\_1: So-

Speaker speaker\_2: It seems like we're not gonna be able to communicate. You stated multiple times that you already have health insurance and that you do not need it. So I'm just trying to determine whether-

Speaker speaker\_1: So we gonna pay... Uh-huh. So excuse me, we, you, we gonna pay it or we gonna pay for insurance too or what?

Speaker speaker\_2: No, sir. The health insurance will be deducted outta your paycheck. Surge will take the money out prior to providing you with a physical check.

Speaker speaker\_1: Oh, okay. I got you. So I already have insurance.

Speaker speaker\_2: And I understand that, sir. That's why I'm asking if you need me to decline auto-enrollment.

Speaker speaker\_1: No.

Speaker speaker\_2: Understood. All right, glad we were able to get to an understanding. I thank you for your patience in speaking with me today. I hope you have a wonderful rest of your day.

Speaker speaker\_1: All right, thanks.