

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Um, yes, ma'am. I was trying to get to where I'm able to opt out of the services. Which staffing company are you with? Um, American Public Life. I do not believe so, ma'am. American Public Life is the company for insurance. I need the staffing company's name. Oh, I'm not... Oh, Megaforce, I'm sorry. That's okay. What are the last four of the Social? 2814. And the last name? Gilmore. Please verify your mailing address and date of birth. 824 Primrose Lane, Sanford, North Carolina 27330. And what else did you ask for? Your date of birth. 8-28-1986. We have best contact primary 919-353-6297 with a secondary of 284-270-1307. You can take that secondary out, I don't know what that is. And then I have your email down as J-I-L-Vmore8692@gmail.com. That's correct. So Ms. Gilmore, you actually requested to be enrolled into coverage on the form of April 4th, 2025. So at this moment if you didn't want the coverage- April 4th? ... I will have to... Yes, ma'am. We will have to process the cancellation- I don't have any- ... we cannot opt you out. ... I didn't, um, get the job until 8, I mean 4/8/ no, 4/9/2025, so how could I apply then? Well, the form that you filled out for the health insurance was from April 4th, 2025. In which you requested to be enrolled into dental, vision, short term disability, and medical preventative Stay Healthy MEC TeleRx. I didn't do all of that until 4/8. I don't understand. Even, I just called the agency and she said today would be my last day to opt out because that's the day of my employment. Unfortunately, they provided you with wrong information. So I don't know what the form Excuse me? Okay. More than likely 'cause they forgot- Do you have- ... they sent over the form that you filled out. Did you want me to process a cancellation? Please, because I don't, I don't understand. And the, and also the email you guys, um, sent out said that it was 30 days from my first check. To make any policy changes, yes. Be, due to the fact that we received- Yeah, and- ... the specific form on April 17th- Not till the end. Okay. As I was saying, we received a form- I'm sorry. Go ahead, ma'am. I couldn't hear what you were saying, that's why I said I'm sorry. I'm informing you that the form, you did fill it out on April 4th, but we, Benefits in a Card, did not receive it for processing 'til April 17th. If we receive and process an enrollment- Yes, but, but you didn't No. ... do it four your start- You said four through the 8th. Ma'am, I'm so sorry. Can you please let me finish my explanation without interruption so that I'm able to answer all of the questions that you're currently asking, if you'd be so kind? Go ahead, ma'am. Okay. So once we receive an enrollment form and it's processed, if your first day starts one to two weeks after that form is processed, your staffing company system has already r- received a request for the enrollment. There are a couple of members that, when their enrollment form is processed prior to their first start day, from either their first or second paycheck they start getting deducted for their premium of the benefits. It is possible that more than likely that's what happened with you. 'Cause I do see here your benefits started April 28th, 2025, so you have been active for two

weeks by now. Mm-hmm. Okay. All right. Um, so after explaining the process of how you came to have that insurance, did you want me to go ahead and process your cancellation as well? Yes, ma'am. All right. Just for the purpose of my line being recorded, you stated today you would like to cancel the benefits with Megaforce Staffing, correct? Correct. All right. I put in the request for them to cancel them. It does take seven to 10 business days for the cancellations to be completed, and you might experience one or two more deductions. All right. Was there any other questions or any other information I can provide you today? Would there be a reimbursement for the deductions? No, ma'am. Due to the fact that we received a form requesting benefits, there will be no reimbursement issued. Mm, due to the fact that what? Due to the fact that we receive a form thing for the enrollment, no refund can be issued. Okay. I hope you have a wonderful day. You, too. But one more question, ma'am. Mm-hmm. So, would, would I be able to get prescriptions still even though it's going through cancellation? That is correct. Yes, ma'am. So if after today you see one more deduction, that will mean you're still gonna have benefits for one more week. Okay. Okay. Now, I got a... This, this is the last question. Um, 'cause I have a prescription that I need to pick up from the pharmacy. I don't have no, no, um, no kind of health card. Okay. So I can go ahead and send you- Okay. ... the information on how to register your account for the FreeRx membership prescription 'cause the medical plan that was selected on the form was for Medical Preventative. It only covers medical generic prescriptions. However, that FreeRx plan- Okay. ... that's attached to it, that membership, you're able to get prescriptions under it. Mm-hmm. I believe the access to it is about 90% of the US generic drugs prescribed are for free with it. So once you're able to- Okay. ... clear your registration, you'll have access to your portal and from that portal will be where you're able to get the benefit cards for that membership. Okay. Did you want me to send you digital copies of the other plans to your email as well? Oh. Yes, ma'am. Please. All right. So you should be getting a total of two emails, both from Benefits in a Cart, which will be the ID of info@benefitsinacart.com. The first one will be titled FreeRx Enrollment or Registration. Okay. And then the second one will be titled ID Card and is gonna have two PDF files in total in there. The only plan from the- Mm-hmm. ... selection that's going to have a requirement of network, which will be that specific list of providers and clinics that you have to go to, is gonna be your Medical Preventative. Mm-hmm. However, for your dental and vision, you can go anywhere so long as they approve your insurance there. Okay. All right. And then if while your cancellation is being processed you run into any issues with the coverage, you're more than welcome to call Benefits in a Cart. Our phone number and hours, hours of operation, sorry, will also be on that email for you. Okay. All right. Was there any other policy information that you needed me to send to you? No, ma'am. I think that's all. Understood. I hope you have a wonderful rest of your day, and thank you for your time today. You, too. Happy Mother's Day. Thank you. Same to you. Have a great weekend. Bye-bye. Thank you. You, too, ma'am.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Um, yes, ma'am. I was trying to get to where I'm able to opt out of the services.

Speaker speaker_0: Which staffing company are you with?

Speaker speaker_1: Um, American Public Life.

Speaker speaker_0: I do not believe so, ma'am. American Public Life is the company for insurance. I need the staffing company's name.

Speaker speaker_1: Oh, I'm not... Oh, Megaforce, I'm sorry.

Speaker speaker_0: That's okay. What are the last four of the Social?

Speaker speaker_1: 2814.

Speaker speaker_0: And the last name?

Speaker speaker_1: Gilmore.

Speaker speaker_0: Please verify your mailing address and date of birth.

Speaker speaker_1: 824 Primrose Lane, Sanford, North Carolina 27330. And what else did you ask for?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: 8-28-1986.

Speaker speaker_0: We have best contact primary 919-353-6297 with a secondary of 284-270-1307.

Speaker speaker_1: You can take that secondary out, I don't know what that is.

Speaker speaker_0: And then I have your email down as J-I-L-Vmore8692@gmail.com.

Speaker speaker_1: That's correct.

Speaker speaker_0: So Ms. Gilmore, you actually requested to be enrolled into coverage on the form of April 4th, 2025. So at this moment if you didn't want the coverage-

Speaker speaker_1: April 4th?

Speaker speaker_0: ... I will have to... Yes, ma'am. We will have to process the cancellation-

Speaker speaker_1: I don't have any-

Speaker speaker_0: ... we cannot opt you out.

Speaker speaker_1: ... I didn't, um, get the job until 8, I mean 4/8/ no, 4/9/2025, so how could I apply then?

Speaker speaker_0: Well, the form that you filled out for the health insurance was from April 4th, 2025. In which you requested to be enrolled into dental, vision, short term disability, and medical preventative Stay Healthy MEC TeleRx.

Speaker speaker_1: I didn't do all of that until 4/8. I don't understand. Even, I just called the agency and she said today would be my last day to opt out because that's the day of my employment.

Speaker speaker_0: Unfortunately, they provided you with wrong information.

Speaker speaker_1: So I don't know what the form

Speaker speaker_0: Excuse me? Okay. More than likely 'cause they forgot-

Speaker speaker_1: Do you have-

Speaker speaker_0: ... they sent over the form that you filled out. Did you want me to process a cancellation?

Speaker speaker_1: Please, because I don't, I don't understand. And the, and also the email you guys, um, sent out said that it was 30 days from my first check.

Speaker speaker_0: To make any policy changes, yes. Be, due to the fact that we received-

Speaker speaker_1: Yeah, and-

Speaker speaker_0: ... the specific form on April 17th-

Speaker speaker_1: Not till the end.

Speaker speaker_0: Okay. As I was saying, we received a form-

Speaker speaker_1: I'm sorry.

Speaker speaker_0: Go ahead, ma'am.

Speaker speaker_1: I couldn't hear what you were saying, that's why I said I'm sorry.

Speaker speaker_0: I'm informing you that the form, you did fill it out on April 4th, but we, Benefits in a Card, did not receive it for processing 'til April 17th. If we receive and process an enrollment-

Speaker speaker_1: Yes, but, but you didn't

Speaker speaker_2: No.

Speaker speaker_0: ... do it four your start-

Speaker speaker_1: You said four through the 8th.

Speaker speaker_0: Ma'am, I'm so sorry. Can you please let me finish my explanation without interruption so that I'm able to answer all of the questions that you're currently asking, if you'd be so kind?

Speaker speaker_1: Go ahead, ma'am.

Speaker speaker_0: Okay. So once we receive an enrollment form and it's processed, if your first day starts one to two weeks after that form is processed, your staffing company system

has already r- received a request for the enrollment. There are a couple of members that, when their enrollment form is processed prior to their first start day, from either their first or second paycheck they start getting deducted for their premium of the benefits. It is possible that more than likely that's what happened with you. 'Cause I do see here your benefits started April 28th, 2025, so you have been active for two weeks by now.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: All right. Um, so after explaining the process of how you came to have that insurance, did you want me to go ahead and process your cancellation as well?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Just for the purpose of my line being recorded, you stated today you would like to cancel the benefits with Megaforce Staffing, correct?

Speaker speaker_1: Correct.

Speaker speaker_0: All right. I put in the request for them to cancel them. It does take seven to 10 business days for the cancellations to be completed, and you might experience one or two more deductions.

Speaker speaker_1: All right.

Speaker speaker_0: Was there any other questions or any other information I can provide you today?

Speaker speaker_1: Would there be a reimbursement for the deductions?

Speaker speaker_0: No, ma'am. Due to the fact that we received a form requesting benefits, there will be no reimbursement issued.

Speaker speaker_1: Mm, due to the fact that what?

Speaker speaker_0: Due to the fact that we receive a form thing for the enrollment, no refund can be issued.

Speaker speaker_1: Okay.

Speaker speaker_0: I hope you have a wonderful day.

Speaker speaker_1: You, too. But one more question, ma'am.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, would, would I be able to get prescriptions still even though it's going through cancellation?

Speaker speaker_0: That is correct. Yes, ma'am. So if after today you see one more deduction, that will mean you're still gonna have benefits for one more week.

Speaker speaker_1: Okay. Okay. Now, I got a... This, this is the last question. Um, 'cause I have a prescription that I need to pick up from the pharmacy. I don't have no, no, um, no kind

of health card.

Speaker speaker_0: Okay. So I can go ahead and send you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the information on how to register your account for the FreeRx membership prescription 'cause the medical plan that was selected on the form was for Medical Preventative. It only covers medical generic prescriptions. However, that FreeRx plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that's attached to it, that membership, you're able to get prescriptions under it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I believe the access to it is about 90% of the US generic drugs prescribed are for free with it. So once you're able to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... clear your registration, you'll have access to your portal and from that portal will be where you're able to get the benefit cards for that membership.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want me to send you digital copies of the other plans to your email as well? Oh.

Speaker speaker_1: Yes, ma'am. Please.

Speaker speaker_0: All right. So you should be getting a total of two emails, both from Benefits in a Cart, which will be the ID of info@benefitsinacart.com. The first one will be titled FreeRx Enrollment or Registration.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the second one will be titled ID Card and is gonna have two PDF files in total in there. The only plan from the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... selection that's going to have a requirement of network, which will be that specific list of providers and clinics that you have to go to, is gonna be your Medical Preventative.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: However, for your dental and vision, you can go anywhere so long as they approve your insurance there.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then if while your cancellation is being processed you run into any issues with the coverage, you're more than welcome to call Benefits in a Cart. Our phone number and hours, hours of operation, sorry, will also be on that email for you.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Was there any other policy information that you needed me to send to you?

Speaker speaker_1: No, ma'am. I think that's all.

Speaker speaker_0: Understood. I hope you have a wonderful rest of your day, and thank you for your time today.

Speaker speaker_1: You, too. Happy Mother's Day.

Speaker speaker_0: Thank you. Same to you.

Speaker speaker_1: Have a great weekend. Bye-bye.

Speaker speaker_0: Thank you. You, too, ma'am.