

## Transcript: Francesca

**Baez-6555994847625216-5403640893456384**

### Full Transcript

Thank you for calling Benefit 10-0-5. My name is Francesca. How can I assist you today? Hey, Francesca. How you doing? My name is Gregory Middleton a- and I am a... I am a client of, uh, B- BGSS. Okay. And, um, I- I never signed up for you all's insurance. And you all have been taking insurance out of my check every s- uh, like the s- second week. I have, uh, that I have been, uh, working with BGS, and I've been with BGS almost three months. And I was wondering why my check was looking the way it was. And I just retrieved my pay stubs, and you all have taken out bene- uh, medical insurance to where I never signed up for that. Okay. So I want to cancel it and... Hello? And I need you all to show me where I signed up for it. And if not, I need, I need to recoup those funds because I never pressed a button or signed up for any insurance 'cause I already have insurance through my wife's job. Okay. What are the last four of the social? 4910. Please verify your mailing address and date of birth to make sure I have the right account in front of me. Uh, 70- 704 Brent Ridge Place, Antioch, Tennessee, 37013. And the date of birth? 8/16/1977. We have Beth contact same as the one you called on, 404- It should be in the paper. Okay. He said he put it in there. Okay. 404-538-8743. You ain't got mine right there. And we have your email down as firstname.lastname31@yahoo.com. Correct. So sir, those benefits are a court order that was received. The day of that court order notice is February 18th, 2025. That's the reason why you're being deducted and were enrolled. Court order from who? From GA Medical Support Notice Processing Center from the court order of... Here it is. It shows that it was from your state, sir. I have a phone number if you'd like to speak with them. It says that the court- Yeah, I, um- ... administrator authority is Fulton County. No, ma'am. Uh, if, if that's court order, I already have my, I already have my children... If that's for child support, I already have my child insured through my wife. So, there should be no reason why they court order me. This is the first time I ever heard of that because the simple fact I have had other jobs where they never court ordered me to have insurance because they already hold, I already have insurance through my wife with my kids. So, that can't be correct. That cannot be correct. I do not mean to contradict you, but the benefits plan that you currently have and are being deducted, that current policy, is just to record it a Benefit 10-0-5 receipt from Fulton County. Ma'am, I- I- I never. I ne- I don't have jobs here. I'm not from Tennessee, ma'am. I'm from Georgia. So, I have had jobs here. This not even a temp agency. And it never been court ordered for me to have insurance because I already hold insurance on my kids through my current wife's insurance. So can I please have that number? Yes, sir. It is going to be- That's, that's, that's definitely not correct. ... code six, zero- Hold on a minute. How is that court ordered? That don't make no sense. I never... This the first I ever heard that a, uh, uh, employer would take that out on me and not even, uh, clarify that with me to know if my kids are even held on a different type of insurance. I should have been, I should have been told

that that was gonna be taken out of my check, due to the fact that if you all says court ordered- Mm-hmm. ... I should have got some type of information from you all saying you have a court order to remove this from my check without my notice. That's why I feel some type of way. Not trying to be, uh, rude to you, but that's how it works. And I never received anything in the mail pertaining to something being court ordered from insurance for you all to take out insurance. I have not received an insurance package. If that's what you all are doing. I never received an insurance package, nothing pertaining to insurance or what's the insurance coverage at all. So could you explain that to me? That will be due to the fact that the policy itself became active this Monday, seventh, so benefit cards wouldn't be shipped out till the Friday of the activation, which would be today. O- Okay. Notice it is- Okay, so, uh, all of a sudden it's gonna be shipped out today, that I'm calling? You don't find that kind of weird? So how long have you all- Mr. Middleton. Mr. Middleton. No, no, but I, I, I understand, ma'am. I apologize, sir. No, sir, please. Mm-mm. Okay, go ahead. Sir, I am respecting you throughout the whole call. Go ahead. Go ahead. I need you to be respectful. I have been on many virtual- I am being respectful, ma'am, ma'am, ma'am. ... ends from providing you incorrect information. Ma'am, that's fine, ma'am, but I'm just saying, you got to understand, and I'm sorry, let me change my tone because I'm not trying to be rude to you. I want to respect you in any type of way. But you don't... Uh, a- and, okay, put yourself in my shoes. Okay? I find out that, uh, fees have been, are being taken away from my check. And all of a sudden, I call today and then now you're telling me that, oh, it's gonna be mailed out today. Wouldn't that seem kind of weird? No, Mr. Middleton- Be- Be honest. ... 'cause you haven't even asked me what the activation procedure with the benefit card. For all benefits- Okay, well, let's, let me hear y- ... for all employees regardless of why they're enrolled- Okay, well, let me hear the rebuttal. ... deductions are made...Deductions are made from a paycheck that your staffing company issues. The following Monday of that first deduction is when you become effective, and Friday of the activation week is when the carrier send out the benefit cards. To all of the members of all of the staffing companies that we administer, that is the procedure to follow. I have put myself in your shoes throughout the whole call, and I have been respectful. And I have been trying to give you all the information you need. Well, I, I haven't... I ha- I haven't disrespected you, ma'am. I just said it, it, it, it seems weird that now that I'm calling, all of a sudden you're saying that something is going to be mailed out today. That just seems kind of strange. Not saying it's n- I didn't say it wasn't true. I just said it seemed kind of weird. That's all I said. I'm not disrespecting you. I'm not telling you you're not doing your job by protocol. I'm ne- I'm not disrespecting you, so please don't take it in a disrespectful way. I'm just saying that seems kind of weird. So let me ask you this question. Can you see when the deductions started coming out? If your policy became active this week, it will mean that it was either deducted last week or from the paycheck that you received- No, ma'am. ... March 26th- Wait. ... to the 30th. That's right, so d- i- i- they... it's been comi- i- is... Okay, so that's almost two weeks. Yes, sir. So you're s- So by policy it take two weeks for stuff to be mailed out pertaining to the insurance? It all depends on the actual staffing company. Certain staffing companies take their deduction a week before being active or a week before coverage. There are other staffings, BGS staffing, Partners Personnel, and I believe Innovative Staff Solutions, they do two weeks in advance. As of right now, all of these benefits are weekly benefits. They're supposed to be activated on a Monday and they're supposed to end on a Sunday. Your specific current policy that we're reviewing is active from this Monday, 7th, all the way to

next Sunday, the 20th, due to those two deductions that we have received so far. Okay, and you're saying it's court ordered through Fulton County? Yes, sir. Yeah, that's... Tha- that's another thing that I don't understand because I have never had that happen to me, not until I started working with BGS. Nothing never has been court ordered because I... like I say, I have a... I have... I already have my child, who's on Child Support, covered through my wife. So, uh, let me get that number again so I can, um, give them a call or, uh, could I have you email me the court order? So we cannot email the court order. However, I can provide you the case number and that court or- court phone number, sorry. Uh, why can't I be provided with a court order when I'm the one who's being deducted by? I don't understand that. We are simply an administrator of health benefits. Even the enrollment forms, we do not legally have accessibility to send the members a copy of them. The court will have to be the one to provide you a copy of the court order issuing document that was sent over to us. Okay. Okay, what's the number? The phone number is 304- Uh-huh. ... 8199. And this is who? And are you ready for the case identifier? Yes. It is 460-020-116. And this 304-8199 number, who, who is this? What is this number? That is the phone number of the court issuer. Okay. Now when you speak with them- All right, thank you. ... if you... No problem. If you're looking to have this canceled, Mr. Middleton, you have to ask them to send us a termination letter because we can't cancel it without that document. Oh, that's fine. Yes, I, I know how to proceed from here. Was there any other information? Thank you. No problem. No, that's all. Thank you for your time today.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefit 10-0-5. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hey, Francesca. How you doing? My name is Gregory Middleton a- and I am a... I am a client of, uh, B- BGSS.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And, um, I- I never signed up for you all's insurance. And you all have been taking insurance out of my check every s- uh, like the s- second week. I have, uh, that I have been, uh, working with BGS, and I've been with BGS almost three months. And I was wondering why my check was looking the way it was. And I just retrieved my pay stubs, and you all have taken out bene- uh, medical insurance to where I never signed up for that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So I want to cancel it and... Hello? And I need you all to show me where I signed up for it. And if not, I need, I need to recoup those funds because I never pressed a button or signed up for any insurance 'cause I already have insurance through my wife's job.

Speaker speaker\_0: Okay. What are the last four of the social?

Speaker speaker\_1: 4910.

Speaker speaker\_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_1: Uh, 70- 704 Brent Ridge Place, Antioch, Tennessee, 37013.

Speaker speaker\_0: And the date of birth?

Speaker speaker\_1: 8/16/1977.

Speaker speaker\_0: We have Beth contact same as the one you called on, 404-

Speaker speaker\_1: It should be in the paper.

Speaker speaker\_0: Okay.

Speaker speaker\_1: He said he put it in there.

Speaker speaker\_0: Okay. 404-538-8743.

Speaker speaker\_1: You ain't got mine right there.

Speaker speaker\_0: And we have your email down as firstname.lastname31@yahoo.com.

Speaker speaker\_1: Correct.

Speaker speaker\_0: So sir, those benefits are a court order that was received. The day of that court order notice is February 18th, 2025. That's the reason why you're being deducted and were enrolled.

Speaker speaker\_1: Court order from who?

Speaker speaker\_0: From GA Medical Support Notice Processing Center from the court order of... Here it is. It shows that it was from your state, sir. I have a phone number if you'd like to speak with them. It says that the court-

Speaker speaker\_1: Yeah, I, um-

Speaker speaker\_0: ... administrator authority is Fulton County.

Speaker speaker\_1: No, ma'am. Uh, if, if that's court order, I already have my, I already have my children... If that's for child support, I already have my child insured through my wife. So, there should be no reason why they court order me. This is the first time I ever heard of that because the simple fact I have had other jobs where they never court ordered me to have insurance because they already hold, I already have insurance through my wife with my kids. So, that can't be correct. That cannot be correct.

Speaker speaker\_0: I do not mean to contradict you, but the benefits plan that you currently have and are being deducted, that current policy, is just to record it a Benefit 10-0-5 receipt from Fulton County.

Speaker speaker\_1: Ma'am, I- I- I never. I ne- I don't have jobs here. I'm not from Tennessee, ma'am. I'm from Georgia. So, I have had jobs here. This not even a temp agency. And it never been court ordered for me to have insurance because I already hold insurance on my kids

through my current wife's insurance. So can I please have that number?

Speaker speaker\_0: Yes, sir. It is going to be-

Speaker speaker\_1: That's, that's, that's definitely not correct.

Speaker speaker\_0: ... code six, zero-

Speaker speaker\_1: Hold on a minute. How is that court ordered? That don't make no sense. I never... This the first I ever heard that a, uh, uh, employer would take that out on me and not even, uh, clarify that with me to know if my kids are even held on a different type of insurance. I should have been, I should have been told that that was gonna be taken out of my check, due to the fact that if you all says court ordered-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I should have got some type of information from you all saying you have a court order to remove this from my check without my notice. That's why I feel some type of way. Not trying to be, uh, rude to you, but that's how it works. And I never received anything in the mail pertaining to something being court ordered from insurance for you all to take out insurance. I have not received an insurance package. If that's what you all are doing. I never received an insurance package, nothing pertaining to insurance or what's the insurance coverage at all. So could you explain that to me?

Speaker speaker\_0: That will be due to the fact that the policy itself became active this Monday, seventh, so benefit cards wouldn't be shipped out till the Friday of the activation, which would be today.

Speaker speaker\_1: O- Okay.

Speaker speaker\_0: Notice it is-

Speaker speaker\_1: Okay, so, uh, all of a sudden it's gonna be shipped out today, that I'm calling? You don't find that kind of weird? So how long have you all-

Speaker speaker\_0: Mr. Middleton. Mr. Middleton.

Speaker speaker\_1: No, no, but I, I, I understand, ma'am.

Speaker speaker\_0: I apologize, sir. No, sir, please. Mm-mm.

Speaker speaker\_1: Okay, go ahead.

Speaker speaker\_0: Sir, I am respecting you throughout the whole call.

Speaker speaker\_1: Go ahead. Go ahead.

Speaker speaker\_0: I need you to be respectful. I have been on many virtual-

Speaker speaker\_1: I am being respectful, ma'am, ma'am, ma'am.

Speaker speaker\_0: ... ends from providing you incorrect information.

Speaker speaker\_1: Ma'am, that's fine, ma'am, but I'm just saying, you got to understand, and I'm sorry, let me change my tone because I'm not trying to be rude to you. I want to respect you in any type of way. But you don't... Uh, a- and, okay, put yourself in my shoes. Okay? I find out that, uh, fees have been, are being taken away from my check. And all of a sudden, I call today and then now you're telling me that, oh, it's gonna be mailed out today. Wouldn't that seem kind of weird?

Speaker speaker\_0: No, Mr. Middleton-

Speaker speaker\_1: Be- Be honest.

Speaker speaker\_0: ... 'cause you haven't even asked me what the activation procedure with the benefit card. For all benefits-

Speaker speaker\_1: Okay, well, let's, let me hear y-

Speaker speaker\_0: ... for all employees regardless of why they're enrolled-

Speaker speaker\_1: Okay, well, let me hear the rebuttal.

Speaker speaker\_0: ... deductions are made...Deductions are made from a paycheck that your staffing company issues. The following Monday of that first deduction is when you become effective, and Friday of the activation week is when the carrier send out the benefit cards. To all of the members of all of the staffing companies that we administer, that is the procedure to follow. I have put myself in your shoes throughout the whole call, and I have been respectful. And I have been trying to give you all the information you need.

Speaker speaker\_1: Well, I, I haven't... I ha- I haven't disrespected you, ma'am. I just said it, it, it, it seems weird that now that I'm calling, all of a sudden you're saying that something is going to be mailed out today. That just seems kind of strange. Not saying it's n- I didn't say it wasn't true. I just said it seemed kind of weird. That's all I said. I'm not disrespecting you. I'm not telling you you're not doing your job by protocol. I'm ne- I'm not disrespecting you, so please don't take it in a disrespectful way. I'm just saying that seems kind of weird. So let me ask you this question. Can you see when the deductions started coming out?

Speaker speaker\_0: If your policy became active this week, it will mean that it was either deducted last week or from the paycheck that you received-

Speaker speaker\_1: No, ma'am.

Speaker speaker\_0: ... March 26th-

Speaker speaker\_1: Wait.

Speaker speaker\_0: ... to the 30th.

Speaker speaker\_1: That's right, so d- i- i- they... it's been comi- i- is... Okay, so that's almost two weeks.

Speaker speaker\_0: Yes, sir. So you're s-

Speaker speaker\_1: So by policy it take two weeks for stuff to be mailed out pertaining to the insurance?

Speaker speaker\_0: It all depends on the actual staffing company. Certain staffing companies take their deduction a week before being active or a week before coverage. There are other staffings, BGS staffing, Partners Personnel, and I believe Innovative Staff Solutions, they do two weeks in advance. As of right now, all of these benefits are weekly benefits. They're supposed to be activated on a Monday and they're supposed to end on a Sunday. Your specific current policy that we're reviewing is active from this Monday, 7th, all the way to next Sunday, the 20th, due to those two deductions that we have received so far.

Speaker speaker\_1: Okay, and you're saying it's court ordered through Fulton County?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Yeah, that's... Tha- that's another thing that I don't understand because I have never had that happen to me, not until I started working with BGS. Nothing never has been court ordered because I... like I say, I have a... I have... I already have my child, who's on Child Support, covered through my wife. So, uh, let me get that number again so I can, um, give them a call or, uh, could I have you email me the court order?

Speaker speaker\_0: So we cannot email the court order. However, I can provide you the case number and that court or- court phone number, sorry.

Speaker speaker\_1: Uh, why can't I be provided with a court order when I'm the one who's being deducted by? I don't understand that.

Speaker speaker\_0: We are simply an administrator of health benefits. Even the enrollment forms, we do not legally have accessibility to send the members a copy of them. The court will have to be the one to provide you a copy of the court order issuing document that was sent over to us.

Speaker speaker\_1: Okay. Okay, what's the number?

Speaker speaker\_0: The phone number is 304-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... 8199.

Speaker speaker\_1: And this is who?

Speaker speaker\_0: And are you ready for the case identifier?

Speaker speaker\_1: Yes.

Speaker speaker\_0: It is 460-020-116.

Speaker speaker\_1: And this 304-8199 number, who, who is this? What is this number?

Speaker speaker\_0: That is the phone number of the court issuer.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now when you speak with them-

Speaker speaker\_1: All right, thank you.

Speaker speaker\_0: ... if you... No problem. If you're looking to have this canceled, Mr. Middleton, you have to ask them to send us a termination letter because we can't cancel it without that document.

Speaker speaker\_1: Oh, that's fine. Yes, I, I know how to proceed from here.

Speaker speaker\_0: Was there any other information?

Speaker speaker\_1: Thank you.

Speaker speaker\_0: No problem.

Speaker speaker\_1: No, that's all.

Speaker speaker\_0: Thank you for your time today.