**Transcript: Malcolm** 

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## **Full Transcript**

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Okay. So, um, my husband, he works through, um, Surge Temp- the, the temp company. And, um, I'm guessing some kind of insurance was being taken out of his check, so the people that work there told him to call and ask for a refund. So, are you on his coverage by any chance? Um, no. I just... I, I just have all his information, and he's at work, so he got me to do it for him. Unfortunately, if you're not on his coverage, you would have to call in personally to get the coverage canceled. And- Okay. ... 'cause even with Surge, they don't typically do refunds because they do auto-enroll their employees into that coverage. Oh, okay. Yeah, see, they, they... They're the ones that told him to call and ask for a refund. Mm-hmm. I'm not sure why they would tell him to do that, 'cause they're... They're the ones that auto-enroll their employees into those plans. And unless they decline- Mm-hmm. ... those plans, they... They're... They wouldn't be able to get a refund. And if anybody would be able to give them a refund, it would be Surge themselves. We wouldn't be able to, because we're not the carrier. We're... And we're not the employee. Oh. We wouldn't send anything from... All we do is get you enrolled or unenrolled from the coverage. Okay, Okay, thank you. No problem. You have a great day. You too. Thank you.

## **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Okay. So, um, my husband, he works through, um, Surge Temp- the, the temp company. And, um, I'm guessing some kind of insurance was being taken out of his check, so the people that work there told him to call and ask for a refund.

Speaker speaker\_0: So, are you on his coverage by any chance?

Speaker speaker\_1: Um, no. I just... I, I just have all his information, and he's at work, so he got me to do it for him.

Speaker speaker\_0: Unfortunately, if you're not on his coverage, you would have to call in personally to get the coverage canceled. And-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 'cause even with Surge, they don't typically do refunds because they do auto-enroll their employees into that coverage.

Speaker speaker\_1: Oh, okay. Yeah, see, they, they... They're the ones that told him to call and ask for a refund.

Speaker speaker\_0: Mm-hmm. I'm not sure why they would tell him to do that, 'cause they're... They're the ones that auto-enroll their employees into those plans. And unless they decline-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... those plans, they... They're... They wouldn't be able to get a refund. And if anybody would be able to give them a refund, it would be Surge themselves. We wouldn't be able to, because we're not the carrier. We're... And we're not the employee.

Speaker speaker\_1: Oh.

Speaker speaker\_0: We wouldn't send anything from... All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_1: Okay. Okay, thank you.

Speaker speaker\_0: No problem. You have a great day.

Speaker speaker\_1: You too.

Speaker speaker\_0: Thank you.