

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Uh, I'm calling in regards to opt out of y'all services. All right. What staffing company you work for? Serge. What's the last four of your social? 0450- You said 0540? Yeah, 0450. First name? Uh, Edgar. E-D-G-A-R. You said Edgar? Yes. Are you a brand new hire? Uh, sort of. But I've- What's your full social? ... been here for... Huh? What's your full social? Uh, 59240 0450. You said four... You said 59240 0450? Yeah. Yes. Right. For security purposes, can you verify your address and date of birth for me? Um, 4112 Walker Boulevard, June 26th, 1976. And that's in Knoxville, Tennessee. Thank you. All right. So, it looks like they already got you enrolled. Do you want me to cancel it for you? Yes, yes. 'Cause I, I was, like, I was unaware of, that they actually put me on it. I just found out, like, a couple weeks ago. And, uh, it's just taking extra money out my check and, um... 'Cause I don't... I don't have no, no idea what's, you know, what the services are or what, what is needed for, uh... I'm just, you know, in, in the dark with that, so I'd just like- Okay. ... got my own health insurance. Uh, if, if it's h- if it's got to do with any type of insurance, but I hadn't, I hadn't had no paperwork or nothing on it, you know what I mean? And y'all were just taking money out my check- Yes, sir. ... without... I mean, I had, I had no knowledge of what was going on till I had to look on my paperwork. Yes, sir. And, uh- Serge, I don't enroll you guys into those plans unless you decline 'em when you get hired on. Right, right. But I'd never... He... I guess they wasn't... They ain't make me aware of, of what the services were. I guess, I mean, I just... I shoulda asked. Like I said, I ain't know what was going on, so then I found out, so I'm calling y'all just, you know what I mean, to, to tell y'all this. Just opting out 'cause I don't have no need for y'all services. Yes, sir. So d- they already got you enrolled. I gotta cancel for you. Yeah. Please be advised the cancellation process does take one to two weeks. It is possible to see deductions from those two weeks. But after two weeks- Oh, two weeks? Okay. ... Do I get a... Do I have any op- option of having a reimbursement or I just get lost? No, sir. 'Cause Serge, I don't enroll you guys. Feel free to, Serge. I don't enroll you guys into that plan. Yeah. Man. Okay, so you said it's just one, one or two weeks? That's, that's fine. Yes, sir. Uh, what did, what did this, um, pertain to anyway? I mean, I'm just trying to get a general knowledge. So this is the plan. And the, the plan is a preventative care plan. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms on women, any preventative care services. Mm-hmm. It also comes with FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications along with access to virtual urgent care appointments. Right. And the price that y- that you been paying weekly is \$15.16. Oh, yeah, yeah. But like I said, I was unaware until recently. Uh, 'cause I haven't got any paperwork in the mail. Did have y'all sent anything in the mail as far as me being enrolled or me being, um- Yeah. So your coverage has been active since March of 2020, uh, March 3rd of 2025. So you

should have received the ID card by now. Oh, man. Hm. Maybe in the future, man, I might, you know, may be interested in signing back up. I mean... Oh, at the... If you want to get signed back up in the future, you have to wait until a company open enrollment period. You have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Oh. So if I drop that coverage then I won't, um, be... I won't be available for the... Until the next, uh... Company open enrollment period? Or you have to have a qualifying life event? Well, what is the next, uh, uh... When's the next, uh... Company open enrollment? Yeah. One moment. Let's see. So it looks like it'll be August 12th until August 26th. Okay. That's the last... That was the one from last year and they haven't given us an updated open enrollment yet. Okay. So that was... That's the date that we're going off of. Oh, it'll, it'll be a new date. Oh, y'all have a new date then? They haven't given us a new date, so that's the n- that's the date we have to go off of. Right now. Okay. Yes, sir. I'm good. I got you. Uh, like I said, w- thank you very much and, uh, as you said, does it take two months, two weeks? One or two weeks? Yeah, after two weeks you shouldn't see any more deductions. Okay, okay. All right, man. Appreciate it, man. Thank you very much, man. No problem, Mr. Jones. Mm-hmm. Was there anything else I could help you with today? Uh, no, thank you. Like I said, I'll, I'll probably be giving y'all a call around that. You said the date around August the 12th to the 26th? Yes, sir. I might just give y'all a call then, uh, 'cause I guess I... It, it must be... What the total a month would have to be around, what? 60, \$65 a month for the health insurance coverage? Mm-hmm. Let me see. So you'll, you only ha- You have the preventative care. The preventative care- Preventative care. ... you're paying about \$60 a month, \$60.64. Okay, okay. Thank you. Maybe- Okay? Maybe I have... Maybe I, you know, consider that option in the future. Uh, like I said, I had to wait, so I mean, it's all good though. All right. Well, was there anything else I can help- Thank you. Have a good- ... you with today, Mr. Jones? Uh, no, thank... No, thank you, man. Hey, you have a great day as well, man. Thanks for calling Benefits- You too. ... in a Card. All right, bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_1: Uh, I'm calling in regards to opt out of y'all services.

Speaker speaker_0: All right. What staffing company you work for?

Speaker speaker_1: Serge.

Speaker speaker_0: What's the last four of your social?

Speaker speaker_1: 0450-

Speaker speaker_0: You said 0540?

Speaker speaker_1: Yeah, 0450.

Speaker speaker_0: First name?

Speaker speaker_1: Uh, Edgar. E-D-G-A-R.

Speaker speaker_0: You said Edgar?

Speaker speaker_1: Yes.

Speaker speaker_0: Are you a brand new hire?

Speaker speaker_1: Uh, sort of. But I've-

Speaker speaker_0: What's your full social?

Speaker speaker_1: ... been here for... Huh?

Speaker speaker_0: What's your full social?

Speaker speaker_1: Uh, 59240 0450.

Speaker speaker_0: You said four... You said 59240 0450?

Speaker speaker_1: Yeah. Yes.

Speaker speaker_0: Right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Um, 4112 Walker Boulevard, June 26th, 1976. And that's in Knoxville, Tennessee.

Speaker speaker_0: Thank you. All right. So, it looks like they already got you enrolled. Do you want me to cancel it for you?

Speaker speaker_1: Yes, yes. 'Cause I, I was, like, I was unaware of, that they actually put me on it. I just found out, like, a couple weeks ago. And, uh, it's just taking extra money out my check and, um... 'Cause I don't... I don't have no, no idea what's, you know, what the services are or what, what is needed for, uh... I'm just, you know, in, in the dark with that, so I'd just like-

Speaker speaker_0: Okay.

Speaker speaker_1: ... got my own health insurance. Uh, if, if it's h- if it's got to do with any type of insurance, but I hadn't, I hadn't had no paperwork or nothing on it, you know what I mean? And y'all were just taking money out my check-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ... without... I mean, I had, I had no knowledge of what was going on till I had to look on my paperwork.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: And, uh-

Speaker speaker_0: Serge, I don't enroll you guys into those plans unless you decline 'em when you get hired on.

Speaker speaker_1: Right, right. But I'd never... He... I guess they wasn't... They ain't make me aware of, of what the services were. I guess, I mean, I just... I shoulda asked. Like I said, I ain't know what was going on, so then I found out, so I'm calling y'all just, you know what I mean, to, to tell y'all this. Just opting out 'cause I don't have no need for y'all services.

Speaker speaker_0: Yes, sir. So d- they already got you enrolled. I gotta cancel for you.

Speaker speaker_1: Yeah.

Speaker speaker_0: Please be advised the cancellation process does take one to two weeks. It is possible to see deductions from those two weeks. But after two weeks-

Speaker speaker_1: Oh, two weeks? Okay.

Speaker speaker_0: ...

Speaker speaker_2: Do I get a... Do I have any op- option of having a reimbursement or I just get lost?

Speaker speaker_0: No, sir. 'Cause Serge, I don't enroll you guys. Feel free to, Serge. I don't enroll you guys into that plan.

Speaker speaker_1: Yeah. Man. Okay, so you said it's just one, one or two weeks? That's, that's fine.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Uh, what did, what did this, um, pertain to anyway? I mean, I'm just trying to get a general knowledge.

Speaker speaker_0: So this is the plan. And the, the plan is a preventative care plan. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms on women, any preventative care services.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It also comes with FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications along with access to virtual urgent care appointments.

Speaker speaker_1: Right.

Speaker speaker_0: And the price that y- that you been paying weekly is \$15.16.

Speaker speaker_1: Oh, yeah, yeah. But like I said, I was unaware until recently. Uh, 'cause I haven't got any paperwork in the mail. Did have y'all sent anything in the mail as far as me being enrolled or me being, um-

Speaker speaker_0: Yeah. So your coverage has been active since March of 2020, uh, March 3rd of 2025. So you should have received the ID card by now.

Speaker speaker_1: Oh, man. Hm. Maybe in the future, man, I might, you know, may be interested in signing back up. I mean...

Speaker speaker_0: Oh, at the... If you want to get signed back up in the future, you have to wait until a company open enrollment period. You have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Oh. So if I drop that coverage then I won't, um, be... I won't be available for the... Until the next, uh...

Speaker speaker_0: Company open enrollment period? Or you have to have a qualifying life event?

Speaker speaker_1: Well, what is the next, uh, uh... When's the next, uh...

Speaker speaker_0: Company open enrollment?

Speaker speaker_1: Yeah.

Speaker speaker_0: One moment. Let's see. So it looks like it'll be August 12th until August 26th.

Speaker speaker_1: Okay.

Speaker speaker_0: That's the last... That was the one from last year and they haven't given us an updated open enrollment yet.

Speaker speaker_1: Okay.

Speaker speaker_0: So that was... That's the date that we're going off of.

Speaker speaker_1: Oh, it'll, it'll be a new date. Oh, y'all have a new date then?

Speaker speaker_0: They haven't given us a new date, so that's the n- that's the date we have to go off of.

Speaker speaker_1: Right now. Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I'm good. I got you. Uh, like I said, w- thank you very much and, uh, as you said, does it take two months, two weeks? One or two weeks?

Speaker speaker_0: Yeah, after two weeks you shouldn't see any more deductions.

Speaker speaker_1: Okay, okay. All right, man. Appreciate it, man. Thank you very much, man.

Speaker speaker_0: No problem, Mr. Jones.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Was there anything else I could help you with today?

Speaker speaker_1: Uh, no, thank you. Like I said, I'll, I'll probably be giving y'all a call around that. You said the date around August the 12th to the 26th?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I might just give y'all a call then, uh, 'cause I guess I... It, it must be... What the total a month would have to be around, what? 60, \$65 a month for the health insurance coverage?

Speaker speaker_0: Mm-hmm. Let me see. So you'll, you only ha- You have the preventative care. The preventative care-

Speaker speaker_1: Preventative care.

Speaker speaker_0: ... you're paying about \$60 a month, \$60.64.

Speaker speaker_1: Okay, okay. Thank you. Maybe-

Speaker speaker_0: Okay?

Speaker speaker_1: Maybe I have... Maybe I, you know, consider that option in the future. Uh, like I said, I had to wait, so I mean, it's all good though.

Speaker speaker_0: All right. Well, was there anything else I can help-

Speaker speaker_1: Thank you. Have a good-

Speaker speaker_0: ... you with today, Mr. Jones?

Speaker speaker_1: Uh, no, thank... No, thank you, man.

Speaker speaker_0: Hey, you have a great day as well, man. Thanks for calling Benefits-

Speaker speaker_1: You too.

Speaker speaker_0: ... in a Card.

Speaker speaker_1: All right, bye-bye.

Speaker speaker_0: Bye.