Transcript: Malcolm

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Full Transcript

Thank you for calling Financial Assistance in the car. This is Malcolm. How can I help you? Hello, Malcolm. How are you? I'm doing good. How about you? I'm well. I was calling to, um, decline my son's benefits. Okay. So he would have to call in himself and do it. Unfortunately, I wouldn't be able to... He's- 'Cause he already got benefits. Yeah. That's what I'm saying. He's not able to call 'cause he's at school. Well, I'm af- And he can't have his phone out at school. If he takes his phone out, then I gotta, I gotta wait. He has to wait till the end of the school year to get his phone back. Well, so we're open till 8:00 PM Easterns, Eastern Time. Well, when he get out of school, he gotta go to work and he can't call you at work 'cause his phone can't be out at work. He's just a- Unfortunately, ma'am... Unfortunately, ma'am, he's gonna have to be the one to call in. You can't, you wouldn't be able to call in on his behalf. So why am I able to do all this other stuff for him on his behalf? 'Cause he is only 18. He just turned 18. You mind if I put you on a brief hold, ma'am? Sure. Thank you. Hey, are you there ma'am? Yes. Yeah. Unfortunately, he's gonna have to call in himself. Doesn't... Have to decline it. So is it already past his 30 days? I wouldn't be... I would have to pull up his account in order to do that. And since you're not on his coverage, I wouldn't be- Well, see, that's what I'm saying. I... See, I work all the time. He don't have downtime like that to even call. He can't afford benefits. So if it's already past his 30 days, now he's stuck paying for something he can't... That then he's messing up my benefits because he's on my... He's on state benefits for my job. He's at school right now. I'm out. I understand, ma'am. But for s- for security purposes, we're not allowed- But that's what I'm saying. ... to call on his behalf unless you own his coverage. If you're not on his coverage, he has to call in himself and he has to be one that says he doesn't want- Right. That's what I'm saying. He is not even trying to have coverage 'cause I'm his... I'm, I'm still... He's still in high school. I understand that, ma'am. He's still a child. I understand that, ma'am. But you cannot... You cannot just state preferences- So, so... All right. You cannot just call in. So if it's passed the 30-day mark, if it's passed the 30-day mark and he needs to de- decline, will he be able to decline? 'Cause now you messing up my benefit. What staffing company does he work for? Serge Staffing. Yes. He can cancel that coverage at any time. Okay. All right. Was there anything else I can help you with today, ma'am? No, sir. Well, you have a great day.

Conversation Format

Speaker speaker_0: Thank you for calling Financial Assistance in the car. This is Malcolm. How can I help you?

Speaker speaker_1: Hello, Malcolm. How are you?

Speaker speaker_0: I'm doing good. How about you?

Speaker speaker_1: I'm well. I was calling to, um, decline my son's benefits.

Speaker speaker_0: Okay. So he would have to call in himself and do it. Unfortunately, I wouldn't be able to... He's-

Speaker speaker_1: 'Cause he already got benefits.

Speaker speaker_0: Yeah.

Speaker speaker_1: That's what I'm saying. He's not able to call 'cause he's at school.

Speaker speaker_0: Well, I'm af-

Speaker speaker_1: And he can't have his phone out at school. If he takes his phone out, then I gotta, I gotta wait. He has to wait till the end of the school year to get his phone back.

Speaker speaker 0: Well, so we're open till 8:00 PM Easterns, Eastern Time.

Speaker speaker_1: Well, when he get out of school, he gotta go to work and he can't call you at work 'cause his phone can't be out at work. He's just a-

Speaker speaker_0: Unfortunately, ma'am... Unfortunately, ma'am, he's gonna have to be the one to call in. You can't, you wouldn't be able to call in on his behalf.

Speaker speaker_1: So why am I able to do all this other stuff for him on his behalf? 'Cause he is only 18. He just turned 18.

Speaker speaker_0: You mind if I put you on a brief hold, ma'am?

Speaker speaker_1: Sure.

Speaker speaker 0: Thank you. Hey, are you there ma'am?

Speaker speaker_1: Yes.

Speaker speaker_0: Yeah. Unfortunately, he's gonna have to call in himself. Doesn't... Have to decline it.

Speaker speaker_1: So is it already past his 30 days?

Speaker speaker_0: I wouldn't be... I would have to pull up his account in order to do that. And since you're not on his coverage, I wouldn't be-

Speaker speaker_1: Well, see, that's what I'm saying. I... See, I work all the time. He don't have downtime like that to even call. He can't afford benefits. So if it's already past his 30 days, now he's stuck paying for something he can't... That then he's messing up my benefits because he's on my... He's on state benefits for my job. He's at school right now. I'm out.

Speaker speaker_0: I understand, ma'am. But for s- for security purposes, we're not allowed-

Speaker speaker_1: But that's what I'm saying.

Speaker speaker_0: ... to call on his behalf unless you own his coverage. If you're not on his coverage, he has to call in himself and he has to be one that says he doesn't want-

Speaker speaker_1: Right. That's what I'm saying. He is not even trying to have coverage 'cause I'm his... I'm, I'm still... He's still in high school.

Speaker speaker_0: I understand that, ma'am.

Speaker speaker_1: He's still a child.

Speaker speaker_0: I understand that, ma'am. But you cannot... You cannot just state preferences-

Speaker speaker_1: So, so... All right.

Speaker speaker_0: You cannot just call in.

Speaker speaker_1: So if it's passed the 30-day mark, if it's passed the 30-day mark and he needs to de- decline, will he be able to decline? 'Cause now you messing up my benefit.

Speaker speaker_0: What staffing company does he work for?

Speaker speaker_1: Serge Staffing.

Speaker speaker_0: Yes. He can cancel that coverage at any time.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: Was there anything else I can help you with today, ma'am?

Speaker speaker_1: No, sir.

Speaker speaker_0: Well, you have a great day.