

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center 400, this is Pamela speaking, how may I help you? Hi, my name's Josephine Lopez, and I just started with, uh, American Sta- American Staffing at OG&E.; Uh, this is my second week, and I'm, I had declined the insurance and for some reason today I was charged. Uh, so they told me to call here to get it canceled and I wanted to see if I could possibly get a refund. Okay. I, I could barely hear you. You say you, you enrolled in the benefits, or was auto-enrolled? I guess I was auto-enrolled because I have Centercare, uh, so I know that I would not have accepted the insurance. Okay. And today I was charged for it, and then I've only been on for 10 days or two. Who do you work for? Huh? Who do you work for? American, uh, Staffing. OG&E.; They, well, they sent me here as a sign at OG&E.; I can't, you keep quoting off. American Staffing? Do you have me on speaker? Okay. Um, let me get the last four digits of your Social so I can pull up your file. 7796. Miss Lopez, for security reasons and to make sure we are in the correct file, I need you to verify your complete address and date of birth. All right, my date of birth is 7/16/80. And address, um, I do have 106 Garrett Place in Edmond, Oklahoma. Do you know the ZIP code in that area? 73003. Thank you. We have a phone number on file, 918-208-1023, and your email is joselopez736@gmail.com? Mm-hmm. Okay. So I see here that you was auto-enrolled. Auto-enrolled? Yes, ma'am. Well, does that mean they just automatically said I wanted it? Well, when you got the job, um, I guess on the orientation, they, they give all the information that you have to decline the auto-enrollment. They give you some amount of deadline. If not, they will auto-enroll you. And that's what happened. We don't have anything here stating that you declined the auto-enrollment. Um, what I could do, I could cancel it. Mm-hmm. And the cancellation does take one to two weeks for all changes to be processed. You might experience one or two deductions before it's completely canceled. Is this medical only or is this vision? In this plan. Medical only. It's a preventive care plan. Oh, okay. Yeah, cancel that please. All right, and can I also- Like, Okay, what I'm hearing is- Can I get a refund on that? 'Cause I, I'm not gonna use it. Uh, no, ma'am. Because this was an auto-enrollment and like I said, they gave you some amount of time for you to decline the enrollment. I thought they told me to call if I wanted to accept it, not decline it. No, you have to either do it online or give us a call. Oh, okay. Yeah, I wanna decline it, uh, cancel it immediately please. I went ahead and d- and, and requested cancellation, ma'am. Okay. So what's the last, so is it an, uh, is it effective right now? No, I said it takes one to two weeks for all changes to be processed, and you might experience one or two deductions before it's completely canceled. All right, okay. My question is, is the insurance, uh, since I'm paying for it and I'm possibly gonna pay for it another two weeks, is, is it active, or I can use it now? Yeah, you could, it is active, you could use, you could use it while it's active. I mean, it's not active right now. But if I ... we haven't received yet the f- the deduction. Um... Oh, well, I,

Get it? ... took it out of my check today. Okay, so it's probably gonna reflect next week, next Monday. It's not saying it yet in our end. Um, if you wanna give us a call on Monday just to double-check that it is active, and there we could provide you, if it's available to us, the policy number. Oh, does it help with, um, uh, prescriptions? Um, yes, it does have, um, a prescription plan that is included there. Oh, and do you have a list of medications that it covers? We have- Like, do you have medication? You will have to go online. It's called freerx.com. There you will be able to check the, your medication. Okay. Okay, I'll call back on Monday, but for now you canceled it so I'm not charged any extra, um, besides- No problem. ... It's ... the cost of Yeah, yeah. Okay, thank you. Thank you for giving us a-

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefit Center 400, this is Pamela speaking, how may I help you?

Speaker speaker_2: Hi, my name's Josephine Lopez, and I just started with, uh, American Sta- American Staffing at OG&E.; Uh, this is my second week, and I'm, I had declined the insurance and for some reason today I was charged. Uh, so they told me to call here to get it canceled and I wanted to see if I could possibly get a refund.

Speaker speaker_1: Okay. I, I could barely hear you. You say you, you enrolled in the benefits, or was auto-enrolled?

Speaker speaker_2: I guess I was auto-enrolled because I have Centercare, uh, so I know that I would not have accepted the insurance.

Speaker speaker_1: Okay.

Speaker speaker_2: And today I was charged for it, and then I've only been on for 10 days or two.

Speaker speaker_1: Who do you work for?

Speaker speaker_2: Huh?

Speaker speaker_1: Who do you work for?

Speaker speaker_2: American, uh, Staffing. OG&E.; They, well, they sent me here as a sign at OG&E.;

Speaker speaker_1: I can't, you keep quoting off.

Speaker speaker_2: American Staffing?

Speaker speaker_1: Do you have me on speaker? Okay. Um, let me get the last four digits of your Social so I can pull up your file.

Speaker speaker_2: 7796.

Speaker speaker_1: Miss Lopez, for security reasons and to make sure we are in the correct file, I need you to verify your complete address and date of birth.

Speaker speaker_2: All right, my date of birth is 7/16/80. And address, um, I do have 106 Garrett Place in Edmond, Oklahoma.

Speaker speaker_1: Do you know the ZIP code in that area?

Speaker speaker_2: 73003.

Speaker speaker_1: Thank you. We have a phone number on file, 918-208-1023, and your email is joselopez736@gmail.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So I see here that you was auto-enrolled.

Speaker speaker_2: Auto-enrolled?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Well, does that mean they just automatically said I wanted it?

Speaker speaker_1: Well, when you got the job, um, I guess on the orientation, they, they give all the information that you have to decline the auto-enrollment. They give you some amount of deadline. If not, they will auto-enroll you. And that's what happened. We don't have anything here stating that you declined the auto-enrollment. Um, what I could do, I could cancel it.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And the cancellation does take one to two weeks for all changes to be processed. You might experience one or two deductions before it's completely canceled.

Speaker speaker_2: Is this medical only or is this vision?

Speaker speaker_3: In this plan.

Speaker speaker_1: Medical only. It's a preventive care plan.

Speaker speaker_2: Oh, okay. Yeah, cancel that please.

Speaker speaker_1: All right, and can I also-

Speaker speaker_2: Like,

Speaker speaker_3: Okay, what I'm hearing is-

Speaker speaker_2: Can I get a refund on that? 'Cause I, I'm not gonna use it.

Speaker speaker_1: Uh, no, ma'am. Because this was an auto-enrollment and like I said, they gave you some amount of time for you to decline the enrollment.

Speaker speaker_2: I thought they told me to call if I wanted to accept it, not decline it.

Speaker speaker_1: No, you have to either do it online or give us a call.

Speaker speaker_2: Oh, okay. Yeah, I wanna decline it, uh, cancel it immediately please.

Speaker speaker_1: I went ahead and d- and, and requested cancellation, ma'am.

Speaker speaker_2: Okay. So what's the last, so is it an, uh, is it effective right now?

Speaker speaker_1: No, I said it takes one to two weeks for all changes to be processed, and you might experience one or two deductions before it's completely canceled.

Speaker speaker_2: All right, okay. My question is, is the insurance, uh, since I'm paying for it and I'm possibly gonna pay for it another two weeks, is, is it active, or I can use it now?

Speaker speaker_1: Yeah, you could, it is active, you could use, you could use it while it's active. I mean, it's not active right now.

Speaker speaker_2: But if I

Speaker speaker_1: ... we haven't received yet the f- the deduction. Um...

Speaker speaker_2: Oh, well, I,

Speaker speaker_3: Get it?

Speaker speaker_2: ... took it out of my check today.

Speaker speaker_1: Okay, so it's probably gonna reflect next week, next Monday. It's not saying it yet in our end. Um, if you wanna give us a call on Monday just to double-check that it is active, and there we could provide you, if it's available to us, the policy number.

Speaker speaker_2: Oh, does it help with, um, uh, prescriptions?

Speaker speaker_1: Um, yes, it does have, um, a prescription plan that is included there.

Speaker speaker_2: Oh, and do you have a list of medications that it covers?

Speaker speaker_1: We have-

Speaker speaker_2: Like, do you have medication?

Speaker speaker_1: You will have to go online. It's called freerx.com. There you will be able to check the, your medication.

Speaker speaker_2: Okay. Okay, I'll call back on Monday, but for now you canceled it so I'm not charged any extra, um, besides-

Speaker speaker_1: No problem.

Speaker speaker_2: ...

Speaker speaker_3: It's

Speaker speaker_2: ... the cost of

Speaker speaker_3: Yeah, yeah.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Thank you for giving us a-