

## Transcript: Pearl

**Rojas-4523042086240256-6726816464814080**

### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who would I please the pleasure of speaking with? Yes, how you doing, Pearl? This is Tyrique Derrick. And how can I assist you? Um, I had called about, um, about y'all still taking money out my check for the, uh, not for the death benefits but all the other benefits. And I've been calling... Well, he gave me the, um, the thing. I forgot the guy's name. I think it's Justin, I think. I forgot his name, but somebody gave me so I can connect... He emailed me something to connect the card and something saying that I have welfare, but the only thing is, is I need... I'm trying to get my back pay. I'm trying to get back pay from all those weeks that they've been taking, all those months they've been taking money out my, out my check. And I already discussed with them and I told them that I didn't want it and I wanted it off. So he said, "Well, okay, well you need something saying that you have, um, welfare." And I have welfare, but I forgot the, uh... I'm looking at my email and I don't see it. He said he sent me something saying that, um, that I need something, proof that I don't want that, want y'all what's her name no more. I still want the death benefits but I don't want the stuff for going back and forth to the hospital. Now, you see the thing- Okay. What's the name of the company you work for? I work for CareBuilders. And the last four digits of your social? 9049. And if you can verify your address and date of birth for me. 2974. And your address. 1925 North 9th Street, but that's the old address. The new address is, uh, 4213, um, PO Box, PO Box 4213, Philadelphia, PA 19144. All right. And I have your phone number as 267-319-6504. Yes. And- And I have your- This has been going on since November. So it's May. Like, I just, like it's still been taken. I seen it, I seen it taking out my check already as of Friday and I've been telling, telling them this since November. Like, I got new insurance and see that could get everybody in trouble because they already said that the insurance company can't bill two people. And it's for IRS purposes also. So I'm like, "Whoa, we gotta get this right." So he told me, he said, "All right, well I'll send you something." And you, uh, I got my, I got my, um, doctor's card and I got the letter from when I first got welfare and I had my welfare card. I had Keystone first. Okay. Hey, you still with me? And if y'all decide to, hopefully y'all decide to give me my back pay. I don't want it check by check. I just, I mean, I need all my money. Like I don't want to wait every week to get my check and all get... I don't want to do it like that. I want, you know, I want a full check since everybody, y'all been taking money out my check since November until now, 'cause last Friday I looked at my, what's the name, and it's still being taken out. Yes. Your medical plan coverage is still being taken out because you haven't submitted the documents to get that canceled. That's why the coverage is still active. Uh- Well, I already called y'all and I sent something saying, um, that I don't need it no more. Um, uh, what's her name? Florence. I got, uh, Florence to do it for me 'cause I didn't know how to send it to y'all. So I got the job to do it. Florence sent it. She said, "I sent it to y'all." She said, "I sent it to them." I said, "Do you still

have that paper?" She said, "No, I don't have it anymore, but I sent it to them." She said she emailed it to y'all. It is documentation from your current insurance carrier? Huh? Yes. From Welfare, yes. It is document- Yes. Okay. Uh-huh. Do you know when- And then- ... she sent that? No, I don't, but I know it was a long time ago. Do you know what email she sent it from? Maybe I can see if the email is still- No, I don't. She, she's, she works, she works for CareBuilders, so I don't, I don't know what she did, but I know that she sent it. Do you know- She said, "I emailed it to them." I said, "Okay." And now the guy saying, I guess he don't see it. But now I gotta get with- And you've been getting emails from CareBuilders since 2024, correct? Yes. Okay. 'Cause I see where you called to enroll. I see where you, uh, requested to cancel your coverage all but, or well, you, um, you called to cancel... Give me one moment. Okay, I have here where you've called in on the 21st of October and canceled dental and vision. You requested to keep your term life, which is your life insurance. Right. Your medical isn't able to be canceled because of that, um, restriction on it. Right. But she sent it. Um, but she- But maybe y'all could call and ask her where she sent it from. But I know she said, "Tyrique, I sent it." Okay. Unfortunately, we're not able to do outbound calls like, uh, like that. Oh. You would have to speak with her to see where she sent it from, or if, obviously she can send it again because at the moment I don't- ... because she probably, she don't have it no more. Because I know she probably sent it from CareBuilders though. I mean... Um, uh, the, the last thing I have noted on your account was that, um, somebody from your agency called, uh, asking about what you were supposed to be sent and that she was going to inform you, and that was just on Friday. Okay. Yeah, 'cause she called me and told me she was gonna get in contact with y'all. But other than that, you know, I'm probably... All right. Well, I have the paperwork from the welfare office for November and, um, I have my Keystone First card, medical card. But because... So, because you, you did call to enroll over the phone and you were advised of the regulation on that one plan, I... Most likely they're not going to refund you for the, for the time that it's been taken out because you did request it and you were advised of the restrictions and how to get that plan canceled. It would just take- I wasn't aware of no restrictions. Y'all are still taking money out of my check. Yes. That's why we called back. And I al- And you... I've already seen, I've already told y'all to take it out and I sent something from the job saying that, then why I can't be reimbursed? Y'all still taking money out of my check. Because that's not what we- And I'm not even using y'all medical card. You've been a- You've been advised multiple times why that one plan hasn't been canceled and you haven't submitted the documents. You've maybe, maybe the lady has submitted them Friday, but we have from... What I'm seeing, we haven't seen it. We haven't received anything. Nothing has been notated newly on your account. If you can provide the email address that it was sent by, I can check to see if it's been received since Friday. Since we don't, aren't open on the weekend. No she didn't. No, she didn't send it on Friday. She sent it months ago and she called me and told me- We haven't seen these documents. ... that I sent it. I think so. So, you gonna have to do something about this because- If you can get the email that she sent it from, we can try to see if, if it's been received. Um, I'm gonna have to call. I'm gonna have to call her and find out what email did she send it from. Mm-hmm. And where she sent it to, because from what I'm looking at your account, we haven't received any of the documentation and you've been advised repeatedly that's all we need for that plan to be processed, to see if it's able to be canceled. Right, and I sent it. I got her to send it for me because I didn't know how to send it, so I got her to do it and she said, "I did it." I said, "Okay." And I don't- And that's the

last time I heard and this was months ago. And I have no denotation on the account that we received anything with your name, with your information. Okay. Well, I'll... Okay. I'll call y'all back, but I'm gonna call her and find out, uh, what email did she send it from. All righty. We're here Monday to Friday, 8:00 AM to 3:00 PM Eastern Standard Time. Okay, thank you. No problem. You have a great day. Thank you for calling.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who would I please the pleasure of speaking with?

Speaker speaker\_1: Yes, how you doing, Pearl? This is Tyrique Derrick.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Um, I had called about, um, about y'all still taking money out my check for the, uh, not for the death benefits but all the other benefits. And I've been calling... Well, he gave me the, um, the thing. I forgot the guy's name. I think it's Justin, I think. I forgot his name, but somebody gave me so I can connect... He emailed me something to connect the card and something saying that I have welfare, but the only thing is, is I need... I'm trying to get my back pay. I'm trying to get back pay from all those weeks that they've been taking, all those months they've been taking money out my, out my check. And I already discussed with them and I told them that I didn't want it and I wanted it off. So he said, "Well, okay, well you need something saying that you have, um, welfare." And I have welfare, but I forgot the, uh... I'm looking at my email and I don't see it. He said he sent me something saying that, um, that I need something, proof that I don't want that, want y'all what's her name no more. I still want the death benefits but I don't want the stuff for going back and forth to the hospital. Now, you see the thing-

Speaker speaker\_0: Okay. What's the name of the company you work for?

Speaker speaker\_1: I work for CareBuilders.

Speaker speaker\_0: And the last four digits of your social?

Speaker speaker\_1: 9049.

Speaker speaker\_0: And if you can verify your address and date of birth for me.

Speaker speaker\_1: 2974.

Speaker speaker\_0: And your address.

Speaker speaker\_1: 1925 North 9th Street, but that's the old address. The new address is, uh, 4213, um, PO Box, PO Box 4213, Philadelphia, PA 19144.

Speaker speaker\_0: All right. And I have your phone number as 267-319-6504.

Speaker speaker\_1: Yes. And-

Speaker speaker\_0: And I have your-

Speaker speaker\_1: This has been going on since November. So it's May. Like, I just, like it's still been taken. I seen it, I seen it taking out my check already as of Friday and I've been telling, telling them this since November. Like, I got new insurance and see that could get everybody in trouble because they already said that the insurance company can't bill two people. And it's for IRS purposes also. So I'm like, "Whoa, we gotta get this right." So he told me, he said, "All right, well I'll send you something." And you, uh, I got my, I got my, um, doctor's card and I got the letter from when I first got welfare and I had my welfare card. I had Keystone first.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Hey, you still with me? And if y'all decide to, hopefully y'all decide to give me my back pay. I don't want it check by check. I just, I mean, I need all my money. Like I don't want to wait every week to get my check and all get... I don't want to do it like that. I want, you know, I want a full check since everybody, y'all been taking money out my check since November until now, 'cause last Friday I looked at my, what's the name, and it's still being taken out.

Speaker speaker\_0: Yes. Your medical plan coverage is still being taken out because you haven't submitted the documents to get that canceled. That's why the coverage is still active. Uh-

Speaker speaker\_1: Well, I already called y'all and I sent something saying, um, that I don't need it no more. Um, uh, what's her name? Florence. I got, uh, Florence to do it for me 'cause I didn't know how to send it to y'all. So I got the job to do it. Florence sent it. She said, "I sent it to y'all." She said, "I sent it to them." I said, "Do you still have that paper?" She said, "No, I don't have it anymore, but I sent it to them." She said she emailed it to y'all.

Speaker speaker\_0: It is documentation from your current insurance carrier?

Speaker speaker\_1: Huh? Yes. From Welfare, yes.

Speaker speaker\_0: It is document-

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Uh-huh. Do you know when-

Speaker speaker\_1: And then-

Speaker speaker\_0: ... she sent that?

Speaker speaker\_1: No, I don't, but I know it was a long time ago.

Speaker speaker\_0: Do you know what email she sent it from? Maybe I can see if the email is still-

Speaker speaker\_1: No, I don't. She, she's, she works, she works for CareBuilders, so I don't, I don't know what she did, but I know that she sent it.

Speaker speaker\_0: Do you know-

Speaker speaker\_1: She said, "I emailed it to them." I said, "Okay." And now the guy saying, I guess he don't see it. But now I gotta get with-

Speaker speaker\_0: And you've been getting emails from CareBuilders since 2024, correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. 'Cause I see where you called to enroll. I see where you, uh, requested to cancel your coverage all but, or well, you, um, you called to cancel... Give me one moment. Okay, I have here where you've called in on the 21st of October and canceled dental and vision. You requested to keep your term life, which is your life insurance.

Speaker speaker\_1: Right.

Speaker speaker\_0: Your medical isn't able to be canceled because of that, um, restriction on it.

Speaker speaker\_1: Right. But she sent it.

Speaker speaker\_0: Um, but she-

Speaker speaker\_1: But maybe y'all could call and ask her where she sent it from. But I know she said, "Tyrique, I sent it."

Speaker speaker\_0: Okay. Unfortunately, we're not able to do outbound calls like, uh, like that.

Speaker speaker\_1: Oh.

Speaker speaker\_0: You would have to speak with her to see where she sent it from, or if, obviously she can send it again because at the moment I don't-

Speaker speaker\_1: ... because she probably, she don't have it no more. Because I know she probably sent it from CareBuilders though. I mean...

Speaker speaker\_0: Um, uh, the, the last thing I have noted on your account was that, um, somebody from your agency called, uh, asking about what you were supposed to be sent and that she was going to inform you, and that was just on Friday.

Speaker speaker\_1: Okay. Yeah, 'cause she called me and told me she was gonna get in contact with y'all. But other than that, you know, I'm probably... All right. Well, I have the paperwork from the welfare office for November and, um, I have my Keystone First card, medical card.

Speaker speaker\_0: But because... So, because you, you did call to enroll over the phone and you were advised of the regulation on that one plan, I... Most likely they're not going to refund you for the, for the time that it's been taken out because you did request it and you were advised of the restrictions and how to get that plan canceled. It would just take-

Speaker speaker\_1: I wasn't aware of no restrictions. Y'all are still taking money out of my check.

Speaker speaker\_0: Yes. That's why we called back.

Speaker speaker\_1: And I al- And you... I've already seen, I've already told y'all to take it out and I sent something from the job saying that, then why I can't be reimbursed? Y'all still taking money out of my check.

Speaker speaker\_0: Because that's not what we-

Speaker speaker\_1: And I'm not even using y'all medical card.

Speaker speaker\_0: You've been a- You've been advised multiple times why that one plan hasn't been canceled and you haven't submitted the documents. You've maybe, maybe the lady has submitted them Friday, but we have from... What I'm seeing, we haven't seen it. We haven't received anything. Nothing has been notated newly on your account. If you can provide the email address that it was sent by, I can check to see if it's been received since Friday. Since we don't, aren't open on the weekend.

Speaker speaker\_1: No she didn't. No, she didn't send it on Friday. She sent it months ago and she called me and told me-

Speaker speaker\_0: We haven't seen these documents.

Speaker speaker\_1: ... that I sent it.

Speaker speaker\_0: I think so.

Speaker speaker\_1: So, you gonna have to do something about this because-

Speaker speaker\_0: If you can get the email that she sent it from, we can try to see if, if it's been received.

Speaker speaker\_1: Um, I'm gonna have to call. I'm gonna have to call her and find out what email did she send it from.

Speaker speaker\_0: Mm-hmm. And where she sent it to, because from what I'm looking at your account, we haven't received any of the documentation and you've been advised repeatedly that's all we need for that plan to be processed, to see if it's able to be canceled.

Speaker speaker\_1: Right, and I sent it. I got her to send it for me because I didn't know how to send it, so I got her to do it and she said, "I did it." I said, "Okay."

Speaker speaker\_0: And I don't-

Speaker speaker\_1: And that's the last time I heard and this was months ago.

Speaker speaker\_0: And I have no denotation on the account that we received anything with your name, with your information.

Speaker speaker\_1: Okay. Well, I'll... Okay. I'll call y'all back, but I'm gonna call her and find out, uh, what email did she send it from.

Speaker speaker\_0: All righty. We're here Monday to Friday, 8:00 AM to 3:00 PM Eastern Standard Time.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: No problem. You have a great day. Thank you for calling.