

## Transcript: Pearl

**Rojas-6040174289141760-4543499250876416**

### Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Ludelo, who is you're speaking with. Hi, Pearl. My name is Allie. I'm calling from American Public Life on behalf of a mutual insured. And how can I assist you? Perfect. Um, so I have him on the line. His name's Jose Guzman and I... He called us because he's stating that he didn't enroll in benefits, and so I wanted to transfer him over to you and see if you could help him out. All right. Sounds great. You can go ahead and transfer him through. Perfect. And when we're doing calls, I'll introduce you as Pearl. Is that okay? That's fine. Thank you. Hi, Jose. Are you still there with me? Yes, I'm still here. Thank you so much for your patience. I have Miss Pearl on the line. She's with Benefits in a Card, and she's going to take over and assist you, okay? Thank you so much. My pleasure. You have a wonderful day. You too. Thanks. Bye-bye. Hi. Good afternoon, Mr. Jose. My name is Pearl from Benefits in a Card. How can I assist you? Hi. I have a question. Um, recently, I, um, noticed a... they're taking money from my account for some type of insurance. Um, and I work with a staffing agency. Um, and I never signed up for any insurance 'cause I have my own insurance on the side. Um, and, um, apparently, they've been taking money from my, uh, from my check since the beginning of the year, and I just noticed this suspect check that I saw a huge discrepancy on my check. Um, and my question is, how that I got enrolled when I never... Or how do you guys got that information, um, from the staffing agency? Okay. What's the name of the staffing agency you work for? It's called Partners Personnel. Okay. And the last four digits of your Social? 2166. Again, what is your last name? Uh, Jose Guzman. Mm-hmm. Okay. And your actual date of birth? Uh, July 16, 1983. And your address? 45640 Palm Lane, Lancaster, California, 93535. Okay. That's... Um, I have a different address on file. Actually, no, I'm sorry, that's correct. ... I got it. It's fine. It's correct. Um, I have your phone number as 350-4621? Correct. Can I have your email just as poluza-guzman-83@gmail.com? No, that's not the email. That's an old, old email. I can- So it's not the one I have through the agency. Okay. What is your email address? Uh, jgmanny, M-A-N-N-Y, 83@gmail.com. All right. So I'm taking a look here. It looks like you actually have a court order on file. That's why you were enrolled in coverage. Uh, a what? I'm sorry. A court order. Yes. So let me- A court- Let me tell you what- A court order for what? I'm sorry. For coverage, for medical coverage. Um, the court is requiring you to have medical, dental and vision for the child, so that's why you were enrolled. My child is already... My child's already covered. Okay, so what you have to do is call the agency that issued your court order and, um, let them know that you have coverage elsewhere. And, uh, they'll probably ask you for documentation and stuff like that. Once that they... you... you provide your information to them saying that you have coverage elsewhere, you'll need them to s- send us a letter of termination stating that you no longer have to have coverage through your employer. That way we can get it canceled. Until we receive something from the agency saying that you no

longer are required to have coverage through your employer, we can't cancel it. And what agency is that? I'm sorry. Um, here I have Los Angeles DCSS. I can provide you with their phone number, if you'd like. Yes, please 'cause they know. They know... I mean, I have... They've been taking child support since last year, so they know I'm, I'm covered. They know my son is covered, so I don't know why would they do a, um, order. It makes no sense. Yeah, I'm not sure. We- we did re- Yeah, I'm not sure, um, they- but we do have that court order on file, so that's why you're enrolled. But as soon as you sh- you speak to them and have them send us that letter of termination, we'll be able to cancel the coverage. Uh, what about reimbursement? Um... What da- what did, um... Why didn't you guys, uh, send me a, a notification first before enrolling me? Um, let me take a look if... 'Cause, I mean, why am I getting enrolled without my notification? I would have just resolved this whole thing from the beginning instead of you guys taking money away from my, uh, paychecks. Yeah. Well, because it's a court order, it's, it's not optional. We, we... It's a, it's a mandate. We have to enroll you because we received. Uh, yeah, but this court order is from last summer. It's not a recent court order. This is from, like, a year ago, almost. Um, yes, I do see that, the order date, yep. But because you started- Sorry. ... working again, as you started working with the agency, it was sent over and, and it had to be processed. So when did I, when does it show that I started working with the agency? 'Cause I've been with the agency the whole time. Um, the... Let's see. So we received it... Looks like we received it at the beginning of January. Um... Yeah. So, so... Yes, the beginning of January when the court order was received and processed. How... Wait, wait, wait. I'm getting confused. So you said I started working with the agency again. What does that mean? Well, no, I, what, the, when you, when they reali- or when the agency... I'm, I'm not sure how it works. I'm, I'm, I'm not sure if they just noticed that you start, you, you are working with the agency or how it works, um, or how long... From what we see, you've been with the agency a couple, um, for a bit already. I'm not sure why they waited- Yeah. ... until now to process this. Um, but this is when we received it. Not sure why the agency waited so long to send it over, but we did receive it and it had to be processed. Yeah, makes no sense. It absolutely makes no sense. Yeah, I would just give them a call. I can give you their number. Just give them a call and see what happened there, because we just received this court order, um, right now in the beginning of January. Yeah, uh, the court order's just for child support, not for medical coverage. Well, that's what we have here, that you're required to have medical, vision and, um, dental is what, what they sent us. So that's why you're enrolled in all three. And, uh, can, would you be able to send me that to my email so I can go to the, to the child support office and see why they guys, why you got sent back? I'm not able to send you the- I need to know- ... actual court order. I'm not able to send you the actual court order. I can get, provide you with their phone number, um, and then the name of the issuing agency, but that's, that's all I can provide. Well, I have that court order. That's what I'm saying. It is only for child support. And I'm, and I, that's what I'm explaining to you. I s- We received one stating- I took it to- ... that you have to have medical. I have never received nothing 'cause my son's, it's covered. They know my son's covered. So I never- You, you'd have to speak with them to clarify that. I have never gotten issued a court order. That's what I'm saying, but that... What I'm trying to say is what paper do you got that I didn't get? That's my question. We received a notice stating that you have to have medical coverage. It's... I'm, I'm not sure why you didn't receive it or why they didn't notify you, but we received it and we had to process it because it's a court order. It's, it's, it's mandated. It, we had to. So what's the

case number on the paper you got? Let me see if I can provide that to you. I'm not sure if that's something I can provide. Give me one moment. Thank you so much for holding, Mister, um, Mister Guzman, but unfortunately, I'm not able to give you more than just the phone number and the name of the issuing agency. Okay. This is all, all confusing. You guys are getting money from my checks that I're not supposed to be getting. Um... And, and like I'm saying, you have to speak with them because that's what they sent over. It's not something that we requested or we asked for. They sent over this court order, so we had to process it. I'm not sure why, again, you didn't receive it or you weren't made aware. But we do have a court order stating that you- And do- ... have to have the three coverages. Okay. Can I get the phone number and the name of the agency, please? Of course. It's 866... Okay. ... 901... 901. ... 3212. 3212. And what's the name of the agency? Los Angeles DCSS. DCSS. Okay. Okay. So they have your information, right? Mm-hmm. That, because they sent you the letter? Yeah, they should because that, that's who you received this from, so they should be well informed of, of what they sent over. Okay. And if they get the letter back to you saying that I'm covered and my son has coverage, then you guys gonna be able to issue my refund? Um, I... Give me one second to confirm that, 'cause I don't, I don't believe so. Because it was, we s- we have a court order sent over, that's why you're enrolled. So I, I dou- I don't believe that a refund would be issued. Um, if you'd like, I can confirm with my support on the floor, but I don't believe it would be. Well, 'cause the court order's from a year, almost a year ago. And again, that's- And you guys send it- ... but that's what we received. Huh? That's what we rece- that's what we were sent. Yeah, makes no sense. I need, I'm needing to get some type of refund here. Um, I'm gonna go ahead and go to the DCSS, um, uh, building and talk to them. Mm-hmm. But they know I'm covered. They know my child is covered. So now I'm gonna look for the court order, um, as well, 'cause I have all the paperwork. Uh, but if- All right. ... there's nothing that states that I, I, I am required to have my child with insurance, then someone needs to respond on that, because you guys take money from my pay checks. Does that make sense? You guys should have notified- I, I think that- ... me at least. Well, that's the thing, we're- And no one did. We're ordering... The court is suppo- is supposed to advise you of this information. We're just handling the enrollment- Yeah. ... 'cause we received the sent date from the agency. Yeah, but it makes no- It's, it's just- ... sense that you guys do it al- almost a year after. Does that make sense? That's, that, and you would have to speak- If it's the, if it's the court- ... you would have to speak with them of why they sent it so late. I'm not sure why they waited to send it, but- Okay. ... that's when we received it. So you guys received it at the beginning of the year, you're saying, right? Yes. That's what I have here, that we received it in the beginning of January. Okay. Okay, what was your name again? Pearl. Pearl. Okay, Pearl. Mm-hmm. Thank you so much. No problem. Have a great day. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Ludelo, who is you're speaking with.

Speaker speaker\_1: Hi, Pearl. My name is Allie. I'm calling from American Public Life on behalf of a mutual insured.

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

Speaker speaker\_1: Perfect. Um, so I have him on the line. His name's Jose Guzman and I... He called us because he's stating that he didn't enroll in benefits, and so I wanted to transfer him over to you and see if you could help him out.

Speaker speaker\_0: All righty. Sounds great. You can go ahead and transfer him through.

Speaker speaker\_1: Perfect. And when we're doing calls, I'll introduce you as Pearl. Is that okay?

Speaker speaker\_0: That's fine.

Speaker speaker\_1: Thank you. Hi, Jose. Are you still there with me?

Speaker speaker\_2: Yes, I'm still here.

Speaker speaker\_1: Thank you so much for your patience. I have Miss Pearl on the line. She's with Benefits in a Card, and she's going to take over and assist you, okay?

Speaker speaker\_2: Thank you so much.

Speaker speaker\_1: My pleasure. You have a wonderful day.

Speaker speaker\_2: You too. Thanks.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Hi. Good afternoon, Mr. Jose. My name is Pearl from Benefits in a Card. How can I assist you?

Speaker speaker\_2: Hi. I have a question. Um, recently, I, um, noticed a... they're taking money from my account for some type of insurance. Um, and I work with a staffing agency. Um, and I never signed up for any insurance 'cause I have my own insurance on the side. Um, and, um, apparently, they've been taking money from my, uh, from my check since the beginning of the year, and I just noticed this suspect check that I saw a huge discrepancy on my check. Um, and my question is, how that I got enrolled when I never... Or how do you guys got that information, um, from the staffing agency?

Speaker speaker\_0: Okay. what's the name of the staffing agency you work for?

Speaker speaker\_2: It's called Partners Personnel.

Speaker speaker\_0: Okay. And the last four digits of your Social?

Speaker speaker\_2: 2166.

Speaker speaker\_0: Again, what is your last name?

Speaker speaker\_2: Uh, Jose Guzman.

Speaker speaker\_0: Mm-hmm. Okay. And your actual date of birth?

Speaker speaker\_2: Uh, July 16, 1983.

Speaker speaker\_0: And your address?

Speaker speaker\_2: 45640 Palm Lane, Lancaster, California, 93535.

Speaker speaker\_0: Okay. That's... Um, I have a different address on file. Actually, no, I'm sorry, that's correct. ... I got it. It's fine. It's correct. Um, I have your phone number as 350-4621?

Speaker speaker\_2: Correct.

Speaker speaker\_0: Can I have your email just as poluza-guzman-83@gmail.com?

Speaker speaker\_2: No, that's not the email. That's an old, old email.

Speaker speaker\_0: I can-

Speaker speaker\_2: So it's not the one I have through the agency.

Speaker speaker\_0: Okay. What is your email address?

Speaker speaker\_2: Uh, jgmanny, M-A-N-N-Y, 83@gmail.com.

Speaker speaker\_0: All right. So I'm taking a look here. It looks like you actually have a court order on file. That's why you were enrolled in coverage.

Speaker speaker\_2: Uh, a what? I'm sorry.

Speaker speaker\_0: A court order.

Speaker speaker\_2: Yes.

Speaker speaker\_0: So let me-

Speaker speaker\_2: A court-

Speaker speaker\_0: Let me tell you what-

Speaker speaker\_2: A court order for what? I'm sorry.

Speaker speaker\_0: For coverage, for medical coverage. Um, the court is requiring you to have medical, dental and vision for the child, so that's why you were enrolled.

Speaker speaker\_2: My child is already... My child's already covered.

Speaker speaker\_0: Okay, so what you have to do is call the agency that issued your court order and, um, let them know that you have coverage elsewhere. And, uh, they'll probably ask you for documentation and stuff like that. Once that they... you... you provide your information to them saying that you have coverage elsewhere, you'll need them to s- send us a letter of termination stating that you no longer have to have coverage through your employer. That way we can get it canceled. Until we receive something from the agency saying that you no longer are required to have coverage through your employer, we can't cancel it.

Speaker speaker\_2: And what agency is that? I'm sorry.

Speaker speaker\_0: Um, here I have Los Angeles DCSS. I can provide you with their phone number, if you'd like.

Speaker speaker\_2: Yes, please 'cause they know. They know... I mean, I have... They've been taking child support since last year, so they know I'm, I'm covered. They know my son is covered, so I don't know why would they do a, um, order. It makes no sense.

Speaker speaker\_0: Yeah, I'm not sure. We- we did re- Yeah, I'm not sure, um, they- but we do have that court order on file, so that's why you're enrolled. But as soon as you sh- you speak to them and have them send us that letter of termination, we'll be able to cancel the coverage.

Speaker speaker\_2: Uh, what about reimbursement?

Speaker speaker\_0: Um...

Speaker speaker\_2: What da- what did, um... Why didn't you guys, uh, send me a, a notification first before enrolling me?

Speaker speaker\_0: Um, let me take a look if...

Speaker speaker\_2: 'Cause, I mean, why am I getting enrolled without my notification? I would have just resolved this whole thing from the beginning instead of you guys taking money away from my, uh, paychecks.

Speaker speaker\_0: Yeah. Well, because it's a court order, it's, it's not optional. We, we... It's a, it's a mandate. We have to enroll you because we received.

Speaker speaker\_2: Uh, yeah, but this court order is from last summer. It's not a recent court order. This is from, like, a year ago, almost.

Speaker speaker\_0: Um, yes, I do see that, the order date, yep. But because you started-

Speaker speaker\_2: Sorry.

Speaker speaker\_0: ... working again, as you started working with the agency, it was sent over and, and it had to be processed.

Speaker speaker\_2: So when did I, when does it show that I started working with the agency? 'Cause I've been with the agency the whole time.

Speaker speaker\_0: Um, the... Let's see. So we received it... Looks like we received it at the beginning of January. Um... Yeah.

Speaker speaker\_2: So, so...

Speaker speaker\_0: Yes, the beginning of January when the court order was received and processed.

Speaker speaker\_2: How... Wait, wait, wait. I'm getting confused. So you said I started working with the agency again. What does that mean?

Speaker speaker\_0: Well, no, I, what, the, when you, when they reali- or when the agency... I'm, I'm not sure how it works. I'm, I'm, I'm not sure if they just noticed that you start, you, you are working with the agency or how it works, um, or how long... From what we see, you've been with the agency a couple, um, for a bit already. I'm not sure why they waited-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... until now to process this. Um, but this is when we received it. Not sure why the agency waited so long to send it over, but we did receive it and it had to be processed.

Speaker speaker\_2: Yeah, makes no sense. It absolutely makes no sense.

Speaker speaker\_0: Yeah, I would just give them a call. I can give you their number. Just give them a call and see what happened there, because we just received this court order, um, right now in the beginning of January.

Speaker speaker\_2: Yeah, uh, the court order's just for child support, not for medical coverage.

Speaker speaker\_0: Well, that's what we have here, that you're required to have medical, vision and, um, dental is what, what they sent us. So that's why you're enrolled in all three.

Speaker speaker\_2: And, uh, can, would you be able to send me that to my email so I can go to the, to the child support office and see why they guys, why you got sent back?

Speaker speaker\_0: I'm not able to send you the-

Speaker speaker\_2: I need to know-

Speaker speaker\_0: ... actual court order. I'm not able to send you the actual court order. I can get, provide you with their phone number, um, and then the name of the issuing agency, but that's, that's all I can provide.

Speaker speaker\_2: Well, I have that court order. That's what I'm saying. It is only for child support.

Speaker speaker\_0: And I'm, and I, that's what I'm explaining to you.

Speaker speaker\_2: I s-

Speaker speaker\_0: We received one stating-

Speaker speaker\_2: I took it to-

Speaker speaker\_0: ... that you have to have medical.

Speaker speaker\_2: I have never received nothing 'cause my son's, it's covered. They know my son's covered. So I never-

Speaker speaker\_0: You, you'd have to speak with them to clarify that.

Speaker speaker\_2: I have never gotten issued a court order. That's what I'm saying, but that... What I'm trying to say is what paper do you got that I didn't get? That's my question.

Speaker speaker\_0: We received a notice stating that you have to have medical coverage. It's... I'm, I'm not sure why you didn't receive it or why they didn't notify you, but we received it and we had to process it because it's a court order. It's, it's, it's mandated. It, we had to.

Speaker speaker\_2: So what's the case number on the paper you got?

Speaker speaker\_0: Let me see if I can provide that to you. I'm not sure if that's something I can provide. Give me one moment. Thank you so much for holding, Mister, um, Mister Guzman, but unfortunately, I'm not able to give you more than just the phone number and the name of the issuing agency.

Speaker speaker\_2: Okay. This is all, all confusing. You guys are getting money from my checks that I're not supposed to be getting. Um...

Speaker speaker\_0: And, and like I'm saying, you have to speak with them because that's what they sent over. It's not something that we requested or we asked for. They sent over this court order, so we had to process it. I'm not sure why, again, you didn't receive it or you weren't made aware. But we do have a court order stating that you-

Speaker speaker\_2: And do-

Speaker speaker\_0: ... have to have the three coverages.

Speaker speaker\_2: Okay. Can I get the phone number and the name of the agency, please?

Speaker speaker\_0: Of course. It's 866...

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... 901...

Speaker speaker\_2: 901.

Speaker speaker\_0: ... 3212.

Speaker speaker\_2: 3212. And what's the name of the agency?

Speaker speaker\_0: Los Angeles DCSS.

Speaker speaker\_2: DCSS. Okay. Okay. So they have your information, right?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: That, because they sent you the letter?

Speaker speaker\_0: Yeah, they should because that, that's who you received this from, so they should be well informed of, of what they sent over.

Speaker speaker\_2: Okay. And if they get the letter back to you saying that I'm covered and my son has coverage, then you guys gonna be able to issue my refund?



Speaker speaker\_0: Um, I... Give me one second to confirm that, 'cause I don't, I don't believe so. Because it was, we s- we have a court order sent over, that's why you're enrolled. So I, I dou- I don't believe that a refund would be issued. Um, if you'd like, I can confirm with my support on the floor, but I don't believe it would be.

Speaker speaker\_2: Well, 'cause the court order's from a year, almost a year ago.

Speaker speaker\_0: And again, that's-

Speaker speaker\_2: And you guys send it-

Speaker speaker\_0: ... but that's what we received.

Speaker speaker\_2: Huh?

Speaker speaker\_0: That's what we rece- that's what we were sent.

Speaker speaker\_2: Yeah, makes no sense. I need, I'm needing to get some type of refund here. Um, I'm gonna go ahead and go to the DCSS, um, uh, building and talk to them.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: But they know I'm covered. They know my child is covered. So now I'm gonna look for the court order, um, as well, 'cause I have all the paperwork. Uh, but if-

Speaker speaker\_0: All right.

Speaker speaker\_2: ... there's nothing that states that I, I, I am required to have my child with insurance, then someone needs to respond on that, because you guys take money from my pay checks. Does that make sense? You guys should have notified-

Speaker speaker\_0: I, I think that-

Speaker speaker\_2: ... me at least.

Speaker speaker\_0: Well, that's the thing, we're-

Speaker speaker\_2: And no one did.

Speaker speaker\_0: We're ordering... The court is suppo- is supposed to advise you of this information. We're just handling the enrollment-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... 'cause we received the sent date from the agency.

Speaker speaker\_2: Yeah, but it makes no-

Speaker speaker\_0: It's, it's just-

Speaker speaker\_2: ... sense that you guys do it al- almost a year after. Does that make sense?

Speaker speaker\_0: That's, that, and you would have to speak-

Speaker speaker\_2: If it's the, if it's the court-

Speaker speaker\_0: ... you would have to speak with them of why they sent it so late. I'm not sure why they waited to send it, but-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... that's when we received it.

Speaker speaker\_2: So you guys received it at the beginning of the year, you're saying, right?

Speaker speaker\_0: Yes. That's what I have here, that we received it in the beginning of January.

Speaker speaker\_2: Okay. Okay, what was your name again?

Speaker speaker\_0: Pearl.

Speaker speaker\_2: Pearl. Okay, Pearl.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Thank you so much.

Speaker speaker\_0: No problem. Have a great day.

Speaker speaker\_2: You too. Bye-bye.