

## Transcript: Pearl

**Rojas-6115578926776320-6044085303820288**

### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hoodle. Who can I speak with? Hello there. My name is Alexis Wiggins. And how can I assist you? I had... Well, I'm not really sure. I, I have, probably have a few questions. Um, first of all, I, I got this insurance through a temporary agency that I worked for for a few weeks and they said that the informa- the insurance would stop when my payments stopped. So I was wondering how exactly does this work, and if you guys enroll people under MetLife. Okay. Give me one moment. 'Kay. All right. So if you're no longer working for your insurance, for your staffing agency, but your coverage was active, you can make four direct payments with us to keep your coverage active, or you could, um, wait five weeks and a dep- a company called Cobra will reach out to you to keep the coverage through them, if that's how you prefer. Um, and then as far as MetLife, MetLife is an insurance, is the vision carrier. So you guys enrolled me under vision with MetLife? Well, I'm not sure what... Well, I'm not sure what plans you have. Um, what is the name of the staffing agency you worked for? I'm sorry, could you say that again? What is the name of the staffing agency you worked for? Ah, PRC. P as in piers, R as in ring, and C as in cat. PRC? Talent Solutions. Yes. PRC Talent Solutions. Hmm. I don't have any agency with that name. Hmm. How did you spell it? P as in piers, R as in ring- Oh, piers. ... and C as in cat? Okay. Yeah. PRC. Okay, and what are the last four digits of your Social? I didn't activate the insurance though. I'm sorry, if you're working with PRC, an account would have come over to us, um, in case you wanted to enroll in the insurance, but to find the account I would need the last four of your Social. Okay then, uh, 0738. Okay. Okay. All righty, then give me one moment. And what is your address and date of birth? 4119 Pine Forest Drive, Columbia, South Carolina 29204, and my birthday is June 29th, 1994. Okay. And I have your phone number as 803-404-1367? Yes. And I have your email address as alexis.wiggins94@groco? Correct. Okay. So I have you enrolled in FreeRx, dental, vision, VIP Plus, which is your medical, all for employee only and your active is, your coverage is currently active until the 11th. Will it automatically cancel itself out? It will once there's no more, um, deductions being made from your payroll. Okay. Um, but, uh, is that insurance all through you guys? I... The reason I ask about MetLife is because I got this really strange thing in the mail with me being enrolled under MetLife for vision and dental, but I don't see where anyone got me that insurance. So I was wondering if you guys had done that, and I'm just now receiving something or if something else is going on, I have to research it. Um, let's take a look here. It looks like we received an enrollment form from T- from TRC that you signed back in March of this year- Mm-hmm. ... signing up for those plans. Mm-hmm. And then so MetLife- Like a- ... is just the dental and your medical are through American Public Life. Okay, so, so you got my... So, so you guys are through MetLife, too? There... Well, so we're the adminis- the healthcare administrators. We are the third party- Mm-hmm. ... that takes care of the

communication, what you can say, between the insurance carriers and the staffing agencies with their employees. We do the enrollments, the cancellations, changes, things like that. Can I just have it all canceled? Or should I just call it? You can, however you want. You can do it either way. I, I'd just like everything canceled because the MetLife kind of scared me. I just got papers for it on Friday and I started freaking out a little bit 'cause I'm like, I, I don't want to pay premiums for something else when I've never used it before, and I don't know if somebody used my name to get insurance or something. Okay. No worries. I went ahead and got that canceled for you. Um, even though you don't work for... I understand you don't work for TRC anymore, I just have to let you know that the, uh, cancellations take one to three days to process. Um, it... You may see one or two deductions but essentially you won't, you don't have a paycheck coming through, so there won't be any deductions. Okay. And, and the MetLife was through you guys, though? Right? Yes. It was a vision coverage, yes. Oh, okay. So just the vision but not the dental? So, all of it is through us. Your plans are through us from your... or they're through your staffing agency and we administer them. We make sure that you get your ID cards if you need 'em, you're, um, coming back active. Things like that. And here we have registered that you signed up for free Rx, dental, vision, and medical. So I can cancel all those plans for you altogether, if that's what you're- you're meaning. Yeah. But I- I'm sorry if I sound like a broken record but it... the- the MetLife, the MetLife was absolutely through you guys. That- that was- Yeah. That was you guys, right? Yes. Okay. It was your staffing agency, yes. Why did they send the paperwork out so late, then? Um, I'm not sure. Let me see. That's what's scary. Oh, well, that's 'cause you just became active on the 4th of April and the vision coverage does take a little longer to arrive. The card and the paperwork take a little longer than the rest to arrive. Okay. 'Cause I got the paperwork and it says "vision and dental", not just "vision". So I was trying to see if that was a scam or something else, because I- I didn't see anything like that beforehand. Um, well the dental's through American Public Life. I don't think MetLife offers dental coverage. You could always give the... I mean, hmm, I'm not sure why I would send... I'd say dental on it, um, for sure. But I do know MetLife is through vision and you do have vision coverage through your staffing agency. Okay. I just, ugh. In this day and age they really need to not let people panic. Yeah. It says, "Receiving this letter because you have MetLife dental and/or MetLife vision coverage." Okay, so that would be one or the other? Okay, correct. Hoo, boy. I love here. Here's great. Wonderful. Could I just, um, could I just have these things canceled pretty please? Yes. I wanna..... cancel that cancellation fee, no worries. Awesome sauce. Super. Thank you. No problem. Thank you for calling. You 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 Hoodle. Who can I speak with?

Speaker speaker\_1: Hello there. My name is Alexis Wiggins.

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

Speaker speaker\_1: I had... Well, I'm not really sure. I, I have, probably have a few questions. Um, first of all, I, I got this insurance through a temporary agency that I worked for for a few weeks and they said that the informa- the insurance would stop when my payments stopped. So I was wondering how exactly does this work, and if you guys enroll people under MetLife.

Speaker speaker\_0: Okay. Give me one moment.

Speaker speaker\_1: 'Kay.

Speaker speaker\_0: All right. So if you're no longer working for your insurance, for your staffing agency, but your coverage was active, you can make four direct payments with us to keep your coverage active, or you could, um, wait five weeks and a dep- a company called Cobra will reach out to you to keep the coverage through them, if that's how you prefer. Um, and then as far as MetLife, MetLife is an insurance, is the vision carrier.

Speaker speaker\_1: So you guys enrolled me under vision with MetLife?

Speaker speaker\_0: Well, I'm not sure what... Well, I'm not sure what plans you have. Um, what is the name of the staffing agency you worked for?

Speaker speaker\_1: I'm sorry, could you say that again?

Speaker speaker\_0: What is the name of the staffing agency you worked for?

Speaker speaker\_1: Ah, PRC. P as in piers, R as in ring, and C as in cat.

Speaker speaker\_0: PRC?

Speaker speaker\_1: Talent Solutions. Yes. PRC Talent Solutions.

Speaker speaker\_0: Hmm. I don't have any agency with that name.

Speaker speaker\_1: Hmm. How did you spell it? P as in piers, R as in ring-

Speaker speaker\_0: Oh, piers.

Speaker speaker\_1: ... and C as in cat?

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: PRC. Okay, and what are the last four digits of your Social?

Speaker speaker\_1: I didn't activate the insurance though.

Speaker speaker\_0: I'm sorry, if you're working with PRC, an account would have come over to us, um, in case you wanted to enroll in the insurance, but to find the account I would need the last four of your Social.

Speaker speaker\_1: Okay then, uh, 0738.

Speaker speaker\_0: Okay. Okay. All righty, then give me one moment. And what is your address and date of birth?

Speaker speaker\_1: 4119 Pine Forest Drive, Columbia, South Carolina 29204, and my birthday is June 29th, 1994.

Speaker speaker\_0: Okay. And I have your phone number as 803-404-1367?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And I have your email address as alexis.wiggins94@groco?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. So I have you enrolled in FreeRx, dental, vision, VIP Plus, which is your medical, all for employee only and your active is, your coverage is currently active until the 11th.

Speaker speaker\_1: Will it automatically cancel itself out?

Speaker speaker\_0: It will once there's no more, um, deductions being made from your payroll.

Speaker speaker\_1: Okay. Um, but, uh, is that insurance all through you guys? I... The reason I ask about MetLife is because I got this really strange thing in the mail with me being enrolled under MetLife for vision and dental, but I don't see where anyone got me that insurance. So I was wondering if you guys had done that, and I'm just now receiving something or if something else is going on, I have to research it.

Speaker speaker\_0: Um, let's take a look here. It looks like we received an enrollment form from T- from TRC that you signed back in March of this year-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... signing up for those plans.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then so MetLife-

Speaker speaker\_1: Like a-

Speaker speaker\_0: ... is just the dental and your medical are through American Public Life.

Speaker speaker\_1: Okay, so, so you got my... So, so you guys are through MetLife, too?

Speaker speaker\_0: There... Well, so we're the adminis- the healthcare administrators. We are the third party-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... that takes care of the communication, what you can say, between the insurance carriers and the staffing agencies with their employees. We do the enrollments, the cancellations, changes, things like that.

Speaker speaker\_1: Can I just have it all canceled? Or should I just call it?

Speaker speaker\_0: You can, however you want. You can do it either way.

Speaker speaker\_1: I, I'd just like everything canceled because the MetLife kind of scared me. I just got papers for it on Friday and I started freaking out a little bit 'cause I'm like, I, I don't want to pay premiums for something else when I've never used it before, and I don't know if somebody used my name to get insurance or something.

Speaker speaker\_0: Okay. No worries. I went ahead and got that canceled for you. Um, even though you don't work for... I understand you don't work for TRC anymore, I just have to let you know that the, uh, cancellations take one to three days to process. Um, it... You may see one or two deductions but essentially you won't, you don't have a paycheck coming through, so there won't be any deductions.

Speaker speaker\_1: Okay. And, and the MetLife was through you guys, though? Right?

Speaker speaker\_0: Yes. It was a vision coverage, yes.

Speaker speaker\_1: Oh, okay. So just the vision but not the dental?

Speaker speaker\_0: So, all of it is through us. Your plans are through us from your... or they're through your staffing agency and we administer them. We make sure that you get your ID cards if you need 'em, you're, um, coming back active. Things like that. And here we have registered that you signed up for free Rx, dental, vision, and medical. So I can cancel all those plans for you altogether, if that's what you're- you're meaning.

Speaker speaker\_1: Yeah. But I- I'm sorry if I sound like a broken record but it... the- the MetLife, the MetLife was absolutely through you guys. That- that was-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: That was you guys, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It was your staffing agency, yes.

Speaker speaker\_1: Why did they send the paperwork out so late, then?

Speaker speaker\_0: Um, I'm not sure. Let me see.

Speaker speaker\_1: That's what's scary.

Speaker speaker\_0: Oh, well, that's 'cause you just became active on the 4th of April and the vision coverage does take a little longer to arrive. The card and the paperwork take a little longer than the rest to arrive.

Speaker speaker\_1: Okay. 'Cause I got the paperwork and it says "vision and dental", not just "vision". So I was trying to see if that was a scam or something else, because I- I didn't see anything like that beforehand.

Speaker speaker\_0: Um, well the dental's through American Public Life. I don't think MetLife offers dental coverage. You could always give the... I mean, hmm, I'm not sure why I would send... I'd say dental on it, um, for sure. But I do know MetLife is through vision and you do have vision coverage through your staffing agency.

Speaker speaker\_1: Okay. I just, ugh. In this day and age they really need to not let people panic. Yeah. It says, "Receiving this letter because you have MetLife dental and/or MetLife vision coverage." Okay, so that would be one or the other?

Speaker speaker\_0: Okay, correct.

Speaker speaker\_1: Hoo, boy. I love here. Here's great. Wonderful. Could I just, um, could I just have these things canceled pretty please?

Speaker speaker\_0: Yes. I wanna..... cancel that cancellation fee, no worries.

Speaker speaker\_1: Awesome sauce. Super. Thank you.

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

Speaker speaker\_1: You too. Bye-bye.