

Transcript: Pearl

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Full Transcript

Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Hey. My name is Mike. How are you doing? I'm good. And yourself? Good. Good. How can I assist you? I'm sorry? How can I assist you? Okay. Um, so I work for BG Multifamily as a maintenance guy, and, um, so for some reason I'm having BIC insurance taken out. So I already spoke with you guys, like last, um, like about almost a year ago, because it was a state-ordered or court-ordered. In Massachusetts a la- it's a law that you have to have health insurance for your health, dental and vision for any children that you have is- Mm-hmm. ... as far... And also, like, um, child support. But, um- Right. ... my daughter's 18 now. I paid off all the child support, and I had called you guys or spoke to someone about taking the BIC insurance out because there was a, um... The state of Massachusetts put out a stop order to, to, um... I don't know, you guys or Mike, BG Multifamily, like a stop order for the, um, child support and BIC insurance. Mm-hmm. So child support stopped coming out and BIC stopped coming out later after I had called you guys and explained this all. But now it's... I've noticed it's been coming out again, and I don't know how long it's been coming out again, but I just noticed this. And, um, like, this isn't... This insurance, I already have insurance. My daughter already has insurance. So I don't understand why, um, BIC is being taken out of my paycheck again. And I- Okay. What is the last four digits of your social? Um, the last four? Yeah. 9999. All right. And if you can confirm your address and date of birth. Okay. My date of birth, April 5th, 1977. And my address is 10 Abbot's Ford Street, apartment number six, Boston, Mass. Can I have your full number? And are you s- Huh? 850. E- I used to be in apartment number nine, but I'm in apartment number six now. Okay. We'll go ahead and change that. Yeah. Yeah. Yeah. So I had a feeling you didn't have the right... the same one. Um, no, I appreciate you helping me. I'm just trying to save money here, like my daughter's all taken care of and, um, this insurance is not for me, you know, so, um... Okay. And my phone number, did you say? Uh, yeah. I have your phone number as 850-692-4013. Yes, ma'am. Yes. And your email address as m.yourlastname1977@gmail.com? Yes, exactly. Okay. Bear with me one moment. Yes, we... I called like a few months after her birthday and it got stopped taking out, but then they started taking it out again. And I don't know how long this has been happening, but like, um, I want to end it and I was hoping for a refund because there was a stop order, you know, from the state and I'd already s-... Not sp-... I didn't speak specifically with you, but I spoke with someone else and they took care of it. But like all the money that's come out recently, I'm not sure how many months this has happened, is all basically gone nowhere, you know, so I don't know what it's for. Okay. So the deductions, we have that the deductions started again on the 31st of March. Um, your coverage- Oh, it just started in March? Yes, it did. Of what year? Of this year is when I'm seeing them, deduction. Of this year? Oh, actually no, I'm sorry. Okay. Give

me one second. One second. Sorry, give me one second. Yeah. No problem. Let me... No problem. It looks like they started June of last year. You have a couple weeks of inactive coverage. This is probably, you know, an issue with your payroll, you didn't work or something of the sort. Um- Yeah. There, there's been weeks where I wasn't working 'cause it's a temp agency. Yep. So I have it since June 24th of last year all the way up to current date. Um, I am sure that you did speak to somebody back in November of last year, um, advising- Yeah. ... that you did... that you received a termination letter. Um, and she advised that once the... our main office received it, it would be processed and then, um, the coverage would be canceled. The court order would be terminated then. But it doesn't... I don't have any notations where that termination letter was sent to us. Okay. Um, but I'm not, I'm not trying to argue with you. I know this isn't... You didn't do this, but they s- stopped taking it out for a while, right? And then they- No, I have- ... started taking it out again. I have continuous cov- continuous coverage and deductions since June of last year. Really? Mm-hmm. Okay. So June 2024. Okay. Well, look, can I just cancel it now? I mean, how do I s-... How do I get rid of this? Like, 'cause I've tried so many times. I have to su-... I have to get the court order and send it to you guys again? 'Cause I already sent it. Yep. Who did you send it to? Because we haven't received anything. I don't remember. I mean- So you would, you would have to call your issuing agency, the agency that, that ordered that court order, um-Let me see if we have that document on file, but I can give you the phone number- So, it's the state of Massachusetts you're talking about, right? Um, so it looks like the Massachusetts Department of Revenue Child Support Enforcement Division, that's the issuing agency. I can give you their phone number, and what you'll do is you do a call- Oh, that's what I was gonna ask. Thank you. Mm-hmm. I can give you their phone number- That would be helpful. ... and what you would simply do is just tell them that you need a order of termination sent to us. That way, we can get it processed and that, that coverage canceled. Okay. Okay, can you give me their phone number? Of course, it's 866-330- Mm-hmm. Yes. ... 6752. Okay. And- And then I'm going to give you our fax number. That way, you can get it faxed to us. That's what I was going to ask. Thank you for being so helpful. So, if that- No problem. 855- Hold on, I'm trying to write this down. Oh. Can you please give me one second? Um. Yep. Fax number for DIC. Mm-hmm, yep. Right? Yes. Okay. 855... Okay. ... 899- 899. ... 5709. 5709. Okay, 855-899-5709. Yes, sir. Okay. Okay, and I guess there's no, no way for me to get a refund for all this, right, since I haven't had it terminated correctly- Correct. ... in the past? Yes. Okay. If you would have had that, that termination letter sent to us before, it would have been possible, but since we never received it, it's, it's not- Yeah, yeah. ... something that we would- Okay, I understand, and I'm not going to worry. I swear in the past, this has already been taken care of. But whatever. I'm getting annoyed, but, um, not with you, but okay. Let me go ahead and call them, and, um, have them fax over an order of termination, right? Yes. Okay. All right. Okay, thank you so much. No problem. Thank you so much for calling. You have a great day. I mean, o- once you guys, once you guys get the fax, will I get some kind of confirmation this time that you guys received it? Can... Do you have my email address where I can get some kind of confirmation this time? 'Cause I've already done this, and I think, um, it just got lost or something. I'm not sure. Okay, I have it emailed- Like, when I get- ... m.yourlastname1977@gmail.com. Okay, will you... When you guys receive this, will you, will you let me know? Um, I can notate your account that you'd like a confirmation of cancellation, um, sent or- Can you do that? Um, I am not sure- I just want confirmation that you guys received the fax. Okay. I'm not sure if the

department that handles the court orders, um, are able to send out that kind of thing. Um, but you can always, once they let you know that they sent it, you can always give us a call back and we can confirm whether it was, it was received or not. Um, but I, I can definitely notate your account saying that you would like something confirmed. I can send it... Well. Mm-hmm. Okay, I'll get them to send it to my email address as well, so if you guys lose it again, I can just, uh, email it back to you. All right. All right. Okay, thank you so much. Thank you very much. No problem. You have a great day. You too.

Conversation Format

Speaker speaker_0: Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Hey. My name is Mike. How are you doing?

Speaker speaker_0: I'm good. And yourself?

Speaker speaker_1: Good. Good.

Speaker speaker_0: How can I assist you?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Okay. Um, so I work for BG Multifamily as a maintenance guy, and, um, so for some reason I'm having BIC insurance taken out. So I already spoke with you guys, like last, um, like about almost a year ago, because it was a state-ordered or court-ordered. In Massachusetts a la- it's a law that you have to have health insurance for your health, dental and vision for any children that you have is-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... as far... And also, like, um, child support. But, um-

Speaker speaker_0: Right.

Speaker speaker_1: ... my daughter's 18 now. I paid off all the child support, and I had called you guys or spoke to someone about taking the BIC insurance out because there was a, um... The state of Massachusetts put out a stop order to, to, um... I don't know, you guys or Mike, BG Multifamily, like a stop order for the, um, child support and BIC insurance.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So child support stopped coming out and BIC stopped coming out later after I had called you guys and explained this all. But now it's... I've noticed it's been coming out again, and I don't know how long it's been coming out again, but I just noticed this. And, um, like, this isn't... This insurance, I already have insurance. My daughter already has insurance. So I don't understand why, um, BIC is being taken out of my paycheck again. And

I-

Speaker speaker_0: Okay. What is the last four digits of your social?

Speaker speaker_1: Um, the last four?

Speaker speaker_0: Yeah.

Speaker speaker_1: 9999.

Speaker speaker_0: All right. And if you can confirm your address and date of birth.

Speaker speaker_1: Okay. My date of birth, April 5th, 1977. And my address is 10 Abbot's Ford Street, apartment number six, Boston, Mass.

Speaker speaker_0: Can I have your full number?

Speaker speaker_1: And are you s-

Speaker speaker_0: Huh?

Speaker speaker_1: 850. E- I used to be in apartment number nine, but I'm in apartment number six now.

Speaker speaker_0: Okay. We'll go ahead and change that.

Speaker speaker_1: Yeah. Yeah. Yeah. So I had a feeling you didn't have the right... the same one. Um, no, I appreciate you helping me. I'm just trying to save money here, like my daughter's all taken care of and, um, this insurance is not for me, you know, so, um...

Speaker speaker_0: Okay.

Speaker speaker_1: And my phone number, did you say?

Speaker speaker_0: Uh, yeah. I have your phone number as 850-692-4013.

Speaker speaker_1: Yes, ma'am. Yes.

Speaker speaker_0: And your email address as m.yourlastname1977@gmail.com?

Speaker speaker_1: Yes, exactly.

Speaker speaker_0: Okay. Bear with me one moment.

Speaker speaker_1: Yes, we... I called like a few months after her birthday and it got stopped taking out, but then they started taking it out again. And I don't know how long this has been happening, but like, um, I want to end it and I was hoping for a refund because there was a stop order, you know, from the state and I'd already s-... Not sp-... I didn't speak specifically with you, but I spoke with someone else and they took care of it. But like all the money that's come out recently, I'm not sure how many months this has happened, is all basically gone nowhere, you know, so I don't know what it's for.

Speaker speaker_0: Okay. So the deductions, we have that the deductions started again on the 31st of March. Um, your coverage-

Speaker speaker_1: Oh, it just started in March?

Speaker speaker_0: Yes, it did.

Speaker speaker_1: Of what year?

Speaker speaker_0: Of this year is when I'm seeing them, deduction.

Speaker speaker_1: Of this year?

Speaker speaker_0: Oh, actually no, I'm sorry.

Speaker speaker_1: Okay.

Speaker speaker_0: Give me one second. One second. Sorry, give me one second.

Speaker speaker_1: Yeah. No problem.

Speaker speaker_0: Let me...

Speaker speaker_1: No problem.

Speaker speaker_0: It looks like they started June of last year. You have a couple weeks of inactive coverage. This is probably, you know, an issue with your payroll, you didn't work or something of the sort. Um-

Speaker speaker_1: Yeah. There, there's been weeks where I wasn't working 'cause it's a temp agency.

Speaker speaker_0: Yep. So I have it since June 24th of last year all the way up to current date. Um, I am sure that you did speak to somebody back in November of last year, um, advising-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... that you did... that you received a termination letter. Um, and she advised that once the... our main office received it, it would be processed and then, um, the coverage would be canceled. The court order would be terminated then. But it doesn't... I don't have any notations where that termination letter was sent to us.

Speaker speaker_1: Okay. Um, but I'm not, I'm not trying to argue with you. I know this isn't... You didn't do this, but they s- stopped taking it out for a while, right? And then they-

Speaker speaker_0: No, I have-

Speaker speaker_1: ... started taking it out again.

Speaker speaker_0: I have continuous cov- continuous coverage and deductions since June of last year.

Speaker speaker_1: Really?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. So June 2024. Okay. Well, look, can I just cancel it now? I mean, how do I s-... How do I get rid of this? Like, 'cause I've tried so many times. I have to su-... I have to get the court order and send it to you guys again? 'Cause I already sent it.

Speaker speaker_0: Yep. Who did you send it to? Because we haven't received anything.

Speaker speaker_1: I don't remember. I mean-

Speaker speaker_0: So you would, you would have to call your issuing agency, the agency that, that ordered that court order, um-Let me see if we have that document on file, but I can give you the phone number-

Speaker speaker_1: So, it's the state of Massachusetts you're talking about, right?

Speaker speaker_0: Um, so it looks like the Massachusetts Department of Revenue Child Support Enforcement Division, that's the issuing agency. I can give you their phone number, and what you'll do is you do a call-

Speaker speaker_1: Oh, that's what I was gonna ask. Thank you.

Speaker speaker_0: Mm-hmm. I can give you their phone number-

Speaker speaker_1: That would be helpful.

Speaker speaker_0: ... and what you would simply do is just tell them that you need a order of termination sent to us. That way, we can get it processed and that, that coverage canceled.

Speaker speaker_1: Okay. Okay, can you give me their phone number?

Speaker speaker_0: Of course, it's 866-330-

Speaker speaker_1: Mm-hmm. Yes.

Speaker speaker_0: ... 6752.

Speaker speaker_1: Okay. And-

Speaker speaker_0: And then I'm going to give you our fax number. That way, you can get it faxed to us.

Speaker speaker_1: That's what I was going to ask. Thank you for being so helpful. So, if that-

Speaker speaker_0: No problem. 855-

Speaker speaker_1: Hold on, I'm trying to write this down.

Speaker speaker_0: Oh.

Speaker speaker_1: Can you please give me one second? Um.

Speaker speaker_0: Yep.

Speaker speaker_1: Fax number for DIC.

Speaker speaker_0: Mm-hmm, yep.

Speaker speaker_1: Right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: 855...

Speaker speaker_1: Okay.

Speaker speaker_0: ... 899-

Speaker speaker_1: 899.

Speaker speaker_0: ... 5709.

Speaker speaker_1: 5709. Okay, 855-899-5709.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Okay, and I guess there's no, no way for me to get a refund for all this, right, since I haven't had it terminated correctly-

Speaker speaker_0: Correct.

Speaker speaker_1: ... in the past?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: If you would have had that, that termination letter sent to us before, it would have been possible, but since we never received it, it's, it's not-

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: ... something that we would-

Speaker speaker_1: Okay, I understand, and I'm not going to worry. I swear in the past, this has already been taken care of. But whatever. I'm getting annoyed, but, um, not with you, but okay. Let me go ahead and call them, and, um, have them fax over an order of termination, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. All right. Okay, thank you so much.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: I mean, o- once you guys, once you guys get the fax, will I get some kind of confirmation this time that you guys received it? Can... Do you have my email address where I can get some kind of confirmation this time? 'Cause I've already done this, and I think, um, it just got lost or something. I'm not sure.

Speaker speaker_0: Okay, I have it emailed-

Speaker speaker_1: Like, when I get-

Speaker speaker_0: ... m.yourlastname1977@gmail.com.

Speaker speaker_1: Okay, will you... When you guys receive this, will you, will you let me know?

Speaker speaker_0: Um, I can notate your account that you'd like a confirmation of cancellation, um, sent or-

Speaker speaker_1: Can you do that?

Speaker speaker_0: Um, I am not sure-

Speaker speaker_1: I just want confirmation that you guys received the fax.

Speaker speaker_0: Okay. I'm not sure if the department that handles the court orders, um, are able to send out that kind of thing. Um, but you can always, once they let you know that they sent it, you can always give us a call back and we can confirm whether it was, it was received or not. Um, but I, I can definitely notate your account saying that you would like something confirmed.

Speaker speaker_1: I can send it...

Speaker speaker_2: Well.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay, I'll get them to send it to my email address as well, so if you guys lose it again, I can just, uh, email it back to you. All right. All right.

Speaker speaker_0: Okay, thank you so much.

Speaker speaker_1: Thank you very much.

Speaker speaker_0: No problem. You have a great day.

Speaker speaker_2: You too.