

Transcript: VICTORIA

Taylor-4652415018647552-5858461540204544

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a CardH this is Victoria, how can I help you? Yes, ma'am. I would like, uh... I would like to, uh, cancel so many things that I have on my plan. Okay. What's the name of the agency you work for? The H U O... I'm sorry. The phone's breaking up. Hamilton Riker Group. I'm sorry, the phone's still breaking up. Did you say Hamilton Riker Group? Yeah. Okay. What's the last four of your Social? Eight, two, nine... I'm sorry, sir. Your connection's pretty bad. I, I only got the number eight. Eight, eight, nine, four. Eight, eight, nine, four? Yes. Okay, and your first and last name? Andre Rich. You said Andre Rich? Andre Rich. A-N-D-R-E, land plant, I-C-H. Okay. Do you mind verifying your address and date of birth? Uh, five six... Cinnamon Road Three... 6603 8804. My date of birth is 2/16/77. And then what would be the best phone number for you? 663-719-00039. Was that 663-719-0039? 662... Okay, I'm sorry sir, it's just you have a bad connection. You keep going in and out. So 662-719-0039? Yes, yes. Email's gonna be last name, first name, 951@gmail.com? That's right. Okay. What are you wanting to change about your, uh, enrollment? I want just take out the , and minus my fee. Okay, go ahead. Okay, sir, are you speaking on Bluetooth or a speaker by any chance? 'Cause I'm really having a hard time understanding you. Yeah. I'm, I'm speaking on, on, on... She can hopefully take it out. Okay. Hello? Yes, I can hear you much better. Okay. I want... Only thing I want on there is my dental, my vision and my life insurance. Okay, so dental, vision and life, and then you wanna cancel everything else? Yes, ma'am. All right, give me one second. All right, so the dental, vision and the term life for employee only, it would bring your, uh, weekly deduction amount down to \$7.33 a week. How much? \$7.33 a week. Okay. That's with my, uh, my dental... My medical insurance, I didn't, I didn't, uh, take out the medical, right? Oh, okay. Maybe I misunderstood. I thought you only wanted to keep the dental, term life and vision. Okay, keep my medical, but everything else I want eliminated. Okay, so you're wanting to keep the medical, the dental and the term life? And my vision. Okay, so medical, dental, vision and term life. All right, so you have two different medical plans. You have the VIP Standard and the MEC TeleRx. And then, um, we're keeping the dental, the term life and the vision. So that would be a total of \$39.05. What is the... So what is... I mean, I don't understand about the medical. You say I got two medical types of insurance? Yes, you have two different medical plans. You have the MEC TeleRx, which covers your preventative health care, so that's things like yearly physicals, vaccinations and preventative screenings. It covers that at 100% as long as you stay within the MultiPlan network. That plan also comes with a subscription to FreeRx, which is like a prescription plan, and it also comes with virtual urgent care. Now, you also have the VIP Standard, which is the hospital indemnity plan, so that covers more of your non-preventative medical, like if you have to be admitted to the hospital or, um, you have to go to the emergency room, or just a

regular physician's office. It covers your non-preventative. Okay, okay, okay. So how much with you again? So again, for the VIP Standard, the dental term life vision and the MEC TeleRx, it's a total of \$39.05 a week. Okay, I'm good with this, but now I want to ask, I want to a- I got a question to ask. They told me that they was going take out for my insurance until a pay come around. But I mean, I was going to look on my pay, my, my payst- uh, it says \$50 was going to come out of my check when they start taking out for it. But these folks done went all the way back three weeks and, and took \$150 out of my check when they said that I can't use it until they take the money out of the pool. How is I'm going to be on something when I ain't got charge... I mean, you know, I haven't been charged nothing? Okay, I'm, I'm not understanding the question. Okay, check this out. They said my insurance wasn't kicked in until they take out food. Mm-hmm. You understand that? All right. They took out the insurance on my last pay, paycheck last, uh, this week, which they supposed only took \$50 out, out of there. They done took... From last week, they took \$150 out my check. Okay, so what you were originally enrolled u- into comes out to a total of \$50.08, and that's what's been deducted out of your check for the past three weeks for the coverage. Yeah, but then, then I got, I got a question. If, if I can use it until they deduct the money out of there, why would they charge me for, uh, for three weeks when they only took, when they only was supposed to take out \$50, but when they fine taking it out? Okay, so I guess I'm not, I'm still not understanding because the only thing they've been charging you for where... in regards to your medical insurance is \$50.08, and your coverage has been active since the 6th of January. And that's what I'm saying. If my coverage is active, they said I can't use it until I receiving my charge. No, I mean, once the coverage is active, I'm, I'm not sure you can still do that. And how come they can't use this and they take... Somebody on the, on this phone, uh, like you? Okay, so the way that it works i- And how come you can't... The way that it works is when you-

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a CardH this is Victoria, how can I help you?

Speaker speaker_2: Yes, ma'am. I would like, uh... I would like to, uh, cancel so many things that I have on my plan.

Speaker speaker_1: Okay. What's the name of the agency you work for?

Speaker speaker_2: The H U O...

Speaker speaker_1: I'm sorry. The phone's breaking up.

Speaker speaker_2: Hamilton Riker Group.

Speaker speaker_1: I'm sorry, the phone's still breaking up. Did you say Hamilton Riker Group?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. What's the last four of your Social?

Speaker speaker_2: Eight, two, nine...

Speaker speaker_1: I'm sorry, sir. Your connection's pretty bad. I, I only got the number eight.

Speaker speaker_2: Eight, eight, nine, four.

Speaker speaker_1: Eight, eight, nine, four?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, and your first and last name?

Speaker speaker_2: Andre Rich.

Speaker speaker_1: You said Andre Rich?

Speaker speaker_2: Andre Rich. A-N-D-R-E, land plant, I-C-H.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: Uh, five six... Cinnamon Road Three... 6603 8804. My date of birth is 2/16/77.

Speaker speaker_1: And then what would be the best phone number for you?

Speaker speaker_2: 663-719-00039.

Speaker speaker_1: Was that 663-719-0039?

Speaker speaker_2: 662...

Speaker speaker_1: Okay, I'm sorry sir, it's just you have a bad connection. You keep going in and out. So 662-719-0039?

Speaker speaker_2: Yes, yes.

Speaker speaker_1: Email's gonna be last name, first name, 951@gmail.com?

Speaker speaker_2: That's right.

Speaker speaker_1: Okay. What are you wanting to change about your, uh, enrollment?

Speaker speaker_2: I want just take out the , and minus my fee. Okay, go ahead.

Speaker speaker_1: Okay, sir, are you speaking on Bluetooth or a speaker by any chance? 'Cause I'm really having a hard time understanding you.

Speaker speaker_2: Yeah. I'm, I'm speaking on, on, on... She can hopefully take it out.

Speaker speaker_1: Okay.

Speaker speaker_2: Hello?

Speaker speaker_1: Yes, I can hear you much better.

Speaker speaker_2: Okay. I want... Only thing I want on there is my dental, my vision and my life insurance.

Speaker speaker_1: Okay, so dental, vision and life, and then you wanna cancel everything else?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right, give me one second. All right, so the dental, vision and the term life for employee only, it would bring your, uh, weekly deduction amount down to \$7.33 a week.

Speaker speaker_2: How much?

Speaker speaker_1: \$7.33 a week.

Speaker speaker_2: Okay. That's with my, uh, my dental... My medical insurance, I didn't, I didn't, uh, take out the medical, right?

Speaker speaker_1: Oh, okay. Maybe I misunderstood. I thought you only wanted to keep the dental, term life and vision.

Speaker speaker_2: Okay, keep my medical, but everything else I want eliminated.

Speaker speaker_1: Okay, so you're wanting to keep the medical, the dental and the term life?

Speaker speaker_2: And my vision.

Speaker speaker_1: Okay, so medical, dental, vision and term life. All right, so you have two different medical plans. You have the VIP Standard and the MEC TeleRx. And then, um, we're keeping the dental, the term life and the vision. So that would be a total of \$39.05.

Speaker speaker_2: What is the... So what is... I mean, I don't understand about the medical. You say I got two medical types of insurance?

Speaker speaker_1: Yes, you have two different medical plans. You have the MEC TeleRx, which covers your preventative health care, so that's things like yearly physicals, vaccinations and preventative screenings. It covers that at 100% as long as you stay within the MultiPlan network. That plan also comes with a subscription to FreeRx, which is like a prescription plan, and it also comes with virtual urgent care. Now, you also have the VIP Standard, which is the hospital indemnity plan, so that covers more of your non-preventative medical, like if you have to be admitted to the hospital or, um, you have to go to the emergency room, or just a regular physician's office. It covers your non-preventative.

Speaker speaker_2: Okay, okay, okay. So how much with you again?

Speaker speaker_1: So again, for the VIP Standard, the dental term life vision and the MEC TeleRx, it's a total of \$39.05 a week.

Speaker speaker_2: Okay, I'm good with this, but now I want to ask, I want to a- I got a question to ask. They told me that they was going take out for my insurance until a pay come

around. But I mean, I was going to look on my pay, my, my payst- uh, it says \$50 was going to come out of my check when they start taking out for it. But these folks done went all the way back three weeks and, and took \$150 out of my check when they said that I can't use it until they take the money out of the pool. How is I'm going to be on something when I ain't got charge... I mean, you know, I haven't been charged nothing?

Speaker speaker_1: Okay, I'm, I'm not understanding the question.

Speaker speaker_2: Okay, check this out. They said my insurance wasn't kicked in until they take out food.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: You understand that? All right. They took out the insurance on my last pay, paycheck last, uh, this week, which they supposed only took \$50 out, out of there. They done took... From last week, they took \$150 out my check.

Speaker speaker_1: Okay, so what you were originally enrolled u- into comes out to a total of \$50.08, and that's what's been deducted out of your check for the past three weeks for the coverage.

Speaker speaker_2: Yeah, but then, then I got, I got a question. If, if I can use it until they deduct the money out of there, why would they charge me for, uh, for three weeks when they only took, when they only was supposed to take out \$50, but when they fine taking it out?

Speaker speaker_1: Okay, so I guess I'm not, I'm still not understanding because the only thing they've been charging you for where... in regards to your medical insurance is \$50.08, and your coverage has been active since the 6th of January.

Speaker speaker_2: And that's what I'm saying. If my coverage is active, they said I can't use it until I receiving my charge.

Speaker speaker_1: No, I mean, once the coverage is active, I'm, I'm not sure you can still do that.

Speaker speaker_2: And how come they can't use this and they take... Somebody on the, on this phone, uh, like you?

Speaker speaker_1: Okay, so the way that it works i-

Speaker speaker_2: And how come you can't...

Speaker speaker_1: The way that it works is when you-