

## **Transcript: VICTORIA**

**Taylor-6508794654801920-5420078024671232**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes, ma'am. I'm trying to figure out why, I, I canceled insurance with my job at least two months ago. And I just now, I don't, I don't get my, uh, my detailed check stub every week. I just now looked because I didn't get a check today. And you guys have been taking it for two months and I, and I canceled insurance. Okay. What's the name of the agency you work for? VGFS. And the last four of your Social? 0555. Okay. Do you mind verifying your address and date of birth? My date of birth is 12/25/1982. My address is 1413 Highlands Avenue, Columbia, Tennessee. And then phone number 931-626-7380? Perfect. And email is turner3.edward@gmail. Yes, perfect. Okay. Give me one second. Uh, give me just a few seconds if you will, I'm looking over your file now. I'm gonna put you on a brief hold. Okay. All righty. Thank you so much for holding. Yes, ma'am. So it looks like we received a court order, uh, requesting that you have coverage for you and a dependent. When? When? Because they, they requested it to be taken off because I have a different insurance. Yeah, so it looks like we- Do you see that? We just received this court order in the mail on the 2nd of January. Okay. It looks like, um, on the notice, it looked like the notice date was the 9th of December. Okay. So I'll just have to get the kids' information so I can add them on my insurance. Well, I mean, we already, we already have that. That's on the, the court order. Yeah, but I don't... I just went to court for that kid and he just got put on. So, uh, you know, they shouldn't have called you guys. They should have just, uh, uh, it should added on to my parent insurance. You know what I'm saying? 'Cause I have my own personal insurance and that's how they called you guys and told them to take it off a while back. Okay. I mean, the only thing that we... I mean, we can't cancel this coverage unless the actual agent- No, no. They, they canceled it. They canceled it before. I, I already know the protocol I have to do. They, uh, I, uh, they'll add the kid on to my insurance. The child support people will tell you guys that you can now take it off. Okay. Yeah. They'll, they'll have to send me in a letter like they did last time. Yeah, I was just gonna say that, you know, if you do happen to want to cancel the coverage with us, we would just need a release form from the issuing agent. Right. They'll, they'll send it. I just got to get that child's information so I can add it on to my insurance. Okay. Could, could you send me a, um, could you email me a, um, the, the sheet from all my dependents that's on there? Um, unfortunately I'm not able to do that. Uh, who can I speak with to the back office? Yes. So can I go in and lobby my insurance with you guys? So I'm not able to release the information of the child that's on this court order. You'll have to speak to the issuing agency directly. No, I just need my paperwork from your insurance company, 'cause I'm the one that's paying for the insurance. Are you talking about like a ID card? How do I go... How do I go into my... Uh, you know, do you guys have a website where I can log in to my, uh, benefits with you guys and, and my billi- Okay.

So I think there's some, I think there's some confusion. We're just benefits administrators for BGSF. We're not the actual insurance company. Um, so... So once the coverage is active, the ID card for the policy- So I have... But, but it's not through Benefits in the Card? No, sir. We're not an insurance company. We're benefits administrators. Mm-hmm. So do I pay you guys? No, sir. You pay the insurance company. We just administer the policies. Well, how do I get in touch with the insurance company? So again, I was gonna tell you, once the coverage is active, your ID cards are made and sent to you within seven to 10 business days. So does the, the ID cards have Benefits in the Card on them or the insurance company? It'll have the insurance company's information on it. And you do not have it yet even though I've paid? Yeah, so I'm not seeing that we've received a deduction just yet. Yeah. There's not a- I already got my check, my checks though, so I've, I've got the... It's gotten deducted off of my check. Okay, so- So does that... You got the insurance company. So it comes to us and then we- But, but... Uh, hold on. I have to look at my... .. run that info. I have to look at the check though to see what they say. Yeah, it says Benefit of the Card, VIP, um, dental, vision and medical. Oh, and it's extremely high. Oh, wow. So let me ask you this. Is that this week's check or last week's check? That's last week's check. So the coverage should have already taken place, right? Yeah. If it was from last week's check and the deduction was made, then the coverage should be active, um- Okay. ... starting on Monday the 6th. But again, in my systems, I'm not seeing that a deduction was sent to us. Mm-hmm. Yeah. Well, all right. I'll have to pay the... Is that the first deduction you see? Is that the... There- No, uh, this... No. Three child support deductions on there and then, uh, um, Benefits in the Card, the four, four deductions for that. Okay, so we have nothing to do with child support. It would just be the deductions made for the insurance. Oh, I thought you were saying like the first one on the line. Yeah, this is the first time. Well, no. Uh, you know, I haven't seen it on there in a while because I had, I had the child support call, uh, you know, get in touch with you guys and cancel it. Right, so it was previously canceled. I understand that. But here recently, is this the first deduction that you've seen? I'm not sure. Just I know I didn't get a check today, so I asked for a check stub today 'cause I normally don't even look at them. Okay. Um, if you want, I mean, you can... I'm gonna... I can... I'm gonna send you a, a email with instructions on how to forward over that pay stub so that we can take a look and see why we don't have that deduction in our system yet. Because if that deduction was made- Okay. ... on last week's check, the coverage should have been active starting on Monday the 6th. Okay. All right. That's crazy. But the ID cards... So what happens typically is once the policies are active, then that's when the ID cards and policy information are made. So because my systems are not showing that the coverage is active, that's why I don't have access to your policy information or your ID cards yet. Okay. All right. Well yeah, if you give me that, I'll send this right on, right over to you. Um, but yeah, I got a, I got another insurance company that's much less and has more benefits. You know, like the, uh, the, the insurance is really high with Benefits in the Card. Okay. For full... For not, for, for not very much coverage at all. Yeah, so if you're... Again, the only thing that we can't make any changes or cancellations to the enrollment unless you get that release form from the agency that issued the court order. So once you get everything figured out on your end and you're able to get that release form, you can then have them send that over to us and then we would be able to cancel it. Okay. Mm-hmm. All right. Thank you, ma'am. You're welcome. Did you need help with anything else? No, that'd be all. All right. You have a wonderful day. All right.

## 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 Card. This is Victoria. How can I help you?

Speaker speaker\_2: Yes, ma'am. I'm trying to figure out why, I, I canceled insurance with my job at least two months ago. And I just now, I don't, I don't get my, uh, my detailed check stub every week. I just now looked because I didn't get a check today. And you guys have been taking it for two months and I, and I canceled insurance.

Speaker speaker\_1: Okay. What's the name of the agency you work for?

Speaker speaker\_2: VGFS.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 0555.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: My date of birth is 12/25/1982. My address is 1413 Highlands Avenue, Columbia, Tennessee.

Speaker speaker\_1: And then phone number 931-626-7380?

Speaker speaker\_2: Perfect.

Speaker speaker\_1: And email is turner3.edward@gmail.

Speaker speaker\_2: Yes, perfect.

Speaker speaker\_1: Okay. Give me one second. Uh, give me just a few seconds if you will, I'm looking over your file now. I'm gonna put you on a brief hold.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All righty. Thank you so much for holding.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: So it looks like we received a court order, uh, requesting that you have coverage for you and a dependent.

Speaker speaker\_2: When? When? Because they, they requested it to be taken off because I have a different insurance.

Speaker speaker\_1: Yeah, so it looks like we-

Speaker speaker\_2: Do you see that?

Speaker speaker\_1: We just received this court order in the mail on the 2nd of January.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It looks like, um, on the notice, it looked like the notice date was the 9th of December.

Speaker speaker\_2: Okay. So I'll just have to get the kids' information so I can add them on my insurance.

Speaker speaker\_1: Well, I mean, we already, we already have that. That's on the, the court order.

Speaker speaker\_2: Yeah, but I don't... I just went to court for that kid and he just got put on. So, uh, you know, they shouldn't have called you guys. They should have just, uh, uh, it should added on to my parent insurance. You know what I'm saying? 'Cause I have my own personal insurance and that's how they called you guys and told them to take it off a while back.

Speaker speaker\_1: Okay. I mean, the only thing that we... I mean, we can't cancel this coverage unless the actual agent-

Speaker speaker\_2: No, no. They, they canceled it. They canceled it before. I, I already know the protocol I have to do. They, uh, I, uh, they'll add the kid on to my insurance. The child support people will tell you guys that you can now take it off.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah. They'll, they'll have to send me in a letter like they did last time.

Speaker speaker\_1: Yeah, I was just gonna say that, you know, if you do happen to want to cancel the coverage with us, we would just need a release form from the issuing agent.

Speaker speaker\_2: Right. They'll, they'll send it. I just got to get that child's information so I can add it on to my insurance.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Could, could you send me a, um, could you email me a, um, the, the sheet from all my dependents that's on there?

Speaker speaker\_1: Um, unfortunately I'm not able to do that.

Speaker speaker\_2: Uh, who can I speak with to the back office?

Speaker speaker\_1: Yes.

Speaker speaker\_2: So can I go in and lobby my insurance with you guys?

Speaker speaker\_1: So I'm not able to release the information of the child that's on this court order. You'll have to speak to the issuing agency directly.

Speaker speaker\_2: No, I just need my paperwork from your insurance company, 'cause I'm the one that's paying for the insurance.

Speaker speaker\_1: Are you talking about like a ID card?

Speaker speaker\_2: How do I go... How do I go into my... Uh, you know, do you guys have a website where I can log in to my, uh, benefits with you guys and, and my billi-

Speaker speaker\_1: Okay. So I think there's some, I think there's some confusion. We're just benefits administrators for BGSF. We're not the actual insurance company.

Speaker speaker\_2: Um, so...

Speaker speaker\_1: So once the coverage is active, the ID card for the policy-

Speaker speaker\_2: So I have... But, but it's not through Benefits in the Card?

Speaker speaker\_1: No, sir. We're not an insurance company. We're benefits administrators.

Speaker speaker\_2: Mm-hmm. So do I pay you guys?

Speaker speaker\_1: No, sir. You pay the insurance company. We just administer the policies.

Speaker speaker\_2: Well, how do I get in touch with the insurance company?

Speaker speaker\_1: So again, I was gonna tell you, once the coverage is active, your ID cards are made and sent to you within seven to 10 business days.

Speaker speaker\_2: So does the, the ID cards have Benefits in the Card on them or the insurance company?

Speaker speaker\_1: It'll have the insurance company's information on it.

Speaker speaker\_2: And you do not have it yet even though I've paid?

Speaker speaker\_1: Yeah, so I'm not seeing that we've received a deduction just yet.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: There's not a-

Speaker speaker\_2: I already got my check, my checks though, so I've, I've got the... It's gotten deducted off of my check.

Speaker speaker\_1: Okay, so-

Speaker speaker\_2: So does that... You got the insurance company.

Speaker speaker\_1: So it comes to us and then we-

Speaker speaker\_2: But, but... Uh, hold on. I have to look at my...

Speaker speaker\_1: ... run that info.

Speaker speaker\_2: I have to look at the check though to see what they say. Yeah, it says Benefit of the Card, VIP, um, dental, vision and medical. Oh, and it's extremely high. Oh, wow.

Speaker speaker\_1: So let me ask you this. Is that this week's check or last week's check?

Speaker speaker\_2: That's last week's check. So the coverage should have already taken place, right?

Speaker speaker\_1: Yeah. If it was from last week's check and the deduction was made, then the coverage should be active, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... starting on Monday the 6th. But again, in my systems, I'm not seeing that a deduction was sent to us.

Speaker speaker\_2: Mm-hmm. Yeah. Well, all right. I'll have to pay the...

Speaker speaker\_1: Is that the first deduction you see? Is that the... There-

Speaker speaker\_2: No, uh, this... No. Three child support deductions on there and then, uh, um, Benefits in the Card, the four, four deductions for that.

Speaker speaker\_1: Okay, so we have nothing to do with child support. It would just be the deductions made for the insurance.

Speaker speaker\_2: Oh, I thought you were saying like the first one on the line. Yeah, this is the first time. Well, no. Uh, you know, I haven't seen it on there in a while because I had, I had the child support call, uh, you know, get in touch with you guys and cancel it.

Speaker speaker\_1: Right, so it was previously canceled. I understand that. But here recently, is this the first deduction that you've seen?

Speaker speaker\_2: I'm not sure. Just I know I didn't get a check today, so I asked for a check stub today 'cause I normally don't even look at them.

Speaker speaker\_1: Okay. Um, if you want, I mean, you can... I'm gonna... I can... I'm gonna send you a, a email with instructions on how to forward over that pay stub so that we can take a look and see why we don't have that deduction in our system yet. Because if that deduction was made-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... on last week's check, the coverage should have been active starting on Monday the 6th.

Speaker speaker\_2: Okay. All right. That's crazy.

Speaker speaker\_1: But the ID cards... So what happens typically is once the policies are active, then that's when the ID cards and policy information are made. So because my systems are not showing that the coverage is active, that's why I don't have access to your policy information or your ID cards yet.

Speaker speaker\_2: Okay. All right. Well yeah, if you give me that, I'll send this right on, right over to you. Um, but yeah, I got a, I got another insurance company that's much less and has more benefits. You know, like the, uh, the, the insurance is really high with Benefits in the Card.

Speaker speaker\_1: Okay.

Speaker speaker\_2: For full... For not, for, for not very much coverage at all.

Speaker speaker\_1: Yeah, so if you're... Again, the only thing that we can't make any changes or cancellations to the enrollment unless you get that release form from the agency that issued the court order. So once you get everything figured out on your end and you're able to get that release form, you can then have them send that over to us and then we would be able to cancel it.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right. Thank you, ma'am.

Speaker speaker\_1: You're welcome. Did you need help with anything else?

Speaker speaker\_2: No, that'd be all.

Speaker speaker\_1: All right. You have a wonderful day.

Speaker speaker\_2: All right.