

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Oh, hi, Chris. Yes, my name is Sonia Dougal. I'm calling in regards to my Benefits on a Card. Okay. And how can I help you? Uh, yes. I was wondering if you could tell me what, uh... I got a text message that, uh, they... because of the lapse of cover- there's a lapse of coverage. But I've actually, um, I've, uh, stopped employment with that company, so I wanted to make sure that my Benefits on a Card wasn't canceled. Okay. So the lapse in coverage j- just means that your coverage is not active this week due to the fact that there was no paycheck out of, or no deduction out of any sort of paycheck last week. Now, um- Mm-hmm. ... the, uh... That means that, really, after four weeks of, uh, no paycheck deductions, which would m- most likely be normal after you have stopped working for the company, it'll en- Yep. It'll end up just terminating on its own. It'll terminate on its own? Okay. Is there anything that I need to do to terminate it? Anything else? Like, I just want to make sure that it's fully terminated. No. There's, there's nothing else you would need to do. Okay. I, uh, I actually canceled, so this is what I'm a little confused about. I had... March of 2024, I purchased different insurance through Marketplace, and I had canceled this out, and it doesn't look like it ever canceled out. Is there any way you could take a look into this? Okay. Yeah. Let me... What was the staffing company you were with? Creative Circle. And the last four of your SSN? Uh, 4150. Thank you. One moment. Hi, Ms. Dougal. Could you verify your address and your date of birth for me? 750 Forest Avenue, Unit 303, Birmingham, Michigan, 48009. And date of birth is 8/29/76. Thank you. Uh, we have the phone on file 248-701-3384. Is that correct? Yep. That's correct. Okay. Looking at your file, the only actions that were ever taken were the initial enrollment back in April of 2023. Mm-hmm. And then, and then, a- and then, that, that was pretty much it. There's, there's been no, there's been no one, like, that... No one's pulled this file up since then. Uh, it doesn't look like any actions to take to cancel anything happened at that point, um, but I don't see any, any record where, where any request to cancel the coverage came in. Okay. There should have been. Uh, the next question is, how much was the deduction per paycheck? \$65.28 per week. Okay. Yeah. Per week. Yeah. 'Cause I still have one more paycheck that's gonna be coming in from the company, and I don't really want that deduction occurring. Okay. So we... All right. So the thing is, is that, um, we can start a cancellation for all but one policy that y- that you were enrolled into, and the only reason we can't cancel that one policy is due to an IRS restriction associated with it. A cancellation can only be requested during an open enrollment window. Um, now, that doesn't apply to it terminating on its own due to nonpayment, um, but y- but manual cancellation can only be done during open enrollment, which it's not for Creative Circle. Um, and a cancellation- Would you- Sorry, go ahead. Could you repeat that last part? Oh, could you repeat that last part? Yeah. So, a, um... One of your policies is under an IRS restriction, you know, the Section 125, which dis-

disallows manual cancellation of that policy. That, that doesn't affect, like, if it, if it terminates because it wasn't being paid for, but that does sort of mean that you're only allowed to make that kind of request during open enrollment, which it's not for Creative Circle at this time. Um, so we could do a cancellation on everything but one plan. The only thing is that- Mm-hmm. ... the, uh, a cancellation still takes one to two weeks to fully process through our systems, or any changes, anything like that. And during that timeframe, it is still possible, because it is still a fully processed cancellation, or fully processed enrollment until the cancellation goes through, that you could still see deductions during that one to two-week timeframe. Okay. That's fine. I mean, I think it's better to go ahead and just get it done. I just... I think I'll feel better knowing it's been canceled. Right. Well, like I said, we can, we can cancel everything except one policy. That's just- The one- yeah. ... through IRS restrictions, we can't do that. Um- It's okay. All right. So we can opt out of everything except the Stay Healthy plan, which brings the total weekly deduction down to \$15.63 per week. Um, and like I said, that takes about one to two weeks to fully process. So during the one to two-week timeframe, it is still possible to see that deduction of 65.28, um, until the change fully processes, and then if you were to receive any further deduction, or further checks after that, you'd see the deductions drop to 15.63. Mm-hmm. That all kind of just depends on whenever that last paycheck happens, and then, again, after four weeks of no paychecks, if... Even that, that restricted plan will roll off itself. Okay. Okay, perfect. And will I get some kind of confirmation of this via email? Hm. The only thing I'd really be able to do is it'd be an enrollment confirmation to show that a change in enrollment has taken place, um, but, uh, as far as any sort of... Like, because we can't necessarily cancel the policies, like, the whole enrollment because of that restriction. Mm-hmm. Okay. Yeah, yeah. That's fine. I'll take that. All right. Okay. Can you confirm, we have your email on file as sdougal@gmail.com? Yep. S for Sonia, D for David, O for orange, another O for orange, G for girl, A for apple, L for love @gmail.com. All right. So I'll go ahead and, uh, send an email to the team that handles those documents, and you should receive that, uh, before end of business today. Okay, great. I appreciate it. Thank you. You're welcome. Anything else? That's it. Have a good day. All right. You as well. Thanks for calling. Bye now.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker\_1: Oh, hi, Chris. Yes, my name is Sonia Dougal. I'm calling in regards to my Benefits on a Card.

Speaker speaker\_0: Okay. And how can I help you?

Speaker speaker\_1: Uh, yes. I was wondering if you could tell me what, uh... I got a text message that, uh, they... because of the lapse of cover- there's a lapse of coverage. But I've actually, um, I've, uh, stopped employment with that company, so I wanted to make sure that my Benefits on a Card wasn't canceled.

Speaker speaker\_0: Okay. So the lapse in coverage j- just means that your coverage is not active this week due to the fact that there was no paycheck out of, or no deduction out of any sort of paycheck last week. Now, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the, uh... That means that, really, after four weeks of, uh, no paycheck deductions, which would m- most likely be normal after you have stopped working for the company, it'll en-

Speaker speaker\_1: Yep.

Speaker speaker\_0: It'll end up just terminating on its own.

Speaker speaker\_1: It'll terminate on its own? Okay. Is there anything that I need to do to terminate it? Anything else? Like, I just want to make sure that it's fully terminated.

Speaker speaker\_0: No. There's, there's nothing else you would need to do.

Speaker speaker\_1: Okay. I, uh, I actually canceled, so this is what I'm a little confused about. I had... March of 2024, I purchased different insurance through Marketplace, and I had canceled this out, and it doesn't look like it ever canceled out. Is there any way you could take a look into this?

Speaker speaker\_0: Okay. Yeah. Let me... What was the staffing company you were with?

Speaker speaker\_1: Creative Circle.

Speaker speaker\_0: And the last four of your SSN?

Speaker speaker\_1: Uh, 4150.

Speaker speaker\_0: Thank you. One moment. Hi, Ms. Dougal. Could you verify your address and your date of birth for me?

Speaker speaker\_1: 750 Forest Avenue, Unit 303, Birmingham, Michigan, 48009. And date of birth is 8/29/76.

Speaker speaker\_0: Thank you. Uh, we have the phone on file 248-701-3384. Is that correct?

Speaker speaker\_1: Yep. That's correct.

Speaker speaker\_0: Okay. Looking at your file, the only actions that were ever taken were the initial enrollment back in April of 2023.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then, and then, a- and then, that, that was pretty much it. There's, there's been no, there's been no one, like, that... No one's pulled this file up since then. Uh, it doesn't look like any actions to take to cancel anything happened at that point, um, but I don't see any, any record where, where any request to cancel the coverage came in.

Speaker speaker\_1: Okay. There should have been. Uh, the next question is, how much was the deduction per paycheck?

Speaker speaker\_0: \$65.28 per week.

Speaker speaker\_1: Okay. Yeah. Per week. Yeah. 'Cause I still have one more paycheck that's gonna be coming in from the company, and I don't really want that deduction occurring.

Speaker speaker\_0: Okay. So we... All right. So the thing is, is that, um, we can start a cancellation for all but one policy that y- that you were enrolled into, and the only reason we can't cancel that one policy is due to an IRS restriction associated with it. A cancellation can only be requested during an open enrollment window. Um, now, that doesn't apply to it terminating on its own due to nonpayment, um, but y- but manual cancellation can only be done during open enrollment, which it's not for Creative Circle. Um, and a cancellation-

Speaker speaker\_1: Would you-

Speaker speaker\_0: Sorry, go ahead.

Speaker speaker\_1: Could you repeat that last part? Oh, could you repeat that last part?

Speaker speaker\_0: Yeah. So, a, um... One of your policies is under an IRS restriction, you know, the Section 125, which dis- disallows manual cancellation of that policy. That, that doesn't affect, like, if it, if it terminates because it wasn't being paid for, but that does sort of mean that you're only allowed to make that kind of request during open enrollment, which it's not for Creative Circle at this time. Um, so we could do a cancellation on everything but one plan. The only thing is that-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the, uh, a cancellation still takes one to two weeks to fully process through our systems, or any changes, anything like that. And during that timeframe, it is still possible, because it is still a fully processed cancellation, or fully processed enrollment until the cancellation goes through, that you could still see deductions during that one to two-week timeframe.

Speaker speaker\_1: Okay. That's fine. I mean, I think it's better to go ahead and just get it done. I just... I think I'll feel better knowing it's been canceled.

Speaker speaker\_0: Right. Well, like I said, we can, we can cancel everything except one policy. That's just-

Speaker speaker\_1: The one- yeah.

Speaker speaker\_0: ... through IRS restrictions, we can't do that. Um-

Speaker speaker\_1: It's okay.

Speaker speaker\_0: All right. So we can opt out of everything except the Stay Healthy plan, which brings the total weekly deduction down to \$15.63 per week. Um, and like I said, that takes about one to two weeks to fully process. So during the one to two-week timeframe, it is

still possible to see that deduction of 65.28, um, until the change fully processes, and then if you were to receive any further deduction, or further checks after that, you'd see the deductions drop to 15.63.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: That all kind of just depends on whenever that last paycheck happens, and then, again, after four weeks of no paychecks, if... Even that, that restricted plan will roll off itself.

Speaker speaker\_1: Okay. Okay, perfect. And will I get some kind of confirmation of this via email?

Speaker speaker\_0: Hm. The only thing I'd really be able to do is it'd be an enrollment confirmation to show that a change in enrollment has taken place, um, but, uh, as far as any sort of... Like, because we can't necessarily cancel the policies, like, the whole enrollment because of that restriction.

Speaker speaker\_1: Mm-hmm. Okay. Yeah, yeah. That's fine. I'll take that.

Speaker speaker\_0: All right. Okay. Can you confirm, we have your email on file as sdougal@gmail.com?

Speaker speaker\_1: Yep. S for Sonia, D for David, O for orange, another O for orange, G for girl, A for apple, L for love @gmail.com.

Speaker speaker\_0: All right. So I'll go ahead and, uh, send an email to the team that handles those documents, and you should receive that, uh, before end of business today.

Speaker speaker\_1: Okay, great. I appreciate it. Thank you.

Speaker speaker\_0: You're welcome. Anything else?

Speaker speaker\_1: That's it. Have a good day.

Speaker speaker\_0: All right. You as well. Thanks for calling. Bye now.