

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Oh, yes. I have insurance through Benefits in a Card with my employer, but I just recently got married and added to my husband's insurance, so I was trying to cancel the insurance. Okay. What staffing company do you work with? MAU. And the last four of your Social? 8253. And your first and last name? Torchica Taylor. All right, Ms. Taylor. Could you verify your address and your date of birth for me, please? 1795 North McDonald Road, Griffin, Georgia 30223 and date of birth 7/21/1984. Thank you. We have a phone on file for you at three eight- 318-758-4097. Is that correct? Yes. And then an email on file of torchicataylor@gmail.com. Is that correct? Yes, sir. Okay. All right. So, um, what... So, with the plans that you're enrolled into, your medical, dental and vision are under a restriction known as Section 125 that requires a, uh, that requires, like, either open enrollment or a qualifying life event to cancel. Get, uh, being... Like, getting enrolled in the new insurance, like you said you got onto your new husband's insurance, that is... That usually is considered a qualifying life event. However, um, we're gonna need to send, uh, send you some documentation to be able to, uh... Like, we... Or, sorry, we'll send you an email because we need to review documentation regarding the event to be able to make a change to those policies. Um- Okay. That's fine. So I'm gonna... I'm gonna send you this email. It's gonna come from info@benefitsinacard.com. Uh, if you don't see this in your inbox, just check your spam folder, it might have gotten filtered there. Follow the directions, send whatever documentation you have over to us. Give us about 24 to 48 business hours to review it and we'll be back in touch with you to let you know how we can proceed, okay? So all I have to send is my marriage license, right? Um, not just... The marriage license would be, like, a qualifying life event that you got married, but we need something specifically that you got added to your, your husband's insurance. But... Hold on, hold on, hold on, hold on. So me being married, getting married and wanting to cancel the insurance, I can't cancel the insurance is what you're telling me? So, so to be able to cancel, to be able to cancel the insurance, you stated that you got... You, you now are on your husband's insurance, correct? Correct? Yes, I was added to his insurance, yes. So, so that, uh... So we need the documentation stating that you are now on his insurance so we can cancel the insurance that is res- that has restrictions associated with it. Okay. Why wasn't I informed about these restrictions when I signed up for this insurance, is what I'm asking you. Because I was told by another representative that all I needed to send was my marriage license when I got my marriage license. Okay. So your... The enrollment form that you filled out- Oh- ... does, does state, "Please know if you are enrolled into a Section 125 plan, which are the marked plans, um, then IRS regulations require you to keep your original benefit elections unless you experience a qualified life change." So that is, that was shown on the form that you filled out.

Which I have a qualifying life change, which I got- Yeah. ... married. Yeah, that's ab- And she told me all I had to send... Okay. So sending in your marriage license and everything- That's it. ... would be, would be- That's it. ... would be fine to- That's it. ... add your new spouse to your policy, yes. But to cancel the pol- I'm not adding nothing to my policy. I understand that, ma'am. I'm trying- I'm just getting my policy. ... to explain. I understand that, ma'am. I'm trying to explain. Your marriage license would be enough to add your s- new spouse to your policy, but it's- Okay, here's the thing. ... not sufficient enough- Just send me the email. Just send me the email. Just send me the email, please. I'm not gonna keep... I'm not gonna go back and forth because we're saying the same thing over and over. Just send me the email and I won't have the proof of the stuff until I, until I've been added to his insurance. I'm canceling this so I can be added to his insurance. Well, under the- That's the point I'm- Okay. Under the restrictions associated with this policy, you're only allowed to do that if it- Well, I'll tell you one thing. I shouldn't never got no insurance with no, um... No, 'cause I know they have insurance with no temporary agency. Was there anything else I could help you with, ma'am? This is ridiculous. I... Can you send me the email? That's all I asked you to do. Yes, ma'am. Was there anything else? No, thank you. Have a good day.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Oh, yes. I have insurance through Benefits in a Card with my employer, but I just recently got married and added to my husband's insurance, so I was trying to cancel the insurance.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: MAU.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 8253.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Torchica Taylor.

Speaker speaker_1: All right, Ms. Taylor. Could you verify your address and your date of birth for me, please?

Speaker speaker_2: 1795 North McDonald Road, Griffin, Georgia 30223 and date of birth 7/21/1984.

Speaker speaker_1: Thank you. We have a phone on file for you at three eight-318-758-4097. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: And then an email on file of torchicataylor@gmail.com. Is that correct?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. All right. So, um, what... So, with the plans that you're enrolled into, your medical, dental and vision are under a restriction known as Section 125 that requires a, uh, that requires, like, either open enrollment or a qualifying life event to cancel. Get, uh, being... Like, getting enrolled in the new insurance, like you said you got onto your new husband's insurance, that is... That usually is considered a qualifying life event. However, um, we're gonna need to send, uh, send you some documentation to be able to, uh... Like, we... Or, sorry, we'll send you an email because we need to review documentation regarding the event to be able to make a change to those policies. Um-

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: So I'm gonna... I'm gonna send you this email. It's gonna come from info@benefitsinacard.com. Uh, if you don't see this in your inbox, just check your spam folder, it might have gotten filtered there. Follow the directions, send whatever documentation you have over to us. Give us about 24 to 48 business hours to review it and we'll be back in touch with you to let you know how we can proceed, okay?

Speaker speaker_2: So all I have to send is my marriage license, right?

Speaker speaker_1: Um, not just... The marriage license would be, like, a qualifying life event that you got married, but we need something specifically that you got added to your, your husband's insurance.

Speaker speaker_2: But... Hold on, hold on, hold on, hold on. So me being married, getting married and wanting to cancel the insurance, I can't cancel the insurance is what you're telling me?

Speaker speaker_1: So, so to be able to cancel, to be able to cancel the insurance, you stated that you got... You, you now are on your husband's insurance, correct? Correct?

Speaker speaker_2: Yes, I was added to his insurance, yes.

Speaker speaker_1: So, so that, uh... So we need the documentation stating that you are now on his insurance so we can cancel the insurance that is res- that has restrictions associated with it.

Speaker speaker_2: Okay. Why wasn't I informed about these restrictions when I signed up for this insurance, is what I'm asking you. Because I was told by another representative that all I needed to send was my marriage license when I got my marriage license.

Speaker speaker_1: Okay. So your... The enrollment form that you filled out-

Speaker speaker_2: Oh-

Speaker speaker_1: ... does, does state, "Please know if you are enrolled into a Section 125 plan, which are the marked plans, um, then IRS regulations require you to keep your original benefit elections unless you experience a qualified life change." So that is, that was shown on the form that you filled out.

Speaker speaker_2: Which I have a qualifying life change, which I got-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... married.

Speaker speaker_1: Yeah, that's ab-

Speaker speaker_2: And she told me all I had to send...

Speaker speaker_1: Okay. So sending in your marriage license and everything-

Speaker speaker_2: That's it.

Speaker speaker_1: ... would be, would be-

Speaker speaker_2: That's it.

Speaker speaker_1: ... would be fine to-

Speaker speaker_2: That's it.

Speaker speaker_1: ... add your new spouse to your policy, yes. But to cancel the pol-

Speaker speaker_2: I'm not adding nothing to my policy.

Speaker speaker_1: I understand that, ma'am. I'm trying-

Speaker speaker_2: I'm just getting my policy.

Speaker speaker_1: ... to explain. I understand that, ma'am. I'm trying to explain. Your marriage license would be enough to add your s- new spouse to your policy, but it's-

Speaker speaker_2: Okay, here's the thing.

Speaker speaker_1: ... not sufficient enough-

Speaker speaker_2: Just send me the email. Just send me the email. Just send me the email, please. I'm not gonna keep... I'm not gonna go back and forth because we're saying the same thing over and over. Just send me the email and I won't have the proof of the stuff until I, until I've been added to his insurance. I'm canceling this so I can be added to his insurance.

Speaker speaker_1: Well, under the-

Speaker speaker_2: That's the point I'm-

Speaker speaker_1: Okay. Under the restrictions associated with this policy, you're only allowed to do that if it-

Speaker speaker_2: Well, I'll tell you one thing. I shouldn't never got no insurance with no, um... No, 'cause I know they have insurance with no temporary agency.

Speaker speaker_1: Was there anything else I could help you with, ma'am?

Speaker speaker_2: This is ridiculous. I... Can you send me the email? That's all I asked you to do.

Speaker speaker_1: Yes, ma'am. Was there anything else?

Speaker speaker_2: No, thank you.

Speaker speaker_1: Have a good day.