

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 on a Card, this is Chris. How can I help you today? Hi. Um, I'm calling because I'm trying to figure out, um, whether I have the ability to, uh, cancel my membership. Um, so there's open enrollment till the end of the month. Right. Um, but I, but I did go to the dentist last week. Right. Um, so I'm wondering if I still have the ability to cancel my membership before the end of the month if I... I haven't decided what, i- if I'm g- if I'm going to change insurance or not, so I just wanted to know, um, if I have the option to do that if I choose. Okay, what, uh, what staffing company do you work with? Creative Circle. Okay, one moment. Yeah, so, while open enrollment's going on, you are free to make any changes you wish. Uh, it doesn't matter what it is. Okay. You can, you can enroll in the plans, you can upgrade plans, you can downgrade plans, you can cancel plans. Um, if it- Okay, even though I went to the dentist last week, and changed my insurance? Yeah, it, it, it doesn't... Yeah, it doesn't matter if it's, uh- It doesn't affect it, okay. It doesn't affect it. Um, an existing, an existing claim, it'll... Like, any claims will be based off of your, like, the status of your coverage at the time of the visit. At the time. Right, right, right. So, um, yeah, anytime between now and the, uh, January 31st, you are free to do whatever you want with your insurance. And even after January 31st, if you, if you wish to drop any insurance plans, with one exception, um, you're allowed to do that. The one exception is a preventative care medical plan, which is only... That one's only allowed to be dropped during open enrollment. But a- but everything else, including dental, no restriction. You can drop it at any time. Oh, can I drop my medical now? Uh, it, it depends. If you had, if you were already- 'Cause I already bought a secondary medical. Okay, so, it, it depends. If you enrolled into the Insure Plus plan, um, either Basic, Enhanced, or Premier, you're, you're allowed to drop that at any time. If you enrolled into the Stay Healthy TeleRx, however, that plan is under restriction and can only be dropped during open enrollment, so before the 31st. I don't know. I don't... Can you tell me which one I have? Yeah, I'll have to look your file up. I can give you my policy number. Uh, actually, I won't need... Uh, what policy number won't help me locate in the file, I do know the policy numbers well enough to know which it's going to be. Does it start with, uh, does it start with the letter D? No. Then that's not the, uh, that's not the Stay Healthy plan. That's gonna be Insure Plus, and that can be dropped at any time. Okay. Yeah, I guess maybe I need to figure out whether I'm changing... So, basically, I definitely want to ch- I, I definitely want to drop my medical because I don't need to pay for two insurances, but I- Right. And I, I don't know if I want to drop my dental or not. I haven't f- decided yet. Okay. So, um, so should I- Uh, do you want- ... just wait 'til I know both of them? Uh, that's entirely up to you. You can either, uh, you can either make the change to drop medical now and then call later to drop dental. You can wait until you know if you want to drop both and call later. Since, since it's not the, uh, since it's not the Stay Healthy

plan, uh, you should be able to cancel that at any time. Um, th- it's completely up to you. Okay, so let's go ahead and drop the medical now so that I'm not paying for m- something I'm not using. Okay, let me go ahead and pull your file up, then. What's the last four of your Social? 3493. All right, and, uh, your first and last name? Rachel Brill. Thank you. Can, uh, please verify your address and date of birth? It's 525 Canyon Oaks Drive, Apartment H, Oakland, California 94605. Birthday is 9/20/1978. Thank you. We have phone on file of 336-9625. Yes. An email of rachelbrill4@gmail.com? Yes. All right, I'll go ahead and remove the Insure Plus plan. Uh, that'll leave you with just the, uh, the Dental, Life and Vision bundle. That does mean that if, if at any point you decide that you want to drop dental, you will lose Life and Vision as well since they're bundled. Right, right. Yeah, I know you can. Um, the... Right, so that bundle by itself is \$7.90 per week. It'll take about a week or two for this change to process, so you're still gonna see one or two more deductions, uh, which will provide one or two final weeks of coverage for the medical. But after two weeks at the most, you should start seeing it drop down to that \$7.90. Monday after the first deduction of \$7.90 is when the medical will have canceled out and all you'll have left is that Dental, Life, Vision bundle, okay? Great. Thank you so much. No problem. Anything else? That's it. Thank you. You're welcome. Thanks for calling and have a wonderful day. You too. Bye.

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 Chris. How can I help you today?

Speaker speaker_2: Hi. Um, I'm calling because I'm trying to figure out, um, whether I have the ability to, uh, cancel my membership. Um, so there's open enrollment till the end of the month.

Speaker speaker_1: Right.

Speaker speaker_2: Um, but I, but I did go to the dentist last week.

Speaker speaker_1: Right.

Speaker speaker_2: Um, so I'm wondering if I still have the ability to cancel my membership before the end of the month if I... I haven't decided what, i- if I'm g- if I'm going to change insurance or not, so I just wanted to know, um, if I have the option to do that if I choose.

Speaker speaker_1: Okay, what, uh, what staffing company do you work with?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: Okay, one moment. Yeah, so, while open enrollment's going on, you are free to make any changes you wish. Uh, it doesn't matter what it is.

Speaker speaker_2: Okay.

Speaker speaker_1: You can, you can enroll in the plans, you can upgrade plans, you can downgrade plans, you can cancel plans. Um, if it-

Speaker speaker_2: Okay, even though I went to the dentist last week, and changed my insurance?

Speaker speaker_1: Yeah, it, it, it doesn't... Yeah, it doesn't matter if it's, uh-

Speaker speaker_2: It doesn't affect it, okay.

Speaker speaker_1: It doesn't affect it. Um, an existing, an existing claim, it'll... Like, any claims will be based off of your, like, the status of your coverage at the time of the visit.

Speaker speaker_2: At the time. Right, right, right.

Speaker speaker_1: So, um, yeah, anytime between now and the, uh, January 31st, you are free to do whatever you want with your insurance. And even after January 31st, if you, if you wish to drop any insurance plans, with one exception, um, you're allowed to do that. The one exception is a preventative care medical plan, which is only... That one's only allowed to be dropped during open enrollment. But a- but everything else, including dental, no restriction. You can drop it at any time.

Speaker speaker_2: Oh, can I drop my medical now?

Speaker speaker_1: Uh, it, it depends. If you had, if you were already-

Speaker speaker_2: 'Cause I already bought a secondary medical.

Speaker speaker_1: Okay, so, it, it depends. If you enrolled into the Insure Plus plan, um, either Basic, Enhanced, or Premier, you're, you're allowed to drop that at any time. If you enrolled into the Stay Healthy TeleRx, however, that plan is under restriction and can only be dropped during open enrollment, so before the 31st.

Speaker speaker_2: I don't know. I don't... Can you tell me which one I have?

Speaker speaker_1: Yeah, I'll have to look your file up.

Speaker speaker_2: I can give you my policy number.

Speaker speaker_1: Uh, actually, I won't need... Uh, what policy number won't help me locate in the file, I do know the policy numbers well enough to know which it's going to be. Does it start with, uh, does it start with the letter D?

Speaker speaker_2: No.

Speaker speaker_1: Then that's not the, uh, that's not the Stay Healthy plan. That's gonna be Insure Plus, and that can be dropped at any time.

Speaker speaker_2: Okay. Yeah, I guess maybe I need to figure out whether I'm changing... So, basically, I definitely want to ch- I, I definitely want to drop my medical because I don't need to pay for two insurances, but I-

Speaker speaker_1: Right.

Speaker speaker_2: And I, I don't know if I want to drop my dental or not. I haven't f- decided yet.

Speaker speaker_1: Okay.

Speaker speaker_2: So, um, so should I-

Speaker speaker_1: Uh, do you want-

Speaker speaker_2: ... just wait 'til I know both of them?

Speaker speaker_1: Uh, that's entirely up to you. You can either, uh, you can either make the change to drop medical now and then call later to drop dental. You can wait until you know if you want to drop both and call later. Since, since it's not the, uh, since it's not the Stay Healthy plan, uh, you should be able to cancel that at any time. Um, th- it's completely up to you.

Speaker speaker_2: Okay, so let's go ahead and drop the medical now so that I'm not paying for m- something I'm not using.

Speaker speaker_1: Okay, let me go ahead and pull your file up, then. What's the last four of your Social?

Speaker speaker_2: 3493.

Speaker speaker_1: All right, and, uh, your first and last name?

Speaker speaker_2: Rachel Brill.

Speaker speaker_1: Thank you. Can, uh, please verify your address and date of birth?

Speaker speaker_2: It's 525 Canyon Oaks Drive, Apartment H, Oakland, California 94605. Birthday is 9/20/1978.

Speaker speaker_1: Thank you. We have phone on file of 336-9625.

Speaker speaker_2: Yes.

Speaker speaker_1: An email of rachelbrill4@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All right, I'll go ahead and remove the Insure Plus plan. Uh, that'll leave you with just the, uh, the Dental, Life and Vision bundle. That does mean that if, if at any point you decide that you want to drop dental, you will lose Life and Vision as well since they're bundled.

Speaker speaker_2: Right, right. Yeah, I know you can.

Speaker speaker_1: Um, the... Right, so that bundle by itself is \$7.90 per week. It'll take about a week or two for this change to process, so you're still gonna see one or two more deductions, uh, which will provide one or two final weeks of coverage for the medical. But after two weeks at the most, you should start seeing it drop down to that \$7.90. Monday after the first deduction of \$7.90 is when the medical will have canceled out and all you'll have left

is that Dental, Life, Vision bundle, okay?

Speaker speaker_2: Great. Thank you so much.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: That's it. Thank you.

Speaker speaker_1: You're welcome. Thanks for calling and have a wonderful day.

Speaker speaker_2: You too. Bye.