

## Transcript: Estefania

**Acevedo-4983508182810624-5434608933453824**

### Full Transcript

Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. My name is Mario McDaniel, and I wanna cancel my policy. Okay. That's fine. Um, what staff at H&CD; work for? M-A-U. Okay. And then what are the last four of your Social? 0973. And then your first and last name, please? Mario, M-A-R-I-O. McDaniel, M-C-D. And then Daniel, D-A-N-I-E-L. Okay. And then for security purposes, could you please verify your address and date of birth? 609 Christopher Lane, Seneca, South Carolina 29778. 12/26/1979. Is 864-247-8371 your phone number? Yes. Then I have rio mcdaniel79@... 79. ... gmail.com? That's correct. Okay. All right, sir. Did you wanna cancel everything, or did you wanna c-cancel only certain things? How much, how much are y'all taking out of my check for everything? How much... It looks like it's, it's \$43 dollars weekly. A week, yeah, taken out my check? Yes. It looks like it's for dental. Dental's \$3.51. Short-term disability for \$4.50. Term life for \$2.11. Uh, vision for \$2.15. Critical illness for \$2.50. Accident for \$2.04. Then your medical plan, which is \$23.13. Behavioral health is \$1.50, and then identity protection is \$1.98. Oh. And that adds up... So I have dental on... Yeah, dental is \$3.51 weekly. I wanna cancel everything except for dental. Okay. You also wanted to cancel your, um, medical plan? Yes. Okay. All right, give me one second. All right. So it looks like your new weekly deduction would be \$3.51 weekly. Okay. And that's for your dental plan. Um, I do have to let you know that it does take seven to 10 business days for any cancellations to process. Okay. So there is a possibility that you may experience one or two of the \$43 dollars still, but it shouldn't pass more than two. Okay. That's fine. And then I was also gonna tell you that for your dental plan, it is under that IRS regulation called Section 125. So if you do wanna cancel it, like in the future, um, you could only do it within your personal open enrollment period, or within company open enrollment. Which the last day for you to, like, cancel anything would be, let me check, let's see. It would be the 20... The 21st. So let's say la- later on you're like, "I don't want dental no more," you would have to call us nothing past February 21st to cancel it. 'Cause if you call after the 21st, you're gonna have to wait until the next company open enrollment. Okay. Okay? And that's to add or take anything off. And the next company open enrollment is in the month of December. So you would have to wait a year. Okay. Now I, I think I'll be good with the dental d- and it's only gonna take \$3 a week, right? \$3 a month? Yeah. \$3.51. Three dollars. So let's say \$4 for... Uh, for 16, like 16 bucks a month, basically. All right. Mm-hmm. Yeah. Yeah, I'm fine with that. I'm fine. Okay. All right. And then just do, keep in mind that you still experience one or two of the \$43, but it shouldn't be more than two deductions. Okay. And, um, um, how do I go about going to the dentist? Well, I, will I receive a card or something, or policy number or... Yeah, so you should be receiving your card either, um, today or tomorrow. Since this is the first week... Oh. ... coverage. Nah, it came out last week, too. Oh, so you have it already? No, no. Like, oh, this was, it's been charged to my

account. I mean, it's been charged to my check for the last two or three weeks. Two weeks. I haven't received anything. So it looks like on my end I see that, um, your first week of activation is actually this week. Oh. Well... So if you got a deduction last week... They charged it last week. ... it was for this... Yeah, they told me last week they charged it. Yeah. But the... So for, for that last... But they took it. For f- they took it Friday, that means that you have active coverage for this week. So that's correct. Okay. So they took it last week, and then they took it this week. 'Cause I'm, I'm like, wow, I'm missing a big chunk out of my check.... and they was like, "Oh, well, it's insurance," and I was like, "So insurance took almost \$200 off?" They was like, "Oh, well, it's tax and then insurance." I'm like, "Yo, I worked... I worked this. I worked a whole week and I'm getting almost \$260 taken out of my check." Well, it's only... It was only \$43. So if you got a deduction- Yeah. ... for something last week- But I had se- it was- ... that will be this week. They told me it was my insurance. That's what they told me that's taking a big chunk. So- Of \$43. I'm already f- Yeah, I didn't... They didn't tell me how much it was, but- Mm-hmm. ... I'm triple covered, so everything besides the, uh, dental. So I said, "You know what? I'm just gonna cancel anyway," 'cause I got- Okay. ... school status, I got medical coverage and that's... Hey, how you doing, sir? I wonder how much is your duty time? Let's see your duty time. Yes, ma'am. That's totally fine and, um, that, that's it. That's all I needed. Okay. Well, I hope you have a great day. You too. Thank you. I don't know. Okay. Back there. I got two like that.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, Stephanie. My name is Mario McDaniel, and I wanna cancel my policy.

Speaker speaker\_0: Okay. That's fine. Um, what staff at H&CD; work for?

Speaker speaker\_1: M-A-U.

Speaker speaker\_0: Okay. And then what are the last four of your Social?

Speaker speaker\_1: 0973.

Speaker speaker\_0: And then your first and last name, please?

Speaker speaker\_1: Mario, M-A-R-I-O. McDaniel, M-C-D. And then Daniel, D-A-N-I-E-L.

Speaker speaker\_0: Okay. And then for security purposes, could you please verify your address and date of birth?

Speaker speaker\_1: 609 Christopher Lane, Seneca, South Carolina 29778. 12/26/1979.

Speaker speaker\_0: Is 864-247-8371 your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Then I have rio mcdaniel79@...

Speaker speaker\_1: 79.

Speaker speaker\_0: ... gmail.com?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Okay. All right, sir. Did you wanna cancel everything, or did you wanna c-cancel only certain things?

Speaker speaker\_1: How much, how much are y'all taking out of my check for everything? How much...

Speaker speaker\_0: It looks like it's, it's \$43 dollars weekly.

Speaker speaker\_1: A week, yeah, taken out my check?

Speaker speaker\_0: Yes. It looks like it's for dental. Dental's \$3.51. Short-term disability for \$4.50. Term life for \$2.11. Uh, vision for \$2.15. Critical illness for \$2.50. Accident for \$2.04. Then your medical plan, which is \$23.13. Behavioral health is \$1.50, and then identity protection is \$1.98.

Speaker speaker\_1: Oh.

Speaker speaker\_0: And that adds up...

Speaker speaker\_1: So I have dental on...

Speaker speaker\_0: Yeah, dental is \$3.51 weekly.

Speaker speaker\_1: I wanna cancel everything except for dental.

Speaker speaker\_0: Okay. You also wanted to cancel your, um, medical plan?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. All right, give me one second. All right. So it looks like your new weekly deduction would be \$3.51 weekly.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And that's for your dental plan. Um, I do have to let you know that it does take seven to 10 business days for any cancellations to process.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So there is a possibility that you may experience one or two of the \$43 dollars still, but it shouldn't pass more than two.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_0: And then I was also gonna tell you that for your dental plan, it is under that IRS regulation called Section 125. So if you do wanna cancel it, like in the future, um, you

could only do it within your personal open enrollment period, or within company open enrollment. Which the last day for you to, like, cancel anything would be, let me check, let's see. It would be the 20... The 21st. So let's say la- later on you're like, "I don't want dental no more," you would have to call us nothing past February 21st to cancel it. 'Cause if you call after the 21st, you're gonna have to wait until the next company open enrollment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? And that's to add or take anything off. And the next company open enrollment is in the month of December. So you would have to wait a year.

Speaker speaker\_1: Okay. Now I, I think I'll be good with the dental d- and it's only gonna take \$3 a week, right? \$3 a month?

Speaker speaker\_0: Yeah. \$3.51.

Speaker speaker\_1: Three dollars. So let's say \$4 for... Uh, for 16, like 16 bucks a month, basically.

Speaker speaker\_0: All right. Mm-hmm.

Speaker speaker\_1: Yeah. Yeah, I'm fine with that. I'm fine.

Speaker speaker\_0: Okay. All right. And then just do, keep in mind that you still experience one or two of the \$43, but it shouldn't be more than two deductions.

Speaker speaker\_1: Okay. And, um, um, how do I go about going to the dentist? Well, I, will I receive a card or something, or policy number or...

Speaker speaker\_0: Yeah, so you should be receiving your card either, um, today or tomorrow. Since this is the first week...

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... coverage.

Speaker speaker\_1: Nah, it came out last week, too.

Speaker speaker\_0: Oh, so you have it already?

Speaker speaker\_1: No, no. Like, oh, this was, it's been charged to my account. I mean, it's been charged to my check for the last two or three weeks. Two weeks. I haven't received anything.

Speaker speaker\_0: So it looks like on my end I see that, um, your first week of activation is actually this week.

Speaker speaker\_1: Oh. Well...

Speaker speaker\_0: So if you got a deduction last week...

Speaker speaker\_1: They charged it last week.

Speaker speaker\_0: ... it was for this...

Speaker speaker\_1: Yeah, they told me last week they charged it.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: But the...

Speaker speaker\_0: So for, for that last...

Speaker speaker\_1: But they took it.

Speaker speaker\_0: For f- they took it Friday, that means that you have active coverage for this week. So that's correct.

Speaker speaker\_1: Okay. So they took it last week, and then they took it this week. 'Cause I'm, I'm like, wow, I'm missing a big chunk out of my check.... and they was like, "Oh, well, it's insurance," and I was like, "So insurance took almost \$200 off?" They was like, "Oh, well, it's tax and then insurance." I'm like, "Yo, I worked... I worked this. I worked a whole week and I'm getting almost \$260 taken out of my check."

Speaker speaker\_2: Well, it's only... It was only \$43. So if you got a deduction-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... for something last week-

Speaker speaker\_1: But I had se- it was-

Speaker speaker\_2: ... that will be this week.

Speaker speaker\_1: They told me it was my insurance. That's what they told me that's taking a big chunk. So-

Speaker speaker\_2: Of \$43.

Speaker speaker\_1: I'm already f- Yeah, I didn't... They didn't tell me how much it was, but-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... I'm triple covered, so everything besides the, uh, dental. So I said, "You know what? I'm just gonna cancel anyway," 'cause I got-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... school status, I got medical coverage and that's... Hey, how you doing, sir? I wonder how much is your duty time? Let's see your duty time. Yes, ma'am. That's totally fine and, um, that, that's it. That's all I needed.

Speaker speaker\_3: Okay. Well, I hope you have a great day.

Speaker speaker\_1: You too. Thank you.

Speaker speaker\_4: I don't know. Okay. Back there. I got two like that.