

## Transcript: Francesca

**Baez-5049780833140736-6132025425707008**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca Ho. How may I assist you today? Hi. Yes. I'm calling because I'd like to, um, cancel my MEC plan at the end of the year, so December 31st, 2024. Okay. So, I do want to advise you, we don't do cancellations that way. Once a cancellation is submitted, the system takes one to two weeks to process it, but we cannot set a specific date for it to be canceled on. Okay. Well, I need it canceled 'cause I have new insurance coming in January 1st, 2025. I was told to call the week of December 30th. I decided to call a little early to let you know that I'll be... No longer needing my MEC plan, um, past June... Past December 31st, 2025. No, ma'am. I completely understand that. I was just trying to let you know, I can put in for the cancellation, but I can't set it to be canceled on a specific date, is what I'm trying to say. Is that- Okay, so h- yeah. So, how do I get... Yeah. So, how do... Uh, 'cause I don't want to pay for two plans, right? But I don't want no coverage, right? For switching. So, how do we ensure that I'm covered for the days that I need to be covered and then no longer paying for double coverage? There is no way to ensure that, ma'am, unfortunately. The only thing we can do- That's insane. I apologize for the inconvenience. The only thing we can do is submit further request of the cancellation. And ... Good. Go ahead. ... we'll have your complete info. Sure thing. What staffing company do you work with? Creative Circle. What are the last four of the social and your last name? Um, 6826 Steigerwald. For security purposes, please verify your mailing address and your date of birth. Uh, 2706 North Dayton Street, Chicago, Illinois 60614, and March 26th, 1992. We have the best phone number to reach you down as 630-805-4005? Yes. Your email is down as your first name, Elena- Yes. Yes. @gmail, yeah. ... yes. gmail.com. And for the purpose of this line being recorded, you have stated today you would like to cancel your current benefits with Creative Circle. Correct? No. I want to cancel the MEC plan. I still want the vision and the dental and, um, but just the MEC plan. So, you wish to be getting the Intro Plus Basic Medical with accident, dental, critical illness, term life, vision and behavior health. Does that sound about right? Um... I think so. Okay. And you weren't trying to just take any medical plan off that you have on the policy, correct? Just the MEC? Correct, 'cause I'm switching to another plan. Understood. I was just asking since that Intro Plus Basic is still a medical plan. So, I just wanted to make sure you still wanted to keep that one. Uh, keep which one? Um, the Intro Plus Basic plan that you're enrolled into, that's also- Yeah. ... a medical... Correct. That one's through APL, right? Yes, ma'am. Right. Yeah, you can keep that. Just the- Understood. Yeah. Just the MEC? Okay. So, canceling just the MEC, your policy will drop to 31.13 per paycheck. Do you authorize Creative Circle to make those new deductions for you? I have to... I have to do what now? Yes, ma'am. I'm asking if you authorize Creative Circle to make the new deduction of the 31.13 per paycheck for the policy without the MEC LRX. The MEC... Well,

the... They're aware that I'm switching from the MEC plan to their other plan. Yes, ma'am. So, all I'm saying is, as of right now, with the MEC, the total policy deduction that we had authorized when you enrolled into this policy was for 46.71. So, I'm just trying to get another verbal consent to having the deduction of the 31 and change. I say y- yes. That's fine.... Okay. So, I see what the other agent was talking about to you when they were informing you in regards to being able to call them. So, due to the fact that the MEC plan is under Section 125 with the IRS, you will need an open enrollment period to cancel it, which your company is holding theirs at the moment. However, due to the fact that it will be through a company open enrollment period, they set a specific day when new policies enrolled under that period will take effect, which will be the 6th of Decem- of January, sorry. So, the MEC will be canceled January 6th, 2025, moving forward. But the last day that you can have that plan active will be January 5th, 2025 . Excuse me. Okay. All right. All right and on the, on the 6th of January, you will no longer have that pol- policy active. It will just be the remaining plans without that MEC. Okay. All right. Now, aside from changing that, was there anything else that we can assist you with today? Um, I, I mean, I have another issue with you guys, um, because I just got a bill from LabCorp saying that they, uh, they contacted my insurance company and you guys didn't respond. So, I'm trying to figure out what happened there. Okay. So, we're not the insurance company. We administer the health insurance. Okay. That would be either APL, MetLife or 90 Degree. Do you remember what service it was, if it was dental, vision or medical? It's medical. I'll call them again. Okay. Did you want me to transfer you to them? No, I got other things to do today. Understood. I hope you have a wonderful rest of your day and thank you for allowing me to assist you today. Yep. Bye. Bye-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 in a Car. My name is Francesca Ho. How may I assist you today?

Speaker speaker\_2: Hi. Yes. I'm calling because I'd like to, um, cancel my MEC plan at the end of the year, so December 31st, 2024.

Speaker speaker\_1: Okay. So, I do want to advise you, we don't do cancellations that way. Once a cancellation is submitted, the system takes one to two weeks to process it, but we cannot set a specific date for it to be canceled on.

Speaker speaker\_2: Okay. Well, I need it canceled 'cause I have new insurance coming in January 1st, 2025. I was told t- to call the week of December 30th. I decided to call a little early to let you know that I'll be... No longer needing my MEC plan, um, past June... Past December 31st, 2025.

Speaker speaker\_1: No, ma'am. I completely understand that. I was just trying to let you know, I can put in for the cancellation, but I can't set it to be canceled on a specific date, is what I'm trying to say. Is that-

Speaker speaker\_2: Okay, so h- yeah. So, how do I get... Yeah. So, how do... Uh, 'cause I don't want to pay for two plans, right? But I don't want no coverage, right? For switching. So, how do we ensure that I'm covered for the days that I need to be covered and then no longer paying for double coverage?

Speaker speaker\_1: There is no way to ensure that, ma'am, unfortunately. The only thing we can do-

Speaker speaker\_2: That's insane.

Speaker speaker\_1: I apologize for the inconvenience. The only thing we can do is submit further request of the cancellation. And ...

Speaker speaker\_2: Good. Go ahead.

Speaker speaker\_1: ... we'll have your complete info. Sure thing. What staffing company do you work with?

Speaker speaker\_2: Creative Circle.

Speaker speaker\_1: What are the last four of the social and your last name?

Speaker speaker\_2: Um, 6826 Steigerwald.

Speaker speaker\_1: For security purposes, please verify your mailing address and your date of birth.

Speaker speaker\_2: Uh, 2706 North Dayton Street, Chicago, Illinois 60614, and March 26th, 1992.

Speaker speaker\_1: We have the best phone number to reach you down as 630-805-4005?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Your email is down as your first name, Elena-

Speaker speaker\_2: Yes. Yes. @gmail, yeah.

Speaker speaker\_1: ... yes. gmail.com. And for the purpose of this line being recorded, you have stated today you would like to cancel your current benefits with Creative Circle. Correct?

Speaker speaker\_2: No. I want to cancel the MEC plan. I still want the vision and the dental and, um, but just the MEC plan.

Speaker speaker\_1: So, you wish to be getting the Intro Plus Basic Medical with accident, dental, critical illness, term life, vision and behavior health. Does that sound about right?

Speaker speaker\_2: Um... I think so.

Speaker speaker\_1: Okay. And you weren't trying to just take any medical plan off that you have on the policy, correct? Just the MEC?

Speaker speaker\_2: Correct, 'cause I'm switching to another plan.

Speaker speaker\_1: Understood. I was just asking since that Intro Plus Basic is still a medical plan. So, I just wanted to make sure you still wanted to keep that one.

Speaker speaker\_2: Uh, keep which one?

Speaker speaker\_1: Um, the Intro Plus Basic plan that you're enrolled into, that's also-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... a medical...

Speaker speaker\_2: Correct. That one's through APL, right?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Right. Yeah, you can keep that. Just the-

Speaker speaker\_1: Understood.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Just the MEC? Okay. So, canceling just the MEC, your policy will drop to 31.13 per paycheck. Do you authorize Creative Circle to make those new deductions for you?

Speaker speaker\_2: I have to... I have to do what now?

Speaker speaker\_1: Yes, ma'am. I'm asking if you authorize Creative Circle to make the new deduction of the 31.13 per paycheck for the policy without the MEC LRX.

Speaker speaker\_2: The MEC... Well, the... They're aware that I'm switching from the MEC plan to their other plan.

Speaker speaker\_1: Yes, ma'am. So, all I'm saying is, as of right now, with the MEC, the total policy deduction that we had authorized when you enrolled into this policy was for 46.71. So, I'm just trying to get another verbal consent to having the deduction of the 31 and change.

Speaker speaker\_2: I say y- yes. That's fine....

Speaker speaker\_1: Okay. So, I see what the other agent was talking about to you when they were informing you in regards to being able to call them. So, due to the fact that the MEC plan is under Section 125 with the IRS, you will need an open enrollment period to cancel it, which your company is holding theirs at the moment. However, due to the fact that it will be through a company open enrollment period, they set a specific day when new policies enrolled under that period will take effect, which will be the 6th of Decem- of January, sorry. So, the MEC will be canceled January 6th, 2025, moving forward. But the last day that you can have that plan active will be January 5th, 2025 . Excuse me.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: All right and on the, on the 6th of January, you will no longer have that pol- policy active. It will just be the remaining plans without that MEC.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Now, aside from changing that, was there anything else that we can assist you with today?

Speaker speaker\_2: Um, I, I mean, I have another issue with you guys, um, because I just got a bill from LabCorp saying that they, uh, they contacted my insurance company and you guys didn't respond. So, I'm trying to figure out what happened there.

Speaker speaker\_1: Okay. So, we're not the insurance company. We administer the health insurance.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That would be either APL, MetLife or 90 Degree. Do you remember what service it was, if it was dental, vision or medical?

Speaker speaker\_2: It's medical. I'll call them again.

Speaker speaker\_1: Okay. Did you want me to transfer you to them?

Speaker speaker\_2: No, I got other things to do today.

Speaker speaker\_1: Understood. I hope you have a wonderful rest of your day and thank you for allowing me to assist you today.

Speaker speaker\_2: Yep. Bye.

Speaker speaker\_1: Bye-bye.