

## Transcript: Francesca

**Baez-5367066166738944-5321440360054784**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Hi, Francesca. My name is Megan. Um, I am an employer so I'm hoping that you can help me. I'm not sure if there's any information I need to provide to you to discuss, um, an employee. Okay. Um, it will depend on the discussion to see if we're able to- Okay, sure. ... assist you. No problem. Oh, okay. So, um, I received, um, a notification from the branch that this, um, individual works at. Their name is Tarik Derrick. Um, and the email that I received from their manager was that they have called Benefits in a Card numerous times to remove benefits, um, re- to be removed from their health plan, and they have, um, continuously received health insurance. So the last, uh, the spelling of the last name is D-E-R-R-I-C-K. First name, T-A-R-I-K. I mean, as far as I know, we, you can't remove someone from benefits unless they have supporting documents to show that they have other coverage, right? Or that only certain plans require that? It will depend. I need to see which one he's on. Okay. Let's see. No problem. I haven't logged into the wizard either. I just got this email and I said, "Let me call them first." Do you have either date of birth, so last four of the Social, to make sure I'm looking at the right account? Sure. Let me just, uh, grab that. Hold on one second. Okay. The last four is, um, nine, zero, four, nine. Oh, yes. I see here. So he spoke with one of my coworkers and you're right, Megan, the reason why we're not able to cancel his without those supporting documents you mentioned- Mm-hmm. ... is 'cause that specific plan is under that Section 125 with the IRS regulations. Hmm. Okay. Um, is there a document or can I, or is there somewhere that you can point me to, to, um, provide that in writing, that type of requirement? Or do you guys actually have a document that states that? Is it only up there in the enrollment form also? So- Yeah. ... it won't be on there. Okay. Um- He did state, however, that he has medical coverage with another carrier. Oh, okay. So really the only document that he needs to submit is either a insurance card with his other carrier or just a statement of coverage or letter of coverage that will prove that- Okay. ... he's currently being covered under a different carrier. Okay, perfect. Then I will give him a call and I will let him know. Understood. Yeah, so it does say, based on that note, it shows my coworker also sent him an email and explained to him. Hmm. That once he sends it, it will take 24 to 48 hours for the front office to either approve it or they deny it, and then we'll ge- let him know whether or not we're able to cancel it. And then he just says that he was gonna speak with you guys about something back pay. Okay. So my next step, I will reach out to, um, to Tarik and just... So did he state that he was going to provide... So he, at this point, has he provided the updated medical information or he hasn't sent that in yet? Let me see. Okay. It does not look like it. Okay. And th- that phone call took place today or yesterday or some point this week? No, ma'am. It was today. It- Oh, it's today. ... let me see when he got into the account. It was today at 3:45 and it looked like it lasted roughly 10 minutes 'cause he got out of the account at 3:56. Okay. And so usually it takes

about 24 to 48 hours for this to be evaluated by your team, right? Yeah. So once he submits those documents, let's say for example he submits them today at 5:00 PM. Mm-hmm. It's gonna take 24 to 48 hours from him submitting the document for the front office to examine it. Okay. Even over the weekend you guys, uh, check into this stuff or do, are weekends excluded? Uh, weekends are excluded. So if he does submit it before end of Friday, it'll be at some point Monday, early mon- morning of Tuesday possibly. Okay. Okay. So, um, how does... It is submitted through the, um, like faxing at Benefits in a Card email or is it a different type of, um, way? He can send it to the email we sent to him from the office of info@benefitsinacard.com. Info@benefitsinacard.com. Okay. Okay. So I will give them a call. I appreciate you, Francesca. Of course. It was my pleasure. I hope you have a wonderful rest of your day. You too. Have a good weekend. You're welcome. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Hi, Francesca. My name is Megan. Um, I am an employer so I'm hoping that you can help me. I'm not sure if there's any information I need to provide to you to discuss, um, an employee.

Speaker speaker\_0: Okay. Um, it will depend on the discussion to see if we're able to-

Speaker speaker\_1: Okay, sure.

Speaker speaker\_0: ... assist you.

Speaker speaker\_1: No problem. Oh, okay. So, um, I received, um, a notification from the branch that this, um, individual works at. Their name is Tarik Derrick. Um, and the email that I received from their manager was that they have called Benefits in a Card numerous times to remove benefits, um, re- to be removed from their health plan, and they have, um, continuously received health insurance. So the last, uh, the spelling of the last name is D-E-R-R-I-C-K. First name, T-A-R-I-K. I mean, as far as I know, we, you can't remove someone from benefits unless they have supporting documents to show that they have other coverage, right? Or that only certain plans require that?

Speaker speaker\_0: It will depend. I need to see which one he's on.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Let's see.

Speaker speaker\_1: No problem. I haven't logged into the wizard either. I just got this email and I said, "Let me call them first."

Speaker speaker\_0: Do you have either date of birth, so last four of the Social, to make sure I'm looking at the right account?

Speaker speaker\_1: Sure. Let me just, uh, grab that. Hold on one second. Okay. The last four is, um, nine, zero, four, nine.

Speaker speaker\_0: Oh, yes. I see here. So he spoke with one of my coworkers and you're right, Megan, the reason why we're not able to cancel his without those supporting documents you mentioned-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... is 'cause that specific plan is under that Section 125 with the IRS regulations.

Speaker speaker\_1: Hmm. Okay. Um, is there a document or can I, or is there somewhere that you can point me to, to, um, provide that in writing, that type of requirement? Or do you guys actually have a document that states that? Is it only up there in the enrollment form also?

Speaker speaker\_0: So-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... it won't be on there.

Speaker speaker\_1: Okay. Um-

Speaker speaker\_0: He did state, however, that he has medical coverage with another carrier.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So really the only document that he needs to submit is either a insurance card with his other carrier or just a statement of coverage or letter of coverage that will prove that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... he's currently being covered under a different carrier.

Speaker speaker\_1: Okay, perfect. Then I will give him a call and I will let him know.

Speaker speaker\_0: Understood. Yeah, so it does say, based on that note, it shows my coworker also sent him an email and explained to him.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: That once he sends it, it will take 24 to 48 hours for the front office to either approve it or they deny it, and then we'll ge- let him know whether or not we're able to cancel it. And then he just says that he was gonna speak with you guys about something back pay.

Speaker speaker\_1: Okay. So my next step, I will reach out to, um, to Tarik and just... So did he state that he was going to provide... So he, at this point, has he provided the updated medical information or he hasn't sent that in yet?

Speaker speaker\_0: Let me see.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It does not look like it.

Speaker speaker\_1: Okay. And th- that phone call took place today or yesterday or some point this week?

Speaker speaker\_0: No, ma'am. It was today. It-

Speaker speaker\_1: Oh, it's today.

Speaker speaker\_0: ... let me see when he got into the account. It was today at 3:45 and it looked like it lasted roughly 10 minutes 'cause he got out of the account at 3:56.

Speaker speaker\_1: Okay. And so usually it takes about 24 to 48 hours for this to be evaluated by your team, right?

Speaker speaker\_0: Yeah. So once he submits those documents, let's say for example he submits them today at 5:00 PM.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: It's gonna take 24 to 48 hours from him submitting the document for the front office to examine it.

Speaker speaker\_1: Okay. Even over the weekend you guys, uh, check into this stuff or do, are weekends excluded?

Speaker speaker\_0: Uh, weekends are excluded. So if he does submit it before end of Friday, it'll be at some point Monday, early mon- morning of Tuesday possibly.

Speaker speaker\_1: Okay. Okay. So, um, how does... It is submitted through the, um, like faxing at Benefits in a Card email or is it a different type of, um, way?

Speaker speaker\_0: He can send it to the email we sent to him from the office of [info@benefitsinacard.com](mailto:info@benefitsinacard.com).

Speaker speaker\_1: [Info@benefitsinacard.com](mailto:Info@benefitsinacard.com). Okay. Okay. So I will give them a call. I appreciate you, Francesca.

Speaker speaker\_0: Of course. It was my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker\_1: You too. Have a good weekend.

Speaker speaker\_0: You're welcome. Bye-bye.

Speaker speaker\_1: Bye.