

## **Transcript: Justin**

**Mills-5376315487993856-6078548596801536**

### **Full Transcript**

Thank you for calling Benefits and Encouragement. This is Justin. How can I help you today? Uh, yes, sir. I'm, uh, calling in regards of the insurance cards that I still haven't received, and I've been paying for this for weeks now. Um, and I'm working through a temp agency, and I'm about to be hired on. Um, I have not been able to use it at the pharmacy. I have not been able to use it at my doctor's office. They cannot find anything in the system, which I've been charged for, for all these weeks now. Um, I just wanna cancel it and see if I can't be refunded, compensated for, you know, what I haven't been able to use. Okay, what's the staffing agency you work for? MAU. And the last four of your Social? 0669. What was your first and last name? Elizabeth Sullivan. I opted in for almost, like, everything I could opt in for. They're taking out, like, \$50 a week out of my check. Um, like I said, I, I've t- I've talked to them. I've called them multiple times. They told me that my information had been sent to me by mail, uh, as far as the, the card, the medical card. Um, and it hasn't been sent. I haven't received it. They can't even look it up to find it. I've had multiple places try to look it up, and it's just not there. Okay. I can possibly email ID cards just so you have them. Um, for security purposes, could you verify your home address, including city, state and zip code, Elizabeth? 2626 Livonia Highway, Bowersville, Georgia 30516. But at this point, like I said, I'm, I'm fixing to have insurance thr- through the company I'm working for. So, um, I'm not gonna need it, and I mean, I've already spent well over \$300 just in the past month on medications and doctor visits. Even though I've been paying for insurance- And your date of birth? ... that I haven't been able to use. And your date of birth? My date of birth is 8/25/84. All right. And a good telephone number have a 706-961-1586. Yes, sir. And the email I have is georgiagirl1.1984@yahoo? Yep. Okay. Um, so let's see here. So, you stated you called us multiple times? Yes. Um, I've only seen one phone call, and that was back on the 25th of February. Um- I called, I called before then to try to find out how I'm supposed to use it. And the lady told me she couldn't give me any information. And then when I called back again, the lady told me that I was being mailed my card that I wouldn't be able to use, and she said they should be able to pull it up anyway at the doctor's office because it was active. But that is not the case. That is not true whatsoever. Okay. 'Cause like I said, the only time that I'm seeing you call is back on February 25th, where you requested, uh, benefit cards. Member was advised they were still processing, um, back on the 25th. So, what I can do right now, I can email you your ID cards just so you have them. And then unfortunately, if you're wanting to cancel the coverage, I wouldn't be able to cancel the medical, the, uh, vision or the preventative services, since those are Section 125. I can drop the critical illness, the group accident, term life and the short-term disability if need be. Why can't you drop it? I don't know. 'Cause I don't wanna pay for it anymore. I haven't been able to use it, so I'm paying for something I can't use. I don't want it. Well, Section 125, it's for tax purposes. So, Section 125,

it's you're paying with these deductions with pre-tax dollars. So in, so in order to continue paying with these with pre-tax dollars, you would have to stay locked into these plans unless you experience the qualified life event or if you are in MAU's next open enrollment period, which is usually sometime in December. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or involuntary or gaining coverage elsewhere. Um, but yes, Section 125, we are unable to cancel those plans. But everything else, like you have critical illness, group accident, all that other stuff, we can drop. Okay. And what do I need to do whenever I have insurance and I'm not having to pay for it? Do I just call y'all back in and you drop it? Uh, correct. So, if you get insurance elsewhere, you can use that as a qualified life event and state that you got, uh, uh, coverage elsewhere, and you can use that to cancel coverage through MAU. All right. Let's do that, because MAU says they have no affiliation with you. All they do is give you a card. Okay. Um, do you still want me to email your ID cards just so you have them? Yeah, you can send them to me. Okay. Bear with me one second. Hello, Elizabeth. You still there? Yes, sir. Awesome. Thank you so much for holding. Mm-hmm. So I went ahead and emailed you all of your ID cards to the email we had on file. Okay. Email that you should be looking at will be coming from info, that's I-N-F-O, @benefitsandcard.com, okay? Okay. Okay. Is there anything else I can assist you with today? Uh, can you tell me what is going to be taken out of my check now since you dropped all the other stuff? Um, I thought you told me you wanted to wait on that. No, I want to drop all the extra stuff. Okay. I want to drop everything that I can drop. Okay, so let's see. So your total... Your current premium right now is \$43.21. However, dropping the ID experts, the behavioral health, the group accident, the critical illness, the term life, the disability, would make your new total deductions \$29 even, okay? Okay. Do you authorize MAU- Okay. ... to make that deduction for you? Yeah. If I have to, yeah. Okay. Now, I do want to let you know that this pending enrollment does take one to two weeks to go through. And then whenever you witness that first deduction of the \$29 come off your paycheck, that's how you know everything that we dropped has been dropped, okay? All right. Okay. But other than that, is there anything else I can assist you with today, Elizabeth? No, that's good. Awesome. Well, you have a wonderful day, okay? You too. Thank you. All right, bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and Encouragement. This is Justin. How can I help you today?

Speaker speaker\_1: Uh, yes, sir. I'm, uh, calling in regards of the insurance cards that I still haven't received, and I've been paying for this for weeks now. Um, and I'm working through a temp agency, and I'm about to be hired on. Um, I have not been able to use it at the pharmacy. I have not been able to use it at my doctor's office. They cannot find anything in the system, which I've been charged for, for all these weeks now. Um, I just wanna cancel it and see if I can't be refunded, compensated for, you know, what I haven't been able to use.

Speaker speaker\_0: Okay, what's the staffing agency you work for?

Speaker speaker\_1: MAU.

Speaker speaker\_0: And the last four of your Social?

Speaker speaker\_1: 0669.

Speaker speaker\_0: What was your first and last name?

Speaker speaker\_1: Elizabeth Sullivan. I opted in for almost, like, everything I could opt in for. They're taking out, like, \$50 a week out of my check. Um, like I said, I, I've t- I've talked to them. I've called them multiple times. They told me that my information had been sent to me by mail, uh, as far as the, the card, the medical card. Um, and it hasn't been sent. I haven't received it. They can't even look it up to find it. I've had multiple places try to look it up, and it's just not there.

Speaker speaker\_0: Okay. I can possibly email ID cards just so you have them. Um, for security purposes, could you verify your home address, including city, state and zip code, Elizabeth?

Speaker speaker\_1: 2626 Livonia Highway, Bowersville, Georgia 30516. But at this point, like I said, I'm, I'm fixing to have insurance thr- through the company I'm working for. So, um, I'm not gonna need it, and I mean, I've already spent well over \$300 just in the past month on medications and doctor visits. Even though I've been paying for insurance-

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: ... that I haven't been able to use.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: My date of birth is 8/25/84.

Speaker speaker\_0: All right. And a good telephone number have a 706-961-1586.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email I have is georgiagirl1.1984@yahoo?

Speaker speaker\_1: Yep.

Speaker speaker\_0: Okay. Um, so let's see here. So, you stated you called us multiple times?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Um, I've only seen one phone call, and that was back on the 25th of February. Um-

Speaker speaker\_1: I called, I called before then to try to find out how I'm supposed to use it. And the lady told me she couldn't give me any information. And then when I called back again, the lady told me that I was being mailed my card that I wouldn't be able to use, and she said they should be able to pull it up anyway at the doctor's office because it was active. But that is not the case. That is not true whatsoever.

Speaker speaker\_0: Okay. 'Cause like I said, the only time that I'm seeing you call is back on February 25th, where you requested, uh, benefit cards. Member was advised they were still

processing, um, back on the 25th. So, what I can do right now, I can email you your ID cards just so you have them. And then unfortunately, if you're wanting to cancel the coverage, I wouldn't be able to cancel the medical, the, uh, vision or the preventative services, since those are Section 125. I can drop the critical illness, the group accident, term life and the short-term disability if need be.

Speaker speaker\_1: Why can't you drop it?

Speaker speaker\_0: I don't know.

Speaker speaker\_1: 'Cause I don't wanna pay for it anymore. I haven't been able to use it, so I'm paying for something I can't use. I don't want it.

Speaker speaker\_0: Well, Section 125, it's for tax purposes. So, Section 125, it's you're paying with these deductions with pre-tax dollars. So in, so in order to continue paying with these with pre-tax dollars, you would have to stay locked into these plans unless you experience the qualified life event or if you are in MAU's next open enrollment period, which is usually sometime in December. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or involuntary or gaining coverage elsewhere. Um, but yes, Section 125, we are unable to cancel those plans. But everything else, like you have critical illness, group accident, all that other stuff, we can drop.

Speaker speaker\_1: Okay. And what do I need to do whenever I have insurance and I'm not having to pay for it? Do I just call y'all back in and you drop it?

Speaker speaker\_0: Uh, correct. So, if you get insurance elsewhere, you can use that as a qualified life event and state that you got, uh, uh, coverage elsewhere, and you can use that to cancel coverage through MAU.

Speaker speaker\_1: All right. Let's do that, because MAU says they have no affiliation with you. All they do is give you a card.

Speaker speaker\_0: Okay. Um, do you still want me to email your ID cards just so you have them?

Speaker speaker\_1: Yeah, you can send them to me.

Speaker speaker\_0: Okay. Bear with me one second. Hello, Elizabeth. You still there?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_0: Awesome. Thank you so much for holding.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: So I went ahead and emailed you all of your ID cards to the email we had on file.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Email that you should be looking at will be coming from info, that's I-N-F-O, @benefitsandcard.com, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_0: Okay. Is there anything else I can assist you with today?

Speaker speaker\_2: Uh, can you tell me what is going to be taken out of my check now since you dropped all the other stuff?

Speaker speaker\_0: Um, I thought you told me you wanted to wait on that.

Speaker speaker\_2: No, I want to drop all the extra stuff.

Speaker speaker\_0: Okay.

Speaker speaker\_2: I want to drop everything that I can drop.

Speaker speaker\_0: Okay, so let's see. So your total... Your current premium right now is \$43.21. However, dropping the ID experts, the behavioral health, the group accident, the critical illness, the term life, the disability, would make your new total deductions \$29 even, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_0: Do you authorize MAU-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... to make that deduction for you?

Speaker speaker\_2: Yeah. If I have to, yeah.

Speaker speaker\_0: Okay. Now, I do want to let you know that this pending enrollment does take one to two weeks to go through. And then whenever you witness that first deduction of the \$29 come off your paycheck, that's how you know everything that we dropped has been dropped, okay?

Speaker speaker\_2: All right.

Speaker speaker\_0: Okay. But other than that, is there anything else I can assist you with today, Elizabeth?

Speaker speaker\_2: No, that's good.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_2: You too. Thank you.

Speaker speaker\_0: All right, bye-bye.