

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Cart. This is Malcolm. How can I help you? Hi. I, um, have a, a membership with Creative Circle and I just wanted to find out when the next enrollment period is to cancel my plan? You want to know when open enrollment is for Creative Circle? Yes, 'cause I wanted to cancel my plan. Like you- All right. ... can't cancel it outside of open enrollment, correct? One moment. Okay. Let's see. What's the last four of your social? It's six, four, six, eight. First name? Bethanie, B-E-T-H-A-N-I-E. Thank you. For security purposes, can you verify your address and date of birth for me? Yeah. The address is 115 Thompson Drive, Williamsville, New York, 14221 and the date of birth is 9/9/'97. The phone number is 1-716-343-3297? Correct. And the, uh, email is b, or 5bethanie@gmail.com? Correct. Thank you. All right. So the only plan that you're not able to cancel is the NEC teleRx plan because that one's under Section 125. But I can get the other plans removed for you if you would like that. Uh, yes, please. What's the one that you can't cancel? Sorry, I couldn't hear you. The NEC teleRx plan, which is the preventative care plan. That's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services and it comes with FreeRx which is a virtual pharmacy that gives you access to over 800 generic, acute and chronic medications along with virtual urgent care. Uh, so why am I not able to cancel that one? Because it's under Section 125, and Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you- Mm-hmm. ... to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. Do you know when the company open enrollment period is? Yes, ma'am. It looks like it will... So based off of last year, it was December 23rd until January 31st of this year. They haven't given us a newer update of open enrollment, so we're gonna ask for this date because we... that's the only date that we have so far for renewal. Okay. And what are the other plans that you can cancel? The life insurance, the dental and the vision. Okay. Yeah, could I cancel those, please? Yes, ma'am. So that will take your total down to \$15.63. You will have... It will take one to two weeks for the cancellation process, but after those two, three... after those one or two weeks, you'll see a new change of \$15.63. Okay. Thank you. No problem, Ms. Jones. Was there anything else I could help you with today? No, that's it. Thank you. No problem. Thanks for calling Benefits in a Cart. I hope you have a great rest of your week. You too. Bye. Thank you. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Cart. This is Malcolm. How can I help you?

Speaker speaker_1: Hi. I, um, have a, a membership with Creative Circle and I just wanted to find out when the next enrollment period is to cancel my plan?

Speaker speaker_0: You want to know when open enrollment is for Creative Circle?

Speaker speaker_1: Yes, 'cause I wanted to cancel my plan. Like you-

Speaker speaker_0: All right.

Speaker speaker_1: ... can't cancel it outside of open enrollment, correct?

Speaker speaker_0: One moment.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's see. What's the last four of your social?

Speaker speaker_1: It's six, four, six, eight.

Speaker speaker_0: First name?

Speaker speaker_1: Bethanie, B-E-T-H-A-N-I-E.

Speaker speaker_0: Thank you. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Yeah. The address is 115 Thompson Drive, Williamsville, New York, 14221 and the date of birth is 9/9/'97.

Speaker speaker_0: The phone number is 1-716-343-3297?

Speaker speaker_1: Correct.

Speaker speaker_0: And the, uh, email is b, or 5bethanie@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Thank you. All right. So the only plan that you're not able to cancel is the NEC teleRx plan because that one's under Section 125. But I can get the other plans removed for you if you would like that.

Speaker speaker_1: Uh, yes, please. What's the one that you can't cancel? Sorry, I couldn't hear you.

Speaker speaker_0: The NEC teleRx plan, which is the preventative care plan. That's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services and it comes with FreeRx which is a virtual pharmacy that gives you access to over 800 generic, acute and chronic medications along with virtual urgent care.

Speaker speaker_1: Uh, so why am I not able to cancel that one?

Speaker speaker_0: Because it's under Section 125, and Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Okay. Do you know when the company open enrollment period is?

Speaker speaker_0: Yes, ma'am. It looks like it will... So based off of last year, it was December 23rd until January 31st of this year. They haven't given us a newer update of open enrollment, so we're gonna ask for this date because we... that's the only date that we have so far for renewal.

Speaker speaker_1: Okay. And what are the other plans that you can cancel?

Speaker speaker_0: The life insurance, the dental and the vision.

Speaker speaker_1: Okay. Yeah, could I cancel those, please?

Speaker speaker_0: Yes, ma'am. So that will take your total down to \$15.63. You will have... It will take one to two weeks for the cancellation process, but after those two, three... after those one or two weeks, you'll see a new change of \$15.63.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: No problem, Ms. Jones. Was there anything else I could help you with today?

Speaker speaker_1: No, that's it. Thank you.

Speaker speaker_0: No problem. Thanks for calling Benefits in a Cart. I hope you have a great rest of your week.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Thank you. Bye.