

## Transcript: Pamela

**Blanc-4569347440295936-6494779425210368**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Welcome. Welcome. Benefits in a Card, this is Pamela speaking, how may I help you? Hi, um, my name's Octavia Wright and, um, I'ma just explain the whole situation. I have some insurance with HCC and basically I'm paying for the medical and it doesn't cover anything that I need. So, I'm paying for it for nothing. I have vision and dental too. I just wanna get rid of all of them. They telling me I can't get rid of the medical until I have proof of another insurance, but I can get rid of the vision and dental. I just need to be rid of this insurance because it's not- Who, who do you work for? Huh? Who do you work for? HCC. HCC Healthcare. And what's your first, I mean, uh, the last four digits of your social? 5199. And you say your first and last name is? Octavia Wright. Miss Wright, for security reasons and just to make sure we are in the correct file, can you please verify me with the address and date of birth? 1761 Dogwood Road, Apartment 16-4, Charleston, South Carolina, 29414. My date of birth is 9/21. Thank you for calling. The information we have is a telephone number of 584-3575-9726 and your email is- Hm. ... octaviawright1981@gmail.com. Yes. All right. So... so, so the medical part is the one you cannot, um, cancel, right? Now you do have a qualified life event? You have the paperwork for that? I what? For this. For what? I'm saying for you to be able to cancel the medical part, you need to be on o- the company has to be on open enrollment for you to have a qualified live event. And what's that? If you are enrolled in a different medical plan with another carrier within the last 30 days. Well, I'm gonna have to find one because I'm not going to be wasting my money for something I can't use. This is ridiculous. Yeah, I'ma have to find one because, uh, it's for me. Oh, but you can't find a doc- uh, um, a provider around your area? I am. Then maybe you can use it. I don't know. I went and had a doctor's appointment a few days ago and they said they don't use this. They c- they can't use it. It doesn't pay for anything. So I should, I don't need it. Okay. I had an office visit and- Go ahead. ... I had a specialty clean up and they couldn't use it. So I don't need it. I had to send cash. What I could do, I could cancel, um, the dental, live vision and the prescription plan and email you with a qualified life event, um, instruction. Yeah. And after you will be able to see what do you need to send to us in order for you to be able to cancel the medical part. Okay. Okay, that's fine. Now, the cancellation process does take one to two weeks for all changes to be processed. Um- Sounds like I paid more money. Oh, God. Okay. ... to my expense with one or two deductions, uh, before it's completely canceled. The email's coming in from info@benefitsinacard. Check your spam and junk mail- Mm-hmm. ... it might go there. When you get the information- Yep. ... that is needed, um, for you to qualify to cancel the medical part, you could reply to that same email to send the information. Okay. I will. All right. Is there anything else I can do for you ma'am? That'll be it. And you saying the dental and everything else is canceled, right? Yes, I'm submitting the cancellation as we speak. Okay. All right. Thank you. Don't forget to

check, thank you. Don't forget to check- Gotcha. ... your spam and junk mail, all right? I will. Thank you. Bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Welcome.

Speaker speaker\_2: Welcome.

Speaker speaker\_3: Benefits in a Cart, this is Pamela speaking, how may I help you?

Speaker speaker\_4: Hi, um, my name's Octavia Wright and, um, I'ma just explain the whole situation. I have some insurance with HCC and basically I'm paying for the medical and it doesn't cover anything that I need. So, I'm paying for it for nothing. I have vision and dental too. I just wanna get rid of all of them. They telling me I can't get rid of the medical until I have proof of another insurance, but I can get rid of the vision and dental. I just need to be rid of this insurance because it's not-

Speaker speaker\_3: Who, who do you work for?

Speaker speaker\_4: Huh?

Speaker speaker\_3: Who do you work for?

Speaker speaker\_4: HCC. HCC Healthcare.

Speaker speaker\_3: And what's your first, I mean, uh, the last four digits of your social?

Speaker speaker\_4: 5199.

Speaker speaker\_3: And you say your first and last name is?

Speaker speaker\_4: Octavia Wright.

Speaker speaker\_3: Miss Wright, for security reasons and just to make sure we are in the correct file, can you please verify me with the address and date of birth?

Speaker speaker\_4: 1761 Dogwood Road, Apartment 16-4, Charleston, South Carolina, 29414. My date of birth is 9/21.

Speaker speaker\_3: Thank you for calling. The information we have is a telephone number of 584-3575-9726 and your email is-

Speaker speaker\_4: Hm.

Speaker speaker\_3: ... octaviawright1981@gmail.com.

Speaker speaker\_4: Yes.

Speaker speaker\_3: All right. So... so, so the medical part is the one you cannot, um, cancel, right? Now you do have a qualified life event? You have the paperwork for that?

Speaker speaker\_4: I what?

Speaker speaker\_3: For this.

Speaker speaker\_4: For what?

Speaker speaker\_3: I'm saying for you to be able to cancel the medical part, you need to be on o- the company has to be on open enrollment for you to have a qualified live event.

Speaker speaker\_4: And what's that?

Speaker speaker\_3: If you are enrolled in a different medical plan with another carrier within the last 30 days.

Speaker speaker\_4: Well, I'm gonna have to find one because I'm not going to be wasting my money for something I can't use. This is ridiculous. Yeah, I'ma have to find one because, uh, it's for me.

Speaker speaker\_3: Oh, but you can't find a doc- uh, um, a provider around your area?

Speaker speaker\_4: I am.

Speaker speaker\_3: Then maybe you can use it.

Speaker speaker\_4: I don't know. I went and had a doctor's appointment a few days ago and they said they don't use this. They c- they can't use it. It doesn't pay for anything. So I should, I don't need it.

Speaker speaker\_3: Okay.

Speaker speaker\_4: I had an office visit and-

Speaker speaker\_3: Go ahead.

Speaker speaker\_4: ... I had a specialty clean up and they couldn't use it. So I don't need it. I had to send cash.

Speaker speaker\_3: What I could do, I could cancel, um, the dental, live vision and the prescription plan and email you with a qualified life event, um, instruction.

Speaker speaker\_4: Yeah.

Speaker speaker\_3: And after you will be able to see what do you need to send to us in order for you to be able to cancel the medical part.

Speaker speaker\_4: Okay. Okay, that's fine.

Speaker speaker\_3: Now, the cancellation process does take one to two weeks for all changes to be processed. Um-

Speaker speaker\_4: Sounds like I paid more money. Oh, God. Okay.

Speaker speaker\_3: ... to my expense with one or two deductions, uh, before it's completely canceled. The email's coming in from info@benefitsinacard. Check your spam and junk mail-

Speaker speaker\_4: Mm-hmm.

Speaker speaker\_3: ... it might go there. When you get the information-

Speaker speaker\_4: Yep.

Speaker speaker\_3: ... that is needed, um, for you to qualify to cancel the medical part, you could reply to that same email to send the information.

Speaker speaker\_4: Okay. I will.

Speaker speaker\_3: All right. Is there anything else I can do for you ma'am?

Speaker speaker\_4: That'll be it. And you saying the dental and everything else is canceled, right?

Speaker speaker\_3: Yes, I'm submitting the cancellation as we speak.

Speaker speaker\_4: Okay. All right. Thank you.

Speaker speaker\_3: Don't forget to check, thank you. Don't forget to check-

Speaker speaker\_4: Gotcha.

Speaker speaker\_3: ... your spam and junk mail, all right?

Speaker speaker\_4: I will. Thank you. Bye.

Speaker speaker\_3: Bye-bye.