## Transcript: Pamela Blanc-4760740731994112-6569785856016384

## **Full Transcript**

Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Yes, Pamela, good afternoon. How are you doing today? Good, and you, ma'am? Doing great. I was calling because I'm trying to cancel my benefits. Um, this week- ... will be my last week at that company, well last week was, and I'm trying to not get any, um, insurance taken out of my check. Okay. Who do you work for? Uh, MAU. The last 14 years of your Social? Uh, it's 0196. Your first and last name, ma'am? Venicia Scott. Mrs. Scott, for security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth. Uh, address is 102 King Arthur Drive, LaGrange, Georgia 30241, and my date of birth is 10/05/78. Thank you for the information. We have a telephone number on file 334-744-2860 and your email is your first name.magb@... You might have to- M-A-G-B-Y, magb@gmail.com. Thank you. So, um, you said this is your last week with MAU? Correct. Well, last week was my last week, so this week I shouldn't have any insurance taken out. Okay. So, if you don't want to continue the benefits, you don't have to worry. They will cancel on their own because we're not going to receive the payment from MAU. Um, in four weeks, the benefits will be completely canceled. What I, when I mean completely canceled, it's because it will roll over into COBRA. Um, you're no longer going to be able to, like, make the direct payment if you want to continue with the benefit. So, uh- I don't see- ... as far as I could see, your last day of coverage will be on the 13th. So, if you're not working, there will be no deductions because this is pretty much like, like a weekly basic insurance. Weekday you pay, weekday you are covered. Okay, so the week, so last week, I worked like two or three days, and, um, they ended my assignment. So, here I'm not showing that we're going to get any deduction next week. We do not have access to your payroll, so I'm not able to see the, um, but if you didn't, if you don't make enough- Well, this week coming up, will there be deductions? Mm-hmm. Because this is going to be my last check with them. I will, I'm not able to see that. It, um, I don't show that anything is going to, is not going to be active for next week. But like I said, I'm, I don't have access to your payroll, so I won't be able to know if they're going to make a deduction or not. Because I was- And- Yeah, because I was told to call y'all because the lady said she didn't know if you all was going to take anything out anyway, uh, um, anything out of my insurance, so she told, instructed me to call y'all this week. Okay. So, even though if you cancel, you can't cancel everything because of the Section 125, which is an IRS regulation. Now, um, the process of the cancellation still takes one to two weeks for all the process to be, um, complete, completed. Now, like I said, even if I go ahead and cancel whatever I'm able to, that is not under Section 125. The process will be the same, and if any deductions going to come out, I do not have any way of saying so because we don't have the access to your payroll. They do tell me- So it's still, even if you cancel, it's still liable to come out this week out of my check? It might, it might happen. But it

all depends- Okay. ... because if you don't, if you didn't make enough, they won't, they won't, um, take it out. Okay. But so far- All right. ... here, I don't see any, anything that is going to come our way. But, um, like I said, uh, there's nothing else that I'm able to see from your employer's end that would let me know if for sure we're going to receive a deduction. Okay, all right. Well, I appreciate that. All right. Anything else I could do for you? Uh, no, ma'am, that's it. All right, thank you for giving us a call. Have a great rest of the day. Mm-hmm, you too. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker\_1: Yes, Pamela, good afternoon. How are you doing today?

Speaker speaker\_0: Good, and you, ma'am?

Speaker speaker\_1: Doing great. I was calling because I'm trying to cancel my benefits. Um, this week- ... will be my last week at that company, well last week was, and I'm trying to not get any, um, insurance taken out of my check.

Speaker speaker\_0: Okay. Who do you work for?

Speaker speaker\_1: Uh, MAU.

Speaker speaker\_0: The last 14 years of your Social?

Speaker speaker\_1: Uh, it's 0196.

Speaker speaker\_0: Your first and last name, ma'am?

Speaker speaker\_1: Venicia Scott.

Speaker speaker\_0: Mrs. Scott, for security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker\_1: Uh, address is 102 King Arthur Drive, LaGrange, Georgia 30241, and my date of birth is 10/05/78.

Speaker speaker\_0: Thank you for the information. We have a telephone number on file 334-744-2860 and your email is your first name.magb@... You might have to-

Speaker speaker\_1: M-A-G-B-Y, magb@gmail.com.

Speaker speaker 0: Thank you. So, um, you said this is your last week with MAU?

Speaker speaker\_1: Correct. Well, last week was my last week, so this week I shouldn't have any insurance taken out.

Speaker speaker\_0: Okay. So, if you don't want to continue the benefits, you don't have to worry. They will cancel on their own because we're not going to receive the payment from

MAU. Um, in four weeks, the benefits will be completely canceled. What I, when I mean completely canceled, it's because it will roll over into COBRA. Um, you're no longer going to be able to, like, make the direct payment if you want to continue with the benefit. So, uh-

Speaker speaker\_1: I don't see-

Speaker speaker\_0: ... as far as I could see, your last day of coverage will be on the 13th. So, if you're not working, there will be no deductions because this is pretty much like, like a weekly basic insurance. Weekday you pay, weekday you are covered.

Speaker speaker\_1: Okay, so the week, so last week, I worked like two or three days, and, um, they ended my assignment.

Speaker speaker\_0: So, here I'm not showing that we're going to get any deduction next week. We do not have access to your payroll, so I'm not able to see the, um, but if you didn't, if you don't make enough-

Speaker speaker\_1: Well, this week coming up, will there be deductions?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Because this is going to be my last check with them.

Speaker speaker\_0: I will, I'm not able to see that. It, um, I don't show that anything is going to, is not going to be active for next week. But like I said, I'm, I don't have access to your payroll, so I won't be able to know if they're going to make a deduction or not.

Speaker speaker\_1: Because I was-

Speaker speaker 0: And-

Speaker speaker\_1: Yeah, because I was told to call y'all because the lady said she didn't know if you all was going to take anything out anyway, uh, um, anything out of my insurance, so she told, instructed me to call y'all this week.

Speaker speaker\_0: Okay. So, even though if you cancel, you can't cancel everything because of the Section 125, which is an IRS regulation. Now, um, the process of the cancellation still takes one to two weeks for all the process to be, um, complete, completed. Now, like I said, even if I go ahead and cancel whatever I'm able to, that is not under Section 125. The process will be the same, and if any deductions going to come out, I do not have any way of saying so because we don't have the access to your payroll. They do tell me-

Speaker speaker\_1: So it's still, even if you cancel, it's still liable to come out this week out of my check?

Speaker speaker\_0: It might, it might happen. But it all depends-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... because if you don't, if you didn't make enough, they won't, they won't, um, take it out.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But so far-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... here, I don't see any, anything that is going to come our way. But, um, like I said, uh, there's nothing else that I'm able to see from your employer's end that would let me know if for sure we're going to receive a deduction.

Speaker speaker\_1: Okay, all right. Well, I appreciate that.

Speaker speaker\_0: All right. Anything else I could do for you?

Speaker speaker\_1: Uh, no, ma'am, that's it.

Speaker speaker\_0: All right, thank you for giving us a call. Have a great rest of the day.

Speaker speaker\_1: Mm-hmm, you too. Bye-bye.