Transcript: Pamela Blanc-5495243710971904-5174708439400448

## **Full Transcript**

Thank you for calling Benefits in a Card. This is Pamela speaking, how may I help you? Hi. So, um, I wanted to double check, open enrollment ends the 31st, so do I have until midnight the 31st in my timezone to change my elections? Because I would like to withdraw from the vision and dental that I'm currently paying. Okay. So if it's in on the 31st on our end, we close at eight o'clock Eastern Time. I will now be- Okay, so it's probably 8:00 my time, not my time. What is your time? Where are you, um, located, ma'am? California. So, um, are you going to do it online? Um, online it's making me activate an account which is weird because I've never had that before. Like, I swear it was just a website, I don't remember there being an account but now it's just like they're making me sign up for an account. I, I don't know how I did it last time but I definitely did not have an account. So, your time it will be six o'clock our time. What? Like if you call tomorrow, you have until six o'clock your time. Okay. So am I, is it able, can I change, can I change- I cannot hear you ma'am. I'm not being able to hear you well. Can I make my election changes, um, over the phone or does it have to be online? No, you could do it over the phone, that's what I'm saying. If you want to do it over the phone, we're here until eight o'clock Eastern Time which is six o'clock your time. Okay. And if I do it now, like let's say I cancel my vision and dental insurance, um, when would it take into effect because I already paid out for the end of the 5th, January month or 'cause it's weekly, right? Obviously I already paid out for this week, so if I cancel today, uh, when would my coverage end? It usually takes one to two weeks for all the changes to be processed. We'll be sending that information to your employer and after we send that information, usually they take one or two weeks to process it. So if I cancel this today- And you might ex- and you might experience one or two deductions. Okay. So if I cancel it today, I would still have a week for maybe like my optometrist to file a claim then? If it's gonna b- if he's gonna submit the claim on the date of service that you have, um, e- eh, when you got the service done, it has to be within the week that your benefits were active. And I, if your benefits are active- Yeah. That's why I'm asking. Yes. At this point- That's why I'm asking. If I cancel it today, if I cancel today, right now on this phone call, how long are my benefits active for? It usually takes one to two weeks for all changes to be completed. I cannot assure you it will be one week or two because we don't have access to your payroll. Okay. As long as that mean- as long as it's not shorter than one week, that's fine. Because the example is if I cancel today and my optometrist files tomorrow, I will still have coverage, correct? Yes. Okay. Okay. If you would like, I could go into your account and see the status of it and, and then we could take... I could probably give you better information. Okay. Um, I'll call you back. I have a meeting. I'll call you back. Thank you. Bye. No problem.

## **Conversation Format**

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

Speaker speaker\_1: Hi. So, um, I wanted to double check, open enrollment ends the 31st, so do I have until midnight the 31st in my timezone to change my elections? Because I would like to withdraw from the vision and dental that I'm currently paying.

Speaker speaker\_0: Okay. So if it's in on the 31st on our end, we close at eight o'clock Eastern Time. I will now be-

Speaker speaker\_1: Okay, so it's probably 8:00 my time, not my time.

Speaker speaker\_0: What is your time? Where are you, um, located, ma'am?

Speaker speaker\_1: California.

Speaker speaker\_0: So, um, are you going to do it online?

Speaker speaker\_1: Um, online it's making me activate an account which is weird because I've never had that before. Like, I swear it was just a website, I don't remember there being an account but now it's just like they're making me sign up for an account. I, I don't know how I did it last time but I definitely did not have an account.

Speaker speaker\_0: So, your time it will be six o'clock our time.

Speaker speaker\_1: What?

Speaker speaker 0: Like if you call tomorrow, you have until six o'clock your time.

Speaker speaker\_1: Okay. So am I, is it able, can I change, can I change-

Speaker speaker\_0: I cannot hear you ma'am. I'm not being able to hear you well.

Speaker speaker\_1: Can I make my election changes, um, over the phone or does it have to be online?

Speaker speaker\_0: No, you could do it over the phone, that's what I'm saying. If you want to do it over the phone, we're here until eight o'clock Eastern Time which is six o'clock your time.

Speaker speaker\_1: Okay. And if I do it now, like let's say I cancel my vision and dental insurance, um, when would it take into effect because I already paid out for the end of the 5th, January month or 'cause it's weekly, right? Obviously I already paid out for this week, so if I cancel today, uh, when would my coverage end?

Speaker speaker\_0: It usually takes one to two weeks for all the changes to be processed. We'll be sending that information to your employer and after we send that information, usually they take one or two weeks to process it.

Speaker speaker 1: So if I cancel this today-

Speaker speaker\_0: And you might ex- and you might experience one or two deductions.

Speaker speaker\_1: Okay. So if I cancel it today, I would still have a week for maybe like my optometrist to file a claim then?

Speaker speaker\_0: If it's gonna b- if he's gonna submit the claim on the date of service that you have, um, e- eh, when you got the service done, it has to be within the week that your benefits were active. And I, if your benefits are active-

Speaker speaker\_1: Yeah. That's why I'm asking.

Speaker speaker\_0: Yes. At this point-

Speaker speaker\_1: That's why I'm asking. If I cancel it today, if I cancel today, right now on this phone call, how long are my benefits active for?

Speaker speaker\_0: It usually takes one to two weeks for all changes to be completed. I cannot assure you it will be one week or two because we don't have access to your payroll.

Speaker speaker\_1: Okay. As long as that mean- as long as it's not shorter than one week, that's fine. Because the example is if I cancel today and my optometrist files tomorrow, I will still have coverage, correct?

Speaker speaker\_0: Yes. Okay.

Speaker speaker 1: Okay.

Speaker speaker\_0: If you would like, I could go into your account and see the status of it and, and then we could take... I could probably give you better information.

Speaker speaker\_1: Okay. Um, I'll call you back. I have a meeting. I'll call you back. Thank you. Bye.

Speaker speaker\_0: No problem.