

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling- ... Benefits in the Card. My name is Pearl. Who do I have the pleasure of speaking with? Hi. This is Tanya Davis. Uh-huh. And how can I assist you? Pardon? How can I assist you? Oh, my. Um, I canceled my benefits with you guys maybe two weeks ago, maybe a little bit more. I'm, I'm pretty sure like two weeks or maybe three weeks ago. And, um, but then I'm still getting an email saying that I have to activate or... So I was just calling just to reconfirm that my benefits are canceled with you guys. Okay. And what's the name of this agency you work for? Uh, it's for Creative Circle. And the last four digits of your Social? 4171. All right. And if you could confirm your address and date of birth? Uh, 505 Ocean Avenue, Apartment 4J. And the city and state? Brooklyn, New York 11226. And your date of birth? Uh, February the 24th, 1975. Okay. And I have your phone number as 254-1959? Yes. Mm-hmm. And I have your email address as mistdavis@gmail.com? That's correct. Yes. Mm-hmm. Okay. Bear with me one moment. Okay. So it looks like, yes, you did give us a call on the 21st of March to cancel, but there is a restriction on one of your plans called MEC TelRx. It's called Section 125 restriction. So you're unable to cancel that plan. So you'll still be enrolled in that plan until open enrollment. Okay. So how much is that a month? It's \$15.63- Or, yeah. ... a week. I'm paying how much a week? \$15.63. All the way to the end of this year? Um, until open enrollment, which let me take a look when that is for Creative Circle. Open enrollment for Creative... Open enrollment is, yes, about mid to end December, unless you have, um, uh, proof of eligibility for coverage elsewhere, um, then you'll be able to cancel that plan. But other than that, you're gonna have to wait until mid, mid to the end of December. It's about the 23rd of December. So if I... But I'm telling you I have, um, insurance somewhere else. You guys just need proof of it? And then what do you do with the proof? Like I don't- Well, I- I don't, I don't get the sense of... Okay. What... Can you make that make sense to me why I'm asking to not take money out of my account because I have health insurance? And what do I need- No. ... to send you? So from the notes that I see here, you've just asked to cancel the coverage. It did, I mean, I don't know if you... Maybe you told a different agent and they just didn't specify that in your notes that that's why you canceled. But the plan that you have is called Section... Is under a regulation called Section 125. It's a restriction from the IRS because that plan gets... The premium gets paid for that plan before your taxes are taken out. That's why that re- that plan can't be canceled until open enrollment. The only way to cancel a plan with that kind of restriction is if you had a qualified life event occur, which the one, the one that would apply to you is proof of eligibility of coverage elsewhere. All we would need is that... A paper, a document stating that you have coverage matching this plan. Um, that way it could be processed and they can either approve it or decline it. But if it is approved, then you'll be able to cancel this plan. If it doesn't meet the requirements of being on the same, um, the same coverage, because it does have to be the same coverage. You have to

have something that's like this plan to be canceled. Um, then you have to wait until December. Okay. So do I send that to... Can I send that to you or can I do that with you? Of course. I'm gonna send you an email. It's called a document... I'm sorry. It's called a qualified life event email. It's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in that inbox, try the spam or junk folder. And then it tells you on that email what they need you to put in the email and then you'll just attach the document that you, um, have from your insurance carrier. Once you do that- Okay. ... and we receive it, it takes about 24 to 48 hours to be processed. And once they either decl- uh, approve or decline it, approve or deny it, I'm sorry, um, they will let me know. Our main office will let me know and I'll give you a call back if, um, as to where we go from there. Okay. All right. Did you have any other questions? No. Thank you. You've been helpful. Thank you so much for calling. You have a great day. Okay. You too. Bye.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling- ... Benefits in the Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Hi. This is Tanya Davis.

Speaker speaker_0: Uh-huh. And how can I assist you?

Speaker speaker_1: Pardon?

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Oh, my. Um, I canceled my benefits with you guys maybe two weeks ago, maybe a little bit more. I'm, I'm pretty sure like two weeks or maybe three weeks ago. And, um, but then I'm still getting an email saying that I have to activate or... So I was just calling just to reconfirm that my benefits are canceled with you guys.

Speaker speaker_0: Okay. And what's the name of this agency you work for?

Speaker speaker_1: Uh, it's for Creative Circle.

Speaker speaker_0: And the last four digits of your Social?

Speaker speaker_1: 4171.

Speaker speaker_0: All right. And if you could confirm your address and date of birth?

Speaker speaker_1: Uh, 505 Ocean Avenue, Apartment 4J.

Speaker speaker_0: And the city and state?

Speaker speaker_1: Brooklyn, New York 11226.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Uh, February the 24th, 1975.

Speaker speaker_0: Okay. And I have your phone number as 254-1959?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: And I have your email address as mistdavis@gmail.com?

Speaker speaker_1: That's correct. Yes. Mm-hmm.

Speaker speaker_0: Okay. Bear with me one moment. Okay. So it looks like, yes, you did give us a call on the 21st of March to cancel, but there is a restriction on one of your plans called MEC TelRx. It's called Section 125 restriction. So you're unable to cancel that plan. So you'll still be enrolled in that plan until open enrollment.

Speaker speaker_1: Okay. So how much is that a month?

Speaker speaker_0: It's \$15.63-

Speaker speaker_1: Or, yeah.

Speaker speaker_0: ... a week.

Speaker speaker_1: I'm paying how much a week?

Speaker speaker_0: \$15.63.

Speaker speaker_1: All the way to the end of this year?

Speaker speaker_0: Um, until open enrollment, which let me take a look when that is for Creative Circle. Open enrollment for Creative... Open enrollment is, yes, about mid to end December, unless you have, um, uh, proof of eligibility for coverage elsewhere, um, then you'll be able to cancel that plan. But other than that, you're gonna have to wait until mid, mid to the end of December. It's about the 23rd of December.

Speaker speaker_1: So if I... But I'm telling you I have, um, insurance somewhere else. You guys just need proof of it? And then what do you do with the proof? Like I don't-

Speaker speaker_0: Well, I-

Speaker speaker_1: I don't, I don't get the sense of... Okay. What... Can you make that make sense to me why I'm asking to not take money out of my account because I have health insurance? And what do I need-

Speaker speaker_0: No.

Speaker speaker_1: ... to send you?

Speaker speaker_0: So from the notes that I see here, you've just asked to cancel the coverage. It did, I mean, I don't know if you... Maybe you told a different agent and they just didn't specify that in your notes that that's why you canceled. But the plan that you have is called Section... Is under a regulation called Section 125. It's a restriction from the IRS because that plan gets... The premium gets paid for that plan before your taxes are taken out. That's why that re- that plan can't be canceled until open enrollment. The only way to cancel a plan with that kind of restriction is if you had a qualified life event occur, which the one, the

one that would apply to you is proof of eligibility of coverage elsewhere. All we would need is that... A paper, a document stating that you have coverage matching this plan. Um, that way it could be processed and they can either approve it or decline it. But if it is approved, then you'll be able to cancel this plan. If it doesn't meet the requirements of being on the same, um, the same coverage, because it does have to be the same coverage. You have to have something that's like this plan to be canceled. Um, then you have to wait until December.

Speaker speaker_1: Okay. So do I send that to... Can I send that to you or can I do that with you?

Speaker speaker_0: Of course. I'm gonna send you an email. It's called a document... I'm sorry. It's called a qualified life event email. It's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in that inbox, try the spam or junk folder. And then it tells you on that email what they need you to put in the email and then you'll just attach the document that you, um, have from your insurance carrier. Once you do that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and we receive it, it takes about 24 to 48 hours to be processed. And once they either decl- uh, approve or decline it, approve or deny it, I'm sorry, um, they will let me know. Our main office will let me know and I'll give you a call back if, um, as to where we go from there.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Did you have any other questions?

Speaker speaker_1: No. Thank you. You've been helpful.

Speaker speaker_0: Thank you so much for calling. You have a great day.

Speaker speaker_1: Okay. You too. Bye.