

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. My name's Sean Fox, S-E-A-N F-O-X. Um, I'm contacting you in regards to why my plan has not been canceled and to why it is still coming out of my, um, recurring out of my paycheck. Okay. What's the name of the agency that you work for? I work for, um, Al- sorry, um, Around The Clock Healthcare. Okay. And the last four of your social? Three, seven, seven, eight. Okay. Do you mind verifying your address and date of birth? 12751 Mercer, and date of birth is 3/3/94. Gotcha. So it looks like I have a different address. I have, uh, 202 Gilman in Garden City. Yeah, I moved from there a little over a year ago, which I believe I already updated previously. Okay, let me go ahead and update it on my end. You said 12751 Mercer? Yes. Okay. Well, is it the same city, state, and zip code? No, Jerome, Michigan. J-E-R-O-M-E, MI, 49249. 49249? Yes, ma'am. Okay. And then phone number is 734-536-6179? Yes. All right, and then just to make sure, email is fox_sean8@gmail.com. Yes, ma'am. Okay, give me one second. Okay, so it looks like you're currently enrolled into the VIP Plus Medical Plan, which is under, uh, Section 125. So the only time you're able to cancel Section 125 plans is during the company's open enrollment period. Um, outside of that, the only other time you would be able to cancel is if you've experienced a qualifying life event. Um, that is something that would have had to taken place within, you know, 30 days of the life event. That, that is not what I was told. I'm sorry. Um, I had purchased new insurance and tried to cancel this insurance because unfortunately, you guys cover nothing that is out in this area. Um, I purchased new insurance back in 20- actually, 11/01 of 2023. I was told to give a call back and tell them the new policy number, and they would cancel it, and they gave everything, but obviously, that has not been the case. I didn't realize that it was still coming out of my, um, week or bi-weekly pay because I mean, they canceled the dental, everything else, except for the health insurance benefit and the card, whatever you want to call it. And I'm trying to get all my stuff together and going through everything and saw that this was still coming out. So now I'm kind of like, well, hell, I've been paying this much for the last year and a half, little over a year and a half, whatever it is, but I, I'm just, I'm frustrated because obviously, I had already purchased new insurance and going through this new insurance and still being charged with the old insurance. And so I need to get this rectified. Yeah, so I see... Yeah, so I see at one point you were enrolled into like group accident, dental, term life and vision which were canceled. However, the VIP Plus plan cannot be canceled without a qualifying life event if you're outside of the company's open enrollment period. Um, so that's why the, the medical plan was never canceled because you would need to see- if you have a qualifying life event, you would have to submit a qualifying life event within 30 days of that event. Uh, so how, how would I get out of that other than having a life event? There's no way of knowing I've got- There is no other way. ... life insurance? Like, I've got life insurance through somebody else and everything else,

like-None of that matters. I, I, I don't, I don't fully understand. I'm sorry, but... Yeah, so the only- ... it's not what I thought. ... ways you can cancel a Section 125 plan is during the company's open enrollment period that they have yearly. If you're outside of that period, the only other way to, you know, cancel or change a Section 125 plan is if you have a qualifying life event. So that's, those are the only two ways. And that was not explained to me previously. That's, again, frustrating. Um, and what time is, at what point is that enrollment? Um, let's see. Looks like they typically have it during December of every year. Of course . Uh, oh. So, I have to wait until December, December to drop this? There's no other way- Yeah. ... to... Unfortunately, there is no other way, um, and I do see where, when you previously called us back in April of '24, we did send the qualifying life email to you. So, I can resend that to you. That way, you can look at the different life events and, um, the documentation that you would need for that. If you think you might qualify for one of those, you can just respond to the email with the documentation that it's asking for. Um, but unfortunately, like I said, if you don't have a qualifying life event, you will have to wait for the, uh, next company open enrollment period. Yes, I would like for that email please. Sure. Um- I'll just, uh, forward over what- Okay. ... was previously sent to you. And just while I'm on the phone with you, what qualifies, just like a general, um, uh, what qualifies for me to be off of that? Um- You know. So, it looks like, uh, loss of benefits must be involuntary, marriage, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance, and being eligible for new benefits. So, being eligible for new benefits, what, what does that entail? Like, is it new benefits? Is it... Uh, you know, never mind. That's okay. I'll take a look at the email and try to figure it out. It's just, unfortunately, frustrating considering that I've gone a year and a half now that... I was hoping to not have that money be coming out of my paycheck, but it is what it is. I'm not upset with you. Okay. I'll accept myself. Yeah, I just went ahead and, um, forwarded the email that was sent to you previously. It'll have everything that you need on there, and like I said, if you think you might qualify for one of those, just follow the instructions and submit the, uh, documentation back to the email and we can go from there. Copy that. Mm-hmm. All right, thanks very much. You're welcome. Bye-bye. All right, you have a wonderful day. Bye. Bye-bye. You, too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. My name's Sean Fox, S-E-A-N F-O-X. Um, I'm contacting you in regards to why my plan has not been canceled and to why it is still coming out of my, um, recurring out of my paycheck.

Speaker speaker_0: Okay. What's the name of the agency that you work for?

Speaker speaker_1: I work for, um, AI- sorry, um, Around The Clock Healthcare.

Speaker speaker_0: Okay. And the last four of your social?

Speaker speaker_1: Three, seven, seven, eight.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: 12751 Mercer, and date of birth is 3/3/94.

Speaker speaker_0: Gotcha. So it looks like I have a different address. I have, uh, 202 Gilman in Garden City.

Speaker speaker_1: Yeah, I moved from there a little over a year ago, which I believe I already updated previously.

Speaker speaker_0: Okay, let me go ahead and update it on my end. You said 12751 Mercer?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Well, is it the same city, state, and zip code?

Speaker speaker_1: No, Jerome, Michigan. J-E-R-O-M-E, MI, 49249.

Speaker speaker_0: 49249?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then phone number is 734-536-6179?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, and then just to make sure, email is fox_sean8@gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, give me one second. Okay, so it looks like you're currently enrolled into the VIP Plus Medical Plan, which is under, uh, Section 125. So the only time you're able to cancel Section 125 plans is during the company's open enrollment period. Um, outside of that, the only other time you would be able to cancel is if you've experienced a qualifying life event. Um, that is something that would have had to taken place within, you know, 30 days of the life event.

Speaker speaker_1: That, that is not what I was told. I'm sorry. Um, I had purchased new insurance and tried to cancel this insurance because unfortunately, you guys cover nothing that is out in this area. Um, I purchased new insurance back in 20- actually, 11/01 of 2023. I was told to give a call back and tell them the new policy number, and they would cancel it, and they gave everything, but obviously, that has not been the case. I didn't realize that it was still coming out of my, um, week or bi-weekly pay because I mean, they canceled the dental, everything else, except for the health insurance benefit and the card, whatever you want to call it. And I'm trying to get all my stuff together and going through everything and saw that this was still coming out. So now I'm kind of like, well, hell, I've been paying this much for the last year and a half, little over a year and a half, whatever it is, but I, I'm just, I'm frustrated because obviously, I had already purchased new insurance and going through this new insurance and still being charged with the old insurance. And so I need to get this rectified.

Speaker speaker_0: Yeah, so I see... Yeah, so I see at one point you were enrolled into like group accident, dental, term life and vision which were canceled. However, the VIP Plus plan cannot be canceled without a qualifying life event if you're outside of the company's open enrollment period. Um, so that's why the, the medical plan was never canceled because you would need to se- if you have a qualifying life event, you would have to submit a qualifying life event within 30 days of that event.

Speaker speaker_1: Uh, so how, how would I get out of that other than having a life event? There's no way of knowing I've got-

Speaker speaker_0: There is no other way.

Speaker speaker_1: ... life insurance? Like, I've got life insurance through somebody else and everything else, like-None of that matters. I, I, I don't, I don't fully understand. I'm sorry, but...

Speaker speaker_0: Yeah, so the only-

Speaker speaker_1: ... it's not what I thought.

Speaker speaker_0: ... ways you can cancel a Section 125 plan is during the company's open enrollment period that they have yearly. If you're outside of that period, the only other way to, you know, cancel or change a Section 125 plan is if you have a qualifying life event. So that's, those are the only two ways.

Speaker speaker_1: And that was not explained to me previously. That's, again, frustrating. Um, and what time is, at what point is that enrollment?

Speaker speaker_0: Um, let's see. Looks like they typically have it during December of every year.

Speaker speaker_1: Of course . Uh, oh. So, I have to wait until December, December to drop this? There's no other way-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... to...

Speaker speaker_0: Unfortunately, there is no other way, um, and I do see where, when you previously called us back in April of '24, we did send the qualifying life email to you. So, I can resend that to you. That way, you can look at the different life events and, um, the documentation that you would need for that. If you think you might qualify for one of those, you can just respond to the email with the documentation that it's asking for. Um, but unfortunately, like I said, if you don't have a qualifying life event, you will have to wait for the, uh, next company open enrollment period.

Speaker speaker_1: Yes, I would like for that email please.

Speaker speaker_0: Sure.

Speaker speaker_1: Um-

Speaker speaker_0: I'll just, uh, forward over what-

Speaker speaker_1: Okay.

Speaker speaker_0: ... was previously sent to you.

Speaker speaker_1: And just while I'm on the phone with you, what qualifies, just like a general, um, uh, what qualifies for me to be off of that?

Speaker speaker_0: Um-

Speaker speaker_1: You know.

Speaker speaker_0: So, it looks like, uh, loss of benefits must be involuntary, marriage, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance, and being eligible for new benefits.

Speaker speaker_1: So, being eligible for new benefits, what, what does that entail? Like, is it new benefits? Is it... Uh, you know, never mind. That's okay. I'll take a look at the email and try to figure it out. It's just, unfortunately, frustrating considering that I've gone a year and a half now that... I was hoping to not have that money be coming out of my paycheck, but it is what it is. I'm not upset with you.

Speaker speaker_0: Okay.

Speaker speaker_1: I'll accept myself.

Speaker speaker_0: Yeah, I just went ahead and, um, forwarded the email that was sent to you previously. It'll have everything that you need on there, and like I said, if you think you might qualify for one of those, just follow the instructions and submit the, uh, documentation back to the email and we can go from there.

Speaker speaker_1: Copy that.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right, thanks very much.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: All right, you have a wonderful day. Bye.

Speaker speaker_0: Bye-bye. You, too.