## Transcript: VICTORIA Taylor-5249522811846656-6422738964103168

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. I just got a text from my employer saying that I have 17 days left to, uh, make changes in open enrollment. Okay. What's the name of the agency you work for? MAU Workforce Solutions. And the last four of your Social? 3484. And your first and last name? Ryan Carroll. Okay. Do you mind verifying your address and date of birth? 1B Robin Hood Road, Taylor, South Carolina 29687. March 10th, 1995. And then phone number 872- 6. ... uh... 6908? Mm-hmm. Okay. And then email is your last name, first name, 68 at gmail.com? Yes, ma'am. Okay. Uh, what changes are you wanting to make to your enrollment? Well, my insurance that I got, I just got the cheapest one, and it doesn't pay for anything. It doesn't even cover my medication. So I was wondering if there was one that would cover my daughter's appointments, uh, you know, with just the regular copay and my prescriptions. Okay. So there's, there's a couple different plans to choose from. Um, for the most part, this is not major medical, so it's not gonna work or provide coverage like major medical companies. So some of the medical plans have a copay for certain benefits, but the... The majority of it, how it works is if it is a covered benefit, the insurance is gonna pay a set dollar amount towards that benefit, and then you pay the remainder of the bill. Okay. Um- Uh, so what... ... yeah, insurance, that... I'm sorry? Can I just cancel it then? Yeah. I mean, if you wanna cancel, you can do that. Are you just wanting to cancel the medical or are you wanting to do... Cancel the medical and dental? Uh, just cancel the medical and dental. That's really- I'm sorry? I said, really just that... Cancel both of them, 'cause they really don't cover anything. All righty. I will go ahead and put in a request to have it canceled for you. I know typically with cancellations, it takes about one to two weeks to be, uh, processed through payroll. Okay. So you may see one to two more payroll deductions. If you do, we'll provide the coverage you're paying for until the cancellation has been processed. Okay. Thank you. You're welcome. You have a wonderful day. You too. Bye-bye.

## **Conversation Format**

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

Speaker speaker\_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hey, Victoria. I just got a text from my employer saying that I have 17 days left to, uh, make changes in open enrollment.

Speaker speaker\_1: Okay. What's the name of the agency you work for?

Speaker speaker\_2: MAU Workforce Solutions.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 3484.

Speaker speaker 1: And your first and last name?

Speaker speaker\_2: Ryan Carroll.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: 1B Robin Hood Road, Taylor, South Carolina 29687. March 10th, 1995.

Speaker speaker\_1: And then phone number 872-

Speaker speaker\_3: 6.

Speaker speaker 2: ... uh... 6908?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Okay. And then email is your last name, first name, 68 at gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay. Uh, what changes are you wanting to make to your enrollment?

Speaker speaker\_2: Well, my insurance that I got, I just got the cheapest one, and it doesn't pay for anything. It doesn't even cover my medication. So I was wondering if there was one that would cover my daughter's appointments, uh, you know, with just the regular copay and my prescriptions.

Speaker speaker\_1: Okay. So there's, there's a couple different plans to choose from. Um, for the most part, this is not major medical, so it's not gonna work or provide coverage like major medical companies. So some of the medical plans have a copay for certain benefits, but the... The majority of it, how it works is if it is a covered benefit, the insurance is gonna pay a set dollar amount towards that benefit, and then you pay the remainder of the bill.

Speaker speaker\_2: Okay. Um-

Speaker speaker\_1: Uh, so what...

Speaker speaker\_2: ... yeah, insurance, that...

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Can I just cancel it then?

Speaker speaker\_1: Yeah. I mean, if you wanna cancel, you can do that. Are you just wanting to cancel the medical or are you wanting to do... Cancel the medical and dental?

Speaker speaker\_2: Uh, just cancel the medical and dental. That's really-

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: I said, really just that... Cancel both of them, 'cause they really don't cover anything.

Speaker speaker\_1: All righty. I will go ahead and put in a request to have it canceled for you. I know typically with cancellations, it takes about one to two weeks to be, uh, processed through payroll.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So you may see one to two more payroll deductions. If you do, we'll provide the coverage you're paying for until the cancellation has been processed.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: You're welcome. You have a wonderful day.

Speaker speaker\_2: You too. Bye-bye.