

Transcript: VICTORIA

Taylor-5530928201547776-6273668505878528

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? Yes, this is Tavares Maxwell. Uh, I was calling about my insurance through MAU. Okay. Um, let me pull up your file. What's the last four of your Social? 1716. And I'm sorry, your first and last name again? Tavares Maxwell. Okay. Do you mind verifying your address and date of birth? I'm not sure if y'all have the old address on there but I'm gonna start with the old address. I got 439 4 Falls, Grovetown, Georgia 30813. Um, it looks like I have an Augusta address. Okay. Okay. 3031 Spicewood Drive, Augusta, Georgia 30909. Okay. Does that need to be updated? No. That, that's the correct address. Gotcha. And I'm sorry, your date of birth? 6-14-81. And phone number is 706-831-2278? That's correct. And email is t.maxwell1714@yahoo.com? Yes, ma'am. Okay. How can I help? So, I was working through John Deere from the day... Well, I had to wait 30 days, uh, before I got insurance. Uh, I actually started in March and I worked all the way til... Uh, I'm trying to think of the date. Let's see. One second. Hold on one second, let me check that date. Uh... Ooh, let me see what date does start working for my other job. Was it that one? So that was September. Okay. So... Oh. Okay. Okay. Two weeks. September is... Let's see. Oh, I'm not sure ... is that correct? You just said a few weeks? Well, if that's if we didn't receive the payroll deduction. I'm showing that we received a payroll deduction all throughout September. The only time we didn't receive the payroll deduction was, uh, September 30th to October 6, and then October 14th through October 20th. Uh, let me just see. That's not right. So let's... October 14th, October 20th, I didn't receive one either. That's what I'm saying. It's supposed to be canceled. So what is it I can do to counter that because I don't need that? There's, there's, there's, there's nothing I can use to that. I can't use it 'cause I went to a lot of places and a lot of places never heard of whatever this company I got. Nobody never heard of it and they was like, "We don't accept that. We don't accept that." What is the purpose of MAU to use that if it's not no good? That's why I'm trying to counter that because I'm not making no money off of it. I'm not making any money, you know, or the one I'm working at. And I can't continue having this insurance coming out, something I can't use. So both of the plans that you're enrolled into is under Section 125 and the only time you can cancel Section 125 plans is during the company's open enrollment period, which they're currently not in, but they typically have it during December, January timeframe of every year. Um, so I got the week of January is what you're saying? 'Cause I can't wait that long. Yeah. This, this is BS. Yeah, I mean the only way we would be able to cancel outside of the company's open enrollment period is if you've recently experienced a qualifying life event. You'd cancel is what again? So the only way we would be able to cancel outside of the company's open enrollment period is if you've recently experienced a qualifying life event. It would have had to have happened within the last 30 days. That can be anything from a loss of benefits, must be involuntary, getting

married, uh, divorce, death, birth, adoption, being named as legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits. I'm not going through none of that stuff. I just don't want it at all. That's the thing. I'm trying to go to outside of company, outside of network company like the PPO that I know that I can get and, and, and have things for my daughter 'cause I can't get nothing, none of these places around here to use this insurance for my daughter when she's sick. And then it sounds like a bunch of BS to me and I s- I swear I feel like that company's is no good at all. So there's no need for me to keep having money come- coming out of my account that I can't take care of my daughter. I can't even use it. I had it through the hard way from the time I worked from March to September and then I went to a different orientation and it's telling me, "Did I want insurance again?" I said, "No," because I wanted to do something else. But I can't do that because this is coming out my check and I can't afford that. Working through the MAU \$15 an hour, this... That's, that's, that, that's not a living. Yeah, I mean, unfortunately there's nothing I can do. It's under Section 125 so the only time you're able to cancel those type of plans is during the company's open enrollment unless you experience a qualifying life event. So how do I talk to those people? 'Cause this is, this isn't, this is not right. Mm-hmm. How can I get in touch with those people? You would just need to reach out to MAU, um, if that's who you're wanting to speak with. Who do you mean those people? Uh, th- through the insurance or, or whoever... You said the 125 so those, so is MAU is the ones I have to talk to, to cancel it? Well, no, sir. You can't cancel Section 125 plans outside of the company's open enrollment period is what I'm trying to explain to you. There's no way to cancel it unless you experience a qualifying life event or you're within the company's open enrollment period. So how do I know the exact date that, that, that I could cancel it? I mean, you'll have to reach out to MAU directly to verify the dates for the upcoming open enrollment y- period, but typically they have it around December, January timeframe. Oh, I'm getting spacious. Okay. So this 125 section is, is, is something I can't cancel? Yes, sir. Section 125 is an IRS code that allows you to pay your share of the premium with pre-tax dollars, but because of that, the IRS put stipulations on when you can cancel or change the plans, which you can only do so during the company's open enrollment period unless you experience a qualifying life event. Okay. Uh, get in touch with them. All right. That's, that's fine. Uh, they told me to call this number for some reason, I don't know. Uh, she said to call and see if you can cancel it through them. I don't know. You said there's nothing you can do, this, through MAU. Yeah, they should tell me better than that. Okay. Well, I mean, we administer their medical insurance; however, regardless of us being, you know, being the administers, these are stipulations put on the plans by the IRS so we cannot cancel it simply because you're not in the company's open enrollment period. So there's nothing MAU or we can do. You just have to wait until the company's open enrollment period. Okay. Well, I appreciate that. Uh,..... I'm just, I'm just gonna really b- be, be really pissed if something happens to my daughter but peop- people like that don't care. IRS can kiss my ass, but thank you. Thank you. 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: Yes, this is Tavares Maxwell. Uh, I was calling about my insurance through MAU.

Speaker speaker_1: Okay. Um, let me pull up your file. What's the last four of your Social?

Speaker speaker_2: 1716.

Speaker speaker_1: And I'm sorry, your first and last name again?

Speaker speaker_2: Tavares Maxwell.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: I'm not sure if y'all have the old address on there but I'm gonna start with the old address. I got 439 4 Falls, Grovetown, Georgia 30813.

Speaker speaker_1: Um, it looks like I have an Augusta address.

Speaker speaker_2: Okay. Okay. 3031 Spicewood Drive, Augusta, Georgia 30909.

Speaker speaker_1: Okay. Does that need to be updated?

Speaker speaker_2: No. That, that's the correct address.

Speaker speaker_1: Gotcha. And I'm sorry, your date of birth?

Speaker speaker_2: 6-14-81.

Speaker speaker_1: And phone number is 706-831-2278?

Speaker speaker_2: That's correct.

Speaker speaker_1: And email is t.maxwell1714@yahoo.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. How can I help?

Speaker speaker_2: So, I was working through John Deere from the day... Well, I had to wait 30 days, uh, before I got insurance. Uh, I actually started in March and I worked all the way til... Uh, I'm trying to think of the date. Let's see. One second. Hold on one second, let me check that date. Uh... Ooh, let me see what date does start working for my other job. Was it that one? So that was September. Okay. So... Oh. Okay. Okay. Two weeks. September is... Let's see. Oh, I'm not sure ... is that correct? You just said a few weeks?

Speaker speaker_1: Well, if that's if we didn't receive the payroll deduction. I'm showing that we received a payroll deduction all throughout September. The only time we didn't receive the payroll deduction was, uh, September 30th to October 6, and then October 14th through October 20th.

Speaker speaker_2: Uh, let me just see. That's not right. So let's... October 14th, October 20th, I didn't receive one either. That's what I'm saying. It's supposed to be canceled. So what is it I can do to counter that because I don't need that? There's, there's, there's, there's nothing I can use to that. I can't use it 'cause I went to a lot of places and a lot of places never heard of whatever this company I got. Nobody never heard of it and they was like, "We don't accept that. We don't accept that." What is the purpose of MAU to use that if it's not no good? That's why I'm trying to counter that because I'm not making no money off of it. I'm not making any money, you know, or the one I'm working at. And I can't continue having this insurance coming out, something I can't use.

Speaker speaker_1: So both of the plans that you're enrolled into is under Section 125 and the only time you can cancel Section 125 plans is during the company's open enrollment period, which they're currently not in, but they typically have it during December, January timeframe of every year.

Speaker speaker_2: Um, so I got the week of January is what you're saying? 'Cause I can't wait that long.

Speaker speaker_1: Yeah.

Speaker speaker_2: This, this is BS.

Speaker speaker_1: Yeah, I mean the only way we would be able to cancel outside of the company's open enrollment period is if you've recently experienced a qualifying life event.

Speaker speaker_2: You'd cancel is what again?

Speaker speaker_1: So the only way we would be able to cancel outside of the company's open enrollment period is if you've recently experienced a qualifying life event. It would have had to have happened within the last 30 days. That can be anything from a loss of benefits, must be involuntary, getting married, uh, 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_2: I'm not going through none of that stuff. I just don't want it at all. That's the thing. I'm trying to go to outside of company, outside of network company like the PPO that I know that I can get and, and, and have things for my daughter 'cause I can't get nothing, none of these places around here to use this insurance for my daughter when she's sick. And then it sounds like a bunch of BS to me and I s- I swear I feel like that company's is no good at all. So there's no need for me to keep having money come- coming out of my account that I can't take care of my daughter. I can't even use it. I had it through the hard way from the time I worked from March to September and then I went to a different orientation and it's telling me, "Did I want insurance again?" I said, "No," because I wanted to do something else. But I can't do that because this is coming out my check and I can't afford that. Working through the MAU \$15 an hour, this... That's, that's, that, that's not a living.

Speaker speaker_1: Yeah, I mean, unfortunately there's nothing I can do. It's under Section 125 so the only time you're able to cancel those type of plans is during the company's open enrollment unless you experience a qualifying life event.

Speaker speaker_2: So how do I talk to those people? 'Cause this is, this isn't, this is not right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: How can I get in touch with those people?

Speaker speaker_1: You would just need to reach out to MAU, um, if that's who you're wanting to speak with. Who do you mean those people?

Speaker speaker_2: Uh, th- through the insurance or, or whoever... You said the 125 so those, so is MAU is the ones I have to talk to, to cancel it?

Speaker speaker_1: Well, no, sir. You can't cancel Section 125 plans outside of the company's open enrollment period is what I'm trying to explain to you. There's no way to cancel it unless you experience a qualifying life event or you're within the company's open enrollment period.

Speaker speaker_2: So how do I know the exact date that, that, that I could cancel it?

Speaker speaker_1: I mean, you'll have to reach out to MAU directly to verify the dates for the upcoming open enrollment y- period, but typically they have it around December, January timeframe.

Speaker speaker_2: Oh, I'm getting spacious. Okay. So this 125 section is, is, is something I can't cancel?

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Speaker speaker_2: Okay. Uh, get in touch with them. All right. That's, that's fine. Uh, they told me to call this number for some reason, I don't know. Uh, she said to call and see if you can cancel it through them. I don't know. You said there's nothing you can do, this, through MAU. Yeah, they should tell me better than that. Okay.

Speaker speaker_1: Well, I mean, we administer their medical insurance; however, regardless of us being, you know, being the administrators, these are stipulations put on the plans by the IRS so we cannot cancel it simply because you're not in the company's open enrollment period. So there's nothing MAU or we can do. You just have to wait until the company's open enrollment period.

Speaker speaker_2: Okay. Well, I appreciate that. Uh,..... I'm just, I'm just gonna really b- be, be really pissed if something happens to my daughter but peop- people like that don't care. IRS can kiss my ass, but thank you. Thank you. Bye-bye.