

## **Transcript: VICTORIA**

**Taylor-5544892775579648-4815314331418624**

### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. My name is Melinda Brown. My husband, um, carries insurance, um, through his employer, um, and we have the dental and, um, vision through you. Okay. And you're on the policy? Yes. Okay. I guess I have a couple questions. Can we cancel the vision and the dental at any time, or are there only certain times that you can cancel that? Um, what's... Do you know the name of the staffing agency he's with? MAU. Let me double-check. Give me one second. Sure. Okay. So, it looks like all of the medical plans, the dental and the vision, um, have restrictions on them. So, um, they're under Section 125, which is an IRS code. The only time you would be able to cancel Section 125 plans is during, um, uh, his personal open enrollment period, which would be 30 days from the date of his first check. Um, if he's outside of that, the only other time would be during the company's open enrollment period that they have yearly. Okay, so we won't be able to cancel that then, until... Do you know when their open enrollment is? I think it's December to January. Let me double-check. I'm pretty sure. And is he... He's not a new hire, is he? No, he's been there since June of last year. Okay. Gotcha. Um, let's see. So it looks like, yeah, December/January timeframe is when they typically have it. Okay. And can you tell me... I don't know, maybe there's another number I can call, but can you tell me what all the dental covers? Is it like two cleanings a year? So I can tell you the basic information of what it covers. I just don't know how many cleanings are covered. Gotcha. So you might need to reach out to the actual insurance company, which is American Public Life. Um... Okay, and they would be able to tell me? Yeah. Okay. Pretty much what I know is that preventative dental work would be covered at 100%. Um, basic dental work, like fillings and extractions, would be covered at 80%, uh, once the deductible is met, which is, uh, \$50 individual for the deductible. Okay. Okay. But we can't cancel that then until December, so... Okay. Yeah. The only other way to cancel, um, plans under Section 125 is if, you know, you guys experienced a qualifying life event. That is something that you would have to report to us within 30 days of the life event. Um- Right, right. Yeah. Just to kind of give you some examples, like, um, you know, getting married, getting divorced, and, uh, involuntary loss of benefits. Um, there's death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistance, and being eligible for new benefits. Okay. Yeah, that's fine. I mean, it's not a big deal. I, I just wanted to see when, you know, when we could or if we can cancel ours. Okay. I kind of thought it was enrollment. So, yep. That's what I needed. All righty. Okay. Do you need help with anything else? Nope, that's everything. All right. You have a wonderful day. Thank you, too. Thank you. Bye-bye.

### **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 is Melinda Brown. My husband, um, carries insurance, um, through his employer, um, and we have the dental and, um, vision through you.

Speaker speaker\_0: Okay. And you're on the policy?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I guess I have a couple questions. Can we cancel the vision and the dental at any time, or are there only certain times that you can cancel that?

Speaker speaker\_0: Um, what's... Do you know the name of the staffing agency he's with?

Speaker speaker\_1: MAU.

Speaker speaker\_0: Let me double-check. Give me one second.

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay. So, it looks like all of the medical plans, the dental and the vision, um, have restrictions on them. So, um, they're under Section 125, which is an IRS code. The only time you would be able to cancel Section 125 plans is during, um, uh, his personal open enrollment period, which would be 30 days from the date of his first check. Um, if he's outside of that, the only other time would be during the company's open enrollment period that they have yearly.

Speaker speaker\_1: Okay, so we won't be able to cancel that then, until... Do you know when their open enrollment is? I think it's December to January.

Speaker speaker\_0: Let me double-check.

Speaker speaker\_1: I'm pretty sure.

Speaker speaker\_0: And is he... He's not a new hire, is he?

Speaker speaker\_1: No, he's been there since June of last year.

Speaker speaker\_0: Okay. Gotcha. Um, let's see. So it looks like, yeah, December/January timeframe is when they typically have it.

Speaker speaker\_1: Okay. And can you tell me... I don't know, maybe there's another number I can call, but can you tell me what all the dental covers? Is it like two cleanings a year?

Speaker speaker\_0: So I can tell you the basic information of what it covers. I just don't know how many cleanings are covered.

Speaker speaker\_1: Gotcha.

Speaker speaker\_0: So you might need to reach out to the actual insurance company, which is American Public Life. Um...

Speaker speaker\_1: Okay, and they would be able to tell me?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Pretty much what I know is that preventative dental work would be covered at 100%. Um, basic dental work, like fillings and extractions, would be covered at 80%, uh, once the deductible is met, which is, uh, \$50 individual for the deductible.

Speaker speaker\_1: Okay. Okay. But we can't cancel that then until December, so... Okay.

Speaker speaker\_0: Yeah. The only other way to cancel, um, plans under Section 125 is if, you know, you guys experienced a qualifying life event. That is something that you would have to report to us within 30 days of the life event. Um-

Speaker speaker\_1: Right, right. Yeah.

Speaker speaker\_0: Just to kind of give you some examples, like, um, you know, getting married, getting divorced, and, uh, involuntary loss of benefits. Um, there's death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistance, and being eligible for new benefits.

Speaker speaker\_1: Okay. Yeah, that's fine. I mean, it's not a big deal. I, I just wanted to see when, you know, when we could or if we can cancel ours.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I kind of thought it was enrollment. So, yep. That's what I needed.

Speaker speaker\_0: All righty.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you need help with anything else?

Speaker speaker\_1: Nope, that's everything.

Speaker speaker\_0: All right. You have a wonderful day.

Speaker speaker\_1: Thank you, too.

Speaker speaker\_0: Thank you. Bye-bye.