

Transcript: VICTORIA

Taylor-5683455262507008-5041717724364800

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. My name is Anna. I'm calling from APL. I have a member on the other line that wants to cancel their policy. Okay. Um, do you have the name of their agency? The name of their agency? Hold on. As in, like, their, their employer? Or like the agency- Yeah. ... of insurance? Their employer is ATC Healthcare Services. And the last four of their Social? Is... Hold on, it's coming up. 255... Oh, wait a minute. 5558. Sorry. Okay. What's their first and last name? Amber Montgomery. Okay. Then just to make sure I'm looking at the right file, would you be able to verify their address and date of birth? Mm-hmm. Uh, um, date of birth is 8/7 of 1990, and the address is 907 Summit Street, McKeesport, Pennsylvania 15132. Okay. And then, uh, let's see. So they're just wanting to cancel coverage? Mm-hmm. She said her job now ha-... She, um, has insurance through her job. Okay. Uh, you can transfer her over. All righty. Hold on one moment. Hello, Amber? Yes. Thank you so much for holding. I have Victoria on the line and she'll be assisting you further, okay? Okay. Thank you. You're welcome. Hey, Amber. Um, so you are wanting to cancel your enrollment? Yes. Okay. So, I would be able to cancel the dental, short-term disability and the vision. Um, unfortunately- Mm-hmm. Unfortunately, I would not be able to cancel the medical plan, the VIP Plus. That specific plan is under, uh, section 125. So the only time you're able to cancel those plans is during the company's open enrollment period, which they're currently not in. Mm-hmm. Okay. So that... Because, well, I already have insurance through my other job, so how does that work? Because then that- So- ... that means I'm getting charged by two different company. Yeah. So, the only time that you're able to cancel plans w- under that IRS code is during the company's open enrollment period. If you're not within the company open enrollment period, you would need a qualifying- Mm-hmm. ... life event in order to cancel. Mm-hmm. Um, there's a couple different life events. Let me pull them up. I mean, I'm, I'm pregnant right now and that's the reason why I did switch my insurance, because a lot of things, um, that... a lot of my appointments and stuff weren't covered under, um, APL and Benefits on a Card. So that's why I, I did switch, and did get insurance through my other job. Okay. So the different life events, um, there is loss of benefits, must be involuntary, um, marriage, divorce, death, birth, adoption, uh, named as a legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits. So that- Um, that would have had, uh, taken place within the last 30 days. Okay. So I'd have to give birth to my baby to cancel? Yeah. So once the child is born, you can submit their birth certificate and that would qualify as a life event. Okay. Okay. I mean, there's nothing that you can do, so I mean, it's... I'm just gonna have to wait. Okay. So... I'll still go ahead and send information to your email about the different life events and it'll, um, advise of- Neat. ... the instructions of how to submit that and what documentation you would need for each. Um- Okay. So, going to go ahead and proceed with canceling the vision,

short-term disability and the dental? Mm-hmm. Okay. Okay. All right. Uh, I'm asking a question. Are you wanting me to cancel those for you- Oh, yes. Yes. ... right? Yes. Okay. And then either once you qualify for one of those life events, just follow the instructions in that email, um, and submit the documentation- Mm-hmm. ... that it's asking for, or you will have- Mm-hmm. ... to wait for the next company open enrollment period, which typically takes place around December, January timeframe. Okay. Mm-hmm. Okay. All right. Thank you so much. Yes, ma'am. And then just to give you some information about the cancellation process, it does typically take about- Mm-hmm. ... one to two weeks. Um- Mm-hmm. So you may very well see one to two more deductions with the dental, short-term disability and the vision. If you do- Mm-hmm. ... it will provide the coverage you're paying for until that cancellation has been processed through your payroll department. Okay. Okay. Ma'am. Thank you. You're welcome. You have a wonderful day. You too. Thanks. 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 Anna. I'm calling from APL. I have a member on the other line that wants to cancel their policy.

Speaker speaker_0: Okay. Um, do you have the name of their agency?

Speaker speaker_1: The name of their agency? Hold on. As in, like, their, their employer? Or like the agency-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... of insurance? Their employer is ATC Healthcare Services.

Speaker speaker_0: And the last four of their Social?

Speaker speaker_1: Is... Hold on, it's coming up. 255... Oh, wait a minute. 5558. Sorry.

Speaker speaker_0: Okay. What's their first and last name?

Speaker speaker_1: Amber Montgomery.

Speaker speaker_0: Okay. Then just to make sure I'm looking at the right file, would you be able to verify their address and date of birth?

Speaker speaker_1: Mm-hmm. Uh, um, date of birth is 8/7 of 1990, and the address is 907 Summit Street, McKeesport, Pennsylvania 15132.

Speaker speaker_0: Okay. And then, uh, let's see. So they're just wanting to cancel coverage?

Speaker speaker_1: Mm-hmm. She said her job now ha-... She, um, has insurance through her job.

Speaker speaker_0: Okay. Uh, you can transfer her over.

Speaker speaker_1: All righty. Hold on one moment. Hello, Amber?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you so much for holding. I have Victoria on the line and she'll be assisting you further, okay?

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_0: Hey, Amber. Um, so you are wanting to cancel your enrollment?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. So, I would be able to cancel the dental, short-term disability and the vision. Um, unfortunately-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Unfortunately, I would not be able to cancel the medical plan, the VIP Plus. That specific plan is under, uh, section 125. So the only time you're able to cancel those plans is during the company's open enrollment period, which they're currently not in.

Speaker speaker_2: Mm-hmm. Okay. So that... Because, well, I already have insurance through my other job, so how does that work? Because then that-

Speaker speaker_0: So-

Speaker speaker_2: ... that means I'm getting charged by two different company.

Speaker speaker_0: Yeah. So, the only time that you're able to cancel plans w- under that IRS code is during the company's open enrollment period. If you're not within the company open enrollment period, you would need a qualifying-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... life event in order to cancel.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Um, there's a couple different life events. Let me pull them up.

Speaker speaker_2: I mean, I'm, I'm pregnant right now and that's the reason why I did switch my insurance, because a lot of things, um, that... a lot of my appointments and stuff weren't covered under, um, APL and Benefits on a Card. So that's why I, I did switch, and did get insurance through my other job.

Speaker speaker_0: Okay. So the different life events, um, there is loss of benefits, must be involuntary, um, marriage, divorce, death, birth, adoption, uh, named as a legal guardian, qualifying of government assistance, loss of government assistance and being eligible for new benefits.

Speaker speaker_2: So that-

Speaker speaker_0: Um, that would have had, uh, taken place within the last 30 days.

Speaker speaker_2: Okay. So I'd have to give birth to my baby to cancel?

Speaker speaker_0: Yeah. So once the child is born, you can submit their birth certificate and that would qualify as a life event.

Speaker speaker_2: Okay. Okay. I mean, there's nothing that you can do, so I mean, it's... I'm just gonna have to wait.

Speaker speaker_0: Okay.

Speaker speaker_2: So...

Speaker speaker_0: I'll still go ahead and send information to your email about the different life events and it'll, um, advise of-

Speaker speaker_2: Neat.

Speaker speaker_0: ... the instructions of how to submit that and what documentation you would need for each. Um-

Speaker speaker_2: Okay.

Speaker speaker_0: So, going to go ahead and proceed with canceling the vision, short-term disability and the dental?

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Okay.

Speaker speaker_2: Okay.

Speaker speaker_0: All right. Uh, I'm asking a question. Are you wanting me to cancel those for you-

Speaker speaker_2: Oh, yes. Yes.

Speaker speaker_0: ... right?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. And then either once you qualify for one of those life events, just follow the instructions in that email, um, and submit the documentation-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... that it's asking for, or you will have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... to wait for the next company open enrollment period, which typically takes place around December, January timeframe.

Speaker speaker_2: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Okay. All right. Thank you so much.

Speaker speaker_0: Yes, ma'am. And then just to give you some information about the cancellation process, it does typically take about-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... one to two weeks. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: So you may very well see one to two more deductions with the dental, short-term disability and the vision. If you do-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... it will provide the coverage you're paying for until that cancellation has been processed through your payroll department.

Speaker speaker_2: Okay. Okay.

Speaker speaker_0: Ma'am.

Speaker speaker_2: Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_2: You too. Thanks.

Speaker speaker_0: Bye.

Speaker speaker_2: Bye.