

Transcript: VICTORIA

Taylor-6678333768810496-4558826933796864

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, I would like to know if I have the bene- if I have benefits going on right now or- Okay. ... or not? 'Cause I really don't understand this. Okay. Uh, what's the name of the agency you work for? Hmm. I work for Carlton Staffing. Gotcha. And the last four of your Social? 6483. Okay. And your first and last name? Norma Martinez. All righty. Do you mind verifying your address and date of birth? Uh, my physical or my P.O. box, 'cause I don't know which one. Um, there's no- Excuse me, I don't have a P.O. box on file. Okay. All right, that's fine. It's gonna be 37- 'cause I don't receive nothing in my physical, that's why. 37321 FM 1458, number 11, Brookshire, Texas, 77423. And my date of birth is gonna be May 26th, '79. Okay. Uh, phone number 346-254-9035? Yes. And then email is gonna be normarodriguez571@yahoo.com? Yes. Okay. Um, so I do see that you're enrolled into the MEC TelRx, um, which is basically a preventative medical plan, so it covers things like yearly physicals, uh, vaccinations, and, uh, preventative screenings at 100% as long as you stay in-network. Oh, okay. But it's just, uh, I'm the only one covered, right? So how do I - Yes, ma'am. Oh, okay. Okay. Okay. Um, is there any way that you could take that off? Like, not right now I'm not gonna need it, but i- in the future can I call back and, and, uh, get it? Or I can't no more? So, unfortunately, we wouldn't be able to change or cancel that policy because it is under Section 125, and the only time you're able to change or cancel those plans is during your company open enrollment period, um, unless you experience a qualifying life event. What was that? So, the plan is under Section 125, which is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS put stipulations on when you can change or cancel the plans. So, um, you can change or cancel plans under that code during your personal open enrollment period, which yours ended on October 20th. Um, you can change or cancel them during the company's open enrollment period, which currently your company is not in. So, we wouldn't be able to change or cancel this plan unless you've recently experienced a qualifying life event. Oh. So because- Or you could wait for the next company open enrollment period. But I would have to call Carlton, right? And ask them for when is the next opening? Yeah. So, it looks like they typically have it during December, January timeframe of every year. Oh, okay. Okay. Okay. Okay. So, I would have to call and ask when they, when's the next, uh, enrollment is? Well, like I said, I mean, it looks like they have it during the December, January timeframe. So, I would have to call again, or you- Yeah. I mean, we can't cancel the plan as of today unless you've recently experienced a qualifying life event. So, once the open enrollment starts for Carlton, you'll be able to call us back and cancel during the open enrollment. I don't understand that last part, that's why. The advers... the life... I don't, I don't get that part. The qualifying life event? Yes. Okay. So, a qualifying life event would have to be something that's

taken place within the last 30 days. That can be anything from getting married, getting divorced, um, invol- involuntary loss of benefits. Um, there's also death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistance, and being ineligible for new benefits. Those are the different life events. Oh, okay. Okay. Okay. 'Cause right now, u- I mean, I'm not needing the, the insurance because I'm trying to save as much as money I can because, um, my husband just had an accident and I'm the only income right now, and what I bring home is not enough because they're taking, they're taking that from my check, which I don't need it right now. And that's, I mean, that is some money could help me a lot right now in my situation. That's why I was calling to see if I could cancel that. 'Cause he just, uh, he got in a bad accident, so I'm, like, the only source of income right now coming in the house. And... But... Yeah. Um, unfortunately with plans that are under Section 125, uh, that you- they have stipulations on when you can change or cancel them. So, unless you've experienced one of those life events that I just listed off within the last 30 days, unfortunately, you will have to wait for the company's open enrollment period to start. But you wouldn't be able to tell me when is the next open enrollment, right? Well, like I said, i- it starts in Dec- Dec- December and it typically ends in, uh, January of every year. I don't have specific dates for the next one just yet. Your employer will release that information as we get closer. But it's, it typically starts in the beginning of December to the, looks like late January timeframe. Okay, then I will have to wait then. Okay. That's fine. Thank you. Yeah, you're welcome. Did you need help with anything else? No, that's it. No, um, yes. Do you guys send, uh... What insurance is this? Like what, what, 'cause, uh, I don't know what insurance I have or, or what. Okay. Now, uh, it could, it could be because of the address, 'cause we have the 3231FM1458. You said you don't receive mail there, do you? No, I don't receive any mail. Okay. Let me change the address so that we can get a ID card sent out to you, um, with- Okay. It's PO box what? 287, Paddington, Texas 77466. Okay. I'll go ahead and update your address, and in the meantime, I can email you a copy of the ID card, which you can use just like a physical copy. Uh-huh. Um, but the name of the insurance company is 90 Degree Benefits. 90 Degree? Yes, 90 Degree Benefits. 90 Degree Benefits. Okay. All right, yeah. Uh, so is that... Do you know if by any chance if I'm covered for, um, eye vision or no? Uh, no, ma'am. You just have a preventative medical plan, so there's n- no vision coverage unfortunately. Okay. That's fine. All right, thank you. Yes, ma'am. I'll go ahead and update your address in our system to request a card to be sent out to you, and then I'll send a copy to your email as well. Thank you, ma- Thank you. You're welcome. Did you need help with anything else? No, that's it. All right. You have a wonderful day. You too. 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, I would like to know if I have the bene- if I have benefits going on right now or-

Speaker speaker_1: Okay.

Speaker speaker_2: ... or not? 'Cause I really don't understand this.

Speaker speaker_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_2: Hmm. I work for Carlton Staffing.

Speaker speaker_1: Gotcha. And the last four of your Social?

Speaker speaker_2: 6483.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_2: Norma Martinez.

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

Speaker speaker_2: Uh, my physical or my P.O. box, 'cause I don't know which one.

Speaker speaker_1: Um, there's no- Excuse me, I don't have a P.O. box on file.

Speaker speaker_2: Okay. All right, that's fine. It's gonna be 37- 'cause I don't receive nothing in my physical, that's why. 37321 FM 1458, number 11, Brookshire, Texas, 77423. And my date of birth is gonna be May 26th, '79.

Speaker speaker_1: Okay. Uh, phone number 346-254-9035?

Speaker speaker_2: Yes.

Speaker speaker_1: And then email is gonna be normarodriguez571@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, so I do see that you're enrolled into the MEC TelRx, um, which is basically a preventative medical plan, so it covers things like yearly physicals, uh, vaccinations, and, uh, preventative screenings at 100% as long as you stay in-network.

Speaker speaker_2: Oh, okay. But it's just, uh, I'm the only one covered, right? So how do I -

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Oh, okay. Okay. Okay. Um, is there any way that you could take that off? Like, not right now I'm not gonna need it, but i- in the future can I call back and, and, uh, get it? Or I can't no more?

Speaker speaker_1: So, unfortunately, we wouldn't be able to change or cancel that policy because it is under Section 125, and the only time you're able to change or cancel those plans is during your company open enrollment period, um, unless you experience a qualifying life event.

Speaker speaker_2: What was that?

Speaker speaker_1: So, the plan is under Section 125, which is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS put stipulations on when you can change or cancel the plans. So, um, you can change or cancel plans under that code during your personal open enrollment period, which yours ended on October 20th. Um, you can change or cancel them during the company's open enrollment period, which currently your company is not in. So, we wouldn't be able to change or cancel this plan unless you've recently experienced a qualifying life event.

Speaker speaker_2: Oh. So because-

Speaker speaker_1: Or you could wait for the next company open enrollment period.

Speaker speaker_2: But I would have to call Carlton, right? And ask them for when is the next opening?

Speaker speaker_1: Yeah. So, it looks like they typically have it during December, January timeframe of every year.

Speaker speaker_2: Oh, okay. Okay. Okay. Okay. So, I would have to call and ask when they, when's the next, uh, enrollment is?

Speaker speaker_1: Well, like I said, I mean, it looks like they have it during the December, January timeframe.

Speaker speaker_2: So, I would have to call again, or you-

Speaker speaker_1: Yeah. I mean, we can't cancel the plan as of today unless you've recently experienced a qualifying life event. So, once the open enrollment starts for Carlton, you'll be able to call us back and cancel during the open enrollment.

Speaker speaker_2: I don't understand that last part, that's why. The advers... the life... I don't, I don't get that part.

Speaker speaker_1: The qualifying life event?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So, a qualifying life event would have to be something that's taken place within the last 30 days. That can be anything from getting married, getting divorced, um, invol- involuntary loss of benefits. Um, there's also death, birth, adoption, being named as a legal guardian, qualifying of government assistance, loss of government assistance, and being ineligible for new benefits. Those are the different life events.

Speaker speaker_2: Oh, okay. Okay. Okay. 'Cause right now, u- I mean, I'm not needing the, the insurance because I'm trying to save as much as money I can because, um, my husband just had an accident and I'm the only income right now, and what I bring home is not enough because they're taking, they're taking that from my check, which I don't need it right now. And that's, I mean, that is some money could help me a lot right now in my situation. That's why I was calling to see if I could cancel that. 'Cause he just, uh, he got in a bad accident, so I'm, like, the only source of income right now coming in the house. And... But...

Speaker speaker_1: Yeah. Um, unfortunately with plans that are under Section 125, uh, that you- they have stipulations on when you can change or cancel them. So, unless you've experienced one of those life events that I just listed off within the last 30 days, unfortunately, you will have to wait for the company's open enrollment period to start.

Speaker speaker_2: But you wouldn't be able to tell me when is the next open enrollment, right?

Speaker speaker_1: Well, like I said, i- it starts in Dec- Dec- December and it typically ends in, uh, January of every year. I don't have specific dates for the next one just yet. Your employer will release that information as we get closer. But it's, it typically starts in the beginning of December to the, looks like late January timeframe.

Speaker speaker_2: Okay, then I will have to wait then. Okay. That's fine. Thank you.

Speaker speaker_1: Yeah, you're welcome. Did you need help with anything else?

Speaker speaker_2: No, that's it. No, um, yes. Do you guys send, uh... What insurance is this? Like what, what, 'cause, uh, I don't know what insurance I have or, or what.

Speaker speaker_1: Okay. Now, uh, it could, it could be because of the address, 'cause we have the 3231FM1458. You said you don't receive mail there, do you?

Speaker speaker_2: No, I don't receive any mail.

Speaker speaker_1: Okay. Let me change the address so that we can get a ID card sent out to you, um, with-

Speaker speaker_2: Okay.

Speaker speaker_1: It's PO box what?

Speaker speaker_2: 287, Paddington, Texas 77466.

Speaker speaker_1: Okay. I'll go ahead and update your address, and in the meantime, I can email you a copy of the ID card, which you can use just like a physical copy.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Um, but the name of the insurance company is 90 Degree Benefits.

Speaker speaker_2: 90 Degree?

Speaker speaker_1: Yes, 90 Degree Benefits.

Speaker speaker_2: 90 Degree Benefits. Okay. All right, yeah. Uh, so is that... Do you know if by any chance if I'm covered for, um, eye vision or no?

Speaker speaker_1: Uh, no, ma'am. You just have a preventative medical plan, so there's n- no vision coverage unfortunately.

Speaker speaker_2: Okay. That's fine. All right, thank you.

Speaker speaker_1: Yes, ma'am. I'll go ahead and update your address in our system to request a card to be sent out to you, and then I'll send a copy to your email as well.

Speaker speaker_2: Thank you, ma- Thank you.

Speaker speaker_1: You're welcome. Did you need help with anything else?

Speaker speaker_2: No, that's it.

Speaker speaker_1: All right. You have a wonderful day.

Speaker speaker_2: You too.

Speaker speaker_1: Thank you. Bye-bye.