

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, um, I'm calling 'cause, um, I would like to cancel my benefits, please. Okay. What's, uh, what staffing company do you work with? It's American Staffing. American Staffing, okay. So we have two companies that have that sort of name in them. Uh, is it American Staff Corps or AmeriStaff? Yeah, American Staff Corp. Okay. And then, the last four of your Social? It is four, four, five, nine. All right, and your first and last name? It's Marissa Rodriguez. Thank you. Ms. Rodriguez, could you verify your address and your date of birth for me please? Yes, it's 23855 South Highway 66 Lot 199, Claremore, Oklahoma, 74019. Thank you. And then we have a phone on file of 918-523-0334. Is that correct? Mm-hmm. Yes. Okay, one moment. And then, let's see here. Okay, so I do see here that the automatic enrollment into the Stay Healthy Plan looks like it happened back in August and is active at this time. Um, that does mean that we are... Let's see here. We'll have to take a look into seeing eligibility as the plan that, that, that you're enrolled into is under a restriction known as Section 125 which only allows cancellation during open enrollment windows, and it looks like American Staff Corps' open enrollment has already ended. It ended back on December 20th. Uh, so the only way to cancel it at this point would be, uh, with a qualifying life event, something like getting an insurance policy from another insurance company within the last 30 days. Uh, without something like that, however, um, you would have to wait until next open enrollment in December to be able to cancel. So, um, so they're gonna be taking, um, money out of my check c- The, the- ... h-...? Yeah, so the, so the plan does deduct out of your check every week for its insurance premium, um, and again, that, that restriction associated with it, that's known as Section 125. That is an IRS regulation. Unfortunately, we cannot go around that. The only way to cancel at this point is a qualifying life event. Without one of those events, you would, um, you would have to wait until open enrollment. So where can I get a, a life event, um, like n- So qualifying life events, um, examples of qualifying life events would be things like getting married, getting, uh, having a child or something like that. However, um, specifically for canceling coverage, uh, typically that has to be something like you get an insurance policy from another insurance company. And, oh, you would have to get in to- touch with us within 30 days of that happening for us to be able to, to review that to grant an exception. Oh, okay. Um, 'cause what if I don't have any... I mean, I'm married and stuff but I don't have any, like, insurance or anything? The, the qualifying life events unfortunately are fairly strict. You do have to, you do have to follow the guidelines, like, y- you... The- you have to have one of these events to cancel a- Yes. ... policy under this restriction if you're outside of open enrollment. Yes. Okay, so basically, um, I canceled, decided to cancel too late. Was it supposed to be by December 20th, around there? Yeah, unfortunately the open enrollment window ended back on December 20th. Um, since

that window is now passed, you're, you're once again locked into this plan until either the next window opens in this... in December of this year, or you have an... or you have one of those qualifying life events. Oh, okay. Um, do you think I would be able to get that, um, life event, um, somewhere, like, at the office? A- At the- Well, a qualifying life event is specifically, in this case, to cancel. You would need to maybe, uh, I'm not sure, go to the, the marketplace or find some sort of a- some sort of individual insurance policy or something like that. Enroll into that, check to s- and if, if you're eligible for that plan, then you can use that as a possible exception to cancel this policy. That's not something that American Staff Corps is gonna be able to just set up for you. Um, that's... And that's not something that we can really set up for you either. You'll... That's something that, that needs to be done by you. Oh, okay. Oh, okay. Yes. Um, is there any way that I can do, like, since I don't even use... Because they been... Since I started working there, they've been taking them, that money out but I don't use the benefits. Um, and I think one time they did a re- a rebate or something like that. I wouldn't know anything about any sort of rebate or anything like that. No? Oh, okay. Okay, then I'll go ahead and try to, um, go ahead and do that. Um, I appreciate it. Thank you. No problem. Thanks for calling and have a good day. You too, thanks. Bye. All right, bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi, um, I'm calling 'cause, um, I would like to cancel my benefits, please.

Speaker speaker_1: Okay. What's, uh, what staffing company do you work with?

Speaker speaker_2: It's American Staffing.

Speaker speaker_1: American Staffing, okay. So we have two companies that have that sort of name in them. Uh, is it American Staff Corps or AmeriStaff?

Speaker speaker_2: Yeah, American Staff Corp.

Speaker speaker_1: Okay. And then, the last four of your Social?

Speaker speaker_2: It is four, four, five, nine.

Speaker speaker_1: All right, and your first and last name?

Speaker speaker_2: It's Marissa Rodriguez.

Speaker speaker_1: Thank you. Ms. Rodriguez, could you verify your address and your date of birth for me please?

Speaker speaker_2: Yes, it's 23855 South Highway 66 Lot 199, Claremore, Oklahoma, 74019.

Speaker speaker_1: Thank you. And then we have a phone on file of 918-523-0334. Is that correct?

Speaker speaker_2: Mm-hmm. Yes.

Speaker speaker_1: Okay, one moment. And then, let's see here. Okay, so I do see here that the automatic enrollment into the Stay Healthy Plan looks like it happened back in August and is active at this time. Um, that does mean that we are... Let's see here. We'll have to take a look into seeing eligibility as the plan that, that, that you're enrolled into is under a restriction known as Section 125 which only allows cancellation during open enrollment windows, and it looks like American Staff Corps' open enrollment has already ended. It ended back on December 20th. Uh, so the only way to cancel it at this point would be, uh, with a qualifying life event, something like getting an insurance policy from another insurance company within the last 30 days. Uh, without something like that, however, um, you would have to wait until next open enrollment in December to be able to cancel.

Speaker speaker_2: So, um, so they're gonna be taking, um, money out of my check c-

Speaker speaker_3: The, the-

Speaker speaker_2: ... h-...?

Speaker speaker_1: Yeah, so the, so the plan does deduct out of your check every week for its insurance premium, um, and again, that, that restriction associated with it, that's known as Section 125. That is an IRS regulation. Unfortunately, we cannot go around that. The only way to cancel at this point is a qualifying life event. Without one of those events, you would, um, you would have to wait until open enrollment.

Speaker speaker_2: So where can I get a, a life event, um, like n-

Speaker speaker_1: So qualifying life events, um, examples of qualifying life events would be things like getting married, getting, uh, having a child or something like that. However, um, specifically for canceling coverage, uh, typically that has to be something like you get an insurance policy from another insurance company. And, oh, you would have to get in to- touch with us within 30 days of that happening for us to be able to, to review that to grant an exception.

Speaker speaker_2: Oh, okay. Um, 'cause what if I don't have any... I mean, I'm married and stuff but I don't have any, like, insurance or anything?

Speaker speaker_1: The, the qualifying life events unfortunately are fairly strict. You do have to, you do have to follow the guidelines, like, y- you... The- you have to have one of these events to cancel a-

Speaker speaker_2: Yes.

Speaker speaker_1: ... policy under this restriction if you're outside of open enrollment.

Speaker speaker_2: Yes. Okay, so basically, um, I canceled, decided to cancel too late. Was it supposed to be by December 20th, around there?

Speaker speaker_1: Yeah, unfortunately the open enrollment window ended back on December 20th. Um, since that window is now passed, you're, you're once again locked into this plan until either the next window opens in this... in December of this year, or you have an... or you have one of those qualifying life events.

Speaker speaker_2: Oh, okay. Um, do you think I would be able to get that, um, life event, um, somewhere, like, at the office?

Speaker speaker_1: A-

Speaker speaker_2: At the-

Speaker speaker_1: Well, a qualifying life event is specifically, in this case, to cancel. You would need to maybe, uh, I'm not sure, go to the, the marketplace or find some sort of a- some sort of individual insurance policy or something like that. Enroll into that, check to see if, if you're eligible for that plan, then you can use that as a possible exception to cancel this policy. That's not something that American Staff Corps is gonna be able to just set up for you. Um, that's... And that's not something that we can really set up for you either. You'll... That's something that, that needs to be done by you.

Speaker speaker_2: Oh, okay. Oh, okay. Yes. Um, is there any way that I can do, like, since I don't even use... Because they been... Since I started working there, they've been taking them, that money out but I don't use the benefits. Um, and I think one time they did a re- a rebate or something like that.

Speaker speaker_1: I wouldn't know anything about any sort of rebate or anything like that.

Speaker speaker_2: No? Oh, okay. Okay, then I'll go ahead and try to, um, go ahead and do that. Um, I appreciate it. Thank you.

Speaker speaker_1: No problem. Thanks for calling and have a good day.

Speaker speaker_2: You too, thanks. Bye.

Speaker speaker_1: All right, bye now.