

## 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 on a Card. This is Chris. How can I help you today? Uh, good morning, Chris. Um, I had recently from my job, I got, uh, a letter to renew my benefits with you guys, probably like a month ago. I had filled out everything, but I wanted to cancel the, my benefits with you guys. But I sent, uh, the letter back to my employer and I guess I was supposed to email it to you guys directly. I ended up sending it, uh, last night, so I wanted to know if it, if there would be any changes. Okay, let me take a look at your file. What staffing company do you work with? ATC. And the last four of your Social? 9287. Thank you, and your first and last name? First name, Sean. Last name, Griffith. All right, Mr. Griffith, could you verify your address and date of birth, please? It's 1401 New York Avenue, Apartment 4C, Brooklyn, New York, 11210. And date of birth is January 9th, '92. Thank you. Um, let's see here. Phone number on file we have is 929-378-5172. Is that correct? Yes. Okay, one moment. Here we go.... participate on 12/4. One moment. Let me check something here. No problems. All right. Do you mind holding on the line for me for just a moment? No problem. Thank you. Oh, I got clobbered today. 795 00:04:50,330 -- 00:04:50,1000 Are you okay? Yeah, I don't have money for hoes this year. I don't think that's even going to use any. Let's see here more. You get all types of talent, all type of tricks. Shuck and snacks them up. Yeah, she's one of them. Oh, girl. Oh, girl. Oh. You want to come home? So I text you back. You're gonna be dead. You're gonna be dead. All right, Mr. Griffith? Yes. Hey, thanks for holding. I appreciate your patience. Okay, so I was able to locate the document that you sent. Um, we did receive it, and I do see here that you did request to cancel coverage. However, this form was filled out on December 4th, and APC's open enrollment had not started until December 9th. So unfortunately, at the time that you filled out the form, you were not eligible to make that cancellation request. And now at this time, you can see the open enrollment has ended. So unfortunately, you are no longer eligible to make that request. So what that means? That means unless you have a qualifying life event, like getting an insurance policy from another insurance company, you are still locked into the policies through APC. So how would I be able to change that? Because I don't want to be stuck paying this, then for the next year 'cause I, 'cause this happened to me last year. That, that's what, that's what I, what I stated. Unless you get an insurance policy from another insurance company, which is considered a qualifying life event, unless you have a qualifying life event, the only way to cancel during open enrollment, of which the window is now closed. So without a qualifying life event, there's no way for us to cancel the policy. Damn it. All right. Was there anything else? No, that was all. All right, thank you for calling and have a good day. Mm-hmm.

## 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 Chris. How can I help you today?

Speaker speaker\_2: Uh, good morning, Chris. Um, I had recently from my job, I got, uh, a letter to renew my benefits with you guys, probably like a month ago. I had filled out everything, but I wanted to cancel the, my benefits with you guys. But I sent, uh, the letter back to my employer and I guess I was supposed to email it to you guys directly. I ended up sending it, uh, last night, so I wanted to know if it, if there would be any changes.

Speaker speaker\_1: Okay, let me take a look at your file. What staffing company do you work with?

Speaker speaker\_2: ATC.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 9287.

Speaker speaker\_1: Thank you, and your first and last name?

Speaker speaker\_2: First name, Sean. Last name, Griffith.

Speaker speaker\_1: All right, Mr. Griffith, could you verify your address and date of birth, please?

Speaker speaker\_2: It's 1401 New York Avenue, Apartment 4C, Brooklyn, New York, 11210. And date of birth is January 9th, '92.

Speaker speaker\_1: Thank you. Um, let's see here. Phone number on file we have is 929-378-5172. Is that correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, one moment. Here we go.... participate on 12/4. One moment. Let me check something here.

Speaker speaker\_2: No problems.

Speaker speaker\_1: All right. Do you mind holding on the line for me for just a moment?

Speaker speaker\_2: No problem.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Oh, I got clobbered today. 795 00:04:50,330 -- 00:04:50,1000

Speaker speaker\_3: Are you okay?

Speaker speaker\_2: Yeah, I don't have money for hoes this year.

Speaker speaker\_4: I don't think that's even going to use any. Let's see here more.

Speaker speaker\_2: You get all types of talent, all type of tricks. Shuck and snacks them up. Yeah, she's one of them. Oh, girl. Oh, girl. Oh. You want to come home? So I text you back. You're gonna be dead. You're gonna be dead.

Speaker speaker\_1: All right, Mr. Griffith?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Hey, thanks for holding. I appreciate your patience. Okay, so I was able to locate the document that you sent. Um, we did receive it, and I do see here that you did request to cancel coverage. However, this form was filled out on December 4th, and APC's open enrollment had not started until December 9th. So unfortunately, at the time that you filled out the form, you were not eligible to make that cancellation request. And now at this time, you can see the open enrollment has ended. So unfortunately, you are no longer eligible to make that request.

Speaker speaker\_2: So what that means?

Speaker speaker\_1: That means unless you have a qualifying life event, like getting an insurance policy from another insurance company, you are still locked into the policies through APC.

Speaker speaker\_2: So how would I be able to change that? Because I don't want to be stuck paying this, then for the next year 'cause I, 'cause this happened to me last year.

Speaker speaker\_1: That, that's what, that's what I, what I stated. Unless you get an insurance policy from another insurance company, which is considered a qualifying life event, unless you have a qualifying life event, the only way to cancel during open enrollment, of which the window is now closed. So without a qualifying life event, there's no way for us to cancel the policy.

Speaker speaker\_2: Damn it. All right.

Speaker speaker\_1: Was there anything else?

Speaker speaker\_2: No, that was all.

Speaker speaker\_1: All right, thank you for calling and have a good day.

Speaker speaker\_2: Mm-hmm.