

## **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 the Card, this is Chris. How can I help you today? Yeah, um, apparently, according to the text I just got, I'm still paying for reinsurance that I don't need through American StaffCorp. Okay. Let me- Right. ... just take a look at your file. Uh, what's the last four of your Social? 2038. And your first and last name? Robert Manners. All right, Mr. Manners, could you verify your address and your date of birth for me please? 1870 South 426 in Pryor, Oklahoma. Okay. And the, and your date of birth, sir? 11/15/67. Thank you. We have a phone on file for you at 918-373-3254. Is that correct? Yeah. Okay. One moment. Okay, so looking at it, it looks like, um, there was never any sort of contact or anything to state that you d- that you wanted to opt out of the automatic enrollment, um, which is why- Yes, I had wanted to start with. Right, but there was never any contact from you to us to state that you didn't want it, so the automatic enrollment happened, um- Of course it, but whatever. So take me off of that. So- 'Cause I already gave money away. So due to certain restrictions with the policy set in place, um, through an IRS regulation known as Section 125, unfortunately with it not being open enrollment for American StaffCorp, we cannot cancel the policy unless there's a qualifying life event, something like, um, getting insurance from another insurance company within the last 30 days. Without something like that y- I already did that. I'm sorry? Had Blue Cross and Blue Shield through our company. Okay, so, um, did you recently get that insurance within the last 30 days? Actually, it was over 30 days ago. So unfortunately with it not, with it being more than 30 days ago, then that would not be eligible as a qualifying life event. Good. Um, to cancel the policy you'd have to go through American- Hey, get me your boss's number because this ain't gonna work. I'm gonna call American StaffCorp and... I'm not paying for something that I didn't even ask for. So, I need somebody's number 'cause this is crooked as hell. Or I'll have, uh, my company to quit use American StaffCorp if that's the way it goes. I mean, unfortunately there's not really anything that can be done a- other than waiting for open enrollment at this point, which is next month. Or should be next month based on the information we have. And then I gotta call this crooked number again and get it canceled? You would, you would give us a call to make any changes to any enrollments including cancelation, yes sir. Okay. Have a good day.

### **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 the Card, this is Chris. How can I help you today?

Speaker speaker\_2: Yeah, um, apparently, according to the text I just got, I'm still paying for reinsurance that I don't need through American StaffCorp.

Speaker speaker\_1: Okay. Let me-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... just take a look at your file. Uh, what's the last four of your Social?

Speaker speaker\_2: 2038.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Robert Manners.

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

Speaker speaker\_2: 1870 South 426 in Pryor, Oklahoma.

Speaker speaker\_1: Okay. And the, and your date of birth, sir?

Speaker speaker\_2: 11/15/67.

Speaker speaker\_1: Thank you. We have a phone on file for you at 918-373-3254. Is that correct?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. One moment. Okay, so looking at it, it looks like, um, there was never any sort of contact or anything to state that you d- that you wanted to opt out of the automatic enrollment, um, which is why-

Speaker speaker\_2: Yes, I had wanted to start with.

Speaker speaker\_1: Right, but there was never any contact from you to us to state that you didn't want it, so the automatic enrollment happened, um-

Speaker speaker\_2: Of course it, but whatever. So take me off of that.

Speaker speaker\_1: So-

Speaker speaker\_2: 'Cause I already gave money away.

Speaker speaker\_1: So due to certain restrictions with the policy set in place, um, through an IRS regulation known as Section 125, unfortunately with it not being open enrollment for American StaffCorp, we cannot cancel the policy unless there's a qualifying life event, something like, um, getting insurance from another insurance c- uh, company within the last 30 days. Without something like that y-

Speaker speaker\_2: I already did that.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Had Blue Cross and Blue Shield through our company.

Speaker speaker\_1: Okay, so, um, did you recently get that insurance within the last 30 days?

Speaker speaker\_2: Actually, it was over 30 days ago.

Speaker speaker\_1: So unfortunately with it not, with it being more than 30 days ago, then that would not be eligible as a qualifying life event.

Speaker speaker\_2: Good.

Speaker speaker\_1: Um, to cancel the policy you'd have to go through American-

Speaker speaker\_2: Hey, get me your boss's number because this ain't gonna work. I'm gonna call American StaffCorp and... I'm not paying for something that I didn't even ask for. So, I need somebody's number 'cause this is crooked as hell. Or I'll have, uh, my company to quit use American StaffCorp if that's the way it goes.

Speaker speaker\_1: I mean, unfortunately there's not really anything that can be done a-other than waiting for open enrollment at this point, which is next month. Or should be next month based on the information we have.

Speaker speaker\_2: And then I gotta call this crooked number again and get it canceled?

Speaker speaker\_1: You would, you would give us a call to make any changes to any enrollments including cancelation, yes sir.

Speaker speaker\_2: Okay. Have a good day.