

Transcript: Estefania

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Full Transcript

Thank you for calling to ... Hello? Good afternoon. How can I help you? Um, yes, I was calling to cancel my, um, health insurance. Okay. What staffing agency are you with? MAU Workforce Solutions. And then, what are the last four of your social? 7007. And your first and last name, please. Whittlow. Okay. Can you please verify your address and date of birth for security purposes? 104 First Family Drive, Heron, Alabama 36345. And what address you say? 440, eight and nine. I have 334-405-4202 as your phone number? Yes, ma'am. All right. Give me one second. Okay. So... In the last 30 days, have you experienced, like, a loss of benefit, gotten married, divorced, had a baby, or adopted? No. No? Okay. So, when you enrolled, um, when it comes to your medical plan, being the Insure Plus Basic, dental and vision, those are under a IRS regulation that's called Section 125. So, what Section 125 allows you to do was to pay these plans with pretax dollars, um, but it looks like you weren't informed that due to that, the only time that you can make changes or cancellations to your medical, dental and vision is within open enrollment, which would have been the first 30 days of receiving your first check or within company open enrollment. Since right now your staffing agency isn't within company open enrollment, I wouldn't be able to cancel your medical, dental and vision. The only one that's not under that IRS restriction is your term life. So, I can cancel that one, but for your medical, dental and vision, due to the IRS restrictions that's called Section 125, you would have to call within company open enrollment to cancel those plans. Which is not 'til December. Yeah. I don't... Yeah, I don't even know when it's open enrollment. I think the thing just automatically just enrollments. See, I have my own insurance. I went and I got my own insurance. That's what I was trying to get. What you need? So, it looks like you reinstated your coverage, um, back in November of last year. Yes, that when I started back working. Yeah. Now, I just got my own... I have my own insurance. But due to that, your medical, dental and vision is still under that restriction. So, we're not allowed to cancel those plans until you call within company open enrollment. But the thing about that is you do have to call within the enrollment time, because if for some reason you forget, you're kind of stuck with it still. So, I would write the date down somewhere, just so that you can remind yourself to call within the month of December. I don't have the updated dates yet. Last year they did it between December 23rd up until January 31st. Um, it may be a day or two before the 23rd, or after. We don't have the updated dates yet. We typically... Your staffing agency does send you reminders when it's company open enrollment. And due to that IRS regulation, we wouldn't be able to cancel your medical, dental or vision. The only one that you can cancel for now is your term life. Okay. Since it's not under that restriction. You said what? Ter- what's term life? What is that? Term life, you have, um... Term life, accidental death and dismemberment. So, your life plan, if something was to happen and you have it for employee plus child, that one's only \$2.54 weekly and that's the only one that I would be able to cancel if

you want me to go ahead and cancel today. But the other three plans, you do have to wait 'til the next company open enrollment, which is held in December. You said December? Yes, ma'am. They do those at the end of the year. And like I said, I don't have the updated dates, but I would also, like, I would ask your staffing agency if they may have those, since it's not... Uh, I don't know if they might even have it since it's not even halfway through the year. Or, you can call, like, in November to see if we have the updated dates. But you do have to wait for, um, open enrollment unfortunately to cancel your medical, dental and vision due to that IRS regulation. So, it ain't no way around it. Unfortunately, no. Golly. The only thing that's not under that restriction is the term life plan. That's \$2.54 weekly. So, that one, if you want, I can cancel, but the other three's not gonna let me. You said that's accidental death? Um, term life. It's term life accidental death and dismemberment, so if you were to pass away, that's what it is. Oh. Well, you might as well just keep that on there. Okay. Um, like I- Okay. ... like I said, if you, if you do want to cancel it, I would just remind yourself to please contact us probably, like, around November to see if we have the updated dates for your com- open enrollment. 'Cause, um, unfortunately we can't just put a note to cancel it. You would have to call. Okay. Okay. I'm sorry. All right. Okay then. All right, thank you. All right. I hope you have a great day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling to ...

Speaker speaker_1: Hello?

Speaker speaker_0: Good afternoon. How can I help you?

Speaker speaker_1: Um, yes, I was calling to cancel my, um, health insurance.

Speaker speaker_0: Okay. What staffing agency are you with?

Speaker speaker_1: MAU Workforce Solutions.

Speaker speaker_0: And then, what are the last four of your social?

Speaker speaker_1: 7007.

Speaker speaker_0: And your first and last name, please.

Speaker speaker_1: Whittlow.

Speaker speaker_0: Okay. Can you p- please verify your address and date of birth for security purposes?

Speaker speaker_1: 104 First Family Drive, Heron, Alabama 36345. And what address you say? 440, eight and nine.

Speaker speaker_0: I have 334-405-4202 as your phone number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Give me one second. Okay. So... In the last 30 days, have you experienced, like, a loss of benefit, gotten married, divorced, had a baby, or adopted?

Speaker speaker_1: No.

Speaker speaker_0: No? Okay. So, when you enrolled, um, when it comes to your medical plan, being the Insure Plus Basic, dental and vision, those are under a IRS regulation that's called Section 125. So, what Section 125 allows you to do was to pay these plans with pretax dollars, um, but it looks like you weren't informed that due to that, the only time that you can make changes or cancellations to your medical, dental and vision is within open enrollment, which would have been the first 30 days of receiving your first check or within company open enrollment. Since right now your staffing agency isn't within company open enrollment, I wouldn't be able to cancel your medical, dental and vision. The only one that's not under that IRS restriction is your term life. So, I can cancel that one, but for your medical, dental and vision, due to the IRS restrictions that's called Section 125, you would have to call within company open enrollment to cancel those plans. Which is not 'til December.

Speaker speaker_1: Yeah. I don't... Yeah, I don't even know when it's open enrollment. I think the thing just automatically just enrollments. See, I have my own insurance. I went and I got my own insurance. That's what I was trying to get. What you need?

Speaker speaker_0: So, it looks like you reinstated your coverage, um, back in November of last year.

Speaker speaker_1: Yes, that when I started back working.

Speaker speaker_0: Yeah.

Speaker speaker_1: Now, I just got my own... I have my own insurance.

Speaker speaker_0: But due to that, your medical, dental and vision is still under that restriction. So, we're not allowed to cancel those plans until you call within company open enrollment. But the thing about that is you do have to call within the enrollment time, because if for some reason you forget, you're kind of stuck with it still. So, I would write the date down somewhere, just so that you can remind yourself to call within the month of December. I don't have the updated dates yet. Last year they did it between December 23rd up until January 31st. Um, it may be a day or two before the 23rd, or after. We don't have the updated dates yet. We typically... Your staffing agency does send you reminders when it's company open enrollment. And due to that IRS regulation, we wouldn't be able to cancel your medical, dental or vision. The only one that you can cancel for now is your term life.

Speaker speaker_1: Okay.

Speaker speaker_0: Since it's not under that restriction.

Speaker speaker_1: You said what? Ter- what's term life? What is that?

Speaker speaker_0: Term life, you have, um... Term life, accidental death and dismemberment. So, your life plan, if something was to happen and you have it for employee plus child, that one's only \$2.54 weekly and that's the only one that I would be able to cancel if

you want me to go ahead and cancel today. But the other three plans, you do have to wait 'til the next company open enrollment, which is held in December.

Speaker speaker_1: You said December?

Speaker speaker_0: Yes, ma'am. They do those at the end of the year. And like I said, I don't have the updated dates, but I would also, like, I would ask your staffing agency if they may have those, since it's not... Uh, I don't know if they might even have it since it's not even halfway through the year. Or, you can call, like, in November to see if we have the updated dates. But you do have to wait for, um, open enrollment unfortunately to cancel your medical, dental and vision due to that IRS regulation.

Speaker speaker_1: So, it ain't no way around it.

Speaker speaker_0: Unfortunately, no.

Speaker speaker_1: Golly.

Speaker speaker_0: The only thing that's not under that restriction is the term life plan. That's \$2.54 weekly. So, that one, if you want, I can cancel, but the other three's not gonna let me.

Speaker speaker_1: You said that's accidental death?

Speaker speaker_0: Um, term life. It's term life accidental death and dismemberment, so if you were to pass away, that's what it is.

Speaker speaker_1: Oh. Well, you might as well just keep that on there.

Speaker speaker_0: Okay. Um, like I-

Speaker speaker_1: Okay.

Speaker speaker_0: ... like I said, if you, if you do want to cancel it, I would just remind yourself to please contact us probably, like, around November to see if we have the updated dates for your com- open enrollment. 'Cause, um, unfortunately we can't just put a note to cancel it. You would have to call.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. I'm sorry.

Speaker speaker_1: All right. Okay then.

Speaker speaker_0: All right, thank you.

Speaker speaker_1: All right.

Speaker speaker_0: I hope you have a great day.

Speaker speaker_1: You too.