

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Yes, I need to cancel my insurance at the end of the year. Okay. You need to cancel your insurance. Um, what staffing agency do you work for? Uh, I'm working for MAU. Okay. And then what are the last four of your Social? 2990. And for security purposes, I do need you to verify your full address as well as your date of birth. Oh, that went down my hole. Okay, date of birth is 8/9/56. My address is 1 Bannock Street, Malad City, Idaho, 83252. Okay. And then is it a house or an apartment? It's in a trailer park. Okay, what number? 11. Okay. And then is your phone number still the 435-363-6858? Yes. And then I have the email address as blueshark560@gmail.com. Is that still up-to-date? Yes. Okay. And then you stated that you wanted to cancel your coverage. Did you wanna cancel everything or just a particular plan? I am gonna cancel everything so I get my Part D started on my- Okay. ... Medicare. Okay, that's fine. Um, due to the fact that the call is being recorded, you stated that you wanted to cancel your coverage with MAU. Is that correct? Yes. Okay. Um, cancellations do take 7-10 days to process, so you may still experience one or two deductions, but I'm gonna go ahead and cancel your coverage. Okay? Yes, at the end of the year. Yes, sir. So it's just- So I can start my Medicaid on the 1st. Okay, that's fine. Um, yeah, it will pass two deductions. I'm not able to tell if it's gonna be one or two, but it's no more than two. Okay. All right, sir. Oh, give me... Actually, give me a second before I let you go. I know the letter I... th- email I got says it... Get a letter printed on company's letterhead stating that I'm ended my cov- my coverage and then to mail it to them so they can get me started on the other one. All right. Give me one second. Let me just verify your... Okay. So I do apologize. I won't be able to cancel the coverage that's under the plan Ensure Plus Enhance for Employee and Spouse, Dental, Vision, because those are under that IRS regulation called Section 125. So to cancel or make any changes to those plans, you either would have to be within the first 30 days of you receiving your first check or you would have to be within their company open enrollment period, which for MAU it's between December up until January. Um, I don't have the exact dates. Last year it was between the 18 and the 31st. Um, it may be a day or two from those dates. Have you suffered like a quality-of-life event within the past 30 days, like a loss of benefit, got married, divorced, had a baby, or adopted? No. No? Okay. So you would have to drop those plans. You would have to wait for your company to be within their company open enrollment period. So for the plans of... I c-... At the moment, I can cancel the short-term disability and the critical illness, but for the Ensure Plus Enhance which is the medical plan, Dental and Vision, you would have to wait for, um, your company to be within company open enrollment due to that IRS regulation that those plans are under. Okay. So if you wish, I can go ahead and cancel the critical illness and short-term disability, but to take the other ones, to drop them, you would have to be within the company

open enrollment period of MAU, which they do, um, notify you when they're in company open enrollment. So when they are in their company open enrollment, you're welcome to give us a call and we could cancel that coverage for you. But at the moment, under the plans of Ensure Plus Enhance, Dental and Vision, it's not gonna allow me to cancel those. Okay. I'll call back later. Did you want me to go ahead and cancel the short-term and critical illness or did you just wanna wait to cancel everything? No. Better hold off on those. Okay, that's fine. Um, so just remember that whenever the company's within their company open enrollment period, you're welcome to give us a call and we could, um, cancel those for you. But it has to be within their, in their company open enrollment period. Okay? Okay. All right, sir. Have a nice day. Thanks for calling Benefits in a Car. Yeah, thank you.

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 Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yes, I need to cancel my insurance at the end of the year.

Speaker speaker_1: Okay. You need to cancel your insurance. Um, what staffing agency do you work for?

Speaker speaker_2: Uh, I'm working for MAU.

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

Speaker speaker_2: 2990.

Speaker speaker_1: And for security purposes, I do need you to verify your full address as well as your date of birth.

Speaker speaker_2: Oh, that went down my hole. Okay, date of birth is 8/9/56. My address is 1 Bannock Street, Malad City, Idaho, 83252.

Speaker speaker_1: Okay. And then is it a house or an apartment?

Speaker speaker_2: It's in a trailer park.

Speaker speaker_1: Okay, what number?

Speaker speaker_2: 11.

Speaker speaker_1: Okay. And then is your phone number still the 435-363-6858?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have the email address as blueshark560@gmail.com. Is that still up-to-date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then you stated that you wanted to cancel your coverage. Did you wanna cancel everything or just a particular plan?

Speaker speaker_2: I am gonna cancel everything so I get my Part D started on my-

Speaker speaker_1: Okay.

Speaker speaker_2: ... Medicare.

Speaker speaker_1: Okay, that's fine. Um, due to the fact that the call is being recorded, you stated that you wanted to cancel your coverage with MAU. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, cancellations do take 7-10 days to process, so you may still experience one or two deductions, but I'm gonna go ahead and cancel your coverage. Okay?

Speaker speaker_2: Yes, at the end of the year.

Speaker speaker_1: Yes, sir. So it's just-

Speaker speaker_2: So I can start my Medicaid on the 1st.

Speaker speaker_1: Okay, that's fine. Um, yeah, it will pass two deductions. I'm not able to tell if it's gonna be one or two, but it's no more than two.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, sir. Oh, give me... Actually, give me a second before I let you go.

Speaker speaker_2: I know the letter I... th- email I got says it... Get a letter printed on company's letterhead stating that I'm ended my cov- my coverage and then to mail it to them so they can get me started on the other one.

Speaker speaker_1: All right. Give me one second. Let me just verify your... Okay. So I do apologize. I won't be able to cancel the coverage that's under the plan Ensure Plus Enhance for Employee and Spouse, Dental, Vision, because those are under that IRS regulation called Section 125. So to cancel or make any changes to those plans, you either would have to be within the first 30 days of you receiving your first check or you would have to be within their company open enrollment period, which for MAU it's between December up until January. Um, I don't have the exact dates. Last year it was between the 18 and the 31st. Um, it may be a day or two from those dates. Have you suffered like a quality-of-life event within the past 30 days, like a loss of benefit, got married, divorced, had a baby, or adopted?

Speaker speaker_2: No.

Speaker speaker_1: No? Okay. So you would have to drop those plans. You would have to wait for your company to be within their company open enrollment period. So for the plans of... I c-... At the moment, I can cancel the short-term disability and the critical illness, but for the Ensure Plus Enhance which is the medical plan, Dental and Vision, you would have to wait for, um, your company to be within company open enrollment due to that IRS regulation that those plans are under.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you wish, I can go ahead and cancel the critical illness and short-term disability, but to take the other ones, to drop them, you would have to be within the company open enrollment period of MAU, which they do, um, notify you when they're in company open enrollment. So when they are in their company open enrollment, you're welcome to give us a call and we could cancel that coverage for you. But at the moment, under the plans of Ensure Plus Enhance, Dental and Vision, it's not gonna allow me to cancel those.

Speaker speaker_2: Okay. I'll call back later.

Speaker speaker_1: Did you want me to go ahead and cancel the short-term and critical illness or did you just wanna wait to cancel everything?

Speaker speaker_2: No. Better hold off on those.

Speaker speaker_1: Okay, that's fine. Um, so just remember that whenever the company's within their company open enrollment period, you're welcome to give us a call and we could, um, cancel those for you. But it has to be within their, in their company open enrollment period. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: All right, sir. Have a nice day. Thanks for calling Benefits in a Car.

Speaker speaker_2: Yeah, thank you.