

## **Transcript: Estefania**

**Acevedo-6305041231069184-5216713966567424**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Yes, uh, I was trying to, I was calling about canceling my insurance, uh. Yes, sir, um, who are you working for? And they had told me that... Yep. MAU. And then, what are the last four of your Social? 9734. What's your first and last name? Harold O'Neal. What was that first name? I'm sorry. Harold, H-A-R-O-L-D. Okay. For security purposes, could you please verify your address as well as your date of birth? Yeah. 51 Pine Ridge Drive, Greenville, South Carolina 29605. Did you recently move? Did I recently move? Mm-hmm. What's on there, 208 Dyer Street? Uh, what's the ZIP code? Yeah, 208- 29611. And then your date of birth? 4/20/1964. Thank you. Um, yeah, I have the 208. Do you want me to go ahead and change that? Yeah, a problem with... No. No. That house- Then how may I- Well, we still get mail there. I had a mailing add- I had a mailing address, and then I had a resident address. My resident address was 208 Dyer Street. My mailing address was 51 Pine Ridge Drive- Mm-hmm. ... so I'm taking of ha- had all my mail going there except for my bills, but I forgot I had signed up under that address, so it's, it's teletype, but yeah, it's 208. Do... Okay, do you want me to leave it how it is then, the 208? Yeah, you can leave it like that. Okay. Is your phone number still 864-775-8472? Yes, ma'am, it is. And I have your first... I'm sorry. I have your last initial, first name, 48@gmail.com. Is that up to date? Uh, it's, it's supposed to be oharold48@gmail.com. Okay. That's in here. Thank you. All right. And then, um, what did you want to cancel exactly? I was trying to just cancel out the whole policy because, um, it really wasn't helping none, especially with my wife's situation because she's a diabetic still. So I just got... I just went through the marketplace to get some insurance. Okay. So your- But, but yeah, she, she needed help with something. K. Okay. So I can cancel only one plan. Mm-hmm. Um, because your preventative plan which is the MEC standalone- Mm-hmm. ... your medical plan which is the Insure Plus Basic, dental, vision are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay those plans with pre-tax dollars but to cancel those plans or make changes within those plans, you would have to be within your company open enrollment period or be within your personal- Mm-hmm. ... open enrollment period. Your personal's the first 30 days of the day that you receive your first check. And then the company's open enrollment period for MAU is actually coming up pretty soon. It looks like it's gonna be from December 23rd up until January 31st. So you're welcome to give us a call on the 23rd to cancel those plans. Um, due to the fact that it's under that IRS regulation, I'm not able to cancel that, although that we- Well then, how- I'm sorry? Hello? Can you hear me? Hello? I never caught the date. Yes. Oh, sorry. Um, d- you can call back on December 23rd, any day from December 23rd up until January the 31st. Let me verify if that's, uh... Yes, up until January 31st to cancel those plans, um, 'cause you have to do it within your company open enrollment period due to that IRS

regulation. So you're welcome- Oh, okay. Okay, okay. ... to call us on December 23rd. Yes, ma'am. We'll be happy to cancel that. Did you want me to cancel the term life for now, or did you want to cancel them together? No, no, just... Uh, just leave it like, like it is now. I, I canceled all it one time. Okay. That's fine. Um, just remember you have to call from December 23rd up until January the 31st. I would write that somewhere. Oh, okay. Mm-hmm. All right then. Well, thank you then. You're welcome. Have a nice day. All right. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Yes, uh, I was trying to, I was calling about canceling my insurance, uh.

Speaker speaker\_1: Yes, sir, um, who are you working for?

Speaker speaker\_2: And they had told me that... Yep. MAU.

Speaker speaker\_1: And then, what are the last four of your Social?

Speaker speaker\_2: 9734.

Speaker speaker\_1: What's your first and last name?

Speaker speaker\_2: Harold O'Neal.

Speaker speaker\_1: What was that first name? I'm sorry.

Speaker speaker\_2: Harold, H-A-R-O-L-D.

Speaker speaker\_1: Okay. For security purposes, could you please verify your address as well as your date of birth?

Speaker speaker\_2: Yeah. 51 Pine Ridge Drive, Greenville, South Carolina 29605.

Speaker speaker\_1: Did you recently move?

Speaker speaker\_2: Did I recently move?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: What's on there, 208 Dyer Street?

Speaker speaker\_1: Uh, what's the ZIP code?

Speaker speaker\_2: Yeah, 208- 29611.

Speaker speaker\_1: And then your date of birth?

Speaker speaker\_2: 4/20/1964.

Speaker speaker\_1: Thank you. Um, yeah, I have the 208. Do you want me to go ahead and change that?

Speaker speaker\_2: Yeah, a problem with... No. No. That house-

Speaker speaker\_1: Then how may I-

Speaker speaker\_2: Well, we still get mail there. I had a mailing add- I had a mailing address, and then I had a resident address. My resident address was 208 Dyer Street. My mailing address was 51 Pine Ridge Drive-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... so I'm taking of ha- had all my mail going there except for my bills, but I forgot I had signed up under that address, so it's, it's teletype, but yeah, it's 208.

Speaker speaker\_1: Do... Okay, do you want me to leave it how it is then, the 208?

Speaker speaker\_2: Yeah, you can leave it like that.

Speaker speaker\_1: Okay. Is your phone number still 864-775-8472?

Speaker speaker\_2: Yes, ma'am, it is.

Speaker speaker\_1: And I have your first... I'm sorry. I have your last initial, first name, 48@gmail.com. Is that up to date?

Speaker speaker\_2: Uh, it's, it's supposed to be oharold48@gmail.com.

Speaker speaker\_1: Okay. That's in here. Thank you.

Speaker speaker\_2: All right.

Speaker speaker\_1: And then, um, what did you want to cancel exactly?

Speaker speaker\_2: I was trying to just cancel out the whole policy because, um, it really wasn't helping none, especially with my wife's situation because she's a diabetic still. So I just got... I just went through the marketplace to get some insurance.

Speaker speaker\_1: Okay. So your-

Speaker speaker\_2: But, but yeah, she, she needed help with something.

Speaker speaker\_1: K. Okay. So I can cancel only one plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, because your preventative plan which is the MEC standalone-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... your medical plan which is the Insure Plus Basic, dental, vision are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay those plans with pre-tax dollars but to cancel those plans or make changes within those plans,

you would have to be within your company open enrollment period or be within your personal-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... open enrollment period. Your personal's the first 30 days of the day that you receive your first check. And then the company's open enrollment period for MAU is actually coming up pretty soon. It looks like it's gonna be from December 23rd up until January 31st. So you're welcome to give us a call on the 23rd to cancel those plans. Um, due to the fact that it's under that IRS regulation, I'm not able to cancel that, although that we-

Speaker speaker\_2: Well then, how-

Speaker speaker\_1: I'm sorry? Hello? Can you hear me? Hello?

Speaker speaker\_2: I never caught the date. Yes.

Speaker speaker\_1: Oh, sorry. Um, d- you can call back on December 23rd, any day from December 23rd up until January the 31st. Let me verify if that's, uh... Yes, up until January 31st to cancel those plans, um, 'cause you have to do it within your company open enrollment period due to that IRS regulation. So you're welcome-

Speaker speaker\_2: Oh, okay. Okay, okay.

Speaker speaker\_1: ... to call us on December 23rd.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: We'll be happy to cancel that. Did you want me to cancel the term life for now, or did you want to cancel them together?

Speaker speaker\_2: No, no, just... Uh, just leave it like, like it is now. I, I canceled all it one time.

Speaker speaker\_1: Okay. That's fine. Um, just remember you have to call from December 23rd up until January the 31st. I would write that somewhere.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right then. Well, thank you then.

Speaker speaker\_1: You're welcome. Have a nice day.

Speaker speaker\_2: All right. You too.