

## Transcript: Francesca

**Baez-4544602567557120-5216378368770048**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-09. My name is Francesca. How can I assist you today? Yeah, good morning. This is Filomena. Good morning, Ms. Filomena. How can I help you? Yeah, on my insurance, I want to get another insurance because that one I cannot... Cannot be able to pay because sometimes I go to the doctor so I should pay for my prescription. So I... I wanna get another insurance. Okay. Let's go ahead and take a look into your current policy. What staffing company do you work with? What? What staffing company do you work with? Um, CareBuilder. And what are the last four of your Social? Six, six, three, nine, six. Could you please verify your mailing address and date of birth? What? Yes, ma'am. Can you please verify your mailing address and your date of birth for me? Okay. Revere Crossing. 3... 733, Revere Crossing. Apartment 144, Lansdowne. Yeah. Zip code, 19050. And what is your date of birth? November 20th, 1966. I have the best phone number to call you at 267-815-3529, same as the one you called on today? Yes. And I have your email down as sillyeke@gmail.com. All right. So the only thing would be you'll have to wait till December 9th, next Monday, to be able to make changes to the policy because you need an open enrollment period or a qualified live event to change your benefits at the moment. Okay, no problem. So- Because your medical plan is under that... Go ahead, sorry. Okay. So before that 11th, because I have to enroll to another insurance. That is what I'm saying. Yes, ma'am. Okay. So if you don't want benefits anymore with CareBuilders, I can't cancel the medical plan because it's under the Section 125. That's why you will need to wait till Monday. The only things that I can process a cancellation on at the moment is dental, vision and group accident. Oh my God. Hello? Uh, could you repeat that one more time? Yes, ma'am? Yes. Mm-hmm. So your medical plan, the VIP Prime is under something called Section 125 which means that that- Mm-hmm. ... deduction is being taken out of your pay stub prior to tax deduction. It has an- Yes. ... IRS regulations on it. To make a change to a plan under that section, or to cancel it, you need to either have an open enrollment period, personal or company, or a qualified live event. So at this point, the only way that I can cancel that medical plan right now, since you're not active on any other coverage with any other carrier, with no other company, would be you calling back in on Monday 9th when your company is having their company open enrollment period to cancel that plan. Okay. So what you're saying is that my company is going to cancel it on 9th of December. Is that what you're saying? No, ma'am. You need something called an open enrollment period. An open enrollment period is a set timeframe where you are eligible to either enroll or make changes to policies. Due to the fact that the medical plan is under the Section 125 with the IRS regulations, it has the requirement for you to have an open enrollment period to cancel or make a change to that plan. Per what you're telling me, you want to cancel your policy so that you can enroll into benefits with another insurance

company. You have to call us back on Monday to process the cancellation for the medical plan. The only thing that I can cancel today is dental, vision and group accident. Okay. No problem. Do you want me to process the cancellations for the other plans or do you want to call back Monday to process all of the plans together with the medical, to be canceled on Monday? Uh, all should be canceled on Monday. You'll cancel everything on Monday? Yes. Understood. I'll put a note on the account just in case, okay? Okay. So after Monday 9th, you can give us a call back at any time from 8:00 AM to 8:00 PM, Monday through Fridays, Eastern time. Okay? Okay. Thank you. My pleasure. I hope you have a wonderful rest of your day. Thank you for your time today. And 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 Benefits 10-09. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Yeah, good morning. This is Filomena.

Speaker speaker\_1: Good morning, Ms. Filomena. How can I help you?

Speaker speaker\_2: Yeah, on my insurance, I want to get another insurance because that one I cannot... Cannot be able to pay because sometimes I go to the doctor so I should pay for my prescription. So I... I wanna get another insurance.

Speaker speaker\_1: Okay. Let's go ahead and take a look into your current policy. What staffing company do you work with?

Speaker speaker\_2: What?

Speaker speaker\_1: What staffing company do you work with?

Speaker speaker\_2: Um, CareBuilder.

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

Speaker speaker\_2: Six, six, three, nine, six.

Speaker speaker\_1: Could you please verify your mailing address and date of birth?

Speaker speaker\_2: What?

Speaker speaker\_1: Yes, ma'am. Can you please verify your mailing address and your date of birth for me?

Speaker speaker\_2: Okay. Revere Crossing. 3... 733, Revere Crossing. Apartment 144, Lansdowne. Yeah. Zip code, 19050.

Speaker speaker\_1: And what is your date of birth?

Speaker speaker\_2: November 20th, 1966.

Speaker speaker\_1: I have the best phone number to call you at 267-815-3529, same as the one you called on today?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And I have your email down as sillyeke@gmail.com.

Speaker speaker\_2: All right.

Speaker speaker\_1: So the only thing would be you'll have to wait till December 9th, next Monday, to be able to make changes to the policy because you need an open enrollment period or a qualified live event to change your benefits at the moment.

Speaker speaker\_2: Okay, no problem. So-

Speaker speaker\_1: Because your medical plan is under that... Go ahead, sorry.

Speaker speaker\_2: Okay. So before that 11th, because I have to enroll to another insurance. That is what I'm saying.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So if you don't want benefits anymore with CareBuilders, I can't cancel the medical plan because it's under the Section 125. That's why you will need to wait till Monday. The only things that I can process a cancellation on at the moment is dental, vision and group accident.

Speaker speaker\_2: Oh my God. Hello?

Speaker speaker\_1: Uh, could you repeat that one more time? Yes, ma'am?

Speaker speaker\_2: Yes. Mm-hmm.

Speaker speaker\_1: So your medical plan, the VIP Prime is under something called Section 125 which means that that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... deduction is being taken out of your pay stub prior to tax deduction. It has an-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... IRS regulations on it. To make a change to a plan under that section, or to cancel it, you need to either have an open enrollment period, personal or company, or a qualified live event. So at this point, the only way that I can cancel that medical plan right now, since you're not active on any other coverage with any other carrier, with no other company, would be you calling back in on Monday 9th when your company is having their company open enrollment period to cancel that plan.

Speaker speaker\_2: Okay. So what you're saying is that my company is going to cancel it on 9th of December. Is that what you're saying?

Speaker speaker\_1: No, ma'am. You need something called an open enrollment period. An open enrollment period is a set timeframe where you are eligible to either enroll or make changes to policies. Due to the fact that the medical plan is under the Section 125 with the IRS regulations, it has the requirement for you to have an open enrollment period to cancel or make a change to that plan. Per what you're telling me, you want to cancel your policy so that you can enroll into benefits with another insurance company. You have to call us back on Monday to process the cancellation for the medical plan. The only thing that I can cancel today is dental, vision and group accident.

Speaker speaker\_2: Okay. No problem.

Speaker speaker\_1: Do you want me to process the cancellations for the other plans or do you want to call back Monday to process all of the plans together with the medical, to be canceled on Monday?

Speaker speaker\_2: Uh, all should be canceled on Monday.

Speaker speaker\_1: You'll cancel everything on Monday?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Understood. I'll put a note on the account just in case, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: So after Monday 9th, you can give us a call back at any time from 8:00 AM to 8:00 PM, Monday through Fridays, Eastern time. Okay?

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: My pleasure. I hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker\_2: And you too.