

## **Transcript: Francesca**

**Baez-5770019459481600-4593327000961024**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi there. My name is Nicholas Klein. Uh, I have insurance through my work and I was wondering if I could cancel it. Surely, what is your- The medical benefits. Okay. Which staffing company are you with, sir? Uh, MAU. And what will be the last four of the social? Uh, 6713. Could you please verify your mailing address and date of birth to make sure I have the right account? It'll be 1986 Shasta Court, Kendallville, Indiana. And then, um, the birthday's February 22nd, 1999. I have best contact, 765-283-7053. Yeah. And I have the email down as darkblizzard038@gmail.com. Yeah. Um, by any chance, Mr. Klein, did you get benefits with another carrier? Uh, as far as I know, I only have the insurance through my work. Okay. The reason for it is 'cause the medical, the dental, and the vision are under Section 125. That's an IRS regulation where those four specific plans, those two medicals, the vision and the dental are being charged to you without taxes being paid. It's pre-taxed. These were being pre-taxed, you can only make cancellations when there's an open enrollment period or if you have a qualified life event. Unfortunately, your specific staffing company's open enrollment period doesn't happen till the end of the year. Currently, the only plans I'll be able to cancel for you will be that behavior health, the group accident, the critical illness, and the short-term disability, still leaving those medical, vision, and dental active. Um... Yeah, let's go ahead and cancel those. Okay. So canceling those and leaving the two medical, the dental and the vision, would change it to 75.31 per paycheck. Cancellations do take seven to 10 business days to process, so you might still see one or two more deductions of the 92.82 while your cancellation is being processed out. Okay. All right. Was there anything else aside from making those cancellations into those plans that we can assist you with today? Nope, that is it. Well, then I hope you have a wonderful rest of your day. Thank you for your time today. Thanks. You too. Bye. Bye.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi there. My name is Nicholas Klein. Uh, I have insurance through my work and I was wondering if I could cancel it.

Speaker speaker\_0: Surely, what is your-

Speaker speaker\_1: The medical benefits.

Speaker speaker\_0: Okay. Which staffing company are you with, sir?

Speaker speaker\_1: Uh, MAU.

Speaker speaker\_0: And what will be the last four of the social?

Speaker speaker\_1: Uh, 6713.

Speaker speaker\_0: Could you please verify your mailing address and date of birth to make sure I have the right account?

Speaker speaker\_1: It'll be 1986 Shasta Court, Kendallville, Indiana. And then, um, the birthday's February 22nd, 1999.

Speaker speaker\_0: I have best contact, 765-283-7053.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And I have the email down as darkblizzard038@gmail.com.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, by any chance, Mr. Klein, did you get benefits with another carrier?

Speaker speaker\_1: Uh, as far as I know, I only have the insurance through my work.

Speaker speaker\_0: Okay. The reason for it is 'cause the medical, the dental, and the vision are under Section 125. That's an IRS regulation where those four specific plans, those two medicals, the vision and the dental are being charged to you without taxes being paid. It's pre-taxed. These were being pre-taxed, you can only make cancellations when there's an open enrollment period or if you have a qualified life event. Unfortunately, your specific staffing company's open enrollment period doesn't happen till the end of the year. Currently, the only plans I'll be able to cancel for you will be that behavior health, the group accident, the critical illness, and the short-term disability, still leaving those medical, vision, and dental active.

Speaker speaker\_1: Um... Yeah, let's go ahead and cancel those.

Speaker speaker\_0: Okay. So canceling those and leaving the two medical, the dental and the vision, would change it to 75.31 per paycheck. Cancellations do take seven to 10 business days to process, so you might still see one or two more deductions of the 92.82 while your cancellation is being processed out.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: Was there anything else aside from making those cancellations into those plans that we can assist you with today?

Speaker speaker\_1: Nope, that is it.

Speaker speaker\_0: Well, then I hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker\_1: Thanks. You too. Bye.

Speaker speaker\_0: Bye.