

## Transcript: Justin

**Mills-4611502365425664-4660544772456448**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Incur, this is Justin. How can I help you today? Hey, Justin. My name's Catherine. I work for BGSS, and, um, I see I had a health insurance deduction, but I didn't need coverage until January 1. Uh, what was that again? I'm sorry. Uh, well, do you need information from me, like my birthday or Social Security number or anything? Um, yeah, what's the staffing agency you work for one more time? BGSS. And the last four of your social? 4640. And for security purposes, can you verify the home address, including city, state and zip code, Catherine? 20 Daniel Street, Malden, Massachusetts 02148. And confirm your date of birth? July 21, 1985. And a good telephone number have a 617-212-8055? Correct. And the email I have is catherinettf@outlook.com? Correct. Okay, so let's see here. Um, how can I help you today? Um, basically, it looks like I have subscribed to the health insurance, because it's being deducted on my next paycheck, but, um, I don't need coverage until January 1. Okay, um, let's see. So, it looks like the reason you were enrolled, um, was because you submitted a document on November 12th, where you elected the VIP Classic and PreRx for employee only, so that's probably why you were enrolled. Um, I mean- Okay. ... I can cancel the coverage for you if need be. How, how would that work? Would I be able to re- how would I re-establish for Jan- January 1? Um, so checking the history, I do see where you did call in back on the 20th, um, to get information. Then you were advised that you could use the, um, the cancellation of the other benefits as a qualified life event to get enrolled in the benefits- Yeah. ... through BG Staffing. Yeah. Okay, um, so yeah, so you could use that, uh, come January on once those current benefits that you have expire, you could use that as a qualified life event, uh, to be enrolled in the benefits offered through BG Staffing. Oh, okay. Um, what I have is one month of COBRA in December. Does that affect that? Um, not that I can... Not that I'm aware of. Okay. It ends at December, uh, but, uh, technically the policy, like, ended on November 30th, but then it was extended for one month via COBRA. So I just want to make sure that that- Oh. ... uh, works. Uh, yeah, so I mean, as long as you provide documentation proving when the coverage did expire, um, and then you can use that as a qualified life event. Okay, great. And, uh, so, um- Did you want me to go ahead and cancel the coverage offered through BG Staffing that you're enrolled into right now? Sure. Yes, please. Okay, um, so I'll go ahead and cancel it for you. But I do want to let you know cancellations do take one to two weeks to go through. So it- Hmm. ... is possible for you to experience one or two more final payroll deductions. But after that you should be officially canceled. Okay, Catherine? Oh, okay. Great, thank you. You're welcome. Is there anything else I could help you out with today? That's it. Uh, I don't, I don't get refunded for those, do I? Unfortunately, ma'am. Okay, thank you. You're welcome. You have a great day, okay? Oh, you too. Bye-bye. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits and Incur, this is Justin. How can I help you today?

Speaker speaker\_2: Hey, Justin. My name's Catherine. I work for BGSS, and, um, I see I had a health insurance deduction, but I didn't need coverage until January 1.

Speaker speaker\_1: Uh, what was that again? I'm sorry.

Speaker speaker\_2: Uh, well, do you need information from me, like my birthday or Social Security number or anything?

Speaker speaker\_1: Um, yeah, what's the staffing agency you work for one more time?

Speaker speaker\_2: BGSS.

Speaker speaker\_1: And the last four of your social?

Speaker speaker\_2: 4640.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Catherine?

Speaker speaker\_2: 20 Daniel Street, Malden, Massachusetts 02148.

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

Speaker speaker\_2: July 21, 1985.

Speaker speaker\_1: And a good telephone number have a 617-212-8055?

Speaker speaker\_2: Correct.

Speaker speaker\_1: And the email I have is catherinetf@outlook.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay, so let's see here. Um, how can I help you today?

Speaker speaker\_2: Um, basically, it looks like I have subscribed to the health insurance, because it's being deducted on my next paycheck, but, um, I don't need coverage until January 1.

Speaker speaker\_1: Okay, um, let's see. So, it looks like the reason you were enrolled, um, was because you submitted a document on November 12th, where you elected the VIP Classic and PreRx for employee only, so that's probably why you were enrolled. Um, I mean-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I can cancel the coverage for you if need be.

Speaker speaker\_2: How, how would that work? Would I be able to re- how would I re-establish for Jan- January 1?

Speaker speaker\_1: Um, so checking the history, I do see where you did call in back on the 20th, um, to get information. Then you were advised that you could use the, um, the cancellation of the other benefits as a qualified life event to get enrolled in the benefits-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... through BG Staffing.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, um, so yeah, so you could use that, uh, come January on once those current benefits that you have expire, you could use that as a qualified life event, uh, to be enrolled in the benefits offered through BG Staffing.

Speaker speaker\_2: Oh, okay. Um, what I have is one month of COBRA in December. Does that affect that?

Speaker speaker\_1: Um, not that I can... Not that I'm aware of.

Speaker speaker\_2: Okay. It ends at December, uh, but, uh, technically the policy, like, ended on November 30th, but then it was extended for one month via COBRA. So I just want to make sure that that-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... uh, works.

Speaker speaker\_1: Uh, yeah, so I mean, as long as you provide documentation proving when the coverage did expire, um, and then you can use that as a qualified life event.

Speaker speaker\_2: Okay, great. And, uh, so, um-

Speaker speaker\_1: Did you want me to go ahead and cancel the coverage offered through BG Staffing that you're enrolled into right now?

Speaker speaker\_2: Sure. Yes, please.

Speaker speaker\_1: Okay, um, so I'll go ahead and cancel it for you. But I do want to let you know cancellations do take one to two weeks to go through. So it-

Speaker speaker\_2: Hmm.

Speaker speaker\_1: ... is possible for you to experience one or two more final payroll deductions. But after that you should be officially canceled. Okay, Catherine?

Speaker speaker\_2: Oh, okay. Great, thank you.

Speaker speaker\_1: You're welcome. Is there anything else I could help you out with today?

Speaker speaker\_2: That's it. Uh, I don't, I don't get refunded for those, do I?

Speaker speaker\_1: Unfortunately, ma'am.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_2: Oh, you too. Bye-bye.

Speaker speaker\_1: Bye-bye.