

## Transcript: Justin

**Mills-5861882770145280-5173594530955264**

### Full Transcript

Thank you for calling Benefits and Occur. This is Justin. How can I help you today? Hi. I was wondering if there's any way you guys could cancel this, um, insurance. Just... Yeah. Yeah, what's that staffing agency you work for? Um, MAU. And the last four of your social? It is... Sorry, let me get it real quick. It is 4268. And your first and last name? Ali Sandoval. A-L-I Sandoval. Okay. And for security purposes, could you verify your home address, including city, state and zip code? Um, 25 Serene Street, Anderson, South Carolina, 29624. And confirm your date of birth? It is 02781. And a good telephone number has 864-741-6649? Yes. And the email has your last name, first name @gmail.com? Yes. Okay. Um, so looking at the file, it looks like I wouldn't be able to cancel the coverage right now unless you experience a qualified life event or if you are in MAU's next open enrollment period, since they are Section 125 clients. However, a qualified life event would be considered as marriage or divorce, births or adoption of a child, or gaining coverage elsewhere. Okay. Okay. Uh, que no puede cancelarlo ahorita porque tú puedes tener como un... Tu vida como que cambiará, como se cubre otra compañía o si te pierdes el empleo. Pero no la quiero porque no me está cubriendo nada. Even if... Um, there's no- ¿Podríamos cambiarlo? There's no way to, like, cancel right now because there's, it's not covering anything. I totally understand that. But MAU is a Section 125 client, so unfortunately, to cancel the coverage, you would need to experience a qualified life event or wait until MAU's next open enrollment period, which is sometime in December. Que ocupas esperar hasta diciembre cuando- Te voy a estar esperando siempre. ... MAU. Porque no, porque la compañía está... Sí, es lo que me dijo, me dijo que no lo puedo, no la puede cancelar porque está, uh, por la sección que está el MAU, que no, en la sección que pues está ahora dice que tienes que esperar hasta diciembre. Pero si no la quiero, ¿cómo le voy a hacer? Or, or, or si... If there is, uh... If he doesn't want it, what can he do? This... 'Cause it's not covering anything and he's paying for it. And we're paying for it, so... Um, so like I said, unfortunately if he wanted to cancel the coverage, he would either have to experience one of those qualified life events or wait until MAU's next open enrollment period, which is sometime in December. Other than that, the coverage can't be canceled. Yo sé qué say, cómo le dije, cómelo en español. Pero yo no la quiero, no la quiero. No, like he doesn't want to at all. There's... There's any way, like there's any way other than that? There's no other way other than experiencing a qualified life event or waiting until MAU's next open enrollment period since MAU is a Section 125 client. Yeah, I under- I understand that and I understand that, that, that there's no way to cancel it unless those things happen. But if it's not covering anything and he's paying for it, he'd, like, there's... Why, why would we want it if we're ca- like, taking money out of our pockets to pay for it and it's not covering nothing, like not a dollar? I totally understand that. But unfortunately, we wouldn't be able to cancel it unless one of those has been sufficed, a qualified life event or if open enrollment. Pero como

le dije, no la quiero, no la quiero, no la quiero. Is there any way I could talk to someone, um, like above you just to- Un supervisor o algo. ... a supervisor, like a manager? Of course, but they're going to tell you the exact same thing. Just bear with me one second. Okay. Que dijo que sí pero que va a decir la misma cosa otra vez. No la quiero. No la quiero. Cómo le voy a hacer. ¿Y ella dónde está? Papá, no la... Ay, no. Pero ven conmigo. Ay, no. A él dile, a él. ¿Qué le estoy diciendo? ¿Tú crees que lo he estado diciendo en todo el tiempo? No, no me estás diciendo nada. Yo no entiendo. Sí, pero aquí le estoy diciendo. Yo no la quiero. Okay. Y yo le estoy diciendo eso. Y él dice no, las mismas palabras, las mismas, las, las mismas very palabras una y otra vez. Hello, are you still there? Yes, I'm still here. Awesome. Thank you so much for holding. So it looks like my supervisor is on a call right now. However, I just wanted to come back to you and let you know what is going on. Um, once she gets done with the call, I'll let her speak to you real quick. Um, just continue bear, holding, uh, for another- Okay. -couple... Bye. Awesome, thank you so much. You're welcome.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and Occur. This is Justin. How can I help you today?

Speaker speaker\_1: Hi. I was wondering if there's any way you guys could cancel this, um, insurance. Just...

Speaker speaker\_0: Yeah. Yeah, what's that staffing agency you work for?

Speaker speaker\_1: Um, MAU.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: It is... Sorry, let me get it real quick. It is 4268.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Ali Sandoval. A-L-I Sandoval.

Speaker speaker\_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker\_1: Um, 25 Serene Street, Anderson, South Carolina, 29624.

Speaker speaker\_0: And confirm your date of birth?

Speaker speaker\_1: It is 02781.

Speaker speaker\_0: And a good telephone number has 864-741-6649?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And the email has your last name, first name @gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, so looking at the file, it looks like I wouldn't be able to cancel the coverage right now unless you experience a qualified life event or if you are in MAU's next open enrollment period, since they are Section 125 clients. However, a qualified life event would be considered as marriage or divorce, births or adoption of a child, or gaining coverage elsewhere.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, que no puede cancelarlo ahorita porque tú puedes tener como un... Tu vida como que cambiará, como se cubre otra compañía o si te pierdes el empleo.

Speaker speaker\_2: Pero no la quiero porque no me está cubriendo nada.

Speaker speaker\_1: Even if... Um, there's no-

Speaker speaker\_2: ¿Podríamos cambiarlo?

Speaker speaker\_1: There's no way to, like, cancel right now because there's, it's not covering anything.

Speaker speaker\_0: I totally understand that. But MAU is a Section 125 client, so unfortunately, to cancel the coverage, you would need to experience a qualified life event or wait until MAU's next open enrollment period, which is sometime in December.

Speaker speaker\_1: Que ocupas esperar hasta diciembre cuando-

Speaker speaker\_2: Te voy a estar esperando siempre.

Speaker speaker\_1: ... MAU. Porque no, porque la compañía está... Sí, es lo que me dijo, me dijo que no lo puedo, no la puede cancelar porque está, uh, por la sección que está el MAU, que no, en la sección que pues está ahora dice que tienes que esperar hasta diciembre.

Speaker speaker\_2: Pero si no la quiero, ¿cómo le voy a hacer?

Speaker speaker\_1: Or, or, or si... If there is, uh... If he doesn't want it, what can he do? This... 'Cause it's not covering anything and he's paying for it. And we're paying for it, so...

Speaker speaker\_0: Um, so like I said, unfortunately if he wanted to cancel the coverage, he would either have to experience one of those qualified life events or wait until MAU's next open enrollment period, which is sometime in December. Other than that, the coverage can't be canceled.

Speaker speaker\_2: Yo sé qué say, cómo le dije, cómelo en español. Pero yo no la quiero, no la quiero.

Speaker speaker\_1: No, like he doesn't want to at all. There's... There's any way, like there's any way other than that?

Speaker speaker\_0: There's no other way other than experiencing a qualified life event or waiting until MAU's next open enrollment period since MAU is a Section 125 client.

Speaker speaker\_1: Yeah, I under- I understand that and I understand that, that, that there's no way to cancel it unless those things happen. But if it's not covering anything and he's paying for it, he'd, like, there's... Why, why would we want it if we're ca- like, taking money out of our pockets to pay for it and it's not covering nothing, like not a dollar?

Speaker speaker\_0: I totally understand that. But unfortunately, we wouldn't be able to cancel it unless one of those has been sufficed, a qualified life event or if open enrollment.

Speaker speaker\_2: Pero como le dije, no la quiero, no la quiero, no la quiero.

Speaker speaker\_1: Is there any way I could talk to someone, um, like above you just to-

Speaker speaker\_2: Un supervisor o algo.

Speaker speaker\_1: ... a supervisor, like a manager?

Speaker speaker\_0: Of course, but they're going to tell you the exact same thing. Just bear with me one second.

Speaker speaker\_1: Okay. Que dijo que sí pero que va a decir la misma cosa otra vez.

Speaker speaker\_2: No la quiero. No la quiero. Cómo le voy a hacer. ¿Y ella dónde está?

Speaker speaker\_1: Papá, no la... Ay, no.

Speaker speaker\_2: Pero ven conmigo.

Speaker speaker\_1: Ay, no.

Speaker speaker\_2: A él dile, a él.

Speaker speaker\_1: ¿Qué le estoy diciendo? ¿Tú crees que lo he estado diciendo en todo el tiempo?

Speaker speaker\_2: No, no me estás diciendo nada. Yo no entiendo.

Speaker speaker\_1: Sí, pero aquí le estoy diciendo.

Speaker speaker\_2: Yo no la quiero.

Speaker speaker\_1: Okay. Y yo le estoy diciendo eso. Y él dice no, las mismas palabras, las mismas, las, las mismas very palabras una y otra vez.

Speaker speaker\_0: Hello, are you still there?

Speaker speaker\_3: Yes, I'm still here.

Speaker speaker\_0: Awesome. Thank you so much for holding. So it looks like my supervisor is on a call right now. However, I just wanted to come back to you and let you know what is going on. Um, once she gets done with the call, I'll let her speak to you real quick. Um, just continue bear, holding, uh, for another-

Speaker speaker\_3: Okay.

Speaker speaker\_0: -couple... Bye. Awesome, thank you so much.

Speaker speaker\_3: You're welcome.