

## Transcript: Justin

**Mills-5953345143881728-4847772629385216**

### Full Transcript

Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Um, yes. I was just wondering. I don't know if, um, I'll be able to change or cancel anything on my ins- on my, uh, insurance plan from here? Um, yeah. Let me check on that. What's that staffing agency you work for? Uh, Focus. And the last four of your social? Uh, 8113. And what was your first and last name? Uh, George Cohley. And for security- B- ... purposes could you verify your home address, including city, state and zip code, George? 178½ West Allen Street, Allentown, PA 18102. And confirm your date of birth for me. 07/07/86. And a good telephone number I have is 484-632-1232? Correct. And the email I have is GCoehley86@gmail? Correct. Mokay. Um, so looking at the file, it looks like you are still currently eligible, uh, to make changes to your coverage. Um, we received your hire date as of April 25th of 2025, so your cutoff date would be May thir- May 25th of 2025. Oh, okay. Uh, j- just because, like, I was looking at the plans and every- the one that I picked out, um, it does, um, it just doesn't work for me. It's not, like, anything special or great. Uh, I just didn't have the information if there is better coverages or not. Um, 'cause they didn't give us really much information. Uh, yeah. But- Um, did- did you receive a benefit guide or anything through them or, or anything? Not really. Like, um, not, nothing in, in like, in depth. It just, I saw what I had and like, um, it wasn't... it just, coverage wasn't... it just wasn't great, wouldn't work for me. I totally understand. Um, so I can email you a copy of a benefit guide. What goes, what's covered, what's not covered, how much the insurance- For- ... carrier will pay for- ... each, for each, um, for each, um, coverage or each plan that you choose? Yes, sir. Yeah, if you can email me that, that'd be great. But then, just for the meantime, can I cancel everything that I had chosen but we could just keep the, I guess, the disability fund? Um, yeah. I can drop everything and just keep the disability. Um, bear with me one second. Okay. So let's see here. Okay. So it looks like your current deductions with everything was \$33.81. However- Mm-hmm. ... dropping everything but the disability, uh- It would be at \$30... that would drop \$30. It would be \$3.95 per week. Yep. And that's the short-term disability, correct? Correct, yes sir. Okay. Okay, so let me- And do you authorize, uh- ... authorize Focus to make that deduction for you? Yes. Can I drop everything and just keep disability? So, I would just be paying \$3.95 then per week? Correct, yes sir. Okay. Yes, so I'm gonna- Now, uh, what happens with this week? Would that, would they charge me for this week or not? Well, the \$33 on my pay, like deduction on my paychecks for this current paycheck? Um, yeah. So I do wanna let you know that this pending enrollment does take one to two weeks to go through. Okay. And then whenever you do witness that \$3.95 ded- dollar deduction come off your paycheck, that's how you know everything was dropped other than the disability. Okay, okay. So yes, so let's drop everything and just keep the disability. Okay, um, and I'll also go ahead and email you that copy- Yes, ma'am. ... of the benefit guide. Um, email that- Sure thing. ... you should be looking out for, uh, will be coming

from info, that's I-N-F-O, @benefits. Okay. ... in a card.com, okay? All right, and then I have until May 25th to give a call and do changes or re-enroll or anything? Correct, yes sir. Okay. All right, thank you. You're welcome, George. You have a great day, okay? Thank you. You too. All right, bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Um, yes. I was just wondering. I don't know if, um, I'll be able to change or cancel anything on my ins- on my, uh, insurance plan from here?

Speaker speaker\_0: Um, yeah. Let me check on that. What's that staffing agency you work for?

Speaker speaker\_1: Uh, Focus.

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

Speaker speaker\_1: Uh, 8113.

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

Speaker speaker\_1: Uh, George

Speaker speaker\_2: Cohley.

Speaker speaker\_0: And for security-

Speaker speaker\_1: B-

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

Speaker speaker\_1: 178½ West Allen Street, Allentown, PA 18102.

Speaker speaker\_0: And confirm your date of birth for me.

Speaker speaker\_1: 07/07/86.

Speaker speaker\_0: And a good telephone number I have is 484-632-1232?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And the email I have is GCoehley86@gmail?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Mokay. Um, so looking at the file, it looks like you are still currently eligible, uh, to make changes to your coverage. Um, we received your hire date as of April 25th of 2025, so your cutoff date would be May thir- May 25th of 2025.

Speaker speaker\_1: Oh, okay. Uh, j- just because, like, I was looking at the plans and every- the one that I picked out, um, it does, um, it just doesn't work for me. It's not, like, anything special or great. Uh, I just didn't have the information if there is better coverages or not. Um, 'cause they didn't give us really much information.

Speaker speaker\_0: Uh, yeah.

Speaker speaker\_1: But-

Speaker speaker\_0: Um, did- did you receive a benefit guide or anything through them or, or anything?

Speaker speaker\_1: Not really. Like, um, not, nothing in, in like, in depth. It just, I saw what I had and like, um, it wasn't... it just, coverage wasn't... it just wasn't great, wouldn't work for me.

Speaker speaker\_0: I totally understand. Um, so I can email you a copy of a benefit guide. What goes, what's covered, what's not covered, how much the insurance-

Speaker speaker\_1: For-

Speaker speaker\_0: ... carrier will pay for-

Speaker speaker\_1: ... each, for each, um, for each, um, coverage or each plan that you choose?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Yeah, if you can email me that, that'd be great. But then, just for the meantime, can I cancel everything that I had chosen but we could just keep the, I guess, the disability fund?

Speaker speaker\_0: Um, yeah. I can drop everything and just keep the disability. Um, bear with me one second.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So let's see here.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it looks like your current deductions with everything was \$33.81. However-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... dropping everything but the disability, uh-

Speaker speaker\_1: It would be at \$30... that would drop \$30.

Speaker speaker\_0: It would be \$3.95 per week.

Speaker speaker\_1: Yep. And that's the short-term disability, correct?

Speaker speaker\_0: Correct, yes sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay, so let me-

Speaker speaker\_1: And do you authorize, uh-

Speaker speaker\_0: ... authorize Focus to make that deduction for you?

Speaker speaker\_1: Yes. Can I drop everything and just keep disability? So, I would just be paying \$3.95 then per week?

Speaker speaker\_0: Correct, yes sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yes, so I'm gonna-

Speaker speaker\_1: Now, uh, what happens with this week? Would that, would they charge me for this week or not? Well, the \$33 on my pay, like deduction on my paychecks for this current paycheck?

Speaker speaker\_0: Um, yeah. So I do wanna let you know that this pending enrollment does take one to two weeks to go through.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then whenever you do witness that \$3.95 deduction come off your paycheck, that's how you know everything was dropped other than the disability.

Speaker speaker\_1: Okay, okay. So yes, so let's drop everything and just keep the disability.

Speaker speaker\_0: Okay, um, and I'll also go ahead and email you that copy-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: ... of the benefit guide. Um, email that-

Speaker speaker\_1: Sure thing.

Speaker speaker\_0: ... you should be looking out for, uh, will be coming from info, that's I-N-F-O, @benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... in a card.com, okay?

Speaker speaker\_1: All right, and then I have until May 25th to give a call and do changes or re-enroll or anything?

Speaker speaker\_0: Correct, yes sir.

Speaker speaker\_1: Okay. All right, thank you.

Speaker speaker\_0: You're welcome, George. You have a great day, okay?

Speaker speaker\_1: Thank you. You too.

Speaker speaker\_0: All right, bye-bye.

Speaker speaker\_1: Bye.