Transcript: Justin Mills-6437706930503680-6571792856694784

Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Uh, my name is Monica. I work here at the Morales Group Staffing, uh, where we offer the Benefits in a Card, um, insurance. I had just some questions, if you could help me out. Um, so there's this teammate that works with us, um, and he was calling in because, uh, th- starting up this year, um, he started receiving, I'm assuming, the benefits from you guys, and he was getting, um, the insurance, like, deducted from his checks. But he's stating that he never enrolled for anything. He wasn't interested in the insurance or anything like that. Um, he was, he was working with us last year, and he wasn't getting anything deducted, so I wanted to see what his options were, um, like why he was enrolled, and if he is able to go ahead and cancel that, because he stated he wanted to. I just wanted to see what the options are. Yeah. Um, what's the member's first and last name? Yeah. It's Christian Pillman. Christian with a C. C-H-R-I-S-T-I-A-N. Pillman is P-I-L-L-M-A-N. And confirm his date of birth. Um, just give me one second. It is December 23rd, 2004. Okay, so let's see here. Pillman. Let's see. Um, okay. Um, so checking the audit tab, looks like Christian accessed the Benefits in a Card portal- Mm-hmm. ... at January 28th of 2025 at 3:50 A.M. to edit coverage details where he enrolled himself in the coverage, so that's why he was enrolled. Um. Okay. I, I do see where one of our representatives made an outbound call later that day at 2:48 P.M., um, to ask, 'cause he submitted for employee plus family coverage, but forgot dependent information, so he was enrolled into employee only coverage. Mm-hmm. Okay. So they think he, he enrolled himself. Okay. Well, yeah. He, he... All he told me was that he doesn't remember enrolling and any of that, um, and he, uh, started noticing the deductions being made from his paychecks. Mm-hmm. And yeah, I can see here that, like, on his pay stub from February was the first, uh, yeah, the first paycheck that had those deductions made. Mm-hmm. Um, and he, um, I don't know. He just said that he doesn't remember enrolling in it, um, and that he was not interested in it basically, and he wanted to see if there was a way to, um, cancel that or un-enroll- Oh, let's see. ... you know, his deductions. All right. Yeah. Well, I do know that Morales is section 125 clients, so unfortunately, we wouldn't be able to cancel the coverage unless he experienced a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere- Mm-hmm. ... or waiting until Morales's next open enrollment period. Okay. And, um, sorry, I don't know when that enrollment period is. Are you able to check that? Um. Or do you know when that is? Yeah, bear with me one second. Mm-hmm. So it looks like Morales had their last open enrollment from December 23rd to January 31st, so I'd presume sometime around that time later this year. Okay. So... Hmm. Sorry. I'm just trying to see. Um, so basically, those are the only two options is to wait, again, for that open enrollment window or if he experienced, what was it, like, um... Qualified life event. Qualified life event. Okay. Now, if he has coverage elsewhere, like if he already has

benefit, like insurance elsewhere, he could use that as a qualified life event to cancel benefits through this. Okay. Okay. Um, all right. Well, I guess that answers all my questions. Um, I will give him a call back and just let him know. He just sounded a little, like, upset, so I was like, "Let me try and reach out and see what else I can... What other information I could get." Okay? Totally, totally understand. Well, is there anything else I can assist you with today? Um, no, that pretty much answers it. Uh, I'll just give him a call back, but I appreciate you helping me. You're welcome. You have a great day, okay? Thank you. You, too. Bye-bye. All right. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi. Uh, my name is Monica. I work here at the Morales Group Staffing, uh, where we offer the Benefits in a Card, um, insurance. I had just some questions, if you could help me out. Um, so there's this teammate that works with us, um, and he was calling in because, uh, th- starting up this year, um, he started receiving, I'm assuming, the benefits from you guys, and he was getting, um, the insurance, like, deducted from his checks. But he's stating that he never enrolled for anything. He wasn't interested in the insurance or anything like that. Um, he was, he was working with us last year, and he wasn't getting anything deducted, so I wanted to see what his options were, um, like why he was enrolled, and if he is able to go ahead and cancel that, because he stated he wanted to. I just wanted to see what the options are.

Speaker speaker_0: Yeah. Um, what's the member's first and last name?

Speaker speaker_1: Yeah. It's Christian Pillman. Christian with a C. C-H-R-I-S-T-I-A-N. Pillman is P-I-L-L-M-A-N.

Speaker speaker_0: And confirm his date of birth.

Speaker speaker_1: Um, just give me one second. It is December 23rd, 2004.

Speaker speaker_0: Okay, so let's see here. Pillman. Let's see. Um, okay. Um, so checking the audit tab, looks like Christian accessed the Benefits in a Card portal-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... at January 28th of 2025 at 3:50 A.M. to edit coverage details where he enrolled himself in the coverage, so that's why he was enrolled. Um.

Speaker speaker_1: Okay.

Speaker speaker_0: I, I do see where one of our representatives made an outbound call later that day at 2:48 P.M., um, to ask, 'cause he submitted for employee plus family coverage, but forgot dependent information, so he was enrolled into employee only coverage.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: So they think he, he enrolled himself.

Speaker speaker_1: Okay. Well, yeah. He, he... All he told me was that he doesn't remember enrolling and any of that, um, and he, uh, started noticing the deductions being made from his paychecks.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And yeah, I can see here that, like, on his pay stub from February was the first, uh, yeah, the first paycheck that had those deductions made.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and he, um, I don't know. He just said that he doesn't remember enrolling in it, um, and that he was not interested in it basically, and he wanted to see if there was a way to, um, cancel that or un-enroll-

Speaker speaker_0: Oh, let's see.

Speaker speaker_1: ... you know, his deductions.

Speaker speaker_0: All right. Yeah. Well, I do know that Morales is section 125 clients, so unfortunately, we wouldn't be able to cancel the coverage unless he experienced a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... or waiting until Morales's next open enrollment period.

Speaker speaker_1: Okay. And, um, sorry, I don't know when that enrollment period is. Are you able to check that?

Speaker speaker_0: Um.

Speaker speaker_1: Or do you know when that is?

Speaker speaker_0: Yeah, bear with me one second.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So it looks like Morales had their last open enrollment from December 23rd to January 31st, so I'd presume sometime around that time later this year.

Speaker speaker_1: Okay. So... Hmm. Sorry. I'm just trying to see. Um, so basically, those are the only two options is to wait, again, for that open enrollment window or if he experienced, what was it, like, um...

Speaker speaker_0: Qualified life event.

Speaker speaker_1: Qualified life event. Okay.

Speaker speaker_0: Now, if he has coverage elsewhere, like if he already has benefit, like insurance elsewhere, he could use that as a qualified life event to cancel benefits through this.

Speaker speaker_1: Okay. Okay. Um, all right. Well, I guess that answers all my questions. Um, I will give him a call back and just let him know. He just sounded a little, like, upset, so I was like, "Let me try and reach out and see what else I can... What other information I could get." Okay?

Speaker speaker_0: Totally, totally understand. Well, is there anything else I can assist you with today?

Speaker speaker_1: Um, no, that pretty much answers it. Uh, I'll just give him a call back, but I appreciate you helping me.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Thank you. You, too. Bye-bye.

Speaker speaker_0: All right. Bye-bye.

Speaker speaker_1: Bye.