

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Occurred. This is Justin. How can I help you today? How you doing, Justin? Doing pretty well, and yourself? All right. This is Tyrique Derrick from CareBuilders. I work for CareBuilders. Okay. How can I help you today? Um, yeah, I wanted to tell y'all that, um, basically, um, y'all been taking money out of my check, and we sent, I sent... Florence from the job sent, sent y'all a, um, something from the welfare office telling, and I called to tell y'all to stop it. But y'all still keep taking money out of my check. And it's been about two months since I sent, since I sent it. So I want to know how many, like, some back pay or something, because y'all still, at least y'all still take it out, and I asked y'all to stop and... Like, I don't know how long it take but y'all still taking the money out of my check because I have welfare now. So I got the welfare office to send me, to give me the paperwork that I sent, we sent Florence, sent y'all. I don't know how she sent it, but she sent it to y'all. Maybe email or whatever saying that I al- I have, um, other insurance. Yeah. Let me, um, check on that for you and see what's going on. So CareBuilders, what's the last four of your social? 9049. 9049... Let's see. And what was your first- And what's your name, Justin? Yes, sir. Oh, okay. And what was your first and last name? Tyrique Derrick. Derrick, okay. And for security purposes, could you verify your home address, including city, state and zip code? 1925 North Ninth Street, Philadelphia, PA 19122. And confirm your date of birth? 09/07/04. And a good telephone number I have is 215-207-6169. No. 267-319-6504. ... 6504. And just to confirm, 267-319-6504? All right, and the email I have is your first and last name, cbah@gmail.com. No. TyriqueDerrick51@gmail.com. 51, okay. So let's see here. Okay. Let's see. So looking at note history, I do see where you did call to drop the dental term life and vision. Uh, you were advised that the medical was section 125, you would need a qualified life event or wait until open enrollment to cancel that coverage. Then I do see on October 31st you were emailed a QLE submission form email, um, where you have to provide documentation proving that you have coverage elsewhere. Uh, now, I did hear on the beginning of the call that you had somebody else do it for you. Yeah. Keystone first. Um- I got Keystone first insurance. Okay. So what I can do right now, I can resend that email, uh, QLE submission form email to you. Uh-huh. And then you can just provide documentation proving that you do have medical coverage elsewhere, and then I could have my back office investigate and confirm everything for you. And then once I do receive word back from my back office, I can give you a call back letting you know if we can cancel the coverage or not. Well, I'ma still need some back pay because if that does happen then be- you know, like, I, I didn't want y'all... It's, it's illegal to have two insurances. You know, that's the... purposes also. So that's why I was trying, 'cause I don't want nobody to get in trouble. I don't wanna get in trouble and I don't want y'all to get in trouble. That's why I did that, you know. So I don't know, but I've been trying to tell y'all. You know, I called in and I sent... You don't see the paperwork

sent in? Um, not that I can see, sir. Um, I'm looking at the file right now. The only thing that I'm seeing is when I accessed the file today, um, and then someone at ATC accessed it back in December just to view the employee and then big service client merge process. This is our IT department as well. Um, as of right now, I'm not seeing anything. Um, but you were advised back in October and November, um, that you would need a qualified life event to cancel the coverage through ATC Healthcare. Oh. I advised you earlier that you were emailed a QLE submission form email where you were able to provide documentation to be sent to us, um- Well, it, it was sent to y'all from my guy even though I didn't do email. But Florence sent this to y'all. Okay, sir. Okay. Well, i- if you were wanting to cancel the coverage for yourself, you would actually have to do it. It wouldn't have to be a rep. A rep couldn't do it. They can't submit a qualified life event for you. That's, that's the thing. If you're- Well, I just emailed it to her so she can email it to y'all, but... Okay. But you were advised to email it back to us specifically, not someone else. Okay. So what's gonna happen now? So what's gonna happen now, I'm gonna resend that QLE submission form email to the email we updated earlier at the beginning of the call. And then you're gonna provide documentation to that email proving that you do have coverage elsewhere, send it back to the email that I sent you from, let- wait until I have word back from my back office, and then once the investigation is complete, I will give you a call back letting you know if we could cancel the coverage or not. Well, what do you mean if you can cancel the coverage? I don't understand. Uh-huh. Meaning, say, if the medical plan lines up with the medical plan that you're enrolled into through ATC Healthcare. Um, I mean as long as it's coverage elsewhere, I mean, the QLE would be, um-... the Qualified Life Event would be, uh, accepted. Um, but what, we're just, we just need documentation proving that you have coverage elsewhere first. Okay. Now, once I prove that I have coverage elsewhere, w- will I just still get my back pay? Or do I have to ... Um, unfortunately, reimbursement isn't possible. I mean, I can reach out of my back office and see if reimbursement is possible. I can ask them, um, but I wouldn't know anything until I receive final word back from my back office. Okay. And this is from... Yeah. When you say that's sent it to y'all, when y'all say you s- you sent me something? December? Um, give me one second. I'm looking at note history. So, the first QLE email that was sent to you was dated October 21st of 2024. Mm-hmm. And then you called back on October 31st, uh, wanted to cancel the benefits. Um, you advised medical coverage couldn't be canceled because it's Section 125. And then you called back on the 18th of November and was re-sent the QLE document. Um, but we updated that email earlier, so I believe that that email should go through to you. So, you should receive it. Okay. So, do I have to call the welfare office again to get the paperwork, right? Yes. So, I would reach out to the welfare office just to obtain that document to prove that you have coverage elsewhere. Uh, I believe it's a, um, an, an... Either a letter of coverage or an enrollment confirmation, one of those two. Um, but yeah, I would obta- call them, obtain that document from them. And then once that document is obtained, just include it in the email I'm gonna send you, okay? All right. And yeah, I want to update my address, too. Okay. ... I got a PO box. Okay. And what's that PO box? It's 4213, um, Philadelphia, PA, 19144. Um, it's called, um... What is that? 5th, 5th and Market. I think it's 801 Market Street, fifth floor. But my PO box is, is 4213, uh, Philadelphia, PA, 19144. Okay. Let's see. So, I went ahead and updated that for you. Um, but do you mind if I place you on a brief hold while I get that QLE submission email set up for you? Okay. Okay. Hello, Mr. Derrick, you still there? Yes. Awesome. Thank you so much for holding. So, I emailed you that QLE submission form email

to the email we updated with earlier. Um, email that you should be looking out for will be coming from info, that's I-N-F-O@benefitcentercard.com. Okay. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder to be on the safe side, okay? Okay. Okay. Um, but yes, sir, just em- just follow those directions in that email. Um, include what needs to be included and then send it back. And then, like I said, once I receive word back from my back office regarding, uh, that information, I can give you a call back, letting you know the response. Okay? Okay. All right. Okay. Other than... Is there anything else I could assist you with today? Um, no, that's it. Awesome. Well, you have a wonderful day, okay? All right. You too. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Occurred. This is Justin. How can I help you today?

Speaker speaker_1: How you doing, Justin?

Speaker speaker_0: Doing pretty well, and yourself?

Speaker speaker_1: All right. This is Tyrique Derrick from CareBuilders. I work for CareBuilders.

Speaker speaker_0: Okay. How can I help you today?

Speaker speaker_1: Um, yeah, I wanted to tell y'all that, um, basically, um, y'all been taking money out of my check, and we sent, I sent... Florence from the job sent, sent y'all a, um, something from the welfare office telling, and I called to tell y'all to stop it. But y'all still keep taking money out of my check. And it's been about two months since I sent, since I sent it. So I want to know how many, like, some back pay or something, because y'all still, at least y'all still take it out, and I asked y'all to stop and... Like, I don't know how long it take but y'all still taking the money out of my check because I have welfare now. So I got the welfare office to send me, to give me the paperwork that I sent, we sent Florence, sent y'all. I don't know how she sent it, but she sent it to y'all. Maybe email or whatever saying that I al- I have, um, other insurance.

Speaker speaker_0: Yeah. Let me, um, check on that for you and see what's going on. So CareBuilders, what's the last four of your social?

Speaker speaker_1: 9049.

Speaker speaker_0: 9049... Let's see. And what was your first-

Speaker speaker_1: And what's your name, Justin?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Tyrique Derrick.

Speaker speaker_0: Derrick, okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_1: 1925 North Ninth Street, Philadelphia, PA 19122.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: 09/07/04.

Speaker speaker_0: And a good telephone number I have is 215-207-6169.

Speaker speaker_1: No. 267-319-6504.

Speaker speaker_0: ... 6504. And just to confirm, 267-319-6504? All right, and the email I have is your first and last name, cbah@gmail.com.

Speaker speaker_1: No. TyriqueDerrick51@gmail.com.

Speaker speaker_0: 51, okay. So let's see here. Okay. Let's see. So looking at note history, I do see where you did call to drop the dental term life and vision. Uh, you were advised that the medical was section 125, you would need a qualified life event or wait until open enrollment to cancel that coverage. Then I do see on October 31st you were emailed a QLE submission form email, um, where you have to provide documentation proving that you have coverage elsewhere. Uh, now, I did hear on the beginning of the call that you had somebody else do it for you.

Speaker speaker_1: Yeah. Keystone first.

Speaker speaker_0: Um-

Speaker speaker_1: I got Keystone first insurance.

Speaker speaker_0: Okay. So what I can do right now, I can resend that email, uh, QLE submission form email to you.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then you can just provide documentation proving that you do have medical coverage elsewhere, and then I could have my back office investigate and confirm everything for you. And then once I do receive word back from my back office, I can give you a call back letting you know if we can cancel the coverage or not.

Speaker speaker_1: Well, I'ma still need some back pay because if that does happen then be- you know, like, I, I didn't want y'all... It's, it's illegal to have two insurances. You know, that's the... purposes also. So that's why I was trying, 'cause I don't want nobody to get in trouble. I don't wanna get in trouble and I don't want y'all to get in trouble. That's why I did that, you know. So I don't know, but I've been trying to tell y'all. You know, I called in and I sent... You don't see the paperwork sent in?

Speaker speaker_0: Um, not that I can see, sir. Um, I'm looking at the file right now. The only thing that I'm seeing is when I accessed the file today, um, and then someone at ATC accessed it back in December just to view the employee and then big service client merge process. This is our IT department as well. Um, as of right now, I'm not seeing anything. Um, but you were advised back in October and November, um, that you would need a qualified life event to cancel the coverage through ATC Healthcare.

Speaker speaker_1: Oh.

Speaker speaker_0: I advised you earlier that you were emailed a QLE submission form email where you were able to provide documentation to be sent to us, um-

Speaker speaker_1: Well, it, it was sent to y'all from my guy even though I didn't do email. But Florence sent this to y'all.

Speaker speaker_0: Okay, sir. Okay. Well, i- if you were wanting to cancel the coverage for yourself, you would actually have to do it. It wouldn't have to be a rep. A rep couldn't do it. They can't submit a qualified life event for you. That's, that's the thing. If you're-

Speaker speaker_1: Well, I just emailed it to her so she can email it to y'all, but...

Speaker speaker_0: Okay. But you were advised to email it back to us specifically, not someone else.

Speaker speaker_1: Okay. So what's gonna happen now?

Speaker speaker_0: So what's gonna happen now, I'm gonna resend that QLE submission form email to the email we updated earlier at the beginning of the call. And then you're gonna provide documentation to that email proving that you do have coverage elsewhere, send it back to the email that I sent you from, let- wait until I have word back from my back office, and then once the investigation is complete, I will give you a call back letting you know if we could cancel the coverage or not.

Speaker speaker_1: Well, what do you mean if you can cancel the coverage? I don't understand.

Speaker speaker_0: Uh-huh. Meaning, say, if the medical plan lines up with the medical plan that you're enrolled into through ATC Healthcare. Um, I mean as long as it's coverage elsewhere, I mean, the QLE would be, um-... the Qualified Life Event would be, uh, accepted. Um, but what, we're just, we just need documentation proving that you have coverage elsewhere first.

Speaker speaker_1: Okay. Now, once I prove that I have coverage elsewhere, w- will I just still get my back pay? Or do I have to ...

Speaker speaker_0: Um, unfortunately, reimbursement isn't possible. I mean, I can reach out of my back office and see if reimbursement is possible. I can ask them, um, but I wouldn't know anything until I receive final word back from my back office.

Speaker speaker_1: Okay. And this is from...

Speaker speaker_0: Yeah.

Speaker speaker_1: When you say that's sent it to y'all, when y'all say you s- you sent me something? December?

Speaker speaker_0: Um, give me one second. I'm looking at note history. So, the first QLE email that was sent to you was dated October 21st of 2024.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then you called back on October 31st, uh, wanted to cancel the benefits. Um, you advised medical coverage couldn't be canceled because it's Section 125. And then you called back on the 18th of November and was re-sent the QLE document. Um, but we updated that email earlier, so I believe that that email should go through to you. So, you should receive it.

Speaker speaker_1: Okay. So, do I have to call the welfare office again to get the paperwork, right?

Speaker speaker_0: Yes. So, I would reach out to the welfare office just to obtain that document to prove that you have coverage elsewhere. Uh, I believe it's a, um, an, an... Either a letter of coverage or an enrollment confirmation, one of those two. Um, but yeah, I would obta- call them, obtain that document from them. And then once that document is obtained, just include it in the email I'm gonna send you, okay?

Speaker speaker_1: All right. And yeah, I want to update my address, too.

Speaker speaker_0: Okay. ... I got a PO box. Okay. And what's that PO box?

Speaker speaker_1: It's 4213, um, Philadelphia, PA, 19144. Um, it's called, um... What is that? 5th, 5th and Market. I think it's 801 Market Street, fifth floor. But my PO box is, is 4213, uh, Philadelphia, PA, 19144.

Speaker speaker_0: Okay. Let's see. So, I went ahead and updated that for you. Um, but do you mind if I place you on a brief hold while I get that QLE submission email set up for you?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Hello, Mr. Derrick, you still there?

Speaker speaker_1: Yes.

Speaker speaker_0: Awesome. Thank you so much for holding. So, I emailed you that QLE submission form email to the email we updated with earlier. Um, email that you should be looking out for will be coming from info, that's I-N-F-O@benefitcentercard.com.

Speaker speaker_1: Okay.

Speaker speaker_0: However, if you don't see it in your inbox, be sure to check your spam or check your junk folder to be on the safe side, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, but yes, sir, just em- just follow those directions in that email. Um, include what needs to be included and then send it back. And then, like I said, once I receive word back from my back office regarding, uh, that information, I can give you a call back, letting you know the response. Okay?

Speaker speaker_1: Okay. All right.

Speaker speaker_0: Okay. Other than... Is there anything else I could assist you with today?

Speaker speaker_1: Um, no, that's it.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: All right. You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.