

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the ■ this is Malcolm, how can I help you? Hi. Um, I'm calling, um, because I've recently had switched over to a new job, and, um, I had got the insurance... this insurance that had came with it. But I'm just want- I'm trying to just cancel it because I had already had an insurance and it cut mine off, and I'm trying to switch back to my regular insurance. All right. What staffing company do you work for? MAU Workforce Solutions. All right. What's the last four of your Social? 0657. First name? Alexis. Last name? Saavedra. All right. For security purposes, can you verify your address and date of birth for me? Y- yes. Let me look at where the address is written. I'm not sure exactly what address I used. My date of birth is, uh, 06/16/2006. Okay. Thank you. Could you verify with your full Social? Um, 63204 0657. Thank you. So we got a 1825 Northeast Loop, 286 Paris, Texas 75460. Okay. Yes, that's my grandmother. That's my grandmother's address. That'll work. Sorry, I move around a lot. You're fine. All right. Let's see, we got a good phone number, 903-249-9497? Yes, sir. And your email is alexislastname90@gmail.com? Yes, sir. Thank you. All right. So unfortunately, it doesn't look like I'll be able to cancel your coverage 'cause it's under Section 125. And this... and that's the IRS regulation that allows you to get enrolled in these plans pre-tax. And since they allow you to get enrolled pre-tax, you're not allowed to unenroll or get... cancel these plans unless you have a company open enrollment period, or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. So how would I go about switching? So we- 'Cause I called the other carrier and they said I would have to cut this one off before I could even reapply for them. So I wouldn't be able to answer that question 'cause we're not a carrier, ma'am. We're a plan administrator for health insurance for staffing companies. All we do is get you enrolled or unenrolled from the coverage. Okay. So, um, do you know who I would call to be unenrolled from the coverage? So again, ma'am, you wouldn't be able to cancel at this time unless you have a company open enrollment period or you have a qualifying life event because of Section 125. Okay. Um, what is exactly a company en... enrollment period? So that's the open enrollment. So when the hea- everyone in the company is eligible to get enrolled into the health insurance th- regardless of their 30... if they've been there for 30 days. It's just a company open enrollment. Okay. So I would need to contact the employer? Do you want to know when your company open enrollment is? Because I would be able to supply you with that information. Um, y- yes, please. All right. Give me one moment. I'm sorry. I'm new to this. You're fine. I understand. I'm just trying to make sure I give you the right information. Let's see. So it looks like MAU's renewal will be December 18th until January 31st of next year. Okay. So aft- af- after December 18th, I can call and cancel it? Yes, ma'am, or you need to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining

or losing coverage from another carrier. Okay. All right. So pretty much I just have to stick with it until they have it open? Well, you have to have a QLE. If you have a QLE, we can send you a QLE submission email and then you just send us the information, and then it may qualify through that process if y- you... if you get married or have a divorce, have or adopt a child, or gain or lose coverage from another carrier. Okay. And what do you mean by gain or lose coverage from another carrier? So if you're getting... if you're getting coverage from another carrier and you need... and you started coverage with another carrier, then we would be able to cancel this one because you have coverage from another carrier. Or if you're staying- So I apply for them? ... with the same carrier. Say that again? So if I applied for my insurance and it went through, then it would cancel it? I wouldn't be able to answer that question 'cause I don't... we're not the ones that handle the QLE submissions. Yeah. I'm not quite sure what goes in to that whole scenario. Okay. I understand. Okay. Well, I guess that's all the questions I have. All right. If there's nothing else, Miss Alexis, thanks for calling Benefits in the ■. I hope you have a great rest of the week. Thank you. No problem.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in the ■ this is Malcolm, how can I help you?

Speaker speaker_2: Hi. Um, I'm calling, um, because I've recently had switched over to a new job, and, um, I had got the insurance... this insurance that had came with it. But I'm just want- I'm trying to just cancel it because I had already had an insurance and it cut mine off, and I'm trying to switch back to my regular insurance.

Speaker speaker_1: All right. What staffing company do you work for?

Speaker speaker_2: MAU Workforce Solutions.

Speaker speaker_1: All right. What's the last four of your Social?

Speaker speaker_2: 0657.

Speaker speaker_1: First name?

Speaker speaker_2: Alexis.

Speaker speaker_1: Last name?

Speaker speaker_2: Saavedra.

Speaker speaker_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Y- yes. Let me look at where the address is written. I'm not sure exactly what address I used. My date of birth is, uh, 06/16/2006.

Speaker speaker_1: Okay. Thank you. Could you verify with your full Social?

Speaker speaker_2: Um, 63204 0657.

Speaker speaker_1: Thank you. So we got a 1825 Northeast Loop, 286 Paris, Texas 75460.

Speaker speaker_2: Okay. Yes, that's my grandmother. That's my grandmother's address. That'll work. Sorry, I move around a lot.

Speaker speaker_1: You're fine. All right. Let's see, we got a good phone number, 903-249-9497?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And your email is alexislastname90@gmail.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you. All right. So unfortunately, it doesn't look like I'll be able to cancel your coverage 'cause it's under Section 125. And this... and that's the IRS regulation that allows you to get enrolled in these plans pre-tax. And since they allow you to get enrolled pre-tax, you're not allowed to unenroll or get... cancel these plans unless you have a company open enrollment period, or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Okay. So how would I go about switching?

Speaker speaker_1: So we-

Speaker speaker_2: 'Cause I called the other carrier and they said I would have to cut this one off before I could even reapply for them.

Speaker speaker_1: So I wouldn't be able to answer that question 'cause we're not a carrier, ma'am. We're a plan administrator for health insurance for staffing companies. All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker_2: Okay. So, um, do you know who I would call to be unenrolled from the coverage?

Speaker speaker_1: So again, ma'am, you wouldn't be able to cancel at this time unless you have a company open enrollment period or you have a qualifying life event because of Section 125.

Speaker speaker_2: Okay. Um, what is exactly a company en... enrollment period?

Speaker speaker_1: So that's the open enrollment. So when the hea- everyone in the company is eligible to get enrolled into the health insurance th- regardless of their 30... if they've been there for 30 days. It's just a company open enrollment.

Speaker speaker_2: Okay. So I would need to contact the employer?

Speaker speaker_1: Do you want to know when your company open enrollment is? Because I would be able to supply you with that information.

Speaker speaker_2: Um, y- yes, please.

Speaker speaker_1: All right. Give me one moment.

Speaker speaker_2: I'm sorry. I'm new to this.

Speaker speaker_1: You're fine. I understand. I'm just trying to make sure I give you the right information. Let's see. So it looks like MAU's renewal will be December 18th until January 31st of next year.

Speaker speaker_2: Okay. So aft- af- after December 18th, I can call and cancel it?

Speaker speaker_1: Yes, ma'am, or you need to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Okay. All right. So pretty much I just have to stick with it until they have it open?

Speaker speaker_1: Well, you have to have a QLE. If you have a QLE, we can send you a QLE submission email and then you just send us the information, and then it may qualify through that process if y- you... if you get married or have a divorce, have or adopt a child, or gain or lose coverage from another carrier.

Speaker speaker_2: Okay. And what do you mean by gain or lose coverage from another carrier?

Speaker speaker_1: So if you're getting... if you're getting coverage from another carrier and you need... and you started coverage with another carrier, then we would be able to cancel this one because you have coverage from another carrier. Or if you're staying-

Speaker speaker_2: So I apply for them?

Speaker speaker_1: ... with the same carrier. Say that again?

Speaker speaker_2: So if I applied for my insurance and it went through, then it would cancel it?

Speaker speaker_1: I wouldn't be able to answer that question 'cause I don't... we're not the ones that handle the QLE submissions.

Speaker speaker_2: Yeah.

Speaker speaker_1: I'm not quite sure what goes in to that whole scenario.

Speaker speaker_2: Okay. I understand. Okay. Well, I guess that's all the questions I have.

Speaker speaker_1: All right. If there's nothing else, Miss Alexis, thanks for calling Benefits in the ■. I hope you have a great rest of the week.

Speaker speaker_2: Thank you.

Speaker speaker_1: No problem.