

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card, this is Malcolm, how can I help you? Hi, Malcolm. I have a question. Um, I'm, uh, with an agency, Creative Circle, and I have Benefits in a Card medical. Mm-hmm. I was curious about, um... I was curious about, um, the fees in open enrollment because I'm in between, like, contracts. And so I keep getting, like, text messages about, like, my coverage lasting, but I'm not even in an opac- active full-time contract or anything. And I was curious about does that, uh, reset with open enrollment or how do I opt out of the- out of the Benefits in a Card? So if you're no longer with the staffing company, then you will... and you're not getting deductions taken after four weeks and no deductions being taken, your coverage will cancel itself out and then roll over to COBRA. Well, I'm still with the- the contract company, um, but I- I... The only, um... The only active contracts I have are... they're not even, like, weekly or anything. They just pop up randomly, maybe one every, like, few weeks and such. So, like, I keep getting those, like, lapsing coverage 'cause it's supposed to be deducted but I'm like, "Well, I'm not actually getting an active paycheck or anything." And I was curious about, like, does that, like, cancel itself out with the lapsing coverage or do, like... I just need to wait for open enrollment to end or, like, how do I do that? So what, what do you want to do, you want to cancel your... were you wanting to cancel your coverage? Yeah. It's just, um... Yeah, basically. Okay. I can get that. What staffing company do you work for? You said Creative Circle? Creative Circle. What's the last four of your social? 3586. First name? Jonathan. J-O-H- Last name? ...N-A-S-O-N. N-A-S-O-N. All right. For social security purposes, can you verify your address and date of birth for me? 3009 Scott Mill Road, Carrollton, Texas 75007 and birthday is March 16th, 1993. Thank you. Seems like a phone number, 972-757-8630. Correct. And then the email is jonathankmason@gmail.com? Yeah. Thank you. All right. So it looks like Creative Circle's renewal will be December 23rd. If you wanted to call- Okay. ... it's under Section 125 right now, so you wouldn't be able to cancel at any moment. Well, actually you could cancel everything except for the NEC Tele-RX plan because it's under Section 125. What does Section 125 mean? So Section 125 is 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 get unenrolled unless you have a company open enrollment period or qualifying life event. Okay. So if I'm- I'm... So if I un-enroll in everything but that, does that mean I'm un-enrolled in, um, I guess what does that mean, vision, medical, pharmacy? How much is un-enrolled? So it will be every... So it will be the Insure Plus basic, it will be the dental, the term life, the vision and the group accident. Okay. Um, are you able to remind me how much I'm currently paying for that stuff? So right now it's \$42.70. Every week? Yes, sir. Okay. So that explains it. Okay. Um, after everything is canceled, how much would I still be paying? So it... the cancellation process does take one to two weeks. So within those

two weeks, it is possible to see those bills, the deduct- the deductions of what I just told you, so 42 and some change. And then after two weeks, your new total will be the \$15.58. Okay. And you said that Creative Circle's, uh, open enrollment is December 23rd? Yes, sir, until January 31st. January 31st, you said? It's December 23rd until January 31st. Okay. Should be no negative change Absolutely free. Okay, um, let me... I'll give you a call back. Uh, I'm going to double-check something really quick and then I can give you a call back. Okay. Well, was there anything else I can help you with today, Mr. Mason? No, that was it and that was extremely helpful. So thank you. No problem, Mr. Mason. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great weekend, man. You too. Thank you. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in a Card, this is Malcolm, how can I help you?

Speaker speaker\_2: Hi, Malcolm. I have a question. Um, I'm, uh, with an agency, Creative Circle, and I have Benefits in a Card medical.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I was curious about, um... I was curious about, um, the fees in open enrollment because I'm in between, like, contracts. And so I keep getting, like, text messages about, like, my coverage lasting, but I'm not even in an opac- active full-time contract or anything. And I was curious about does that, uh, reset with open enrollment or how do I opt out of the- out of the Benefits in a Card?

Speaker speaker\_1: So if you're no longer with the staffing company, then you will... and you're not getting deductions taken after four weeks and no deductions being taken, your coverage will cancel itself out and then roll over to COBRA.

Speaker speaker\_2: Well, I'm still with the- the contract company, um, but I- I... The only, um... The only active contracts I have are... they're not even, like, weekly or anything. They just pop up randomly, maybe one every, like, few weeks and such. So, like, I keep getting those, like, lapsing coverage 'cause it's supposed to be deducted but I'm like, "Well, I'm not actually getting an active paycheck or anything." And I was curious about, like, does that, like, cancel itself out with the lapsing coverage or do, like... I just need to wait for open enrollment to end or, like, how do I do that?

Speaker speaker\_1: So what, what do you want to do, you want to cancel your... were you wanting to cancel your coverage?

Speaker speaker\_2: Yeah. It's just, um... Yeah, basically.

Speaker speaker\_1: Okay. I can get that. What staffing company do you work for? You said Creative Circle?

Speaker speaker\_2: Creative Circle.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 3586.

Speaker speaker\_1: First name?

Speaker speaker\_2: Jonathan. J-O-H-

Speaker speaker\_1: Last name?

Speaker speaker\_2: ...N-A-S-O-N. N-A-S-O-N.

Speaker speaker\_1: All right. For social security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: 3009 Scott Mill Road, Carrollton, Texas 75007 and birthday is March 16th, 1993.

Speaker speaker\_1: Thank you. Seems like a phone number, 972-757-8630.

Speaker speaker\_2: Correct.

Speaker speaker\_1: And then the email is jonathankmason@gmail.com?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Thank you. All right. So it looks like Creative Circle's renewal will be December 23rd. If you wanted to call-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... it's under Section 125 right now, so you wouldn't be able to cancel at any moment. Well, actually you could cancel everything except for the NEC Tele-RX plan because it's under Section 125.

Speaker speaker\_2: What does Section 125 mean?

Speaker speaker\_1: So Section 125 is 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 get unenrolled unless you have a company open enrollment period or qualifying life event.

Speaker speaker\_2: Okay. So if I'm- I'm... So if I un-enroll in everything but that, does that mean I'm un-enrolled in, um, I guess what does that mean, vision, medical, pharmacy? How much is un-enrolled?

Speaker speaker\_1: So it will be every... So it will be the Insure Plus basic, it will be the dental, the term life, the vision and the group accident.

Speaker speaker\_2: Okay. Um, are you able to remind me how much I'm currently paying for that stuff?

Speaker speaker\_1: So right now it's \$42.70.

Speaker speaker\_2: Every week?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. So that explains it. Okay. Um, after everything is canceled, how much would I still be paying?

Speaker speaker\_1: So it... the cancellation process does take one to two weeks. So within those two weeks, it is possible to see those bills, the deduct- the deductions of what I just told you, so 42 and some change. And then after two weeks, your new total will be the \$15.58.

Speaker speaker\_2: Okay. And you said that Creative Circle's, uh, open enrollment is December 23rd?

Speaker speaker\_1: Yes, sir, until Jan- until January 31st.

Speaker speaker\_2: January 31st, you said?

Speaker speaker\_1: It's December 23rd until January 31st.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Should be no negative change

Speaker speaker\_3: Absolutely free.

Speaker speaker\_2: Okay, um, let me... I'll give you a call back. Uh, I'm going to double-check something really quick and then I can give you a call back.

Speaker speaker\_1: Okay. Well, was there anything else I can help you with today, Mr. Mason?

Speaker speaker\_2: No, that was it and that was extremely helpful. So thank you.

Speaker speaker\_1: No problem, Mr. Mason. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great weekend, man.

Speaker speaker\_2: You too. Thank you.

Speaker speaker\_1: Thank you.