

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits on the Card. This is Malcolm. How can I help you? Yeah, hi. Um, my name's Tor and I'm working for Zebco and I just called confirming that I don't need the insurance. All right. What staffing company do you work for? Zebco. Let me see that. Say that one more time. Can you spell it for me? It's Z-E, uh, B-C-O. Is there another name for the company? I need the staffing company you went through to get that j- job. What is that? I need the staffing company you went through to get that job. Hmm. The staff should be like, um, American... I think American. American Staff Corps? Yeah, I think so. In Graham Moore. Okay. Hey, what's the last four of your social? Uh, 7570. You said 7570? Yes. First name? Tor, C-H-O-R. Say that one more time. C-H-O-R. Are you saying C-H-O... C-H-O-R? Yes. And your last name? L-O-R. For security purposes, can you verify your address and date of birth for me? 22552 South 4190 Road, Graham Moore, Oklahoma 74019. Date of birth? May 25th, '71. Yes, we gotta get phone number at 539-210-4146. Yes. Can I get email is K-U-V-Y O-G, K-U-V-O4@gmail.com? Yes. Q... All right. So unfortunately... You say you want to cancel your coverage? Yeah. Right, so unfortunately I wouldn't be able to cancel your coverage because it's under Section 125 and you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So at this point you have to wait until a company open enrollment period or you have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to cancel your coverage. Hmm. Well, I don't know. So the reason we can't cancel is 'cause your plan is under Section 125. Section 125 is the IRS regulation that allows you to be enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or qualifying life event. Hmm. So I have to pay for it? Yes, sir. You wouldn't be able to cancel the coverage unless you have- Because I got cover from... I got cover from my wife's job already, so. Right. So how long ago was that? Has it been 30 days since you've been covered by her? Um- How recently did you get added on to her coverage? I don't know. Let's see. Okay. So I have to go back to work. So you, you would have to have a company open enrollment period or you have to have a qualifying life event in order to cancel the coverage. Cancel? I don't know they have opening to... Because I just can't, so. And I don't... Uh, I don't know. Wait, give me one moment. I can see when the open enrollment period is. All right. So it looks like America's Staff Corp's renewal last year was 12/9/24 until 12/20/24. They haven't given us a new date. So, as of now we... That's when the open enrollment will be for the company. For how long? It will start December 9th until December 20th. December. So, so they're gonna open everyone by the end of the year? That's when the company open enrollment period will be as far as we... as, as information we have. So at this point you have to have a QLE. Either that means marriage or divorce, having or adopting a

child, or gaining or losing coverage from another carrier in order to cancel the coverage. Okay. All right. Well, was there anything else that I can help you with today, Mr. Tor? Uh, uh, no. I have to talk to them and see what happens. Okay. All right. Well, if there's nothing else- Bye. ... you can just call me to skip my card. I hope you have a great rest of your weekend. Okay. Bye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits on the Card. This is Malcolm. How can I help you?

Speaker speaker_1: Yeah, hi. Um, my name's Tor and I'm working for Zebco and I just called confirming that I don't need the insurance.

Speaker speaker_0: All right. What staffing company do you work for?

Speaker speaker_1: Zebco.

Speaker speaker_0: Let me see that. Say that one more time. Can you spell it for me?

Speaker speaker_1: It's Z-E, uh, B-C-O.

Speaker speaker_0: Is there another name for the company? I need the staffing company you went through to get that j- job.

Speaker speaker_1: What is that?

Speaker speaker_0: I need the staffing company you went through to get that job.

Speaker speaker_1: Hmm. The staff should be like, um, American... I think American.

Speaker speaker_0: American Staff Corps?

Speaker speaker_1: Yeah, I think so. In Graham Moore.

Speaker speaker_0: Okay. Hey, what's the last four of your social?

Speaker speaker_1: Uh, 7570.

Speaker speaker_0: You said 7570?

Speaker speaker_1: Yes.

Speaker speaker_0: First name?

Speaker speaker_1: Tor, C-H-O-R.

Speaker speaker_0: Say that one more time.

Speaker speaker_1: C-H-O-R.

Speaker speaker_0: Are you saying C-H-O... C-H-O-R?

Speaker speaker_1: Yes.

Speaker speaker_0: And your last name?

Speaker speaker_1: L-O-R.

Speaker speaker_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 22552 South 4190 Road, Graham Moore, Oklahoma 74019.

Speaker speaker_0: Date of birth?

Speaker speaker_1: May 25th, '71.

Speaker speaker_0: Yes, we gotta get phone number at 539-210-4146.

Speaker speaker_1: Yes.

Speaker speaker_0: Can I get email is K-U-V-Y O-G, K-U-V-O4@gmail.com?

Speaker speaker_1: Yes. Q...

Speaker speaker_0: All right. So unfortunately... You say you want to cancel your coverage?

Speaker speaker_1: Yeah.

Speaker speaker_0: Right, so unfortunately I wouldn't be able to cancel your coverage because it's under Section 125 and you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So at this point you have to wait until a company open enrollment period or you have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to cancel your coverage.

Speaker speaker_1: Hmm. Well, I don't know.

Speaker speaker_0: So the reason we can't cancel is 'cause your plan is under Section 125. Section 125 is the IRS regulation that allows you to be enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or qualifying life event.

Speaker speaker_1: Hmm. So I have to pay for it?

Speaker speaker_0: Yes, sir. You wouldn't be able to cancel the coverage unless you have-

Speaker speaker_1: Because I got cover from... I got cover from my wife's job already, so.

Speaker speaker_0: Right. So how long ago was that? Has it been 30 days since you've been covered by her?

Speaker speaker_1: Um-

Speaker speaker_0: How recently did you get added on to her coverage?

Speaker speaker_1: I don't know. Let's see. Okay. So I have to go back to work.

Speaker speaker_0: So you, you would have to have a company open enrollment period or you have to have a qualifying life event in order to cancel the coverage.

Speaker speaker_1: Cancel? I don't know they have opening to... Because I just can't, so. And I don't... Uh, I don't know.

Speaker speaker_0: Wait, give me one moment. I can see when the open enrollment period is. All right. So it looks like America's Staff Corp's renewal last year was 12/9/24 until 12/20/24. They haven't given us a new date. So, as of now we... That's when the open enrollment will be for the company.

Speaker speaker_1: For how long?

Speaker speaker_0: It will start December 9th until December 20th.

Speaker speaker_1: December. So, so they're gonna open everyone by the end of the year?

Speaker speaker_0: That's when the company open enrollment period will be as far as we... as, as information we have. So at this point you have to have a QLE. Either that means marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to cancel the coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Well, was there anything else that I can help you with today, Mr. Tor?

Speaker speaker_1: Uh, uh, no. I have to talk to them and see what happens. Okay.

Speaker speaker_0: All right. Well, if there's nothing else-

Speaker speaker_1: Bye.

Speaker speaker_0: ... you can just call me to skip my card. I hope you have a great rest of your weekend.

Speaker speaker_1: Okay. Bye.

Speaker speaker_0: Bye.