

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Benefits and The Card, this is Malcolm, how can I help you? Hi, Malcolm. My name is Mary, and, um, I am calling... So I'm an employee of the Creative Circle, and I would like to cancel my health insurance. Hello? Hello? Uh-huh. What's your social, ma'am? Yeah, did you hear me? Yes. 9-5-7-2. You said 9572? Yep. And what's your last name? Hinesley. H-I-N-E-S-L-E-Y. For security purposes, can you verify your address and date of birth for me? Yes. My birthday is May 13th, 1993. And my address is 800 Woodland Street, Apartment 207, Nashville, Tennessee 37206. Thank you. So your phone number is 775-1120? That's it. And your email is myhailmarypass@gmail.com? Yeah. So you want to cancel all your coverage? Yeah. So is it dental... well, is dental and vision kind of like their own thing so I can keep those? No, ma'am. So they come in a package deal with, uh, dental and vision. Well, then I guess cancel everything. 'Cause, to be honest with you, it's really bad coverage and, um, I'm gonna be looking on Healthcare.gov for something else. So I guess, yeah, cancel everything. All right. That cancel for you, please. It'll take one to two weeks, but it's possible to see those within those two weeks. After two weeks you shouldn't see anything else. So it'll still come out of my paycheck for two weeks, um, but then after two weeks I should be free and clear? Yes, ma'am. Okay. Well, that was really easy. Are you sure it went through? Yes, ma'am. So I don't have any health insurance now or I can use it for two weeks? No. Yes, ma'am. You'll still have it for two weeks as long as they're making deductions. And then after two weeks you should no longer have coverage. Okay. And can you go through which- It looks like... Go ahead. I was going to ask if you wouldn't mind going through which, all the ones that you canceled 'cause I don't remember all the ones that I signed up for. So you have group accident, dental, critical illness, life insurance, vision and a preventative care plan. Okay. And dental? Or you're not- It doesn't look like you have dental. Sorry, go ahead. Yeah, you have dental as well. Oh, okay. So you have the group accident and... You have group accident, dental, critical illness, life insurance, vision and a preventative care. And how much every month was I paying for that, if you have that information? So you'll have to do the math. You were paying \$28, basically \$28 a week. It's \$28 and five cents. For all of that? Yes, ma'am. Okay. So I was paying like \$115 a month. Hello? Hello? Yeah. Okay. So I was only paying \$28 a week for everything. Yes, ma'am. Okay. All right. Um, well, so I guess that... Will I get a confirmation email or anything or? No, ma'am. That's typically if you want us to send you one, because we can send you one. We don't... It's not automatic. You have to request it. Well, I guess if you wouldn't mind if, if it's not like a hassle. Of course not. Um, so I did want to let you know that your coverage isn't active as of this week. It doesn't look like a deduction was taken to pay for last week's... to pay for this week's coverage. Oh. Well, that's good. So it is possible. I would say it is possible that since that didn't happen, then they might not... If you request for

it to be canceled, this won't happen. But typically the cancellation process takes one to two weeks. But it sounds like it was canceled for me. So I think what happened was we got a week off of work or something? Yes. Yes, yes, yes. We did the holiday. That's probably what happened. Okay. So since you had a week off, it is possible, but there's no guarantees. All right. Well, um, yeah. I guess as long as I get that email, then we can make sure that I'm not still getting charged even a couple of weeks so I can... Or I guess you guys have this all on record, so I don't even really need the email. All right. Well, was there anything else I could help you with today, Miss Mary? No, that's all. Thank you so much for making that so quick and easy. Of course. And if you're ever having any more questions, feel free to give us a call back. But if nothing else- All right. ... just a call at Benefits and The Card. I hope you have a great rest of your week. You too. Bye-bye. Thank you. Bye.

## Conversation Format

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

Speaker speaker\_1: Benefits and The Card, this is Malcolm, how can I help you?

Speaker speaker\_2: Hi, Malcolm. My name is Mary, and, um, I am calling... So I'm an employee of the Creative Circle, and I would like to cancel my health insurance.

Speaker speaker\_1: Hello?

Speaker speaker\_2: Hello?

Speaker speaker\_1: Uh-huh. What's your social, ma'am?

Speaker speaker\_2: Yeah, did you hear me?

Speaker speaker\_1: Yes.

Speaker speaker\_2: 9-5-7-2.

Speaker speaker\_1: You said 9572?

Speaker speaker\_2: Yep.

Speaker speaker\_1: And what's your last name?

Speaker speaker\_2: Hinesley. H-I-N-E-S-L-E-Y.

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

Speaker speaker\_2: Yes. My birthday is May 13th, 1993. And my address is 800 Woodland Street, Apartment 207, Nashville, Tennessee 37206.

Speaker speaker\_1: Thank you. So your phone number is 775-1120?

Speaker speaker\_2: That's it.

Speaker speaker\_1: And your email is myhailmarypass@gmail.com?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: So you want to cancel all your coverage?

Speaker speaker\_2: Yeah. So is it dental... well, is dental and vision kind of like their own thing so I can keep those?

Speaker speaker\_1: No, ma'am. So they come in a package deal with, uh, dental and vision.

Speaker speaker\_2: Well, then I guess cancel everything. 'Cause, to be honest with you, it's really bad coverage and, um, I'm gonna be looking on Healthcare.gov for something else. So I guess, yeah, cancel everything.

Speaker speaker\_1: All right. That cancel for you, please. It'll take one to two weeks, but it's possible to see those within those two weeks. After two weeks you shouldn't see anything else.

Speaker speaker\_2: So it'll still come out of my paycheck for two weeks, um, but then after two weeks I should be free and clear?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Well, that was really easy. Are you sure it went through?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: So I don't have any health insurance now or I can use it for two weeks?

Speaker speaker\_1: No. Yes, ma'am. You'll still have it for two weeks as long, as long as they're making deductions. And then after two weeks you should no longer have coverage.

Speaker speaker\_2: Okay. And can you go through which-

Speaker speaker\_1: It looks like... Go ahead.

Speaker speaker\_2: I was going to ask if you wouldn't mind going through which, all the ones that you canceled 'cause I don't remember all the ones that I signed up for.

Speaker speaker\_1: So you have group accident, dental, critical illness, life insurance, vision and a preventative care plan.

Speaker speaker\_2: Okay. And dental? Or you're not-

Speaker speaker\_1: It doesn't look like you have dental. Sorry, go ahead. Yeah, you have dental as well.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: So you have the group accident and... You have group accident, dental, critical illness, life insurance, vision and a preventative care.

Speaker speaker\_2: And how much every month was I paying for that, if you have that information?

Speaker speaker\_1: So you'll have to do the math. You were paying \$28, basically \$28 a week. It's \$28 and five cents.

Speaker speaker\_2: For all of that?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. So I was paying like \$115 a month. Hello?

Speaker speaker\_1: Hello?

Speaker speaker\_2: Yeah. Okay. So I was only paying \$28 a week for everything.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. All right. Um, well, so I guess that... Will I get a confirmation email or anything or?

Speaker speaker\_1: No, ma'am. That's typically if you want us to send you one, because we can send you one. We don't... It's not automatic. You have to request it.

Speaker speaker\_2: Well, I guess if you wouldn't mind if, if it's not like a hassle.

Speaker speaker\_1: Of course not. Um, so I did want to let you know that your coverage isn't active as of this week. It doesn't look like a deduction was taken to pay for last week's... to pay for this week's coverage.

Speaker speaker\_2: Oh. Well, that's good.

Speaker speaker\_1: So it is possible. I would say it is possible that since that didn't happen, then they might not... If you request for it to be canceled, this won't happen. But typically the cancellation process takes one to two weeks.

Speaker speaker\_2: But it sounds like it was canceled for me.

Speaker speaker\_1: So I think what happened was we got a week off of work or something?

Speaker speaker\_2: Yes. Yes, yes, yes. We did the holiday.

Speaker speaker\_1: That's probably what happened.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So since you had a week off, it is possible, but there's no guarantees.

Speaker speaker\_2: All right. Well, um, yeah. I guess as long as I get that email, then we can make sure that I'm not still getting charged even a couple of weeks so I can... Or I guess you guys have this all on record, so I don't even really need the email.

Speaker speaker\_1: All right. Well, was there anything else I could help you with today, Miss Mary?

Speaker speaker\_2: No, that's all. Thank you so much for making that so quick and easy.

Speaker speaker\_1: Of course. And if you're ever having any more questions, feel free to give us a call back. But if nothing else-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... just a call at Benefits and The Card. I hope you have a great rest of your week.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Thank you. Bye.