**Transcript: Malcolm** 

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## **Full Transcript**

There's a kind of benefits in the card. Oh, sorry. Um, I got a call from you guys not too long ago. All right. What staffing company do you work for? Uh, Carlton. I'm still asked for your social. 1849. You said 1849? Yes, 1849. First name? Um, C-H-I-M-A-M-A-K-A. Last name? Monday. For security purposes, can you verify your address and date of birth for me? 2240 Cromwell Street, 77093 Houston, Texas. The date of birth, 04/05/1999. Okay. You say we got your phone number, 303-570-8649? Yes, sir. And the email is first name, last name at your email.com? First name, middle. Yes. Mm-hmm. Right. So what is... How can I help you today? You say you received a... You had a missed call from us? Yes. So I had spoken to a lady. Can't remember her name. Um, she... 'Cause I was talking about trying to cancel my insurance. Yeah, I was trying to cancel my insurance, so- You say you were trying to apply for some insurance? Cancel. I was trying to cancel my insurance. Okay. I can get that canceled for you. Let me see. Actually, let's see. How long have you been with the company? Mm. Since February 10th. Okay. So yeah, unfortunately at this point I wouldn't be able to cancel your coverage 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 because of Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Okay. Since they allow you to get it pre-tax, you're not allowed to get it canceled unless you have a company open enrollment period or qualifying event. What do you mean by company enrollment? Open enrollment for the company and their employers. Okay. But, um, I'm under contract with Carlton Staffing so, um, okay. Okay. So the only way that you'll be able to cancel is with 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. Mm. Okay. All right. All right. Well, anything else I can help you with today, Ms. Monday? No, that'll be all. Could you send that to me as an email please? Uh, to be h... We don't have an email where we send that. I don't have an email? I'm sorry. We don't have an email where we send that information. Okay, Okay, that's cool. Sure. That's fine. Okay, Thank you. No problem, Ms. Monday, You have a great rest of your week. Oh, you too. Bye. Bye.

## **Conversation Format**

Speaker speaker\_0: There's a kind of benefits in the card.

Speaker speaker 1: Oh, sorry. Um, I got a call from you guys not too long ago.

Speaker speaker\_0: All right. What staffing company do you work for?

Speaker speaker\_1: Uh, Carlton.

Speaker speaker\_0: I'm still asked for your social.

Speaker speaker\_1: 1849.

Speaker speaker\_0: You said 1849?

Speaker speaker 1: Yes, 1849.

Speaker speaker\_0: First name?

Speaker speaker\_1: Um, C-H-I-M-A-M-A-K-A.

Speaker speaker 0: Last name?

Speaker speaker\_1: Monday.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 2240 Cromwell Street, 77093 Houston, Texas. The date of birth, 04/05/1999.

Speaker speaker\_0: Okay. You say we got your phone number, 303-570-8649?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email is first name, last name at your email.com?

Speaker speaker\_1: First name, middle. Yes.

Speaker speaker\_0: Mm-hmm. Right. So what is... How can I help you today? You say you received a... You had a missed call from us?

Speaker speaker\_1: Yes. So I had spoken to a lady. Can't remember her name. Um, she... 'Cause I was talking about trying to cancel my insurance. Yeah, I was trying to cancel my insurance, so-

Speaker speaker\_0: You say you were trying to apply for some insurance?

Speaker speaker 1: Cancel. I was trying to cancel my insurance.

Speaker speaker\_0: Okay. I can get that canceled for you. Let me see. Actually, let's see. How long have you been with the company?

Speaker speaker\_1: Mm. Since February 10th.

Speaker speaker\_0: Okay. So yeah, unfortunately at this point I wouldn't be able to cancel your coverage 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 because of Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Since they allow you to get it pre-tax, you're not allowed to get it canceled unless you have a company open enrollment period or qualifying event.

Speaker speaker\_1: What do you mean by company enrollment?

Speaker speaker\_0: Open enrollment for the company and their employers.

Speaker speaker\_1: Okay. But, um, I'm under contract with Carlton Staffing so, um, okay.

Speaker speaker\_0: Okay. So the only way that you'll be able to cancel is with 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.

Speaker speaker\_1: Mm. Okay. All right.

Speaker speaker\_0: All right. Well, anything else I can help you with today, Ms. Monday?

Speaker speaker\_1: No, that'll be all. Could you send that to me as an email please?

Speaker speaker\_0: Uh, to be h... We don't have an email where we send that.

Speaker speaker\_1: I don't have an email?

Speaker speaker\_0: I'm sorry. We don't have an email where we send that information.

Speaker speaker\_1: Okay. Okay, that's cool. Sure. That's fine. Okay. Thank you.

Speaker speaker\_0: No problem, Ms. Monday. You have a great rest of your week.

Speaker speaker\_1: Oh, you too. Bye.

Speaker speaker\_0: Bye.