

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? Um, yes, I was calling... I need to cancel my benefits. What, which type of company do you work for? I work for CareBuilders@Home out of Lake Jackson, Texas. And what's the last four of your social? 7547. First name? Debbie. Last name? Dunbar. D-U-N-B-A-R. For security purposes, can you verify your address and date of birth for me? Yes. 1706 County Road 654D in Missouri, 77422. And your date of birth? 01/10/'72. I see. So yeah, your phone number's 418-4737? That is correct. And your email is debbie.chavez0110@gmail.com? That's correct. Yeah. So unfortunately, you wouldn't be able to cancel your coverage because it falls where... You wouldn't be able to cancel the VIP+ plan because it falls under Section 125. 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 from these plans unless you have a company open enrollment period or you have a qualifying life event, such as marriage, child support, divorce, having or adopting a child, or gaining or losing coverage from another carrier. What do you mean I can't cancel my insurance? I don't understand. My, my husband is picking up- You can't cancel... Yeah. My husband is picking up insurance through his company so I no longer need it. I understand, ma'am, but you have to have, be on his coverage first in order for it to qualify for a QLE, 'cause that would be considered you getting a new insurance. Okay, I am... So, so what do I need to do to show you that I have insurance somewhere else? So what I can do, I'm going to send you the QLE submission email and then you just send us the information they request in the email. Okay. And once we receive that information, we'll be able to follow up and get, and then they'll let you know if it qualifies or not. Okay. What do you mean if it qualifies or not? 'Cause I'm not... We don't do that. We don't, we're not the ones who determine it here. So that's why I say I can't tell you- Uh-huh. ... what qualif-, what doesn't qualify. Okay, so I don't... I'm not understanding what you're saying. If the insurance that I pay into that I no longer want to pay into and you're telling me that I cannot do that? I'm not understanding it. You can't. So your medical plan falls under Section 125. Section 125 is the IRS regulation. It allows you to get 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 you have a qualifying life event. You say, which includes gaining or losing coverage from another carrier. You're saying you're about to get on your company's insurance or something? So, okay, what about enrollment? What, what do you mean by enrollment period? What do you mean? The company open enrollment period? That's when your company- Yes. ... allows everybody in the company to get enrolled into the health insurance. Every company has a period of time where it's open for everybody getting unenrolled or enrolled or make any changes that they need to make for

their health insurance so they have through ACC. So once they... So if, let's say, for instance, next month is our open enrollment period, I can, I could take, get myself out of it at that time? Yes, ma'am. Okay. Or, and let me understand this, or my husband picks me up, like I said, he picked me up on his insurance through his company, I would have to provide that information through email, right? Yes, ma'am. If, to see if it qualifies, right? Is that correct? Yes, ma'am. Okay. Or a life-changing event? What do you mean life-changing event? So the q- the med, the point where you're, you're gaining or losing coverage, that counts as a QLE. So QLEs is getting married or divorced, having or adopting a child, or gaining or losing coverage from another carrier. It has to be one of those three things. Okay. All right, gotcha. Now I understand. All right, thank you. And you're gonna send me that email, right? I already sent it to you. You should have it already. Fine. All right, ple-

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: Um, yes, I was calling... I need to cancel my benefits.

Speaker speaker_1: What, which type of company do you work for?

Speaker speaker_2: I work for CareBuilders@Home out of Lake Jackson, Texas.

Speaker speaker_1: And what's the last four of your social?

Speaker speaker_2: 7547.

Speaker speaker_1: First name?

Speaker speaker_2: Debbie.

Speaker speaker_1: Last name?

Speaker speaker_2: Dunbar. D-U-N-B-A-R.

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

Speaker speaker_2: Yes. 1706 County Road 654D in Missouri, 77422.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 01/10/'72.

Speaker speaker_1: I see. So yeah, your phone number's 418-4737?

Speaker speaker_2: That is correct.

Speaker speaker_1: And your email is debbie.chavez0110@gmail.com?

Speaker speaker_2: That's correct.

Speaker speaker_1: Yeah. So unfortunately, you wouldn't be able to cancel your coverage because it falls where... You wouldn't be able to cancel the VIP+ plan because it falls under Section 125. 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 from these plans unless you have a company open enrollment period or you have a qualifying life event, such as marriage, child support, divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: What do you mean I can't cancel my insurance? I don't understand. My, my husband is picking up-

Speaker speaker_1: You can't cancel... Yeah.

Speaker speaker_2: My husband is picking up insurance through his company so I no longer need it.

Speaker speaker_1: I understand, ma'am, but you have to have, be on his coverage first in order for it to qualify for a QLE, 'cause that would be considered you getting a new insurance.

Speaker speaker_2: Okay, I am... So, so what do I need to do to show you that I have insurance somewhere else?

Speaker speaker_1: So what I can do, I'm going to send you the QLE submission email and then you just send us the information they request in the email.

Speaker speaker_2: Okay.

Speaker speaker_1: And once we receive that information, we'll be able to follow up and get, and then they'll let you know if it qualifies or not.

Speaker speaker_2: Okay. What do you mean if it qualifies or not?

Speaker speaker_1: 'Cause I'm not... We don't do that. We don't, we're not the ones who determine it here. So that's why I say I can't tell you-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... what qualif-, what doesn't qualify.

Speaker speaker_2: Okay, so I don't... I'm not understanding what you're saying. If the insurance that I pay into that I no longer want to pay into and you're telling me that I cannot do that? I'm not understanding it.

Speaker speaker_1: You can't. So your medical plan falls under Section 125. Section 125 is the IRS regulation. It allows you to get 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 you have a qualifying life event. You say, which includes gaining or losing coverage from another carrier. You're saying you're about to get on your company's insurance or something?

Speaker speaker_2: So, okay, what about enrollment? What, what do you mean by enrollment period?

Speaker speaker_1: What do you mean? The company open enrollment period? That's when your company-

Speaker speaker_2: Yes.

Speaker speaker_1: ... allows everybody in the company to get enrolled into the health insurance. Every company has a period of time where it's open for everybody getting unenrolled or enrolled or make any changes that they need to make for their health insurance so they have through ACC.

Speaker speaker_2: So once they... So if, let's say, for instance, next month is our open enrollment period, I can, I could take, get myself out of it at that time?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Or, and let me understand this, or my husband picks me up, like I said, he picked me up on his insurance through his company, I would have to provide that information through email, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: If, to see if it qualifies, right? Is that correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Or a life-changing event? What do you mean life-changing event?

Speaker speaker_1: So the q- the med, the point where you're, you're gaining or losing coverage, that counts as a QLE. So QLEs is getting married or divorced, having or adopting a child, or gaining or losing coverage from another carrier. It has to be one of those three things.

Speaker speaker_2: Okay. All right, gotcha. Now I understand. All right, thank you. And you're gonna send me that email, right?

Speaker speaker_1: I already sent it to you. You should have it already.

Speaker speaker_2: Fine. All right, ple-