

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is Bea, I'm, uh, speaking. How may I help you? Uh, yeah, I was calling, I wanted to cancel my insurance. And who do you work for, sir? Uh, Bosch and Albion. I need the, um, name of the staffing agency. It's MAU. Okay. And the last four digits of your Social? 3096. Your first and last name? Victor Rigo-Reyes. Mr. Reyes, for security reasons and just to make sure we are in the correct file, can we need... can we verify your complete address and date of birth? It's 201 East Driv- uh, East, uh, Greenhouse, Apartment 72, Syracuse, Indiana, 46567. And what else you need? The date of birth. 8/28/77. Uh, we have a phone number of 955-4670 and your email is reyes- RigoReyes842@gmail.com. No. guendislada... guendis- Yeah, no, that's, that's not it either. Yeah. Okay. So, um, now MAU is under the Section 125, which is an IRS regulation. Um... What, ma'am? Hello? Can you hear me, sir? Now I can hear you. Okay. So at this time, you're only allowed to cancel the short-term disability, the life insurance, critical illness and accident. Now, the medical part, dental and vision, you have to wait for company open enrollment or a qualified life event. So, so I, I couldn't understand the last part. Okay. Because, um, MAU is under Section 125, which is an IRS regulation. Mm-hmm. When you're enrolled in the benefit, um, you are required to stay enrolled while you with the employer. Mm-hmm. And now if you want to cancel, you have to wait for the company to be on open enrollment or if you have a qualified life event. Like, let's say, um, if you're enrolled in your benefits with another carrier. Yeah. The relation is because it's pre-taxed. Um, have you enrolled with another company? Well, I get Medi... I'm on Medicaid. You just got it? Like, in the last 30 days? I've been on it. 'Cause you have to... It ha- The qualified life event has to be in the last 30 days. Yeah, I just, I've been on it. Now, MAU open enrollment, I'm going to let you know when is it. Mm-hmm. It's usually around December. Let me see if we have this exact date, um, provided to us already in... And I could tell you exactly when can you cancel the rest of the plan. So MAU, um, they did it last year in mid-December. Most likely this year will be at the same arou- around the same time. Mm-hmm. Um, you will receive texts and messages and, and emails letting you know it's open enrollment. Good. That's when you're going to be able to cancel the rest of the plans. So we call back the sa- to this number? Yes. Do you want me to cancel now, um, where you're able to cancel? What's that, ma'am? Do you want me to cancel the plans that you are able to cancel at this time? Yeah. Okay. But how much, I mean, how much is, how much, uh, how much is, is the total of everything, of, of everything that, that I'm paying for? Um, you're paying \$26.66. This, this seems like nothing, but you know, work, work is just so slow right now that I'm barely getting a paycheck. You know what I mean? I completely understand. Man. So what we could do is to ca- If I cancel now, let's say the short-term disability, life, um, critical illness, accident, you will be paying \$15.93. That's 15 bucks I have on my check. I'm not even getting even a buck a week. You

know what I mean? But unfortunately, the vision and the medical and dental, you're not allowed to cancel at this time. Mm-hmm. Um, eh, just give it away, forget it. Just, just forget about everything. I'll just, I'll just keep it. Okay. I- So, like I said, in mid November, I mean, sorry, mid-December, they're gonna start the open enrollment, and you could give us a call and then you will be able to cancel everything then. Yeah. That's fine, ma'am. I'll just leave it alone. But thanks anyway. Okay. All right. Thank you for giving us a call. Have a great rest of the day, sir. Thank you a lot.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Car. This is Bea, I'm, uh, speaking. How may I help you?

Speaker speaker_2: Uh, yeah, I was calling, I wanted to cancel my insurance.

Speaker speaker_1: And who do you work for, sir?

Speaker speaker_2: Uh, Bosch and Albion.

Speaker speaker_1: I need the, um, name of the staffing agency.

Speaker speaker_2: It's MAU.

Speaker speaker_1: Okay. And the last four digits of your Social?

Speaker speaker_2: 3096.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Victor Rigo-Reyes.

Speaker speaker_1: Mr. Reyes, for security reasons and just to make sure we are in the correct file, can we need... can we verify your complete address and date of birth?

Speaker speaker_2: It's 201 East Driv- uh, East, uh, Greenhouse, Apartment 72, Syracuse, Indiana, 46567. And what else you need?

Speaker speaker_1: The date of birth.

Speaker speaker_2: 8/28/'77.

Speaker speaker_1: Uh, we have a phone number of 955-4670 and your email is reyes-

Speaker speaker_2: RigoReyes842@gmail.com.

Speaker speaker_1: No. guendislada... guendis-

Speaker speaker_2: Yeah, no, that's, that's not it either. Yeah.

Speaker speaker_1: Okay. So, um, now MAU is under the Section 125, which is an IRS regulation. Um...

Speaker speaker_2: What, ma'am?

Speaker speaker_1: Hello? Can you hear me, sir?

Speaker speaker_2: Now I can hear you.

Speaker speaker_1: Okay. So at this time, you're only allowed to cancel the short-term disability, the life insurance, critical illness and accident. Now, the medical part, dental and vision, you have to wait for company open enrollment or a qualified life event.

Speaker speaker_2: So, so I, I couldn't understand th- the last part.

Speaker speaker_1: Okay. Because, um, MAU is under Section 125, which is an IRS regulation.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: When you're enrolled in the benefit, um, you are required to stay enrolled while you with the employer.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And now if you want to cancel, you have to wait for the company to be on open enrollment or if you have a qualified life event. Like, let's say, um, if you're enrolled in your benefits with another carrier.

Speaker speaker_2: Yeah.

Speaker speaker_1: The relation is because it's pre-taxed. Um, have you enrolled with another company?

Speaker speaker_2: Well, I get Medi... I'm on Medicaid.

Speaker speaker_1: You just got it? Like, in the last 30 days?

Speaker speaker_2: I've been on it.

Speaker speaker_1: 'Cause you have to... It ha- The qualified life event has to be in the last 30 days.

Speaker speaker_2: Yeah, I just, I've been on it.

Speaker speaker_1: Now, MAU open enrollment, I'm going to let you know when is it.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It's usually around December. Let me see if we have this exact date, um, provided to us already in... And I could tell you exactly when can you cancel the rest of the plan. So MAU, um, they did it last year in mid-December. Most likely this year will be at the same arou- around the same time.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, you will receive texts and messages and, and emails letting you know it's open enrollment.

Speaker speaker_2: Good.

Speaker speaker_1: That's when you're going to be able to cancel the rest of the plans.

Speaker speaker_2: So we call back the sa- to this number?

Speaker speaker_1: Yes. Do you want me to cancel now, um, where you're able to cancel?

Speaker speaker_2: What's that, ma'am?

Speaker speaker_1: Do you want me to cancel the plans that you are able to cancel at this time?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: But how much, I mean, how much is, how much, uh, how much is, is the total of everything, of, of everything that, that I'm paying for?

Speaker speaker_1: Um, you're paying \$26.66.

Speaker speaker_2: This, this seems like nothing, but you know, work, work is just so slow right now that I'm barely getting a paycheck. You know what I mean?

Speaker speaker_1: I completely understand.

Speaker speaker_2: Man.

Speaker speaker_1: So what we could do is to ca- If I cancel now, let's say the short-term disability, life, um, critical illness, accident, you will be paying \$15.93.

Speaker speaker_2: That's 15 bucks I have on my check. I'm not even getting even a buck a week. You know what I mean?

Speaker speaker_1: But unfortunately, the vision and the medical and dental, you're not allowed to cancel at this time.

Speaker speaker_2: Mm-hmm. Um, eh, just give it away, forget it. Just, just forget about everything. I'll just, I'll just keep it.

Speaker speaker_1: Okay.

Speaker speaker_2: I-

Speaker speaker_1: So, like I said, in mid November, I mean, sorry, mid-December, they're gonna start the open enrollment, and you could give us a call and then you will be able to cancel everything then.

Speaker speaker_2: Yeah. That's fine, ma'am. I'll just leave it alone. But thanks anyway.

Speaker speaker_1: Okay. All right. Thank you for giving us a call. Have a great rest of the day, sir.

Speaker speaker_2: Thank you a lot.