

## Transcript: Pearl

**Rojas-6685671263617024-5425634830499840**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who's that I'm speaking with? I'm Donald Clavette. And how can I assist you, Mr. Clavette? Excuse me? How can I assist you? Oh, um, I received an email that you're doing an open enrollment. Um, I'm currently, uh, have, uh, the BIC coverage. Um, but moving forward, I'd like to decline it. I, I no longer want to have, uh, Benefits in a Card. Okay. What's the name of the company do you work for? Uh, Creative Circle. And the last four digits of your social? Uh, 1774. Good. If you can confirm your address and date of birth. Um, my address actually changed recently. It's, uh, 428, um, Courtney Springs, uh, Circle, in Winter Springs, Florida. Mm-hmm. Okay. What was your previous address? Uh, s- say that again? What was your previous address? Oh, 9110, uh, Fairbanks Lane, um, Apartment 2, Boca Raton, Florida. All righty. And you said that new address is 428 Courtney Springs Circle in Winter Springs? Yes. Can you give them your date of birth? 10/7/1962. Okay, and your phone number is 954-600-7942? Say that again? Your phone number 954-600-7942? Yes. And your email address as don.clavette@yahoo.com? Yes. All righty, and you said we're canceling your coverage today, correct? That's correct. All righty. Give me one moment. All right, I went ahead and got that canceled for you. Is there anything else I can assist you with? No, that's it. Um, so, I'm sorry, cancellations do take one to two weeks to process, so you may see one or two deductions, but at most it'd be two. One or two deductions? This is the open enrollment that we're talking about. Right. Right? Mm-hmm. Um, so we have what, a week left, uh, for the rest of the year? The open enrollment is just a timeframe where you can make changes, um, or in certain cases where plans have restrictions you can cancel them. Um, but as far as the cancellation process, it still takes the one to two weeks like normal. Okay, so you're still gonna deduct it from my pay. That makes no sense. If I cancel it, it should be canceled. There shouldn't be any deduction. We'll have to- Especially moving into a new year. Well, it's because cancellations have to go through various different systems from our system to your agency payroll with the staffing agency, to the, to the insurance carrier. It's just various systems so it takes a little bit. Um, so, and you may see one or two, but two at most. Y- yeah, but, uh, I mean, you'd be deducting for coverage, right? If I'm declining- Right. ... coverage, right? What's, what's there to deduct? Your coverage is already active. You've been enrolled in a preventative health plan for quite some time, so it's cancellation, canceling the, the plan you already have. Right, but when I cancel it, it should be canceled. There shouldn't be any deductions. So, the deductions are because of the processing time. Within that processing time, they're, that's where the deductions are. Because your deductions are the week before, they are already made out, depending on when the actual cancellation gets sent through. So just because it takes a while for you guys to get that through, I'm gonna have to pay for those, that processing time. Right. And you

will have active coverage. It's just the time that it takes to, to get everything actually canceled through. Right. Well, it's coverage I don't need, so... Like everything else, it's quite a racket. All right, thank you. No problem. Thank you so much for calling. Have a great day.

## Conversation Format

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

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who's that I'm speaking with?

Speaker speaker\_2: I'm Donald Clavette.

Speaker speaker\_1: And how can I assist you, Mr. Clavette?

Speaker speaker\_2: Excuse me?

Speaker speaker\_1: How can I assist you?

Speaker speaker\_2: Oh, um, I received an email that you're doing a open enrollment. Um, I'm currently, uh, have, uh, the BIC coverage. Um, but moving forward, I'd like to decline it. I, I no longer want to have, uh, Benefits in a Card.

Speaker speaker\_1: Okay. What's the name of the company do you work for?

Speaker speaker\_2: Uh, Creative Circle.

Speaker speaker\_1: And the last four digits of your social?

Speaker speaker\_2: Uh, 1774.

Speaker speaker\_1: Good. If you can confirm your address and date of birth.

Speaker speaker\_2: Um, my address actually changed recently. It's, uh, 428, um, Courtney Springs, uh, Circle, in Winter Springs, Florida. Mm-hmm.

Speaker speaker\_1: Okay. What was your previous address?

Speaker speaker\_2: Uh, s- say that again?

Speaker speaker\_1: What was your previous address?

Speaker speaker\_2: Oh, 9110, uh, Fairbanks Lane, um, Apartment 2, Boca Raton, Florida.

Speaker speaker\_1: All righty. And you said that new address is 428 Courtney Springs Circle in Winter Springs?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Can you give them your date of birth?

Speaker speaker\_2: 10/7/1962.

Speaker speaker\_1: Okay, and your phone number is 954-600-7942?

Speaker speaker\_2: Say that again?

Speaker speaker\_1: Your phone number 954-600-7942?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And your email address as don.clavette@yahoo.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All righty, and you said we're canceling your coverage today, correct?

Speaker speaker\_2: That's correct.

Speaker speaker\_1: All righty. Give me one moment. All right, I went ahead and got that canceled for you. Is there anything else I can assist you with?

Speaker speaker\_2: No, that's it.

Speaker speaker\_1: Um, so, I'm sorry, cancellations do take one to two weeks to process, so you may see one or two deductions, but at most it'd be two.

Speaker speaker\_2: One or two deductions? This is the open enrollment that we're talking about.

Speaker speaker\_1: Right.

Speaker speaker\_2: Right?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, so we have what, a week left, uh, for the rest of the year?

Speaker speaker\_1: The open enrollment is just a timeframe where you can make changes, um, or in certain cases where plans have restrictions you can cancel them. Um, but as far as the cancellation process, it still takes the one to two weeks like normal.

Speaker speaker\_2: Okay, so you're still gonna deduct it from my pay. That makes no sense. If I cancel it, it should be canceled. There shouldn't be any deduction.

Speaker speaker\_1: We'll have to-

Speaker speaker\_2: Especially moving into a new year.

Speaker speaker\_1: Well, it's because cancellations have to go through various different systems from our system to your agency payroll with the staffing agency, to the, to the insurance carrier. It's just various systems so it takes a little bit. Um, so, and you may see one or two, but two at most.

Speaker speaker\_2: Y- yeah, but, uh, I mean, you'd be deducting for coverage, right? If I'm declining-

Speaker speaker\_1: Right.

Speaker speaker\_2: ... coverage, right? What's, what's there to deduct?

Speaker speaker\_1: Your coverage is already active. You've been enrolled in a preventative health plan for quite some time, so it's cancellation, canceling the, the plan you already have.

Speaker speaker\_2: Right, but when I cancel it, it should be canceled. There shouldn't be any deductions.

Speaker speaker\_1: So, the deductions are because of the processing time. Within that processing time, they're, that's where the deductions are. Because your deductions are the week before, they are already made out, depending on when the actual cancellation gets sent through.

Speaker speaker\_2: So just because it takes a while for you guys to get that through, I'm gonna have to pay for those, that processing time.

Speaker speaker\_1: Right. And you will have active coverage. It's just the time that it takes to, to get everything actually canceled through.

Speaker speaker\_2: Right. Well, it's coverage I don't need, so... Like everything else, it's quite a racket. All right, thank you.

Speaker speaker\_1: No problem. Thank you so much for calling. Have a great day.