

## **Transcript: VICTORIA**

**Taylor-4517590835838976-6676723542441984**

### **Full Transcript**

Thank you for calling Benefits Micaria. This is Victoria. How can I help you? Yes, I want to cancel my benefits with dental and medical. I haven't even been, um, I don't have insurance at all. I don't have a card and I haven't been using it so and it has been taking out my check. So, I was wondering, can I get a refund for that? Uh, we, we don't issue refunds, but I can pull up your file to see if we can cancel it for you. Okay. Um, what's the name of the agency? Um, MAU. And the last four of your social? 4974. And your first and last name? Shamiah Coulson. Okay. Do you mind verifying your address and date of birth? 1905 Primrose Road, Greenville, Georgia 30222. And you said... What was that? My address and- Your date of birth. 11.29.2001. Phone number 706-977-4160? Yes, ma'am. Email is first name, last initial.45@gmail.com. Yes, ma'am. Okay. So it looks like unfortunately both of these plans are under Section 125, which you can only cancel during the company's open enrollment period that they have yearly or during your personal open enrollment period, which you're no longer in. Um, if you're outside of both periods, the only way to cancel the coverage is if you've recently had a qualifying life event. Okay. Well, I don't have any insurance cards. Do- Okay. ... Oh, okay. I have a phone with one? Yeah. And... They, they should've been mailed to you, but I can look them up and email them to you. Okay. So I won't get them in, um, through the mail? Only through the email? No, you should get them by the mail. I'm not sure why you haven't, but it typically takes about seven to 10 business days to get those. Um, just to make sure I have your address correct, it's 1905 Primrose Road, Greenville, Georgia 30222? Yes. Okay. Well, I'll also request copies to be sent out to you. Um, give me just a few seconds while I look those up real quick. Okay. I'll be right back. Alrighty, thank you so much for holding. So I just sent those ID cards to your email and then also requested copies to be mailed. Okay. Now is this any good insurance? Like, um, what's the pay that I- that they, um, pay, like if I needed to go to the doctor or anything? Like, do I have to pay the full price still or... So what you're enrolled into is the MEC Standalone, which is basically a preventative medical plan, um, that provides coverage for yearly physicals, vaccinations and preventative screenings. It does cover it at 100%. Um, however, you do have to stay within the multi-plan network. Um, and that's pretty much all your medical is gonna cover. Now the dental, um, for dental, it covers your preventative dental work at 100% and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Okay. Biggest thing to know about dental is that it is not going to cover any major dental work like crowns or orthodontists. Okay. Hmm? All right then. Thank you. Yeah, you're welcome. You have a wonderful day. All right. You too. Thank you. Bye-bye. Oop.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits Micaria. This is Victoria. How can I help you?

Speaker speaker\_1: Yes, I want to cancel my benefits with dental and medical. I haven't even been, um, I don't have insurance at all. I don't have a card and I haven't been using it so and it has been taking out my check. So, I was wondering, can I get a refund for that?

Speaker speaker\_0: Uh, we, we don't issue refunds, but I can pull up your file to see if we can cancel it for you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, what's the name of the agency?

Speaker speaker\_1: Um, MAU.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 4974.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Shamiah Coulson.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 1905 Primrose Road, Greenville, Georgia 30222. And you said... What was that? My address and-

Speaker speaker\_0: Your date of birth.

Speaker speaker\_1: 11.29.2001.

Speaker speaker\_0: Phone number 706-977-4160?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Email is first name, last initial.45@gmail.com.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So it looks like unfortunately both of these plans are under Section 125, which you can only cancel during the company's open enrollment period that they have yearly or during your personal open enrollment period, which you're no longer in. Um, if you're outside of both periods, the only way to cancel the coverage is if you've recently had a qualifying life event.

Speaker speaker\_1: Okay. Well, I don't have any insurance cards. Do-

Speaker speaker\_0: Okay. ... Oh, okay.

Speaker speaker\_1: I have a phone with one?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: And...

Speaker speaker\_0: They, they should've been mailed to you, but I can look them up and email them to you.

Speaker speaker\_1: Okay. So I won't get them in, um, through the mail? Only through the email?

Speaker speaker\_0: No, you should get them by the mail. I'm not sure why you haven't, but it typically takes about seven to 10 business days to get those. Um, just to make sure I have your address correct, it's 1905 Primrose Road, Greenville, Georgia 30222?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Well, I'll also request copies to be sent out to you. Um, give me just a few seconds while I look those up real quick.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'll be right back. Alrighty, thank you so much for holding. So I just sent those ID cards to your email and then also requested copies to be mailed.

Speaker speaker\_1: Okay. Now is this any good insurance? Like, um, what's the pay that I—that they, um, pay, like if I needed to go to the doctor or anything? Like, do I have to pay the full price still or...

Speaker speaker\_0: So what you're enrolled into is the MEC Standalone, which is basically a preventative medical plan, um, that provides coverage for yearly physicals, vaccinations and preventative screenings. It does cover it at 100%. Um, however, you do have to stay within the multi-plan network. Um, and that's pretty much all your medical is gonna cover. Now the dental, um, for dental, it covers your preventative dental work at 100% and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Biggest thing to know about dental is that it is not going to cover any major dental work like crowns or orthodontists.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Hmm?

Speaker speaker\_1: All right then. Thank you.

Speaker speaker\_0: Yeah, you're welcome. You have a wonderful day.

Speaker speaker\_1: All right. You too.

Speaker speaker\_0: Thank you. Bye-bye. Oop.