

## **Transcript: VICTORIA**

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### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I'm looking for, um... Well, my name is Geraldine Williams and I'm calling, I had put in for, um, discontinuing my insurance. And I don't understand why it's not off yet. There's been texts from my job. Can you, what do you need my Social Security? What do you need? What's, what's the name of the agency you work for? Um, Kim Brothers. Okay. And the last four of your Social? 1978. And I'm sorry, your first and last name? Geraldine Williams. All right. Do you mind verifying your address and date of birth? 3044 North Stoney Street, Philadelphia, Pennsylvania 19132. And, um, March 3rd, 1961. Phone number is 267-904-4318? Yes. And then email is first and last name the number two at gmail.com? Yes. Okay, give me one second. Okay. So for the medical, um, the medical specifically is under Section 125. So the only time you're able to cancel plans under Section 125 is during the company open enrollment period. Mm-hmm. Um, unless you experience a qualifying life event. Well, the thing is, I've been trying to do that for the longest and they, then they say call my job. So I don't understand this. I really don't 'cause I, I, I really did it last year, tried to cancel out. Okay. But- So the, the thing is, is you just have to call when your company is in a open enrollment period, which it looks like they typically have open enrollment during the December timeframe of every year. Right. And that's when I had called them and, and, and talked to them about it. And they just enrolled me. They not saying anything to me. That's what it is. Okay. They not contacting me and saying nothing at all. Okay. So I don't see where you spoke to us to call in to cancel during the open enrollment period. Yeah, I did. It was ahead of time, I canceled. Yeah, the last time I see that you called was on the 12th of June, and it was when you were wanting to enroll into vision. Well, what they told me- And that was June the 21st. ... was, was up to my job. I'm not trying to cut you off, but they, it was up to my job. And I had called my job and had verified with them. So many different people coming into the office, and they, they not doing what they should, supposed to do, uh, apparently. So I'm caught up between... You said December? Yeah, so the only time we're able to cancel plans under Section 125 is during the company open enrollment period. And anytime you wanna add onto the enrollment, that also has to be done during the c- company open enrollment period. So you would just have to call us back once your employer is, is within that open enrollment period, and then we can cancel the coverage. Now- Okay. ... as of right now, if you wanted to cancel the dental, I can cancel the dental, but I just can't cancel the medical plan because it's under that Section 125. Well, cancel the dental plan then. I'm just throwing money out the door that already has insurance. Thanks. Okay. I will go ahead and put in a request to have the dental to be canceled for you. And then once your employer has their, their next open enrollment period, which is gonna be in December, call us back. And then at that point, we can cancel the dental, or the medical. So in other words, they didn't send me no paper or anything? They didn't fax no paper in either? I

don't see that we've received anything. No, ma'am. That's what I say. They're playing us. Okay. I mean- Yeah, but- ... if they can't send nothing to the bill, I don't know why they doing that. Well, I would just... Like I said, once the company open enrollment period starts, you can just call us back here and we can cancel the medical over the phone. I got you. All right. Now, I do wanna let you know, any type of cancellation, change, or enrollment does take about one to two weeks to be processed through your payroll. So you may see one to two more deductions for the dental. Mm-hmm. If you do, it will provide the coverage you're paying for until payroll has canceled it out on their end. Okay. All right. All right. Yes. And- Thank you. You're welcome. Have a good one. Have a wonderful day. You too. All right. Thank you. Bye-bye. It's, it's still 18 years. Still is.

## Conversation Format

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

Speaker speaker\_1: Hi. I'm looking for, um... Well, my name is Geraldine Williams and I'm calling, I had put in for, um, discontinuing my insurance. And I don't understand why it's not off yet. There's been texts from my job. Can you, what do you need my Social Security? What do you need?

Speaker speaker\_0: What's, what's the name of the agency you work for?

Speaker speaker\_1: Um, Kim Brothers.

Speaker speaker\_0: Okay. And the last four of your Social?

Speaker speaker\_1: 1978.

Speaker speaker\_0: And I'm sorry, your first and last name?

Speaker speaker\_1: Geraldine Williams.

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

Speaker speaker\_1: 3044 North Stoney Street, Philadelphia, Pennsylvania 19132. And, um, March 3rd, 1961.

Speaker speaker\_0: Phone number is 267-904-4318?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is first and last name the number two at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, give me one second. Okay. So for the medical, um, the medical specifically is under Section 125. So the only time you're able to cancel plans under Section 125 is during the company open enrollment period.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, unless you experience a qualifying life event.

Speaker speaker\_1: Well, the thing is, I've been trying to do that for the longest and they, then they say call my job. So I don't understand this. I really don't 'cause I, I, I really did it last year, tried to cancel out.

Speaker speaker\_0: Okay.

Speaker speaker\_1: But-

Speaker speaker\_0: So the, the thing is, is you just have to call when your company is in a open enrollment period, which it looks like they typically have open enrollment during the December timeframe of every year.

Speaker speaker\_1: Right. And that's when I had called them and, and, and talked to them about it. And they just enrolled me. They not saying anything to me. That's what it is.

Speaker speaker\_0: Okay.

Speaker speaker\_1: They not contacting me and saying nothing at all.

Speaker speaker\_0: Okay. So I don't see where you spoke to us to call in to cancel during the open enrollment period.

Speaker speaker\_1: Yeah, I did. It was ahead of time, I canceled.

Speaker speaker\_0: Yeah, the last time I see that you called was on the 12th of June, and it was when you were wanting to enroll into vision.

Speaker speaker\_1: Well, what they told me-

Speaker speaker\_0: And that was June the 21st.

Speaker speaker\_1: ... was, was up to my job. I'm not trying to cut you off, but they, it was up to my job. And I had called my job and had verified with them. So many different people coming into the office, and they, they not doing what they should, supposed to do, uh, apparently. So I'm caught up between... You said December?

Speaker speaker\_0: Yeah, so the only time we're able to cancel plans under Section 125 is during the company open enrollment period. And anytime you wanna add onto the enrollment, that also has to be done during the c- company open enrollment period. So you would just have to call us back once your employer is, is within that open enrollment period, and then we can cancel the coverage. Now-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... as of right now, if you wanted to cancel the dental, I can cancel the dental, but I just can't cancel the medical plan because it's under that Section 125.

Speaker speaker\_1: Well, cancel the dental plan then. I'm just throwing money out the door that already has insurance. Thanks.

Speaker speaker\_0: Okay. I will go ahead and put in a request to have the dental to be canceled for you. And then once your employer has their, their next open enrollment period, which is gonna be in December, call us back. And then at that point, we can cancel the dental, or the medical.

Speaker speaker\_1: So in other words, they didn't send me no paper or anything? They didn't fax no paper in either?

Speaker speaker\_0: I don't see that we've received anything. No, ma'am.

Speaker speaker\_1: That's what I say. They're playing us. Okay. I mean-

Speaker speaker\_0: Yeah, but-

Speaker speaker\_1: ... if they can't send nothing to the bill, I don't know why they doing that.

Speaker speaker\_0: Well, I would just... Like I said, once the company open enrollment period starts, you can just call us back here and we can cancel the medical over the phone.

Speaker speaker\_1: I got you. All right.

Speaker speaker\_0: Now, I do wanna let you know, any type of cancellation, change, or enrollment does take about one to two weeks to be processed through your payroll. So you may see one to two more deductions for the dental.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: If you do, it will provide the coverage you're paying for until payroll has canceled it out on their end.

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

Speaker speaker\_0: Yes. And-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: Have a good one.

Speaker speaker\_0: Have a wonderful day.

Speaker speaker\_1: You too. All right.

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

Speaker speaker\_1: It's, it's still 18 years. Still is.