

Transcript: VICTORIA

Taylor-4799009088782336-5826699534843904

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I just wanted to cancel my, um, my benefits coverage. Okay. Uh, what's the name of the agency you work for? Creative Circle. And the last four of your Social? 4171. And your first and last name? Tanya, last name is Davis. Do you mind, uh, verifying your address and date of birth? Yeah. It's, uh, 505 Ocean Avenue, Apartment 4J as in Jesus, Brooklyn, New York 11226. And date of birth is 02/24/1975. Okay. Phone number 917-254-1959? Yep. That's me. Okay. And then email is gonna be mistdavis@gmail.com. Perfect. Yep. Okay. All right. So I would be able to cancel everything for the exception of the MEC TeleRX Medical Plan. That plan is under Section 125, and you can only cancel plans under that Section 125 during the company's open enrollment period, unless you're, um, experiencing a qualifying life event. Okay. So how much is that, that is being pulled? And when is open enrollment for that? So for the specific plan that's under Section 125, it's \$15.63 a week. Um, as far as open enrollment is concerned, it looks like they typically have it around December, January timeframe of every year. Yeah. The only reason why is 'cause I realized that I had insurance already, so I've been paying for something that I didn't really need. I gotcha. Yeah. I mean, it's just unfortunately that specific plan is under Section 125, which is a IRS code. Um, basically what it does is it allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS then puts stipulations on when you can change or cancel plans under that code, which is very typical- Okay. Do you think that means I could claim it on my taxes that they charged me this amount for a whole year, even though I didn't get any insurance for the rest of the remaining of the year? I was just wondering if this is a situation where I either get it back in taxes, because you're saying that it's being put as tax on it because of the certain, I guess, amenities? Like I don't know how you say it. Like, the fact that it's, like, tax-free income? Or I, I don't know. Like, what were you saying? Like, there was a whole reason why the IRS would actually charge me for it because it's some benefit that we get, right? Uh, okay. So I'm not saying that the IRS is charging you for that. Now, keep in mind that I- we don't have anything to do with taxes. What I know about that plan is it is an IRS code, um, which allows you to pay your share of the premium with pre-tax dollars. Okay. But you're not paying taxes on that plan. I get what you're saying. Okay. Yeah. So I'll just... I'll, I'll... I guess I'll just wait for open enrollment, which you said is at the end of the year? Yeah. It looks like they typically have it around December or January timeframe. Okay. So are you wanting n- to cancel everything else that you're enrolled into then? Yeah. I wanna cancel everything that I'm enrolled in. Yeah. Okay. So I... Uh, again, I can't cancel everything that you're enrolled into, but what I can cancel is e- everything except for the MEC TeleRX. Okay. So that's what I'm saying. So that's what I'm saying, what's the only thing that can't be canceled? What you just said, right? The, the \$15.63. Right. So I can cancel the Insure Plus Premier, the Group Accident, the Dental,

the Critical Illness, Term Life, Vision, and Behavioral Health. The only thing I cannot cancel is the MEC TeleRX. Yes. Yes. So I just wanna m- make sure I'm understanding. You're wanting- Yes. ... to cancel everything except for the MEC TeleRX. Exactly, because I cannot cancel. Okay. So it does typically take about one to two weeks for the cancellation to be processed through your payroll. You may experience one to two more payroll deductions for all those plans that we're canceling today. If you do, it will provide the coverage you're paying for until your payroll department has processed the cancellation on their end. Okay. Do I get a confirmation from you guys via email for today's call? I can put one together for you, sure. Okay. Just outlining, like, what is being done today and then what you just said. Just so I not... Uh, something that I know, 'cause I just don't... I just think where I canceled before and it never canceled, so I just wanna make sure that I have some type of confirmation. No problem. I'll put together a confirmation for you and send it to your email. Um, it might take me a few minutes to put that together, but I- Okay. ... will definitely send it to you. Okay. Thank you. Did you need help with anything else? Um, no. What's your name? Victoria. Victoria. Thank you so much Victoria. So yeah, I just wanna get that canceled and, and then when you have time to send me that confirmation, then I know that it's, you know... so it's gonna be done. Okay. Well, I, I literally just went ahead and processed the enrollment for the plans that we discussed. We can cancel, and then I will go ahead and work on that confirmation and send it to you. Okay. Thank you. You're welcome. Bye-bye. Bye.

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 just wanted to cancel my, um, my benefits coverage.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 4171.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Tanya, last name is Davis.

Speaker speaker_0: Do you mind, uh, verifying your address and date of birth?

Speaker speaker_1: Yeah. It's, uh, 505 Ocean Avenue, Apartment 4J as in Jesus, Brooklyn, New York 11226. And date of birth is 02/24/1975.

Speaker speaker_0: Okay. Phone number 917-254-1959?

Speaker speaker_1: Yep. That's me.

Speaker speaker_0: Okay. And then email is gonna be mistdavis@gmail.com.

Speaker speaker_1: Perfect. Yep.

Speaker speaker_0: Okay. All right. So I would be able to cancel everything for the exception of the MEC TeleRX Medical Plan. That plan is under Section 125, and you can only cancel plans under that Section 125 during the company's open enrollment period, unless you're, um, experiencing a qualifying life event.

Speaker speaker_1: Okay. So how much is that, that is being pulled? And when is open enrollment for that?

Speaker speaker_0: So for the specific plan that's under Section 125, it's \$15.63 a week. Um, as far as open enrollment is concerned, it looks like they typically have it around December, January timeframe of every year.

Speaker speaker_1: Yeah. The only reason why is 'cause I realized that I had insurance already, so I've been paying for something that I didn't really need.

Speaker speaker_0: I gotcha. Yeah. I mean, it's just unfortunately that specific plan is under Section 125, which is a IRS code. Um, basically what it does is it allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS then puts stipulations on when you can change or cancel plans under that code, which is very typical-

Speaker speaker_1: Okay. Do you think that means I could claim it on my taxes that they charged me this amount for a whole year, even though I didn't get any insurance for the rest of the remaining of the year? I was just wondering if this is a situation where I either get it back in taxes, because you're saying that it's being put as tax on it because of the certain, I guess, amenities? Like I don't know how you say it. Like, the fact that it's, like, tax-free income? Or I, I don't know. Like, what were you saying? Like, there was a whole reason why the IRS would actually charge me for it because it's some benefit that we get, right?

Speaker speaker_0: Uh, okay. So I'm not saying that the IRS is charging you for that. Now, keep in mind that I- we don't have anything to do with taxes. What I know about that plan is it is an IRS code, um, which allows you to pay your share of the premium with pre-tax dollars.

Speaker speaker_1: Okay.

Speaker speaker_0: But you're not paying taxes on that plan.

Speaker speaker_1: I get what you're saying. Okay. Yeah. So I'll just... I'll, I'll... I guess I'll just wait for open enrollment, which you said is at the end of the year?

Speaker speaker_0: Yeah. It looks like they typically have it around December or January timeframe.

Speaker speaker_1: Okay.

Speaker speaker_0: So are you wanting n- to cancel everything else that you're enrolled into then?

Speaker speaker_1: Yeah. I wanna cancel everything that I'm enrolled in. Yeah.

Speaker speaker_0: Okay. So I... Uh, again, I can't cancel everything that you're enrolled into, but what I can cancel is e- everything except for the MEC TeleRX.

Speaker speaker_1: Okay. So that's what I'm saying. So that's what I'm saying, what's the only thing that can't be canceled? What you just said, right? The, the \$15.63.

Speaker speaker_0: Right. So I can cancel the Insure Plus Premier, the Group Accident, the Dental, the Critical Illness, Term Life, Vision, and Behavioral Health. The only thing I cannot cancel is the MEC TeleRX.

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: So I just wanna m- make sure I'm understanding. You're wanting-

Speaker speaker_1: Yes.

Speaker speaker_0: ... to cancel everything except for the MEC TeleRX.

Speaker speaker_1: Exactly, because I cannot cancel.

Speaker speaker_0: Okay. So it does typically take about one to two weeks for the cancellation to be processed through your payroll. You may experience one to two more payroll deductions for all those plans that we're canceling today. If you do, it will provide the coverage you're paying for until your payroll department has processed the cancellation on their end.

Speaker speaker_1: Okay. Do I get a confirmation from you guys via email for today's call?

Speaker speaker_0: I can put one together for you, sure.

Speaker speaker_1: Okay. Just outlining, like, what is being done today and then what you just said. Just so I not... Uh, something that I know, 'cause I just don't... I just think where I canceled before and it never canceled, so I just wanna make sure that I have some type of confirmation.

Speaker speaker_0: No problem. I'll put together a confirmation for you and send it to your email. Um, it might take me a few minutes to put that together, but I-

Speaker speaker_1: Okay.

Speaker speaker_0: ... will definitely send it to you.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Did you need help with anything else?

Speaker speaker_1: Um, no. What's your name?

Speaker speaker_0: Victoria.

Speaker speaker_1: Victoria. Thank you so much Victoria. So yeah, I just wanna get that canceled and, and then when you have time to send me that confirmation, then I know that it's, you know... so it's gonna be done.

Speaker speaker_0: Okay. Well, I, I literally just went ahead and processed the enrollment for the plans that we discussed. We can cancel, and then I will go ahead and work on that confirmation and send it to you.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: Bye.