

Transcript: VICTORIA

Taylor-5441872902701056-4808511725191168

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Yes, my name is, uh, William, William A. Acker and I need to check on cancelling my insurance. Okay. Uh, what's the name of the agency you work for? Uh, I work for MAU. And the last four of your- Embrace Me. Okay, gotcha. And the last four of your Social? 9068. And do you mind verifying your address and date of birth? 1730 B Cherry Street Extension, 2267 000. And your, uh, date of birth? 07-24-68. Okay, phone number 864-593-8724? That is correct. And then email's gonna be tonyacker86@yahoo.com? That is correct. Okay. Give me just one second. All right. Now, are you wanting to cancel everything you enrolled into? Yeah, everything I'm enrolled into, I'm, I'm pretty sure I wanna cancel. Okay. So, I would not be able to cancel the medical, dental or vision plans because they're all under Section 125, uh, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the only time you're able to cancel, uh, Section 125 plans is during the company's open enrollment period, unless you experienced a qualifying life event. Um, but I can cancel- That's what I'm saying... Go ahead, excuse me, I'm just... Ah, sorry about that. So, I can cancel the short-term disability, the term life, critical illness, group accident, the behavioral health and the ID experts that you're enrolled into. I just would not be able to cancel, those are the f000 and vision. So... Uh, y- y- your phone cut out but I, I, I was asking how much, so how much are y'all gonna be charging me a month for that? I mean, I, uh, a month, uh, pay period for that? Okay. So if you cancel everything except for the medical, dental and vision, it would be \$33.32 a week. Which would still average out to, uh, \$120 a month. Right? Give me one second. Yes, \$133.28 a month. Yeah, that's... But, but, uh, but the end of the year's, uh, the open enrollment is coming up in January, right? Um, let me see. Yeah, it looks like they typically have open enrollment during December/January timeframe. So, I mean, like I said- Well- ... if we can't... Go ahead. Let me ask you this. Have I had this insurance 30 days yet? Yes, sir. So, you have 30 days from the date of your first check to get enrolled into benefits, and your personal open enrollment period ended on the 9th of October. But you don't get your information 'til the end of October. Uh, I got it. I got it. So once the coverage is active it, it typically takes about seven to ten business days to get the ID card. Yeah. So w- with this right here, it's kind of a Catch-22 because this particular insurance I got, I, I'm a diabetic and it don't even pay for my diabetic medicine. So it means effectively I'm gonna pay y'all \$120 and pay someone else an extra \$216 a month so I can get my, uh, medication cover. I mean, either way, sir, I, I can cancel everything except for the medical, dental and vision. Unfortunately you will have to wait for the company's open enrollment period to cancel those plans because they're under Section 125. So let me ask you this. If I would not have even accepted your, not choose to get any coverage whatsoever, would this occur, occur already? Do we have any?

No, because you'd already be enrolled into benefits. All right. Okay then. All right, thank you so much. I, I know what I gotta do now. Thank you. You have a good day. Now did you wanna cancel the other policy? Oh, well, no. I might as well go ahead and keep it 'cause I'm paying it, paying it for it anyway, right? 'Cause I'm el- I'm el- I mean, and you would have to... We would not be able to cancel the medical. But the other things that you're talking about, me canceling, you know, am I paying for those? Yes, sir. So i- we can cancel the short-term disability, the term life, critical illness- Yeah, I'm go ahead, I'm, I'm- ... group accident, behavioral health and ID expert. How much is that, how much is that, is for that, those things, uh, a month? So for everything that you're enrolled into currently, it's a total of \$47.53. But if you take off all the policies we can currently cancel, then it would be \$33.32 a week. Yeah, I'm gonna go ahead and kee- I'm gonna go ahead and keep it all on there. I mean, it's... Uh, I don't know. So, so could you tell me actually what, what, what is going on with y'all guys not paying for diabetic medicine or when you're on injections or if it... Could you tell me, uh, the, the deal with that? I mean, we're just your benefits administrators. We're not the actual insurance carriers, so you'll have to reach out- Okay. ... to them. Okay. But I do know you have two separate medical plans. You have one that's for your preventative care and the prescription carrier for that is Elixir, which typically Elixir only covers preventative medications. Then you have the hospital indemnity plan that would cover like more non-preventative situations and the prescription carrier for that is Pharmacoville. Yeah, yeah. So have you- And they say that, and they don't... Excuse me, go ahead. I don't know the specific medications that they cover either way because again, we're just your administrators but have you tried reaching out to Pharmacoville and see if that is a covered medication? No, let me, let me try calling them and see. Do you need their phone number? No, I have the phone number. It should be on the card, right? Sir? I said it should be on the card, right? Yes, sir. It should be, but if it's not, you can give us a call back and we can give you that phone number. Okay. You see what's h- what has me confused is I pull, I pull up to the pharmacy and I gave them that card and they looked at the card and they told me that they don't ... help cover the medicine. Okay. Well, here's one thing. You, you should have two separate ID cards. One is gonna be- Right. ... for your preventative medical, which is through- Right. ... 90 Degree Benefits. And then the non-preventative ID card is with American Public Life and it'll have Pharmacoville's information. So did you hand them both ID cards or which one? No, I gave you that one. Okay, what did it say on the ID card that you gave them? Excalibur, whatever that was that you said. Ex- Excal or Exco-Elixir? ... or something like that. Elixir, yeah, yeah, yeah, yeah. That's it. Okay. So, um, I mean, I can send you all your ID cards to your email so you have that, um, but maybe try giving them the ID card that's for your non-preventative medications and medical and see if it's covered under that. Okay, thank you so much. You're welcome. And, um, give me just a few moments to download those ID cards, but I'll definitely send it to your email. Okay, thank you. You're welcome. Have a good day. You too. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card, this is Victoria. How can I help you?

Speaker speaker_2: Yes, my name is, uh, William, William A. Acker and I need to check on cancelling my insurance.

Speaker speaker_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_2: Uh, I work for MAU.

Speaker speaker_1: And the last four of your-

Speaker speaker_2: Embrace Me.

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

Speaker speaker_2: 9068.

Speaker speaker_1: And do you mind verifying your address and date of birth?

Speaker speaker_2: 1730 B Cherry Street Extension, 2267 000.

Speaker speaker_1: And your, uh, date of birth?

Speaker speaker_2: 07-24-68.

Speaker speaker_1: Okay, phone number 864-593-8724?

Speaker speaker_2: That is correct.

Speaker speaker_1: And then email's gonna be tonyacker86@yahoo.com?

Speaker speaker_2: That is correct.

Speaker speaker_1: Okay. Give me just one second. All right. Now, are you wanting to cancel everything you enrolled into?

Speaker speaker_2: Yeah, everything I'm enrolled into, I'm, I'm pretty sure I wanna cancel.

Speaker speaker_1: Okay. So, I would not be able to cancel the medical, dental or vision plans because they're all under Section 125, uh, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the only time you're able to cancel, uh, Section 125 plans is during the company's open enrollment period, unless you experienced a qualifying life event. Um, but I can cancel-

Speaker speaker_2: That's what I'm saying... Go ahead, excuse me, I'm just...

Speaker speaker_1: Ah, sorry about that. So, I can cancel the short-term disability, the term life, critical illness, group accident, the behavioral health and the ID experts that you're enrolled into. I just would not be able to cancel, those are the f000 and vision.

Speaker speaker_2: So... Uh, y- y- your phone cut out but I, I, I was asking how much, so how much are y'all gonna be charging me a month for that? I mean, I, uh, a month, uh, pay period for that?

Speaker speaker_1: Okay. So if you cancel everything except for the medical, dental and vision, it would be \$33.32 a week.

Speaker speaker_2: Which would still average out to, uh, \$120 a month. Right?

Speaker speaker_1: Give me one second. Yes, \$133.28 a month.

Speaker speaker_2: Yeah, that's... But, but, uh, but the end of the year's, uh, the open enrollment is coming up in January, right?

Speaker speaker_1: Um, let me see. Yeah, it looks like they typically have open enrollment during December/January timeframe. So, I mean, like I said-

Speaker speaker_2: Well-

Speaker speaker_1: ... if we can't... Go ahead.

Speaker speaker_2: Let me ask you this. Have I had this insurance 30 days yet?

Speaker speaker_1: Yes, sir. So, you have 30 days from the date of your first check to get enrolled into benefits, and your personal open enrollment period ended on the 9th of October.

Speaker speaker_2: But you don't get your information 'til the end of October. Uh, I got it. I got it.

Speaker speaker_1: So once the coverage is active it, it typically takes about seven to ten business days to get the ID card.

Speaker speaker_2: Yeah. So w- with this right here, it's kind of a Catch-22 because this particular insurance I got, I, I'm a diabetic and it don't even pay for my diabetic medicine. So it means effectively I'm gonna pay y'all \$120 and pay someone else an extra \$216 a month so I can get my, uh, medication cover.

Speaker speaker_1: I mean, either way, sir, I, I can cancel everything except for the medical, dental and vision. Unfortunately you will have to wait for the company's open enrollment period to cancel those plans because they're under Section 125.

Speaker speaker_2: So let me ask you this. If I would not have even accepted your, not choose to get any coverage whatsoever, would this occur, occur already? Do we have any?

Speaker speaker_1: No, because you'd already be enrolled into benefits.

Speaker speaker_2: All right. Okay then. All right, thank you so much. I, I know what I gotta do now. Thank you. You have a good day.

Speaker speaker_1: Now did you wanna cancel the other policy?

Speaker speaker_2: Oh, well, no. I might as well go ahead and keep it 'cause I'm paying it, paying it for it anyway, right? 'Cause I'm el- I'm el-

Speaker speaker_1: I mean, and you would have to... We would not be able to cancel the medical.

Speaker speaker_2: But the other things that you're talking about, me canceling, you know, am I paying for those?

Speaker speaker_1: Yes, sir. So i- we can cancel the short-term disability, the term life, critical illness-

Speaker speaker_2: Yeah, I'm go ahead, I'm, I'm-

Speaker speaker_1: ... group accident, behavioral health and ID expert.

Speaker speaker_2: How much is that, how much is that, is for that, those things, uh, a month?

Speaker speaker_1: So for everything that you're enrolled into currently, it's a total of \$47.53. But if you take off all the policies we can currently cancel, then it would be \$33.32 a week.

Speaker speaker_2: Yeah, I'm gonna go ahead and kee- I'm gonna go ahead and keep it all on there. I mean, it's... Uh, I don't know. So, so could you tell me actually what, what, what is going on with y'all guys not paying for diabetic medicine or when you're on injections or if it... Could you tell me, uh, the, the deal with that?

Speaker speaker_1: I mean, we're just your benefits administrators. We're not the actual insurance carriers, so you'll have to reach out-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to them.

Speaker speaker_2: Okay.

Speaker speaker_1: But I do know you have two separate medical plans. You have one that's for your preventative care and the prescription carrier for that is Elixir, which typically Elixir only covers preventative medications. Then you have the hospital indemnity plan that would cover like more non-preventative situations and the prescription carrier for that is Pharmacoville.

Speaker speaker_3: Yeah, yeah.

Speaker speaker_1: So have you-

Speaker speaker_2: And they say that, and they don't... Excuse me, go ahead.

Speaker speaker_1: I don't know the specific medications that they cover either way because again, we're just your administrators but have you tried reaching out to Pharmacoville and see if that is a covered medication?

Speaker speaker_2: No, let me, let me try calling them and see.

Speaker speaker_1: Do you need their phone number?

Speaker speaker_2: No, I have the phone number. It should be on the card, right?

Speaker speaker_1: Sir?

Speaker speaker_2: I said it should be on the card, right?

Speaker speaker_1: Yes, sir. It should be, but if it's not, you can give us a call back and we can give you that phone number.

Speaker speaker_2: Okay. You see what's h- what has me confused is I pull, I pull up to the pharmacy and I gave them that card and they looked at the card and they told me that they don't ... help cover the medicine.

Speaker speaker_1: Okay. Well, here's one thing. You, you should have two separate ID cards. One is gonna be-

Speaker speaker_2: Right.

Speaker speaker_1: ... for your preventative medical, which is through-

Speaker speaker_2: Right.

Speaker speaker_1: ... 90 Degree Benefits. And then the non-preventative ID card is with American Public Life and it'll have Pharmacville's information. So did you hand them both ID cards or which one?

Speaker speaker_2: No, I gave you that one.

Speaker speaker_1: Okay, what did it say on the ID card that you gave them?

Speaker speaker_2: Excalibur, whatever that was that you said. Ex- Excal or Exco-

Speaker speaker_1: Elixir?

Speaker speaker_2: ... or something like that. Elixir, yeah, yeah, yeah, yeah. That's it.

Speaker speaker_1: Okay. So, um, I mean, I can send you all your ID cards to your email so you have that, um, but maybe try giving them the ID card that's for your non-preventative medications and medical and see if it's covered under that.

Speaker speaker_2: Okay, thank you so much.

Speaker speaker_1: You're welcome. And, um, give me just a few moments to download those ID cards, but I'll definitely send it to your email.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_2: You too.

Speaker speaker_1: Bye-bye.