

Transcript: VICTORIA

Taylor-5950607503179776-4556648956608512

Full Transcript

Thank you for calling Benefits ... or this is Victoria. How can I help you? Uh, Victoria, uh, I'd like to, uh, cancel, uh, my insurance. Okay. What's the name of the agency you work for? Um, American Staffing Corp. And the last four of your Social? Um, 8522. And then your first and last name? Rafael Soto. All right, do you mind verifying your address and date of birth? Mm-hmm. Um, 16517 East Marshall Street is my address and, um... Oh, what was the last one again? Your date of birth. Oh, uh, November 7th, 2003. Okay. And then phone number, it's the same phone number you're calling from? Uh, what was that again? Your phone number, is it the same phone number you're calling from, 918-508-4516? Yep, it is. Email is gonna be rafael worked soto at gmail.com? Yep. Okay. All right. So, okay. Give me one second. So it looks like the plan that you're enrolled into is under Section 125, which these plans that are under Section 125, you can only cancel during your personal open enrollment period, which for you ended on the 2nd of March- Right. ... or during the company's open enrollment period. And they're currently not- Okay. ... in a open enrollment. Mm-hmm. So, um- And so, and it... I'm sorry, I never activated my benefits, so does that mean that's... it's capital anyway, or...? Well, there is no need for you to even activate it. It's the, the way that our insurance works is that it's taken out of your check. So after the- Yeah. ... first deduction is taken out of your check, the coverage becomes active the following Monday. Mm-hmm. Okay, so, so, um, I can't cancel it or what's the issue here? Yeah, so as I was saying before, why- since you're outside of your personal open enrollment period and the company's open enrollment period, the only way you would be able to cancel is if you've recently had a qualifying life event. Um, if you have not had a qualifying life event, then you will have to wait for the next company open enrollment period. Okay, and, uh, when would that be? Um, it looks like they typically have it towards the end of every year, around, let me see... around November, December timeframe. Okay. Yeah. All right. Thank you. You're welcome. You have a wonderful day. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits ... or this is Victoria. How can I help you?

Speaker speaker_1: Uh, Victoria, uh, I'd like to, uh, cancel, uh, my insurance.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Um, American Staffing Corp.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: Um, 8522.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Rafael Soto.

Speaker speaker_0: All right, do you mind verifying your address and date of birth?

Speaker speaker_1: Mm-hmm. Um, 16517 East Marshall Street is my address and, um... Oh, what was the last one again?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: Oh, uh, November 7th, 2003.

Speaker speaker_0: Okay. And then phone number, it's the same phone number you're calling from?

Speaker speaker_1: Uh, what was that again?

Speaker speaker_0: Your phone number, is it the same phone number you're calling from, 918-508-4516?

Speaker speaker_1: Yep, it is.

Speaker speaker_0: Email is gonna be rafael worked soto at gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. All right. So, okay. Give me one second. So it looks like the plan that you're enrolled into is under Section 125, which these plans that are under Section 125, you can only cancel during your personal open enrollment period, which for you ended on the 2nd of March-

Speaker speaker_1: Right.

Speaker speaker_0: ... or during the company's open enrollment period. And they're currently not-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in a open enrollment.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, um-

Speaker speaker_1: And so, and it... I'm sorry, I never activated my benefits, so does that mean that's... it's capital anyway, or...?

Speaker speaker_0: Well, there is no need for you to even activate it. It's the, the way that our insurance works is that it's taken out of your check. So after the-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... first deduction is taken out of your check, the coverage becomes active the following Monday.

Speaker speaker_1: Mm-hmm. Okay, so, so, um, I can't cancel it or what's the issue here?

Speaker speaker_0: Yeah, so as I was saying before, whi- since you're outside of your personal open enrollment period and the company's open enrollment period, the only way you would be able to cancel is if you've recently had a qualifying life event. Um, if you have not had a qualifying life event, then you will have to wait for the next company open enrollment period.

Speaker speaker_1: Okay, and, uh, when would that be?

Speaker speaker_0: Um, it looks like they typically have it towards the end of every year, around, let me see... around November, December timeframe.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you. Bye-bye.