

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yeah, good afternoon. Okay, my name, uh, uh, Lyvong Kane. My employee, I work in the America, America the, uh, state court. Can you tell me- Okay, American staff courts? ... if that's here? Yeah. Okay, and then what are the last four of your social? 0322. Okay, 0322. Is it Mr. Kane? Yeah. Okay, for security purposes, could you please verify your address and date of birth for me? Yeah, 3507 South 98th Avenue, Tulsa, Oklahoma, 74145. And then your birthday? 8-8-56. Thank you. And then is a good, is this a good number to reach you, 918-508-4212? Yeah. Okay, and then I have L-Y-V-O-N-G.w@gmail.com. Is that still correct? Yeah. Mm-hmm. Okay, and then how can I help you? Yeah, the reason I call you here is that, uh, I, I already had the, uh, health, health insurance for myself but, uh- Oh, okay. ... and this, uh, this call for except for multiply plan, but I, I, I do not need and, um- Okay. ... get, get canceled for- So you wanted to cancel? Yeah. Mm-hmm. Oh, okay. Okay, um, I can go ahead and cancel it for you. I do have to let you know however, that it does take seven to 10 days for any cancellations to process. So due to that, it, there is a chance that they still may deduct, um, one or two weeks, um, from your paycheck. It shouldn't pass two deductions though, but I do have to let you know that since it does take seven to 10 days for the cancellations to process, you still may experience one or two deductions after the cancellation, but I can go ahead and cancel it. Okay, so how much in, how much do they, uh, deduct on my check already? It, it, it... They have deducted \$16.85 and it looks like- Okay. ... you've been having coverage since February the 10th. Okay, so one month, one month late. Uh, naturally- Oh. ... it's one month. Okay, so you deduct my, the check by check, do you, right? Yes, the, it's weekly. Yes, sir. Um, but there is a possibility that they may, that you may see one or two deductions after I cancel it, um- Yeah, yeah. It may be only- Yeah. Okay. ... one, but there is a possibility that it may be two. It shouldn't pass three. Yeah. Yeah. Okay. But I went ahead and canceled it for you. Yeah, go ahead, yeah. I, I need to because I already had my- Health, health insurance. ... uh, business paid my- Okay. Yeah, insurance. Yeah. Mm-hmm. Okay, yeah. I went ahead and canceled it for you. Okay, thank you very much. Oh, give me one second, actually. Okay. Give me one second. Sorry, I'm trying to... Yeah. Okay, so actually, I'm not gonna be able to cancel your coverage, um, because- Why? ... it's under a IRS regulation that's called Section 125. So with Section 125, it allows you to pay this plan with pre-taxed dollars. However, if you wanna cancel the plan before being auto-enrolled or, um, before enrolling... Well, I'm sorry. So they auto-enroll their new employees. American Staff Corps auto-enrolls their new hires into this plan called the MEC Tele-RS, which is the one that you automatically got enrolled into. This plan is under a IRS regulation that's called Section 125. What Section 125 allows you to do is to pay this plan with pre-taxed dollars. However, to cancel the plan or to add dependents in the plan, you have to be within the first 30 days of receiving your first check or

be within company open enrollment. Since you didn't call to opt out, you were automatically enrolled into that plan. Um, if you didn't wanna be enrolled into, you would have had till, let's see, till February 28th to give us a call- Uh, okay. ... before, um, 'cause- Yeah, it look like-... look like I did not en- enroll, enroll for my, uh, benefits then? Yeah. So some- Uh, why? ... staffing... So some staffing agencies like the one that you work for automatically enroll you into that plan. So if you- Oh. ... don't call to let us know that you don't wanna be enrolled, they automatically enroll you into it. Um, and since it's under IRS regulation called Section 125, and it's already been past the 30 days, you would have to wait for your next company open enrollment to call and cancel it, 'cause now it's not gonna let me cancel it for you- Yeah. Because this- ... due to that IRS regulation. This- So it looks like- Yeah. I mean- ... um, the next company open enrollment isn't till December. Okay. Yeah. So wait, let me make sure I'm looking at the right... Actually, I'm looking at the wrong one. Give me one second. And because this... Yeah. Because I- I don't know. I just received the call, the call, uh, to plan for, um, last Friday. Last Friday. So, uh, uh, I told, uh, the supervisor. He said, "I- I- I am on the, uh, I already have the, uh, uh, Medicaid cover for my- myself." So I- and I do no need to- to do this plan. So I need to be canceled. So, uh- Yeah. So unfortunately- ... can- ... since it's under that re- IRS regulation, it's not gonna let me cancel it anymore because you didn't call before time. And now it's not gonna let us cancel it due to the restriction that that plan has. So you have... You sh-... You would have had call- to called, um, before your 30 days were up for us to cancel it. And since it's been past the 30 days, um, it looks like you were automatically enrolled. So I wouldn't be able- Oh. I wouldn't be able to cancel it. Oh. Yeah. You would have to call within... You would have to call this number, um, when they're back within company open enrollment. That's when you would be eligible to cancel it. But the thing is, that's not till the month of December. Yeah. Yeah. Be- be- because then, uh, I- I don't want to then pay, uh, this, that, and this amount, uh, for my- So, unfortunately- ... care anymore. So, so unfortunately, they are gonna continue making deductions due to the fact that we're not able to cancel this plan, um, due to that IRS regulation. How should I do? So there is really nothing that I can do in my end. Um, I don't think there's nothing the staffing agency can do either because it's usually, um, the member's responsibility to call before the 30 days are up if... because if you pass the 30 days, the next period that you can cancel is within company open enrollment. And I just looked up to see when American Staff Corp's is, and unfortunately, it's not till the month of December. Um, it was held between December 9th till December 20th. So most likely, it'll be done next, um, this upcoming year in the month of December. So you would have to wait to call back to December to cancel it due to the fact that it's under Section 125. So you mean, so it means then they have to, uh, they can... n- they do not... they d-... they cannot cancel until one year, uh, right? Yeah. Is that what you're saying? Yes, sir. So you can't cancel until they're back within company open enrollment, which for them is in the month of December. Um, last year it was between December 9th of 2024 up until December 20th. Um, there is- Okay. ... a possibility that the dates might change. Yeah. But it's definitely held- Okay. ... in December. Okay. I would definitely ask your employer when it gets close to December to let you know exactly what date, because it's really important that you do call within company open enrollment. That's the only way you would be able to cancel the plan, 'cause now- Okay. Look, uh- ... you haven't been- Okay. The reason why, the reason why I started, I, I started, uh, uh, working for American Staff Corps at, uh, January the 23rd. How couldn't I, couldn't, uh, couldn't I enroll in December? No? No, I- I- I- I- it- it- I don't think I- ...

it's not... but they give you- ... can remember it. They give you... Yes, sir. I can't cancel your, um, your enrollment 'cause they give you 30 days to call and opt out from that benefit. If you don't call to opt out, they do enroll you automatically. And since you didn't call, um, before your deadline, you were automatically enrolled, and it... I can't cancel it due to that IRS regulation. It's not- Okay. ... going to let me do it. The reason why... I started gotten this call last Friday. Because I, uh, I started, I started working for- I'm not sure. Yeah. ... American Staff Corps since the- in January the 23rd. How can I get... How can I get enrollment in- the last December? No. Like I said, there's nothing that I can do, unfortunately. You would have to call within the next company open enrollment, which is in December. You mean- you want me to call American Staff Corps? I mean, you're welcome to, but they're gonna end up telling you to c- contact us back-... 'cause the only one, um, th- I'm pretty sure they won't be able to do anything 'cause that's, uh, something that they auto-enroll their new employees into. And it's under a IRS regulation called Section 125 that allows you to pay this plan with pre-tax dollars. However, to cancel a plan or make changes to the plan, you would have to be within your personal open enrollment period, which means the first 30 days of receiving your first check, or be within company open enrollment which is held in the month of December. Oh, okay. Yeah, because, uh, I'm not working b- th- before, uh, December. How can I, uh, how can I get, get my enrollment- So- ... canceled- So- ... now anyway? So since you didn't call within your personal open enrollment, that's why you were automatically enrolled. Um, if you would have called to opt out, you wouldn't have got- Because I'm on my own. ... enrolled into it then. Well, I'm not sure how they- Maybe because I'm on my own. So we're just the healthcare administrators. I'm not sure how the staffing agencies, um, translates it to their members to inform them, but we- Yeah. ... don't actually... We don't actually work there. We just administrate their benefits. Um, but for now, all I can tell you is that I wouldn't be able to cancel it, and that you would have to wait for the month of December to come around when they're back within company open enrollment to do the cancellation unfortunately due to Section 125. How, how, how, uh, how, how are they gonna... To, uh, to quit the job, I get no, no gift, no pay anymore from the, the company. How can I do that? How can, how can the company, uh, deduct, uh, uh, now deducting my, my, my check because I'm not working, uh, in, uh, in the state court? How can I? So, like I said, we don't work in the actual staffing agency. We just administrate their benefits. Okay. Thank you. I'm not sure how they translate it to the members. Okay. Okay, okay, never mind. Uh, I can talk to my, uh, supervisor tomorrow. Okay? Okay, that's fine. Yes, sir- See what, see what they can- ... we're open from 8:00 AM- ... do what they can do. ... up until 8:00 PM. Okay, that's fine. Okay. Yeah, thank you.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Yeah, good afternoon. Okay, my name, uh, uh, Lyvong Kane. My employee, I work in the America, America the, uh, state court. Can you tell me-

Speaker speaker\_0: Okay, American staff courts?

Speaker speaker\_1: ... if that's here? Yeah.

Speaker speaker\_0: Okay, and then what are the last four of your social?

Speaker speaker\_1: 0322.

Speaker speaker\_0: Okay, 0322. Is it Mr. Kane?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, for security purposes, could you please verify your address and date of birth for me?

Speaker speaker\_1: Yeah, 3507 South 98th Avenue, Tulsa, Oklahoma, 74145.

Speaker speaker\_0: And then your birthday?

Speaker speaker\_1: 8-8-56.

Speaker speaker\_0: Thank you. And then is a good, is this a good number to reach you, 918-508-4212?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, and then I have L-Y-V-O-N-G.w@gmail.com. Is that still correct?

Speaker speaker\_1: Yeah. Mm-hmm.

Speaker speaker\_0: Okay, and then how can I help you?

Speaker speaker\_1: Yeah, the reason I call you here is that, uh, I, I already had the, uh, health, health insurance for myself but, uh-

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: ... and this, uh, this call for except for multiply plan, but I, I, I do not need and, um-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... get, get canceled for-

Speaker speaker\_0: So you wanted to cancel?

Speaker speaker\_1: Yeah. Mm-hmm.

Speaker speaker\_0: Oh, okay. Okay, um, I can go ahead and cancel it for you. I do have to let you know however, that it does take seven to 10 days for any cancellations to process. So due to that, it, there is a chance that they still may deduct, um, one or two weeks, um, from your paycheck. It shouldn't pass two deductions though, but I do have to let you know that since it does take seven to 10 days for the cancellations to process, you still may experience one or two deductions after the cancellation, but I can go ahead and cancel it.

Speaker speaker\_1: Okay, so how much in, how much do they, uh, deduct on my check already?

Speaker speaker\_0: It, it, it... They have deducted \$16.85 and it looks like-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you've been having coverage since February the 10th.

Speaker speaker\_1: Okay, so one month, one month late.

Speaker speaker\_0: Uh, naturally-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... it's one month.

Speaker speaker\_1: Okay, so you deduct my, the check by check, do you, right?

Speaker speaker\_0: Yes, the, it's weekly. Yes, sir. Um, but there is a possibility that they may, that you may see one or two deductions after I cancel it, um-

Speaker speaker\_1: Yeah, yeah.

Speaker speaker\_0: It may be only-

Speaker speaker\_1: Yeah. Okay.

Speaker speaker\_0: ... one, but there is a possibility that it may be two. It shouldn't pass three.

Speaker speaker\_1: Yeah. Yeah. Okay.

Speaker speaker\_0: But I went ahead and canceled it for you.

Speaker speaker\_1: Yeah, go ahead, yeah. I, I need to because I already had my-

Speaker speaker\_0: Health, health insurance.

Speaker speaker\_1: ... uh, business paid my-

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah, insurance. Yeah. Mm-hmm.

Speaker speaker\_0: Okay, yeah. I went ahead and canceled it for you.

Speaker speaker\_1: Okay, thank you very much.

Speaker speaker\_0: Oh, give me one second, actually.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Give me one second. Sorry, I'm trying to... Yeah. Okay, so actually, I'm not gonna be able to cancel your coverage, um, because-

Speaker speaker\_1: Why?

Speaker speaker\_0: ... it's under a IRS regulation that's called Section 125. So with Section 125, it allows you to pay this plan with pre-taxed dollars. However, if you wanna cancel the plan before being auto-enrolled or, um, before enrolling... Well, I'm sorry. So they auto-enroll their new employees. American Staff Corps auto-enrolls their new hires into this plan called the MEC Tele-RS, which is the one that you automatically got enrolled into. This plan is under a IRS regulation that's called Section 125. What Section 125 allows you to do is to pay this plan with pre-taxed dollars. However, to cancel the plan or to add dependents in the plan, you have to be within the first 30 days of receiving your first check or be within company open enrollment. Since you didn't call to opt out, you were automatically enrolled into that plan. Um, if you didn't wanna be enrolled into, you would have had till, let's see, till February 28th to give us a call-

Speaker speaker\_1: Uh, okay.

Speaker speaker\_0: ... before, um, 'cause-

Speaker speaker\_1: Yeah, it look like-... look like I did not en- enroll, enroll for my, uh, benefits then?

Speaker speaker\_0: Yeah. So some-

Speaker speaker\_1: Uh, why?

Speaker speaker\_0: ... staffing... So some staffing agencies like the one that you work for automatically enroll you into that plan. So if you-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... don't call to let us know that you don't wanna be enrolled, they automatically enroll you into it. Um, and since it's under IRS regulation called Section 125, and it's already been past the 30 days, you would have to wait for your next company open enrollment to call and cancel it, 'cause now it's not gonna let me cancel it for you-

Speaker speaker\_1: Yeah. Because this-

Speaker speaker\_0: ... due to that IRS regulation.

Speaker speaker\_1: This-

Speaker speaker\_0: So it looks like-

Speaker speaker\_1: Yeah. I mean-

Speaker speaker\_0: ... um, the next company open enrollment isn't till December.

Speaker speaker\_1: Okay. Yeah.

Speaker speaker\_0: So wait, let me make sure I'm looking at the right... Actually, I'm looking at the wrong one. Give me one second.

Speaker speaker\_1: And because this... Yeah. Because I- I don't know. I just received the call, the call, uh, to plan for, um, last Friday. Last Friday. So, uh, uh, I told, uh, the supervisor.

He said, "I- I- I- I am on the, uh, I already have the, uh, uh, Medicaid cover for my- myself." So I- and I do not need to- to do this plan. So I need to be canceled. So, uh-

Speaker speaker\_0: Yeah. So unfortunately-

Speaker speaker\_1: ... can-

Speaker speaker\_0: ... since it's under that re- IRS regulation, it's not gonna let me cancel it anymore because you didn't call before time. And now it's not gonna let us cancel it due to the restriction that that plan has. So you have... You sh-... You would have had call- to called, um, before your 30 days were up for us to cancel it. And since it's been past the 30 days, um, it looks like you were automatically enrolled. So I wouldn't be able-

Speaker speaker\_1: Oh.

Speaker speaker\_0: I wouldn't be able to cancel it.

Speaker speaker\_1: Oh. Yeah.

Speaker speaker\_0: You would have to call within... You would have to call this number, um, when they're back within company open enrollment. That's when you would be eligible to cancel it. But the thing is, that's not till the month of December.

Speaker speaker\_1: Yeah. Yeah. Be- be- because then, uh, I- I don't want to then pay, uh, this, that, and this amount, uh, for my-

Speaker speaker\_0: So, unfortunately-

Speaker speaker\_1: ... care anymore.

Speaker speaker\_0: So, so unfortunately, they are gonna continue making deductions due to the fact that we're not able to cancel this plan, um, due to that IRS regulation.

Speaker speaker\_1: How should I do?

Speaker speaker\_0: So there is really nothing that I can do in my end. Um, I don't think there's nothing the staffing agency can do either because it's usually, um, the member's responsibility to call before the 30 days are up if... because if you pass the 30 days, the next period that you can cancel is within company open enrollment. And I just looked up to see when American Staff Corp's is, and unfortunately, it's not till the month of December. Um, it was held between December 9th till December 20th. So most likely, it'll be done next, um, this upcoming year in the month of December. So you would have to wait to call back to December to cancel it due to the fact that it's under Section 125.

Speaker speaker\_1: So you mean, so it means then they have to, uh, they can... n- they do not... they d-... they cannot cancel until one year, uh, right?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Is that what you're saying?

Speaker speaker\_0: Yes, sir. So you can't cancel until they're back within company open enrollment, which for them is in the month of December. Um, last year it was between December 9th of 2024 up until December 20th. Um, there is-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... a possibility that the dates might change.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: But it's definitely held-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... in December.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I would definitely ask your employer when it gets close to De- December to let you know exactly what date, because it's really important that you do call within company open enrollment. That's the only way you would be able to cancel the plan, 'cause now-

Speaker speaker\_1: Okay. Look, uh-

Speaker speaker\_0: ... you haven't been-

Speaker speaker\_1: Okay. The reason why, the reason why I started, I, I started, uh, uh, working for American Staff Corps at, uh, January the 23rd. How couldn't I, couldn't, uh, couldn't I enroll in December? No?

Speaker speaker\_0: No, I- I- I- I- it- it-

Speaker speaker\_1: I don't think I-

Speaker speaker\_0: ... it's not... but they give you-

Speaker speaker\_1: ... can remember it.

Speaker speaker\_0: They give you... Yes, sir. I can't cancel your, um, your enrollment 'cause they give you 30 days to call and opt out from that benefit. If you don't call to opt out, they do enroll you automatically. And since you didn't call, um, before your deadline, you were automatically enrolled, and it... I can't cancel it due to that IRS regulation. It's not-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... going to let me do it.

Speaker speaker\_1: The reason why... I started gotten this call last Friday. Because I, uh, I started, I started working for-

Speaker speaker\_0: I'm not sure. Yeah.



Speaker speaker\_1: ... American Staff Corps since the- in January the 23rd. How can I get... How can I get enrollment in- the last December? No.

Speaker speaker\_0: Like I said, there's nothing that I can do, unfortunately. You would have to call within the next company open enrollment, which is in December.

Speaker speaker\_1: You mean- you want me to call American Staff Corps?

Speaker speaker\_0: I mean, you're welcome to, but they're gonna end up telling you to c- contact us back-... 'cause the only one, um, th- I'm pretty sure they won't be able to do anything 'cause that's, uh, something that they auto-enroll their new employees into. And it's under a IRS regulation called Section 125 that allows you to pay this plan with pre-tax dollars. However, to cancel a plan or make changes to the plan, you would have to be within your personal open enrollment period, which means the first 30 days of receiving your first check, or be within company open enrollment which is held in the month of December.

Speaker speaker\_1: Oh, okay. Yeah, because, uh, I'm not working b- th- before, uh, December. How can I, uh, how can I get, get my enrollment-

Speaker speaker\_0: So-

Speaker speaker\_1: ... canceled-

Speaker speaker\_0: So-

Speaker speaker\_1: ... now anyway?

Speaker speaker\_0: So since you didn't call within your personal open enrollment, that's why you were automatically enrolled. Um, if you would have called to opt out, you wouldn't have got-

Speaker speaker\_1: Because I'm on my own.

Speaker speaker\_0: ... enrolled into it then. Well, I'm not sure how they-

Speaker speaker\_1: Maybe because I'm on my own.

Speaker speaker\_0: So we're just the healthcare administrators. I'm not sure how the staffing agencies, um, translates it to their members to inform them, but we-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... don't actually... We don't actually work there. We just administrate their benefits. Um, but for now, all I can tell you is that I wouldn't be able to cancel it, and that you would have to wait for the month of December to come around when they're back within company open enrollment to do the cancellation unfortunately due to Section 125.

Speaker speaker\_1: How, how, how, uh, how, how are they gonna... To, uh, to quit the job, I get no, no gift, no pay anymore from the, the company. How can I do that? How can, how can the company, uh, deduct, uh, uh, now deducting my, my, my check because I'm not working, uh, in, uh, in the state court? How can I?

Speaker speaker\_0: So, like I said, we don't work in the actual staffing agency. We just administrate their benefits.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: I'm not sure how they translate it to the members.

Speaker speaker\_1: Okay. Okay, okay, never mind. Uh, I can talk to my, uh, supervisor tomorrow. Okay?

Speaker speaker\_0: Okay, that's fine. Yes, sir-

Speaker speaker\_1: See what, see what they can-

Speaker speaker\_0: ... we're open from 8:00 AM-

Speaker speaker\_1: ... do what they can do.

Speaker speaker\_0: ... up until 8:00 PM. Okay, that's fine.

Speaker speaker\_1: Okay. Yeah, thank you.