

## Transcript: Estefania

**Acevedo-6005717252358144-5354284966395904**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I have a question for you. Um, I work for a company that, um, you supply insurance for. Uh, it's called Clinical Staffing Resources, and you guys have been taking insurance money out of my paychecks since the new year, uh- Mm-hmm. ... without, um, me signing off on that. And- So I have to see, um, why exactly, 'cause normally if they do enroll you, it's 'cause you either filled out a enrollment form or they participate- No, I didn't fill out an enrollment form. Or, or- I didn't fill out any enrollment form. ... or they, or they, give me one second. Or they participate in auto-enrollment. So before I give you any information or tell you anything, I do have to get in your file to see what it is. That's fine. Sure. 'Cause I don't know if I don't see it. Um, you- Okay. ... said you're with Clinical Staffing Solution? Clinical Staffing- They are. ... Resources? Yeah. Okay, and then what are the last four of your social? Um, 0756. Your first and last name? Amy Ticala Jaromir. Okay, for security purposes, I do need you to verify address and date of birth. 18 Ronald Lane, Sayville, New York. My birthday's 4/25/'76. Okay, you said 18... What was that address again? I'm sorry. 18, you said Roland Lane? 18 Ronald Lane in Sayville, New York. Mm-hmm. Okay, thank you. And then I have 516-848-0775 as your phone number? Yes. Okay, I- let's see. Give me one second, let me verify. And you said you never requested benefits, right? No, I didn't need benefits, because my husband has benefits. So I've never requested them and I don't need them. Okay. So, it looks like the reason why you were enrolled into benefits is because the staffing agency that you're with participates in auto-enrolling their new hires into the NEC teller RRSP, which is the plan that you were automatically enrolled into. If you don't call to, um, opt out of that NEC teller RRSP plan, they do automatically enroll you into it- Okay, so- ... within those 30 days of receiving your first check. So it looks like that's the reason why you were enrolled- Okay. ... because nobody called to opt out. Yes. I understand, but how am I supposed to be known? I'm being automatically opted into something? I have no idea. So that's the staffing agency's responsibility. Unfortunately, I don't work- So if I didn't- Unfortunately, I don't- So if I didn't- ... work with the staffing agency, so it is- ... come automatically? So it is their responsibility- Okay, so what can we do to work this out? ... until they're hired. Oh. Okay, so what can we do to work this out, please? 'Cause I just want to get my money back. Okay, so we don't do reimbursements, but give me one second. Let me verify. Well, you have to do reimbursements, because I haven't had an insurance yet. So like I said, the staffing agency's responsibility is to notify the employees. We don't work with... We don't work in Clinical Staffing Resources. So they didn't notify you, they didn't- But they're telling me to call you to get reimburse. Yeah, that's... I don't know why they told you that. Um, but give me one second. Let me see what we can do. ... um, so I do have to reach out to the main office due to this issue because I wouldn't be able to do anything on my end. So, I will be contacting them

notifying them that, about the reimbursement and all of that. Um, I can't cancel anything at this time. I can't do anything until they get back to me. Um, so I will be reaching back out to you today. Is that 516-848-0775 number a good number to contact you with? Yeah. I, I just, I, I get paid every Friday and it's consistently being taken out of my paycheck and I'm losing hundreds of dollars. Okay. Yeah, like I said- And- ... at the time, I can't- Mm-hmm. ... give you anything. I do have to send that email and then they should be reaching back out to me with information, but they, they will have to open an investigation. Okay. Can you tell me the first... Can you look in my file, tell me the first time you took money out, please? It looks like you became active January the 20th. Okay. And January 20th, how much money did you take out? It's only 17... Let me see. It's only \$17.67 that you're getting deducted. \$17? Seven cents. And then when... What's the next, um, time you took money out? So, you're active for this week, um, so- No. Seven. I, I want to sit down with you just for five minutes. I want you to tell me every time that money's been taken out. From January- Okay. I wouldn't be able to... If, if you get paid weekly, so it's weekly deductions from your paycheck. So, you have from the 20th to the 26th, you became active, so that's one deduction. From the 27th to the 2nd, that's another deduction. Okay, so just... You said the January 20th- Yes, ma'am. ... was a cut, was a, a paycheck that was cut. When is the next paycheck that was cut? The week of the 27th, 27th to the 2nd. So, it's weekly deductions. For you to have active coverage, they should have done a deduction. So, if you get paid, let's say Friday the 24th, that's for the week of the 27th to the 2nd. So, it would be January 27th, was that Friday? That's a Monday. So, January- So- Help me out here. You have this in front of you, do you not? Do you have it on your screen right in front of you? Yes, ma'am. Okay, so it's weekly deductions. Okay. I don't know if you get paid Thursday or Friday, but if you got paid- I get paid... ... Thursday, so you got paid that Friday, then that Friday makes the following week active. I need you to tell me every time money got taken out of my account. That's what I need help with, please. So, the first time it was taken out of my account- Give me one second. ... was January 20th. When is the next- Your account is your staffing agency. So, from the 7th to the week of the 13, that was one. Then... So, January what? 20... You're saying January 20th, I literally got money taken out? Ma'am, give me one second. I'm looking through your account. Okay, so the week of, of 1/20 to 1/26, that was one deduction. All right. Do you want me to open a calendar- We want to open a calendar 'cause we gotta figure out what Friday is. Okay. I'm not sure what Friday, but I'm letting you know what week. So the week of the 20th- Right. Okay. January 20th to- Right. ... January 26th, that was one deduction. All right, so you're not able to do that, so I'll do it. So, give me a minute. I have to go into a calendar. So, I have to go into January. I'm giving you the dates of the week. So 1/20- By when are you... I need to know something about the dates. I don't know exactly what date though. I, I'm telling you what week. So, it depends on what date you get paid. Okay. I told you I get paid Fridays. Okay, so January- Well, I can't, I can't tell you if it was Friday or not. But it was the week of the 20th or the 26th. Okay, January is, January 20th is a Saturday, so January 19th was the first time a payment got reduced, deducted from my account. No, ma'am. So, I'm telling you what week. So, from 1/20 to 1/26, that was one deduction. From what? From 1/20? No, it's not... Oh, my God. You're here to help me. You guys have taken money out of my account. Okay. So, from the 7th... So, most likely, from the s- the se- the week of the 17th, if you get paid Friday, the 17th, January 17th, if you got deducted that week- Okay. ... that makes the following week active, which means the week of the 20th to the week of the 26th. Okay, so the se- the thing is, is 17 is going by two

Fridays. It's going by the 19th, which is a Friday, and the 26th, with a, which is a Friday. Which is going- So, January 20... So, January 2025. January 17th is a Friday. If you got paid that Friday, that made the week of the 20th, which is a Monday, up until the 26th, which is a Sunday, active. So, that was the first week that you had active coverage. So if you get paid F-Friday, that means they deducted it the 17th, to make the 20th to the 26th active. Okay. So the 17th was the first time you guys took \$17.67 from my account? So, what about the 24th? It's the same thing? Same thing. The 24th would make the week of the 27th to the 2nd, which is February 2nd, active. That would be the second week they had active coverage. Okay. And then I keep going down, and the next one would be the 31st. Correct. And it's very- 31st would have made- So- ... the 3rd to the 9th active, correct. And then it looks like- Now, it looks like- Mm-hmm. Hm. Go ahead. And then it looks like there was one week where they didn't take a deduction, so you might have not worked for the following week. Yeah, but it's... There's probably- And that was, and that was for March 3rd to the 9th, no deductions were taken out of your check. So I don't know if you were, like, on vacation or something, because they didn't deduct- I took a sabbatical. So you don't- So- You don't have to school. So, the 3rd, March 3rd, that means that you didn't get paid on the 28th. March 3rd, well, March 3rd to the 9th? So that's the only week that you don't have active coverage since you became active. Which, so what, what's the date that I didn't get paid? If you're saying the week was- So March, so- ... 9th. So I don't get the exact dates, but if you get paid every Friday, it was for the week of the 28th of February. You didn't get paid- The week of- ... that Friday. The week of the 28th... Friday, the week of the 28th. So that would be the 28th? Yes. So February- Right. ... 28th. That Friday, so 02/28/25. So- 'Cause you, you didn't have active coverage- But this is m- ... that following Monday. But like I said, we would have to- How, how are you gonna- ... open an investigation, 'cause I don't get the exact dates that they deduct. I just see the week that you became active. But how would we work this out? What do, what do I need to do to work this out and to get my money back? You're saying that- So like I said- ... I have to- ... they have to open an investigation. Unfortunately, I can't do anything at my end. It's, like, out of my hands, so I- But which, but which- That's why you have to send that email to the main office. Okay, so did you already send the email to the main office, or you're s- you're doing that now? No, because I'm still on the phone with you. Okay, so after that- So after that, ph- Oh. After I get off the phone with you, and then it should take n- not longer than a day, and then I should be reaching back out to you. But they do need to investigate first. I can't do anything on my end. I do need to reach out and notify them what's happening. Well, the investigation should show there's no signature of my name enrolling in your pl- So, I, I understand that, but they participate in auto-enrollment. Like, there's- Okay, so Okay. ... there's never gonna be a signature when there's auto-enrollment involved. But then what happens if there's auto-enrollment? That's what I don't get. You then automatically get enrolled. So I... How do I pay- If you don't call- ... oh, okay. So if you don't call- Okay. If you don't call to opt out of the auto-enrollment that your staffing agency participates with, in those 30 days of receiving your first check, which it looks like you didn't, that's why you automatically were enrolled into the benefit. Okay, so how do I work on getting my money back when I didn't- So that- ... ask for this- ... I wouldn't, that I wouldn't- ... or enroll? ... know to tell you. That's why I have to send a email to the main office. 'Cause it really, I can't tell you if you're gonna get a reimbursement or not. I have to send this email to the main office, 'cause I don't... But that's how- Yeah, but what- ... auto-enrollment- ... is it? ... works. If you don't call to opt out, you get automatically

enrolled and then deductions start. Unfortunately, that's how it happens. But I do have to send- Well, no, but I'm just saying- I- I'm not sure why your staffing agency didn't notify you, but they do participate in auto-enrolling their new hires. If you don't call to opt out from the auto-enrollment, they automatically enroll you into the MEC Tele-RS plan, which is \$17.67 for your staffing agency, which since you didn't call to opt out, they automatically enroll you into this benefit. You don't have to- Okay. ... sign anything. You just automatically get enrolled because you didn't opt out from it. But I am gonna send that email, um, letting them know what's happening. And then from there, they should be reaching back out to me so I can reach back out to you, letting you know, um, what they tell me. But I will let them know that you do want your reimbursement. If you're gonna get it, I'm not sure. I just have to send that email and they'll let me know. But at this time, I can't do anything, because your plan is also- Well, tell them when it doesn't Um, I was gonna tell you that that plan that you were automatically enrolled is under a section that's called Section 125, which allows you to pay the plan with pre-tax dollars. However, if you don't, if you do wanna cancel the plan or, um, make changes to the plan, you have to be within the first 30 days of receiving your first check, or be within company open enrollment to either drop that plan, so that's another issue also, so I need to know when you're- Well, the issue is with my... Me, I've been talking to them about this for two months, and they've been saying they've been take, trying to take care of it. They gave me a phone number to you that didn't work, and now today- Mm-hmm. ... they finally gave me a different phone number that works, so this isn't- Yeah, so I- I'm not sure why they... 'Cause who you actually needed to speak to was us, 'cause they are just, they're not, they don't deal with the benefits, we do. So I'm not sure- Okay. ... why they didn't communicate with you, but I will be sending that email to the main office, and hopefully they can take care of you. But, um, I am gonna have to send that so that they can investigate, 'cause they will open a investigation. Yeah, I need, 'cause I, I really... E- every Friday, I'm getting money taken out, consistently. But it's, since I've known, it's been happening one, two, three, four, five, six, s- so for six weeks now, I've been getting money taken out and no one's helping me with this. And I, I don't know what else to do. Okay, yeah. So I'll send that email out, and they'll investigate, and then as soon as, um, they notify me, I'll be reaching back out to you. They typically tell us to let the members know, to give us 24 hours. But hopefully they reach back out, like, today, since it is pretty early. Yeah, it's kinda urgent too, because I, I don't... I get paid weekly, so I don't want this to keep going on for- Mm-hmm. ... you know, months. Okay, Yes, ma'am. It's already been a month. All right, thanks. I'll look to hear from you later. Thanks for your information and your help. You're welcome. I hope you have a great day, and hopefully everything gets resolved. Yeah, I mean, it will get resolved, for sure, one way or the other. Okay, thanks. Bye. You're welcome. Have a nice day.

## 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: Hi, Stephanie. I have a question for you. Um, I work for a company that, um, you supply insurance for. Uh, it's called Clinical Staffing Resources, and you guys have

been taking insurance money out of my paychecks since the new year, uh-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... without, um, me signing off on that. And-

Speaker speaker\_0: So I have to see, um, why exactly, 'cause normally if they do enroll you, it's 'cause you either filled out a enrollment form or they participate-

Speaker speaker\_1: No, I didn't fill out an enrollment form.

Speaker speaker\_0: Or, or-

Speaker speaker\_1: I didn't fill out any enrollment form.

Speaker speaker\_0: ... or they, or they, give me one second. Or they participate in auto-enrollment. So before I give you any information or tell you anything, I do have to get in your file to see what it is.

Speaker speaker\_1: That's fine. Sure.

Speaker speaker\_0: 'Cause I don't know if I don't see it. Um, you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... said you're with Clinical Staffing Solution? Clinical Staffing-

Speaker speaker\_1: They are.

Speaker speaker\_0: ... Resources?

Speaker speaker\_1: Yeah.

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

Speaker speaker\_1: Um, 0756.

Speaker speaker\_0: Your first and last name?

Speaker speaker\_1: Amy Ticala Jaromir.

Speaker speaker\_0: Okay, for security purposes, I do need you to verify address and date of birth.

Speaker speaker\_1: 18 Ronald Lane, Sayville, New York. My birthday's 4/25/'76.

Speaker speaker\_0: Okay, you said 18... What was that address again? I'm sorry. 18, you said Roland Lane?

Speaker speaker\_1: 18 Ronald Lane in Sayville, New York.

Speaker speaker\_0: Mm-hmm. Okay, thank you. And then I have 516-848-0775 as your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, I- let's see. Give me one second, let me verify. And you said you never requested benefits, right?

Speaker speaker\_1: No, I didn't need benefits, because my husband has benefits. So I've never requested them and I don't need them.

Speaker speaker\_0: Okay. So, it looks like the reason why you were enrolled into benefits is because the staffing agency that you're with participates in auto-enrolling their new hires into the NEC teller RRSP, which is the plan that you were automatically enrolled into. If you don't call to, um, opt out of that NEC teller RRSP plan, they do automatically enroll you into it-

Speaker speaker\_1: Okay, so-

Speaker speaker\_0: ... within those 30 days of receiving your first check. So it looks like that's the reason why you were enrolled-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... because nobody called to opt out.

Speaker speaker\_1: Yes. I understand, but how am I supposed to be known? I'm being automatically opted into something? I have no idea.

Speaker speaker\_0: So that's the staffing agency's responsibility. Unfortunately, I don't work-

Speaker speaker\_1: So if I didn't-

Speaker speaker\_0: Unfortunately, I don't-

Speaker speaker\_1: So if I didn't-

Speaker speaker\_0: ... work with the staffing agency, so it is-

Speaker speaker\_1: ... come automatically?

Speaker speaker\_0: So it is their responsibility-

Speaker speaker\_1: Okay, so what can we do to work this out?

Speaker speaker\_0: ... until they're hired.

Speaker speaker\_1: Oh. Okay, so what can we do to work this out, please? 'Cause I just want to get my money back.

Speaker speaker\_0: Okay, so we don't do reimbursements, but give me one second. Let me verify.

Speaker speaker\_1: Well, you have to do reimbursements, because I haven't had an insurance yet.

Speaker speaker\_0: So like I said, the staffing agency's responsibility is to notify the employees. We don't work with... We don't work in Clinical Staffing Resources. So they didn't notify you, they didn't-

Speaker speaker\_1: But they're telling me to call you to get reimburse.

Speaker speaker\_0: Yeah, that's... I don't know why they told you that. Um, but give me one second. Let me see what we can do. ... um, so I do have to reach out to the main office due to this issue because I wouldn't be able to do anything on my end. So, I will be contacting them notifying them that, about the reimbursement and all of that. Um, I can't cancel anything at this time. I can't do anything until they get back t- to me. Um, so I will be reaching back out to you today. Is that 516-848-0775 number a good number to contact you with?

Speaker speaker\_1: Yeah. I, I just, I, I get paid every Friday and it's consistently being taken out of my paycheck and I'm losing hundreds of dollars.

Speaker speaker\_0: Okay. Yeah, like I said-

Speaker speaker\_1: And-

Speaker speaker\_0: ... at the time, I can't-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... give you anything. I do have to send that email and then they should be reaching back out to me with information, but they, they will have to open a investigation.

Speaker speaker\_1: Okay. Can you tell me the first... Can you look in my file, tell me the first time you took money out, please?

Speaker speaker\_0: It looks like you became active January the 20th.

Speaker speaker\_1: Okay. And January 20th, how much money did you take out?

Speaker speaker\_0: It's only 17... Let me see. It's only \$17.67 that you're getting deducted.

Speaker speaker\_1: \$17?

Speaker speaker\_0: Seven cents.

Speaker speaker\_1: And then when... What's the next, um, time you took money out?

Speaker speaker\_0: So, you're active for this week, um, so-

Speaker speaker\_1: No. Seven. I, I want to sit down with you just for five minutes. I want you to tell me every time that money's been taken out. From January-

Speaker speaker\_0: Okay. I wouldn't be able to... If, if you get paid weekly, so it's weekly deductions from your paycheck. So, you have from the 20th to the 26th, you became active, so that's one deduction. From the 27th to the 2nd, that's another deduction.

Speaker speaker\_1: Okay, so just... You said the January 20th-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: ... was a cut, was a, a paycheck that was cut. When is the next paycheck that was cut?

Speaker speaker\_0: The week of the 27th, 27th to the 2nd. So, it's weekly deductions. For you to have active coverage, they should have done a deduction. So, if you get paid, let's say Friday the 24th, that's for the week of the 27th to the 2nd.

Speaker speaker\_1: So, it would be January 27th, was that Friday?

Speaker speaker\_0: That's a Monday.

Speaker speaker\_1: So, January-

Speaker speaker\_0: So-

Speaker speaker\_1: Help me out here. You have this in front of you, do you not? Do you have it on your screen right in front of you?

Speaker speaker\_0: Yes, ma'am. Okay, so it's weekly deductions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I don't know if you get paid Thursday or Friday, but if you got paid-

Speaker speaker\_1: I get paid...

Speaker speaker\_0: ... Thursday, so you got paid that Friday, then that Friday makes the following week active.

Speaker speaker\_1: I need you to tell me every time money got taken out of my account. That's what I need help with, please. So, the first time it was taken out of my account-

Speaker speaker\_0: Give me one second.

Speaker speaker\_1: ... was January 20th. When is the next-

Speaker speaker\_0: Your account is your staffing agency. So, from the 7th to the week of the 13, that was one. Then...

Speaker speaker\_1: So, January what? 20... You're saying January 20th, I literally got money taken out?

Speaker speaker\_0: Ma'am, give me one second. I'm looking through your account. Okay, so the week of, of 1/20 to 1/26, that was one deduction.

Speaker speaker\_1: All right. Do you want me to open a calen- We want to open a calendar 'cause we gotta figure out what Friday is.

Speaker speaker\_0: Okay. I'm not sure what Friday, but I'm letting you know what week. So the week of the 20th-

Speaker speaker\_1: Right. Okay.

Speaker speaker\_0: January 20th to-

Speaker speaker\_1: Right.



Speaker speaker\_0: ... January 26th, that was one deduction.

Speaker speaker\_1: All right, so you're not able to do that, so I'll do it. So, give me a minute. I have to go into a calendar. So, I have to go into January.

Speaker speaker\_0: I'm giving you the dates of the week. So 1/20-

Speaker speaker\_1: By when are you... I need to know something about the dates.

Speaker speaker\_0: I don't know exactly what date though. I, I'm telling you what week. So, it depends on what date you get paid.

Speaker speaker\_1: Okay. I told you I get paid Fridays. Okay, so January-

Speaker speaker\_0: Well, I can't, I can't tell you if it was Friday or not. But it was the week of the 20th or the 26th.

Speaker speaker\_1: Okay, January is, January 20th is a Saturday, so January 19th was the first time a payment got redu- reduced, deducted from my account.

Speaker speaker\_0: No, ma'am. So, I'm telling you what week. So, from 1/20 to 1/26, that was one deduction.

Speaker speaker\_1: From what? From 1/20? No, it's not... Oh, my God. You're here to help me. You guys have taken money out of my account.

Speaker speaker\_0: Okay. So, from the 7th... So, most likely, from the s- the se- the week of the 17th, if you get paid Friday, the 17th, January 17th, if you got deducted that week-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that makes the following week active, which means the week of the 20th to the week of the 26th.

Speaker speaker\_1: Okay, so the se- the thing is, is 17 is going by two Fridays. It's going by the 19th, which is a Friday, and the 26th, with a, which is a Friday. Which is going-

Speaker speaker\_0: So, January 20... So, January 2025. January 17th is a Friday. If you got paid that Friday, that made the week of the 20th, which is a Monday, up until the 26th, which is a Sunday, active. So, that was the first week that you had active coverage. So if you get paid F- Friday, that means they deducted it the 17th, to make the 20th to the 26th active.

Speaker speaker\_1: Okay. So the 17th was the first time you guys took \$17.67 from my account? So, what about the 24th? It's the same thing?

Speaker speaker\_0: Same thing. The 24th would make the week of the 27th to the 2nd, which is February 2nd, active. That would be the second week they had active coverage.

Speaker speaker\_1: Okay. And then I keep going down, and the next one would be the 31st.

Speaker speaker\_0: Correct.

Speaker speaker\_1: And it's very-

Speaker speaker\_0: 31st would have made-

Speaker speaker\_1: So-

Speaker speaker\_0: ... the 3rd to the 9th active, correct. And then it looks like-

Speaker speaker\_1: Now, it looks like-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Hm. Go ahead.

Speaker speaker\_0: And then it looks like there was one week where they didn't take a deduction, so you might have not worked for the following week.

Speaker speaker\_1: Yeah, but it's... There's probably-

Speaker speaker\_0: And that was, and that was for March 3rd to the 9th, no deductions were taken out of your check. So I don't know if you were, like, on vacation or something, because they didn't deduct-

Speaker speaker\_1: I took a sabbatical. So you don't-

Speaker speaker\_0: So-

Speaker speaker\_1: You don't have to school.

Speaker speaker\_0: So, the 3rd, March 3rd, that means that you didn't get paid on the 28th.

Speaker speaker\_1: March 3rd, well, March 3rd to the 9th?

Speaker speaker\_0: So that's the only week that you don't have active coverage since you became active.

Speaker speaker\_1: Which, so what, what's the date that I didn't get paid? If you're saying the week was-

Speaker speaker\_0: So March, so-

Speaker speaker\_1: ... 9th.

Speaker speaker\_0: So I don't get the exact dates, but if you get paid every Friday, it was for the week of the 28th of February. You didn't get paid-

Speaker speaker\_1: The week of-

Speaker speaker\_0: ... that Friday.

Speaker speaker\_1: The week of the 28th... Friday, the week of the 28th. So that would be the 28th?

Speaker speaker\_0: Yes. So February-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... 28th. That Friday, so 02/28/25.

Speaker speaker\_1: So-

Speaker speaker\_0: 'Cause you, you didn't have active coverage-

Speaker speaker\_1: But this is m-

Speaker speaker\_0: ... that following Monday. But like I said, we would have to-

Speaker speaker\_1: How, how are you gonna-

Speaker speaker\_0: ... open an investigation, 'cause I don't get the exact dates that they deduct. I just see the week that you became active.

Speaker speaker\_1: But how would we work this out? What do, what do I need to do to work this out and to get my money back? You're saying that-

Speaker speaker\_0: So like I said-

Speaker speaker\_1: ... I have to-

Speaker speaker\_0: ... they have to open an investigation. Unfortunately, I can't do anything at my end. It's, like, out of my hands, so I-

Speaker speaker\_1: But which, but which-

Speaker speaker\_0: That's why you have to send that email to the main office.

Speaker speaker\_1: Okay, so did you already send the email to the main office, or you're s- you're doing that now?

Speaker speaker\_0: No, because I'm still on the phone with you.

Speaker speaker\_1: Okay, so after that-

Speaker speaker\_0: So after that, ph-

Speaker speaker\_1: Oh.

Speaker speaker\_0: After I get off the phone with you, and then it should take n- not longer than a day, and then I should be reaching back out to you. But they do need to investigate first. I can't do anything on my end. I do need to reach out and notify them what's happening.

Speaker speaker\_1: Well, the investigation should show there's no signature of my name enrolling in your pl-

Speaker speaker\_0: So, I, I understand that, but they participate in auto-enrollment. Like, there's-

Speaker speaker\_1: Okay, so

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... there's never gonna be a signature when there's auto-enrollment involved.

Speaker speaker\_1: But then what happens if there's auto-enrollment? That's what I don't get.

Speaker speaker\_0: You then automatically get enrolled.

Speaker speaker\_1: So I... How do I pay-

Speaker speaker\_0: If you don't call-

Speaker speaker\_1: ... oh, okay.

Speaker speaker\_0: So if you don't call-

Speaker speaker\_1: Okay.

Speaker speaker\_0: If you don't call to opt out of the auto-enrollment that your staffing agency participates with, in those 30 days of receiving your first check, which it looks like you didn't, that's why you automatically were enrolled into the benefit.

Speaker speaker\_1: Okay, so how do I work on getting my money back when I didn't-

Speaker speaker\_0: So that-

Speaker speaker\_1: ... ask for this-

Speaker speaker\_0: ... I wouldn't, that I wouldn't-

Speaker speaker\_1: ... or enroll?

Speaker speaker\_0: ... know to tell you. That's why I have to send a email to the main office. 'Cause it really, I can't tell you if you're gonna get a reimbursement or not. I have to send this email to the main office, 'cause I don't... But that's how-

Speaker speaker\_1: Yeah, but what-

Speaker speaker\_0: ... auto-enrollment-

Speaker speaker\_1: ... is it?

Speaker speaker\_0: ... works. If you don't call to opt out, you get automatically enrolled and then deductions start. Unfortunately, that's how it happens. But I do have to send-

Speaker speaker\_1: Well, no, but I'm just saying-

Speaker speaker\_0: I- I'm not sure why your staffing agency didn't notify you, but they do participate in auto-enrolling their new hires. If you don't call to opt out from the auto-enrollment, they automatically enroll you into the MEC Tele-RS plan, which is \$17.67 for your staffing agency, which since you didn't call to opt out, they automatically enroll you into this benefit. You don't have to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... sign anything. You just automatically get enrolled because you didn't opt out from it. But I am gonna send that email, um, letting them know what's happening. And then from there, they should be reaching back out to me so I can reach back out to you, letting you know, um, what they tell me. But I will let them know that you do want your reimbursement. If you're gonna get it, I'm not sure. I just have to send that email and they'll let me know. But at this time, I can't do anything, because your plan is also-

Speaker speaker\_1: Well, tell them when it doesn't

Speaker speaker\_0: Um, I was gonna tell you that that plan that you were automatically enrolled is under a section that's called Section 125, which allows you to pay the plan with pre-tax dollars. However, if you don't, if you do wanna cancel the plan or, um, make changes to the plan, you have to be within the first 30 days of receiving your first check, or be within company open enrollment to either drop that plan, so that's another issue also, so I need to know when you're-

Speaker speaker\_1: Well, the issue is with my... Me, I've been talking to them about this for two months, and they've been saying they've been take, trying to take care of it. They gave me a phone number to you that didn't work, and now today-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... they finally gave me a different phone number that works, so this isn't-

Speaker speaker\_0: Yeah, so I- I'm not sure why they... 'Cause who you actually needed to speak to was us, 'cause they are just, they're not, they don't deal with the benefits, we do. So I'm not sure-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... why they didn't communicate with you, but I will be sending that email to the main office, and hopefully they can take care of you. But, um, I am gonna have to send that so that they can investigate, 'cause they will open a investigation.

Speaker speaker\_1: Yeah, I need, 'cause I, I really... E- every Friday, I'm getting money taken out, consistently. But it's, since I've known, it's been happening one, two, three, four, five, six, s- so for six weeks now, I've been getting money taken out and no one's helping me with this. And I, I don't know what else to do.

Speaker speaker\_0: Okay, yeah. So I'll send that email out, and they'll investigate, and then as soon as, um, they notify me, I'll be reaching back out to you. They typically tell us to let the members know, to give us 24 hours. But hopefully they reach back out, like, today, since it is pretty early.

Speaker speaker\_1: Yeah, it's kinda urgent too, because I, I don't... I get paid weekly, so I don't want this to keep going on for-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... you know, months.

Speaker speaker\_0: Okay,

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: It's already been a month. All right, thanks. I'll look to hear from you later. Thanks for your information and your help.

Speaker speaker\_0: You're welcome. I hope you have a great day, and hopefully everything gets resolved.

Speaker speaker\_1: Yeah, I mean, it will get resolved, for sure, one way or the other. Okay, thanks. Bye.

Speaker speaker\_0: You're welcome. Have a nice day.