

Transcript: Pamela

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Full Transcript

... benefits, car benefits, families. We want to help. Yes, hello. Can you hear me? Yes, sir. Okay. Um, so pretty much, uh, so I work at, uh, Subaru and, uh, I work for Morales and they recently just, like, did the whole benefits in a car thing. Well, I really didn't pay that much attention to it and they automatically, like, they automatically enrolled me into it and, like, it, like, they keep charging me, like, \$148, like, every paycheck I have. And I'm trying to figure out how to, like, stop that from keep happening because I don't, I don't really, I don't want the benefits, you know. Like, I'm getting s- like, I'm getting money taken off of something that I'm not even receiving. Like, I'm not even receiving the benefits. Like, they're just taking the money. Okay. May I have the last four digits of your social? Could you say that again? Can I have the last four digits of your social? 5627. 5627. I'm also driving, so might be, uh, sucky. And your first and last name? Christian Tillman. Mr. Tillman, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Uh, yes. Uh, I don't know what address is on there but right now I don't live... I leave- I used to live at 508 South Centre Street but now I live at 415 West Cliff Street which is the apartment that I live in, but my, uh, date of birth is 12/23/2004. I need the complete address, sir. The city and state, ZIP code. 46929, Florida, Indiana. Thank you. We have a phone number on file, 765-822-0224. 0224. Yeah, that's me. And y- and your email is youngkid@... Yes. ... hotshot@cloud.com? Yeah. All right, so let's see what happens. Yeah, 'cause you know, I can't keep affording the money getting taken out and I'm not even getting the benefits. But regardless, you know, I don't really, I don't really need the benefits. This address does, does this address have an apartment number? Yeah, number two. Okay. Maybe that's the reason why you haven't got your, um, ID cards because it, we didn't have an apartment number on the address. Oh, no, that's nice. All right. So back in January, we tried to contact you. Yeah. 'Cause you wanted to enroll, um, yourself and family on the benefits, and we weren't able to contact you. Yeah. An email was sent to you. Yeah. So you were end up enrolling as a employee only and the plan say you ch- selected to be enrolled. Yeah. Which is your visual primary care, group accident dental, short-term disability, life insurance. Yeah. This ... behavioral health and stay healthy plan. Now, when you fill out the form that you, um, was aware that Morales is under Section 125 which is an IRS regulation, it means that you, um, is under... Let's see here. Okay. So your money is being taken pre-tax your premium, so in order for you to cancel, you have to wait for company open enrollment or a qualified live event. Um- Say that again. I have to wait for what? For a company open enrollment or a qualified live event. Let's say if you lost any of the coverage within the last 30 days, um, newborn baby, those are qualified live events that, um- Wait, so like, I, I, I can't, like, cancel it 'cause I don't, I don't need the benefits. I'm getting benefits from somewhere else. Like, I have insurance- So when did you- ... through my parent, my parents' job, so I don't need, I don't

need the benefits that Morales or whatever automatically gives me 'cause I didn't, I didn't even fill it out. Like, I didn't even do it. They just automatically did it. So when I started looking at my paychecks and the \$148 are coming out, I was wondering, like, what the hell is going on? But how, how do they auto enroll you? They don't do... I mean, it's not on their policy to not to- That's, that's what, that's what I'm trying to figure out. I'm trying to figure out how they're doing the same thing. I don't know how automatically it's gonna take out \$148 on stuff that I'm not even receiving. Like, I'm not even receiving the benefits, you know? I don't even want the benefits. So I'm trying to figure out how to stop them from taking money out of my paychecks 'cause it's really messing me up. All right. So, um, here, they're charging you \$70.60. So let me see- Yeah, but all in total, but all in total on my thing, it's like \$148. Well- So- ... when it comes to the rest of that, I, I, I'm not sure- Yeah, add it up. ... what it is. Yeah. Add it all up. But, um, if you believe that they auto enroll you, then you have to speak to Morales regarding that 'cause we receive you information through them to enroll you in the benefits. So- Yeah. See, they automatically did that because I didn't fill it out and I talked to Morales' girl today and she gave me this, this number to call to cancel it and yeah, so- Unfortunately, you cannot cancel, um, by... Let's see. The onl- there's no- all the- That makes no sense. ... that Morales offer is under Section 125. Like I said, we receive from them the enrollment for you. So am I going to have to call them or what? You have... like if you said that you never signed for it, then- I didn't. Then I don't... then they will have to explain to you why we got your enrollment. Because we won't enroll you unless- So you can't... you... go ahead. We won't enroll you unless Morales will send the information to us. We don't have access to your payroll or anything regarding your enrollment. Yeah see that's weird. That's weird because I remember them sending me a thing about this and I was reading through it but I never I never went through it because... I never like actually like did it because you know all the money I saw was like, "Dang!" Like you know, so... I don't know. Yeah. So what I would do is give them a call. Let's... tell them to show you or I guess where do you sign for this because like I said we don't have any access to any of their records. The only thing we do is to enroll you. So who... so nobody can enroll me? Nobody can cancel it? Nobody? Well it can't be canceled because the Section 125, which is an IRS regulation. It will be able to... you will be able to cancel it when open enrollment happens. Do you know when that is? But they usually do it at the end of the year in December. Then you will have to say if you get married, a newborn baby, those are qualified life events that will allow you to make changes but for now you won't be able to cancel it. So I won't be able to cancel it at all? No sir. So they're just go... so they're just going to keep taking money out of my stuff that I'm not even... Okay. Like I said you probably didn't receive your ID card because your address was not completed. I could go ahead and email you the ID card. Yeah exactly I didn't... I didn't even I didn't even fully do my address because I didn't even want... I didn't even I didn't even I didn't even want this so that's I... I don't know. It's kind of crazy. So if you want to speak to them again let them know that you are enrolled here because they send the information to us so there's nothing else that like on our end that we could do. All right I appreciate it. All right thank you sir

Conversation Format

Speaker speaker_0: ... benefits, car benefits, families. We want to help.

Speaker speaker_1: Yes, hello. Can you hear me?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Um, so pretty much, uh, so I work at, uh, Subaru and, uh, I work for Morales and they recently just, like, did the whole benefits in a car thing. Well, I really didn't pay that much attention to it and they automatically, like, they automatically enrolled me into it and, like, it, like, they keep charging me, like, \$148, like, every paycheck I have. And I'm trying to figure out how to, like, stop that from keep happening because I don't, I don't really, I don't want the benefits, you know. Like, I'm getting s- like, I'm getting money taken off of something that I'm not even receiving. Like, I'm not even receiving the benefits. Like, they're just taking the money.

Speaker speaker_0: Okay. May I have the last four digits of your social?

Speaker speaker_1: Could you say that again?

Speaker speaker_0: Can I have the last four digits of your social?

Speaker speaker_1: 5627.

Speaker speaker_0: 5627.

Speaker speaker_1: I'm also driving, so might be, uh, sucky.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Christian Tillman.

Speaker speaker_0: Mr. Tillman, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_1: Uh, yes. Uh, I don't know what address is on there but right now I don't live... I leave- I used to live at 508 South Centre Street but now I live at 415 West Cliff Street which is the apartment that I live in, but my, uh, date of birth is 12/23/2004.

Speaker speaker_0: I need the complete address, sir. The city and state, ZIP code.

Speaker speaker_1: 46929, Florida, Indiana.

Speaker speaker_0: Thank you. We have a phone number on file, 765-822-0224.

Speaker speaker_1: 0224. Yeah, that's me.

Speaker speaker_0: And y- and your email is youngkid@...

Speaker speaker_1: Yes.

Speaker speaker_0: ... hotshot@cloud.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right, so let's see what happens.

Speaker speaker_1: Yeah, 'cause you know, I can't keep affording the money getting taken out and I'm not even getting the benefits. But regardless, you know, I don't really, I don't really need the benefits.

Speaker speaker_0: This address does, does this address have an apartment number?

Speaker speaker_1: Yeah, number two.

Speaker speaker_0: Okay. Maybe that's the reason why you haven't got your, um, ID cards because it, we didn't have an apartment number on the address.

Speaker speaker_1: Oh, no, that's nice.

Speaker speaker_0: All right. So back in January, we tried to contact you.

Speaker speaker_1: Yeah.

Speaker speaker_0: 'Cause you wanted to enroll, um, yourself and family on the benefits, and we weren't able to contact you.

Speaker speaker_1: Yeah.

Speaker speaker_0: An email was sent to you.

Speaker speaker_1: Yeah.

Speaker speaker_0: So you were end up enrolling as a employee only and the plan say you ch- selected to be enrolled.

Speaker speaker_1: Yeah.

Speaker speaker_0: Which is your visual primary care, group accident dental, short-term disability, life insurance.

Speaker speaker_1: Yeah.

Speaker speaker_0: This ... behavioral health and stay healthy plan. Now, when you fill out the form that you, um, was aware that Morales is under Section 125 which is an IRS regulation, it means that you, um, is under... Let's see here. Okay. So your money is being taken pre-tax your premium, so in order for you to cancel, you have to wait for company open enrollment or a qualified live event. Um-

Speaker speaker_1: Say that again. I have to wait for what?

Speaker speaker_0: For a company open enrollment or a qualified live event. Let's say if you lost any of the coverage within the last 30 days, um, newborn baby, those are qualified live events that, um-

Speaker speaker_1: Wait, so like, I, I, I can't, like, cancel it 'cause I don't, I don't need the benefits. I'm getting benefits from somewhere else. Like, I have insurance-

Speaker speaker_0: So when did you-

Speaker speaker_1: ... through my parent, my parents' job, so I don't need, I don't need the benefits that Morales or whatever automatically gives me 'cause I didn't, I didn't even fill it out. Like, I didn't even do it. They just automatically did it. So when I started looking at my paychecks and the \$148 are coming out, I was wondering, like, what the hell is going on?

Speaker speaker_0: But how, how do they auto enroll you? They don't do... I mean, it's not on their policy to not to-

Speaker speaker_1: That's, that's what, that's what I'm trying to figure out. I'm trying to figure out how they're doing the same thing. I don't know how automatically it's gonna take out \$148 on stuff that I'm not even receiving. Like, I'm not even receiving the benefits, you know? I don't even want the benefits. So I'm trying to figure out how to stop them from taking money out of my paychecks 'cause it's really messing me up.

Speaker speaker_0: All right. So, um, here, they're charging you \$70.60. So let me see-

Speaker speaker_1: Yeah, but all in total, but all in total on my thing, it's like \$148.

Speaker speaker_0: Well-

Speaker speaker_1: So-

Speaker speaker_0: ... when it comes to the rest of that, I, I, I'm not sure-

Speaker speaker_1: Yeah, add it up.

Speaker speaker_0: ... what it is.

Speaker speaker_1: Yeah. Add it all up.

Speaker speaker_0: But, um, if you believe that they auto enroll you, then you have to speak to Morales regarding that 'cause we receive you information through them to enroll you in the benefits. So-

Speaker speaker_1: Yeah. See, they automatically did that because I didn't fill it out and I talked to Morales' girl today and she gave me this, this number to call to cancel it and yeah, so-

Speaker speaker_0: Unfortunately, you cannot cancel, um, by... Let's see. The onl- there's no- all the-

Speaker speaker_1: That makes no sense.

Speaker speaker_0: ... that Morales offer is under Section 125. Like I said, we receive from them the enrollment for you.

Speaker speaker_1: So am I going to have to call them or what?

Speaker speaker_0: You have... like if you said that you never signed for it, then-

Speaker speaker_1: I didn't.

Speaker speaker_0: Then I don't... then they will have to explain to you why we got your enrollment. Because we won't enroll you unless-

Speaker speaker_1: So you can't... you... go ahead.

Speaker speaker_0: We won't enroll you unless Morales will send the information to us. We don't have access to your payroll or anything regarding your enrollment.

Speaker speaker_1: Yeah see that's weird. That's weird because I remember them sending me a thing about this and I was reading through it but I never I never went through it because... I never like actually like did it because you know all the money I saw was like, "Dang!" Like you know, so... I don't know.

Speaker speaker_0: Yeah. So what I would do is give them a call. Let's... tell them to show you or I guess where do you sign for this because like I said we don't have any access to any of their records. The only thing we do is to enroll you.

Speaker speaker_1: So who... so nobody can enroll me? Nobody can cancel it? Nobody?

Speaker speaker_0: Well it can't be canceled because the Section 125, which is an IRS regulation. It will be able to... you will be able to cancel it when open enrollment happens.

Speaker speaker_1: Do you know when that is?

Speaker speaker_0: But they usually do it at the end of the year in December. Then you will have to say if you get married, a newborn baby, those are qualified life events that will allow you to make changes but for now you won't be able to cancel it.

Speaker speaker_1: So I won't be able to cancel it at all?

Speaker speaker_0: No sir.

Speaker speaker_1: So they're just go... so they're just going to keep taking money out of my stuff that I'm not even... Okay.

Speaker speaker_0: Like I said you probably didn't receive your ID card because your address was not completed. I could go ahead and email you the ID card.

Speaker speaker_1: Yeah exactly I didn't... I didn't even I didn't even fully do my address because I didn't even want... I didn't even I didn't even I didn't even want this so that's I... I don't know. It's kind of crazy.

Speaker speaker_0: So if you want to speak to them again let them know that you are enrolled here because they send the information to us so there's nothing else that like on our end that we could do.

Speaker speaker_1: All right I appreciate it.

Speaker speaker_0: All right thank you sir