

Transcript: VICTORIA

Taylor-6468418276737024-5826269898129408

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, good afternoon. I'm calling because, um, we've just realized that you guys are deducting from my son's check but he has Medi-Cal so he shouldn't be d- being deducted, but since he's young he didn't really know and this is the number I was given to call so maybe you guys can... Well, this... He can't be deducted anymore. Um, besides that, is there any way we can get reimbursed for the months that he was being, I guess, you guys were deducting from his check for insurance he's never used, didn't need? Okay. Um- I don't know if I'm making sense. What's the name of the agency he works for? Partners Personnel. All right. And any way that I can speak to him? Oh, no. He's actually at work. I just... We just... I just found out about this right now as I opened 1095-C that he received. Okay. Yeah. So in order for me to pull up his file and do anything with it- Mm-hmm. ... I would need to speak with him. Mm-hmm. Mm-hmm. Um. Okay. But the only way he would have been enrolled into coverage through Partners Personnel is if he requested it. Yeah, I don't think so. He wasn't even aware. Yeah. So again, they don't automatically- I mean, he... I- I even asked him. I was like... I told him, "Did you even know?" He was like, "Oh, well I know they're taking stuff from my check." I was like, "You're not supposed... You have Medi-Cal. You shouldn't be..." They... Usually what happens is we sign a paper that we don't need an insurance or, you know, the coverage that, you know... And he's like, "Oh, I didn't know." So I was like, "Well, let me call." So I called Partners right now, that's why they guided me to you, but if he calls... They said, "Well, sometimes they're able to like, refund if you could show them proof." I was like, "Yeah, he has Kaiser." You know? So he has his Kaiser card so... I mean, I'm going to have to call- So we wouldn't do any type of refund because... But how do you guys work? Because... Yeah. I'm sorry? So we wouldn't do any type of refund. Again, the only way he... I was saying we would not do any type of refund because the only way that he would have been enrolled into coverage is if he requested it. Yeah, he probably didn't even know what he was signing. He's young. So what can we do? Sh- so he needs to call and do what so you guys can stop deducting? He'll just need to call us so that we can pull up his file and see what exactly he's enrolled into. Mm-hmm. Okay. Some of the plans like all of the medical plans, the dental and the vision- Mm-hmm. ... we cannot cancel if he is outside of his company open enrollment period or the company's open enrollment period. Um... Mm-hmm. If he's outside of those two periods he would need a qualifying life event to cancel those plans because they are under Section 125. So when is the enrollment period then? Um, let me check and see. Give me one second. No problem. Looks like Partners Personnel has their open enrollment period during October of every year. October? So you guys will be... How much are you guys deducting right now every month or every three? I- again, I- I don't know. I don't know what he's enrolled into that's why I would need to have him call us back. Well, on here it says... This is... This is

the total 'cause on here on the pa- 1095-C it says employee contribution. It says 174 a month. Is that correct or...? Again, ma'am, I would need to pull up his file and see exactly what he's enrolled into and- and unfor- unfortunately, to do that I have to speak to him directly. Oh, okay. So it's 'cause he's not going to... If I'm not there he's not going to understand or know what you guys are telling him. You know? That he needs to- I mean, you're more than welcome to be there but I have to speak to him directly. Yeah, I'm not there. I was just saying before he calls right now. So you're saying that you guys won't be able to stop deducting from his paycheck? It depends on the plan that he's enrolled into. Again, all of the medical plans, the dental and the vision, those are under a specific IRS code of Section 125 and the only time you're able to cancel those plans is during your personal open enrollment period which is 30 days from the date of your first check or during the company's open enrollment period. But you're tell- But you're telling me that he has to have... The fact that I'm telling you guys that he already has insurance, you guys are just pretty much making him be inclined to keeping insurance even though he has? I mean, maybe there's... I have to do more research because I don't think he should have two insurances. Well, I was trying to- Like Kaiser and then whatever you guys have that he doesn't... Is not aware. You know? Okay so I'm trying to explain to you when those type of plans can be canceled. So it's during the company's open enrollment period or their personal open enrollment period. Right. Outside of those two periods, a member... The only way to cancel is if they have a qualifying life event. Um, and that would have had to been something that took place within the last 30 days. So if he's outside of his personal open enrollment period and the company's open enrollment period then he might want to look at the qualifying life event process. Okay. All righty. Okay. I'll have him call back right now so you can have... We can- you can find out what he really has. Okay. Do you need help with anything else? No, that's all. Thank you. Okay. Have a good day.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, good afternoon. I'm calling because, um, we've just realized that you guys are deducting from my son's check but he has Medi-Cal so he shouldn't be d- being deducted, but since he's young he didn't really know and this is the number I was given to call so maybe you guys can... Well, this... He can't be deducted anymore. Um, besides that, is there any way we can get reimbursed for the months that he was being, I guess, you guys were deducting from his check for insurance he's never used, didn't need?

Speaker speaker_0: Okay. Um-

Speaker speaker_1: I don't know if I'm making sense.

Speaker speaker_0: What's the name of the agency he works for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: All right. And any way that I can speak to him?

Speaker speaker_1: Oh, no. He's actually at work. I just... We just... I just found out about this right now as I opened 1095-C that he received.

Speaker speaker_0: Okay. Yeah. So in order for me to pull up his file and do anything with it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I would need to speak with him.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: Um.

Speaker speaker_1: Okay.

Speaker speaker_0: But the only way he would have been enrolled into coverage through Partners Personnel is if he requested it.

Speaker speaker_1: Yeah, I don't think so. He wasn't even aware.

Speaker speaker_0: Yeah. So again, they don't automatically-

Speaker speaker_1: I mean, he... I- I even asked him. I was like... I told him, "Did you even know?" He was like, "Oh, well I know they're taking stuff from my check." I was like, "You're not supposed... You have Medi-Cal. You shouldn't be..." They... Usually what happens is we sign a paper that we don't need an insurance or, you know, the coverage that, you know... And he's like, "Oh, I didn't know." So I was like, "Well, let me call." So I called Partners right now, that's why they guided me to you, but if he calls... They said, "Well, sometimes they're able to like, refund if you could show them proof." I was like, "Yeah, he has Kaiser." You know? So he has his Kaiser card so... I mean, I'm going to have to call-

Speaker speaker_0: So we wouldn't do any type of refund because...

Speaker speaker_1: But how do you guys work?

Speaker speaker_0: Because... Yeah.

Speaker speaker_1: I'm sorry?

Speaker speaker_0: So we wouldn't do any type of refund. Again, the only way he... I was saying we would not do any type of refund because the only way that he would have been enrolled into coverage is if he requested it.

Speaker speaker_1: Yeah, he probably didn't even know what he was signing. He's young. So what can we do? Sh- so he needs to call and do what so you guys can stop deducting?

Speaker speaker_0: He'll just need to call us so that we can pull up his file and see what exactly he's enrolled into.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Some of the plans like all of the medical plans, the dental and the vision-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... we cannot cancel if he is outside of his company open enrollment period or the company's open enrollment period. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: If he's outside of those two periods he would need a qualifying life event to cancel those plans because they are under Section 125.

Speaker speaker_1: So when is the enrollment period then?

Speaker speaker_0: Um, let me check and see. Give me one second.

Speaker speaker_1: No problem.

Speaker speaker_0: Looks like Partners Personnel has their open enrollment period during October of every year.

Speaker speaker_1: October? So you guys will be... How much are you guys deducting right now every month or every three?

Speaker speaker_0: I- again, I- I don't know. I don't know what he's enrolled into that's why I would need to have him call us back.

Speaker speaker_1: Well, on here it says... This is... This is the total 'cause on here on the pa-1095-C it says employee contribution. It says 174 a month. Is that correct or...?

Speaker speaker_0: Again, ma'am, I would need to pull up his file and see exactly what he's enrolled into and- and unfor- unfortunately, to do that I have to speak to him directly.

Speaker speaker_1: Oh, okay. So it's 'cause he's not going to... If I'm not there he's not going to understand or know what you guys are telling him. You know? That he needs to-

Speaker speaker_0: I mean, you're more than welcome to be there but I have to speak to him directly.

Speaker speaker_1: Yeah, I'm not there. I was just saying before he calls right now. So you're saying that you guys won't be able to stop deducting from his paycheck?

Speaker speaker_0: It depends on the plan that he's enrolled into. Again, all of the medical plans, the dental and the vision, those are under a specific IRS code of Section 125 and the only time you're able to cancel those plans is during your personal open enrollment period which is 30 days from the date of your first check or during the company's open enrollment period.

Speaker speaker_1: But you're tell- But you're telling me that he has to have... The fact that I'm telling you guys that he already has insurance, you guys are just pretty much making him be inclined to keeping insurance even though he has? I mean, maybe there's... I have to do more research because I don't think he should have two insurances.

Speaker speaker_0: Well, I was trying to-

Speaker speaker_1: Like Kaiser and then whatever you guys have that he doesn't... Is not aware. You know?

Speaker speaker_0: Okay so I'm trying to explain to you when those type of plans can be canceled. So it's during the company's open enrollment period or their personal open enrollment period.

Speaker speaker_1: Right.

Speaker speaker_0: Outside of those two periods, a member... The only way to cancel is if they have a qualifying life event. Um, and that would have had to been something that took place within the last 30 days. So if he's outside of his personal open enrollment period and the company's open enrollment period then he might want to look at the qualifying life event process.

Speaker speaker_1: Okay. All righty. Okay. I'll have him call back right now so you can have... We can- you can find out what he really has.

Speaker speaker_0: Okay. Do you need help with anything else?

Speaker speaker_1: No, that's all. Thank you.

Speaker speaker_0: Okay. Have a good day.