

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Hello. I'm calling because, um, my employer, American Staff Corps in Claremore, Oklahoma, um, when I applied for work for them, I guess I didn't hit decline on your insurance even though I was trying to decline. Um, maybe I missed it, I don't know, but I'm not interested in the insurance and somehow I got signed up for it and you guys already took a payment out of my check. And, um, I was just trying to call to fix that. I, I didn't want you guys' insurance and I was just trying to get that payment back and all that, because I'm not interested. Thank you. Okay. What's the name of the agency you're with again? American Staff Corps in Claremore. And the last four of your Social? 2136. And your first and last name? Dustin Patton. Okay. Do you mind verifying your address and date of birth? Um, it should be... It's either 1019 North Ossewago Avenue or it's 9189 East Lattimore Court, because I just moved and I honestly don't remember off the top of my head which one I put down. Okay. I have the, uh, 9189 East Lattimore Court. Yeah. That's my new one, okay. I just put my new one down. Yeah. I just recently moved, so I, I put my new address as 9189 East Lattimore Court, Tulsa, Oklahoma 74115. Okay. And your date of birth? February 15th, March 16th of 1990. And then phone number 918-312-7871? Yes, ma'am. All right. Phone number is dustinp178@gmail.com. Yes. Okay. Um, let's see. So I can go ahead and cancel it. Um, I will say with cancellations, it does typically take about one to two weeks for that to be processed through payroll. Okay. So there is a possibility that you'll see one to two more payroll deductions. Unfortunately, it's nonrefundable because you did not opt out beforehand. Um, but like I said, I can- I, I just... Uh, I just... I, I absolutely don't understand why you get to take up to \$100 from me, and I absolutely don't get to refund when I didn't want it in the first place, and I told them at the place that I didn't want it. Um... Okay. So it's not \$100. I'm- And I don't, I don't... Well, it's \$33 a week for up to two more weeks. That's 33, 33, and 33. That's \$99, ma'am. Okay. So this is a, a policy that's put in place by your employer. You have to opt out of the coverage before even being enrolled, and that's why it's nonrefundable, regardless if you- I, I under- ... you didn't have insurance before. I under- I, I understand that, but I know I... If I didn't decline it, that's fine, but if maybe I left it blank on accident, I know I didn't opt into it. And for you to automatically enroll somebody in something they didn't opt into is actually... That's... You can't just do that. I don't know, I don't, I don't understand why I automatically got... I know I didn't opt for it, so you either automatically enrolled me or I forgot to opt out. But there's no... I didn't ask for it. I didn't say yes and I didn't mark which ones I want. I didn't do any of that. So for me- Okay. So I, I- ... automatically get enrolled in it, that's crazy. Yes, your employer will- And then you're nonrefundable. That stuff, like... So again, your employer will automatically enroll new hires into that plan unless you opt out by filling out an enrollment form declining coverage or calling us to opt out. We did not receive a, an enrollment form where you declined

coverage, and there's no notes on your file when, where you called to opt out. So that's why you were automatically enrolled. The only thing I can- Okay. So what I'm saying is- ... do on my end is put in a cancellation request for you. Okay. If you could do that, that'd be great. So it's on my employer then, because I strictly told the lady I did not want that insurance. So I don't understand how we're even at this point if she did her job correctly. Now I'm going to lose money and I don't get it refunded, and they're not going to refund me. So I'm the only one out here. Yeah. I mean, the only thing- That's like- ... I can do-

Conversation Format

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

Speaker speaker_1: Hello. I'm calling because, um, my employer, American Staff Corps in Claremore, Oklahoma, um, when I applied for work for them, I guess I didn't hit decline on your insurance even though I was trying to decline. Um, maybe I missed it, I don't know, but I'm not interested in the insurance and somehow I got signed up for it and you guys already took a payment out of my check. And, um, I was just trying to call to fix that. I, I didn't want you guys' insurance and I was just trying to get that payment back and all that, because I'm not interested. Thank you.

Speaker speaker_0: Okay. What's the name of the agency you're with again?

Speaker speaker_1: American Staff Corps in Claremore.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 2136.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Dustin Patton.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Um, it should be... It's either 1019 North Ossewago Avenue or it's 9189 East Lattimore Court, because I just moved and I honestly don't remember off the top of my head which one I put down.

Speaker speaker_0: Okay. I have the, uh, 9189 East Lattimore Court.

Speaker speaker_1: Yeah. That's my new one, okay. I just put my new one down. Yeah. I just recently moved, so I, I put my new address as 9189 East Lattimore Court, Tulsa, Oklahoma 74115.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_1: February 15th, March 16th of 1990.

Speaker speaker_0: And then phone number 918-312-7871?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Phone number is dustinp178@gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, let's see. So I can go ahead and cancel it. Um, I will say with cancellations, it does typically take about one to two weeks for that to be processed through payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: So there is a possibility that you'll see one to two more payroll deductions. Unfortunately, it's nonrefundable because you did not opt out beforehand. Um, but like I said, I can-

Speaker speaker_1: I, I just... Uh, I just... I, I absolutely don't understand why you get to take up to \$100 from me, and I absolutely don't get to refund when I didn't want it in the first place, and I told them at the place that I didn't want it. Um...

Speaker speaker_0: Okay. So it's not \$100. I'm-

Speaker speaker_1: And I don't, I don't... Well, it's \$33 a week for up to two more weeks. That's 33, 33, and 33. That's \$99, ma'am.

Speaker speaker_0: Okay. So this is a, a policy that's put in place by your employer. You have to opt out of the coverage before even being enrolled, and that's why it's nonrefundable, regardless if you-

Speaker speaker_1: I, I under-

Speaker speaker_0: ... you didn't have insurance before.

Speaker speaker_1: I under- I, I understand that, but I know I... If I didn't decline it, that's fine, but if maybe I left it blank on accident, I know I didn't opt into it. And for you to automatically enroll somebody in something they didn't opt into is actually... That's... You can't just do that. I don't know, I don't, I don't understand why I automatically got... I know I didn't opt for it, so you either automatically enrolled me or I forgot to opt out. But there's no... I didn't ask for it. I didn't say yes and I didn't mark which ones I want. I didn't do any of that. So for me-

Speaker speaker_0: Okay. So I, I-

Speaker speaker_1: ... automatically get enrolled in it, that's crazy.

Speaker speaker_0: Yes, your employer will-

Speaker speaker_1: And then you're nonrefundable. That stuff, like...

Speaker speaker_0: So again, your employer will automatically enroll new hires into that plan unless you opt out by filling out an enrollment form declining coverage or calling us to opt out. We did not receive a, an enrollment form where you declined coverage, and there's no notes on your file when, where you called to opt out. So that's why you were automatically enrolled.

The only thing I can-

Speaker speaker_1: Okay. So what I'm saying is-

Speaker speaker_0: ... do on my end is put in a cancellation request for you.

Speaker speaker_1: Okay. If you could do that, that'd be great. So it's on my employer then, because I strictly told the lady I did not want that insurance. So I don't understand how we're even at this point if she did her job correctly. Now I'm going to lose money and I don't get it refunded, and they're not going to refund me. So I'm the only one out here.

Speaker speaker_0: Yeah. I mean, the only thing-

Speaker speaker_1: That's like-

Speaker speaker_0: ... I can do-