

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm, how can I help you? Hello, Mal. Um, my name is Veliki Smith. I'm a former employee of PRC, and I had insurance back in July of last year, and I have an unpaid claim. I've called twice already. Um, I've been sent to MetLife and I've been sent to Superior Vision. Both of them cannot find me in the system, and I had coverage during this time, and I have an unpaid claim that needs to be paid, and I need to know how will it get paid. What staffing company do you work for, ma'am? PRC. I worked for them, I no longer work for them now, but I did during that period. What's the last four of your social? 7674. First name? Veliki Smith. All right. For security purposes, can you verify your address and date of birth for me? 5166 Willistort Court, Suwanee, Georgia 30024, March 5th, 1978. Can you s- so I got your phone number, 313-671-9354? Yes. And your email is vg ehh- uh, vgsmith005@yahoo.com? Yes. Right. So what was the date of the claim? The date was for July 20th, 2024. So yeah, we do see you had active coverage then. Let's see. You've called twice today. There's the things- They, the first one sent me to MetLife, the second one sent me to Superior Vision. Neither one of them could find me in their system. So you didn't get to, you didn't speak with Superior Vision either? I did. I spoke with both of them, MetLife and Superior Vision. And they both said you didn't exist in their system? Right. Now, MetLife, they found where my claim for the eye exam was paid, but this is a claim for contacts, and they couldn't even find me in the system to process that. Hmm. So we, we unfortunately don't do anything with hearing claims, so that's why they've been sending you to MetLife. Okay. So I wouldn't be able to tell why you have an unpaid claim. Like, MetLife- Okay. ... we don't be able to help you in that scenario, unfortunately. Okay. Well, I need to speak to a manager. There's nothing they can do if they can't find me. They can't even find me and I had insurance. All right. Let me- I was paying for insurance. ... see if I can get you managed. Okay. Thank you. Good afternoon. This is Chris. Hello, Chris. Hello, uh, Ms. Smith, is it? Yes. All right, Ms. Smith. Um, how can I help you? So I'm calling about this claim for service back in, uh, July 20th, 2024 for vision. I had vision coverage, I was paying for it. I got contacts. I had an allowance of \$130 and that's what I used. The claim is unpaid. I've called twice. This is my third time. The first time, they sent me to MetLife. MetLife- Okay. ...couldn't find me in the system, then they sent me to Superior. Superior couldn't find me in the system. They told me the only way they'll pay that claim if I'm in the system or you will put me back in the system for that day, because they're not even showing me as registered. Again, I was paying for insurance during that period, and my claim is unpaid. I owe \$130 for the eye doctor, and I'm calling to find out how will I get that claim paid because I was paying for insurance for this purpose. Okay. All right. So let's see here. And you said it was July 20th of 2024? Yes. Okay. Yeah. Our system does show that you ch-... You should have had active vision coverage at

that time. Let me double check that you ha-... Yep, you had vision, obviously. Um, okay. So only thing that we can really do is have our back office reach out to MetLife to, um, to determine where the discrepancy in us showing that you had coverage and them showing you didn't have coverage, where the disconnect happened there, um, to figure out why they're telling you that you weren't in the system for that day and they can't pay out the claim. Um, co-uh, could you confirm something for me because I, I, I'd, I, I've, I believe I had heard something about, uh, MetLife has stated that they didn't even have a claim. Is that correct? Yes, for this. Now- Okay. ...they did show me, like, um... He showed where in June 'cause in June, I went for the eye exam. So he- Right. ...see the claim for the eye exam, but July, I went back to get my contacts. He don't see that one and he just don't even see where, um... He don't even see anything beyond that. He don't even see... He said he can't even, um, connect the insurance in there because he don't see the insurance in there. I'm probably not saying it correctly, but he said that he can't even put a claim in there because I, I, um, I'm not even in there. Okay. I think I understand. All right. So the lack of claim in the first place, unfortunately, there's not much that we can do about that. However, that may be due to the odd disconnect with MetLife not showing that you had insurance that day. Um, what I'll do then is, again, I'll send an email to our back office team and see if there's anything that they can, they can figure out with MetLife to try to, try to correct this and resolve this for you. Um, give us about one to two business days, uh, to do investigations, reach out to who we need to reach out to, and come up with a resolution for you. Um, and once we've gotten all that done, I can give you a call back to let you know what, i- if anything further needs to be said at that point. Okay? Okay. All right. Can you just confirm for me your good callback number? We've got 313-671-9354. Is that correct? Yes. All right. Okay, Ms. Smith. So, uh, yeah, I'll... We'll go ahead and work on what we can work on to try to get this resolved for you, um, and once we've figured that out, like I said, I'll get back in touch with you and I'll let you know if there's anything further that we need to do, anything further that you may need to do, or if the, uh, vision doc-... The vision provider may need to resubmit the claim now that MetLife shows that you had coverage on that day. Wha- whatever needs to happen, uh, we'll let you know. Okay? Okay. I appreciate it. Thank you. N- no problem. Was there anything else I can help you with? No, that's it. All right. Thank you for calling and you have a good day. You too. Bye. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in the Car. This is Malcolm, how can I help you?

Speaker speaker_2: Hello, Mal. Um, my name is Veliki Smith. I'm a former employee of PRC, and I had insurance back in July of last year, and I have an unpaid claim. I've called twice already. Um, I've been sent to MetLife and I've been s- sent to Superior Vision. Both of them cannot find me in the system, and I had coverage during this time, and I have an unpaid claim that needs to be paid, and I need to know how will it get paid.

Speaker speaker_1: What staffing company do you work for, ma'am?

Speaker speaker_2: PRC. I worked for them, I no longer work for them now, but I did during that period.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 7674.

Speaker speaker_1: First name?

Speaker speaker_2: Veliki Smith.

Speaker speaker_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 5166 Willistort Court, Suwanee, Georgia 30024, March 5th, 1978.

Speaker speaker_1: Can you s- so I got your phone number, 313-671-9354?

Speaker speaker_2: Yes.

Speaker speaker_1: And your email is vg ehh- uh, vgsmith005@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Right. So what was the date of the claim?

Speaker speaker_2: The date was for July 20th, 2024.

Speaker speaker_1: So yeah, we do see you had active coverage then. Let's see. You've called twice today. There's the things-

Speaker speaker_2: They, the first one sent me to MetLife, the second one sent me to Superior Vision. Neither one of them could find me in their system.

Speaker speaker_1: So you didn't get to, you didn't speak with Superior Vision either?

Speaker speaker_2: I did. I spoke with both of them, MetLife and Superior Vision.

Speaker speaker_1: And they both said you didn't exist in their system?

Speaker speaker_2: Right. Now, MetLife, they found where my claim for the eye exam was paid, but this is a claim for contacts, and they couldn't even find me in the system to process that.

Speaker speaker_1: Hmm. So we, we unfortunately don't do anything with hearing claims, so that's why they've been sending you to MetLife.

Speaker speaker_2: Okay.

Speaker speaker_1: So I wouldn't be able to tell why you have an unpaid claim. Like, MetLife-

Speaker speaker_2: Okay.

Speaker speaker_1: ... we don't

Speaker speaker_3: be able to help you in that scenario, unfortunately.

Speaker speaker_2: Okay. Well, I need to speak to a manager.

Speaker speaker_3: There's nothing they can do if they can't find me. They can't even find me and I had insurance.

Speaker speaker_1: All right. Let me-

Speaker speaker_3: I was paying for insurance.

Speaker speaker_1: ... see if I can get you managed.

Speaker speaker_2: Okay.

Speaker speaker_1: Thank you.

Speaker speaker_4: Good afternoon. This is Chris.

Speaker speaker_2: Hello, Chris.

Speaker speaker_4: Hello, uh, Ms. Smith, is it?

Speaker speaker_2: Yes.

Speaker speaker_4: All right, Ms. Smith. Um, how can I help you?

Speaker speaker_2: So I'm calling about this claim for service back in, uh, July 20th, 2024 for vision. I had vision coverage, I was paying for it. I got contacts. I had an allowance of \$130 and that's what I used. The claim is unpaid. I've called twice. This is my third time. The first time, they sent me to MetLife. MetLife-

Speaker speaker_4: Okay.

Speaker speaker_2: ...couldn't find me in the system, then they sent me to Superior. Superior couldn't find me in the system. They told me the only way they'll pay that claim if I'm in the system or you will put me back in the system for that day, because they're not even showing me as registered. Again, I was paying for insurance during that period, and my claim is unpaid. I owe \$130 for the eye doctor, and I'm calling to find out how will I get that claim paid because I was paying for insurance for this purpose.

Speaker speaker_4: Okay. All right. So let's see here. And you said it was July 20th of 2024?

Speaker speaker_2: Yes.

Speaker speaker_4: Okay. Yeah. Our system does show that you ch-... You should have had active vision coverage at that time. Let me double check that you ha-... Yep, you had vision, obviously. Um, okay. So only thing that we can really do is have our back office reach out to MetLife to, um, to determine where the discrepancy in us showing that you had coverage and them showing you didn't have coverage, where the disconnect happened there, um, to figure out why they're telling you that you weren't in the system for that day and they can't pay out the claim. Um, co- uh, could you confirm something for me because I, I, I'd, I, I've, I believe I had heard something about, uh, MetLife has stated that they didn't even have a claim. Is that

correct?

Speaker speaker_2: Yes, for this. Now-

Speaker speaker_4: Okay.

Speaker speaker_2: ...they did show me, like, um... He showed where in June 'cause in June, I went for the eye exam. So he-

Speaker speaker_4: Right.

Speaker speaker_2: ...see the claim for the eye exam, but July, I went back to get my contacts. He don't see that one and he just don't even see where, um... He don't even see anything beyond that. He don't even see... He said he can't even, um, connect the insurance in there because he don't see the insurance in there. I'm probably not saying it correctly, but he said that he can't even put a claim in there because I, I, um, I'm not even in there.

Speaker speaker_4: Okay. I think I understand. All right. So the lack of claim in the first place, unfortunately, there's not much that we can do about that. However, that may be due to the odd disconnect with MetLife not showing that you had insurance that day. Um, what I'll do then is, again, I'll send an email to our back office team and see if there's anything that they can, they can figure out with MetLife to try to, try to correct this and resolve this for you. Um, give us about one to two business days, uh, to do investigations, reach out to who we need to reach out to, and come up with a resolution for you. Um, and once we've gotten all that done, I can give you a call back to let you know what, i- if anything further needs to be said at that point. Okay?

Speaker speaker_2: Okay.

Speaker speaker_4: All right. Can you just confirm for me your good callback number? We've got 313-671-9354. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_4: All right. Okay, Ms. Smith. So, uh, yeah, I'll... We'll go ahead and work on what we can work on to try to get this resolved for you, um, and once we've figured that out, like I said, I'll get back in touch with you and I'll let you know if there's anything further that we need to do, anything further that you may need to do, or if the, uh, vision doc-... The vision provider may need to resubmit the claim now that MetLife shows that you had coverage on that day. Wha- whatever needs to happen, uh, we'll let you know. Okay?

Speaker speaker_2: Okay. I appreciate it. Thank you.

Speaker speaker_4: N- no problem. Was there anything else I can help you with?

Speaker speaker_2: No, that's it.

Speaker speaker_4: All right. Thank you for calling and you have a good day.

Speaker speaker_2: You too. Bye.

Speaker speaker_4: Bye now.