

Transcript: Pearl

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Full Transcript

Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure of speaking with? Yvonne Harris. And how can I assist you? Yes. Um, my employer said that, um, I, I need to call you all about the, uh, the vision care and I don't know if this particular doctor was in network. And if it's not in network, do you all, uh, pay anything on eyeglasses if it's not in network at all or not? Um, let me... Hello? Give me one- Oh, sorry. Sorry. You're saying, um- Hmm. ... about the vision coverage, correct? Yeah. Give me one moment. Let me... f Let me have this. Oh. 'Cause it did... Oh, who, who am I talking to right now? So we're Benefits in a Card. We're the healthcare administrators for, um, the healthcare for your staffing agencies. Um, we're not the actual insurance carriers. Okay. Well, let me ask you this. Who do I speak to, to cancel this policy? How? 'Cause it's so hard to reach someone. They say call, they'll call you back and you never get a call. I wake up early in the morning and call them and I can't reach anyone. How, how is this plan supposed to be canceled because I never actually... Um, I forgot to call and cancel it and, and it's just a b- bunch of crazy stuff going on. But how do I get canceled? I can see that f ... What's the proper way to cancel this coverage? Yes. Okay. Thank you. Thank you. Give me one moment. And what's the name of your staffing agency? It's Surge. S-U-R-G-E. And the last four digits of your social? 3612. And if you can verify your address and date of birth. 1581 Oakland Chase Parkway, Richmond, Virginia 23231, 4/18/1988. Okay. And I have your phone number as 804-908-6409. Yes. That's one of them. Yes. And I have your email address as your first name harris1@y-@yahoo.com. Correct. And you said you wanted to cancel your coverage altogether. Correct? Yes. Okay. Cancellations take one to two weeks to process, so it's possible you'll see one or two more deductions, but at most it'd be two. Okay. And, um, now about this eyeglasses that I want to see if they're going to cover any of it. Who would I be speaking with? You don't have vision coverage at all. Oh. You had a preventative health plan- Okay. Cool. ... with telehealth services and free Rx, but you don't... You didn't have vision. Okay. And, um, what was I going to say? Is there any go-... Is there going to be any refunds or anything since I'm canceling now? Do I get a prorated refund? No, ma'am, because they're weekly deductions, um, and f from yourself so that there wouldn't be a refund. Okay. And will I get an email confirming this cancellation? I can definitely get one sent to you. Yes, ma'am. Okay. What's your first name please? Are you allowed to give that? Yes, ma'am. My name is Pearl. Okay, Miss Pearl. So today's date is March the... What is it? The 7th or the 8th? 7th. Sorry. March 7th. And you, uh, s- submitted... You submitted the cancellation. Now, when does it cancel out? Like when does it show canceled? Uh, between... So it cancels out, um, within one to two weeks. Oh, so is the policy is still in effect right now? Yes. It doesn't cancel immediately. It goes through, um, various different, um, systems. Mm-hmm. And then gets canceled out. Okay. So yeah, it takes about one to two weeks. Oh, okay, so within two weeks. Now, um, within two weeks. Okay.

And, uh, what was I going to say? Because they... I don't think they started deducting any funds until January, but that's okay. I'll look at that later. And lastly, say if this cancellation does not process, do I call your department back? Um, you would call this number back yes, but, uh, it, it usually just takes one to two weeks. If it does go past two weeks, um, two more deductions *f* ... Mm-hmm. ... and give us a call back and we'll look into it. Yeah, 'cause I don't want the money to keep taking out. Okay. And then, um, let's see. Is there anything, like I can go online to look at this to see if it's canceled? Do I have a way to sign in on my coverage online? You just check your pay stubs. Okay. And you said that this coverage did not cover, uh, vision. What, what did it cover? 'Cause it says virtual, virtual care to access virtual care. I'm thinking that was vision. So it covers like your pharmacy and what else did it cover? Medical? It was a coverage preventative health. That's your phys... annual physicals, some *f* ... screening, some cancer screenings, diabetes *f* blood pressure, those kind of things. Um, and then they also have telehealth- Oh. ... services through which you can see a doctor via webcam, um, and then your free Rx, which is your prescription coverage. Yeah. And see, I already have all that. So, but the, the office is saying that it was supposed to be notif-... They were supposed to be notified within 30 days that you didn't want this, but I thought you would have to sign paperwork to get this. This is just really odd. All right. So I'll just keep looking out on my check stubs to make sure that it's canceled. You said it could take one to two weeks after today's date, right? Correct. Okay. And thank you for your time. I really appreciate you answering my questions. Have a good one. No problem. You as well. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure of speaking with?

Speaker speaker_1: Yvonne Harris.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes. Um, my employer said that, um, I, I need to call you all about the, uh, the vision care and I don't know if this particular doctor was in network. And if it's not in network, do you all, uh, pay anything on eyeglasses if it's not in network at all or not?

Speaker speaker_0: Um, let me...

Speaker speaker_1: Hello?

Speaker speaker_0: Give me one-

Speaker speaker_1: Oh, sorry. Sorry.

Speaker speaker_0: You're saying, um-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... about the vision coverage, correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: Give me one moment. Let me... f Let me have this.

Speaker speaker_1: Oh. 'Cause it did... Oh, who, who am I talking to right now?

Speaker speaker_0: So we're Benefits in a Card. We're the healthcare administrators for, um, the healthcare for your staffing agencies. Um, we're not the actual insurance carriers.

Speaker speaker_1: Okay. Well, let me ask you this. Who do I speak to, to cancel this policy? How? 'Cause it's so hard to reach someone. They say call, they'll call you back and you never get a call. I wake up early in the morning and call them and I can't reach anyone. How, how is this plan supposed to be canceled because I never actually... Um, I forgot to call and cancel it and, and it's just a b- bunch of crazy stuff going on. But how do I get canceled?

Speaker speaker_0: I can see that f ...

Speaker speaker_1: What's the proper way to cancel this coverage? Yes. Okay. Thank you.

Speaker speaker_0: Thank you. Give me one moment. And what's the name of your staffing agency?

Speaker speaker_1: It's Surge. S-U-R-G-E.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 3612.

Speaker speaker_0: And if you can verify your address and date of birth.

Speaker speaker_1: 1581 Oakland Chase Parkway, Richmond, Virginia 23231, 4/18/1988.

Speaker speaker_0: Okay. And I have your phone number as 804-908-6409.

Speaker speaker_1: Yes. That's one of them. Yes.

Speaker speaker_0: And I have your email address as your first name harris1@y-@yahoo.com.

Speaker speaker_1: Correct.

Speaker speaker_0: And you said you wanted to cancel your coverage altogether. Correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Cancellations take one to two weeks to process, so it's possible you'll see one or two more deductions, but at most it'd be two.

Speaker speaker_1: Okay. And, um, now about this eyeglasses that I want to see if they're going to cover any of it. Who would I be speaking with?

Speaker speaker_0: You don't have vision coverage at all.

Speaker speaker_1: Oh.

Speaker speaker_0: You had a preventative health plan-

Speaker speaker_1: Okay. Cool.

Speaker speaker_0: ... with telehealth services and free Rx, but you don't... You didn't have vision.

Speaker speaker_1: Okay. And, um, what was I going to say? Is there any go-... Is there going to be any refunds or anything since I'm canceling now? Do I get a prorated refund?

Speaker speaker_0: No, ma'am, because they're weekly deductions, um, and *f* from yourself so that there wouldn't be a refund.

Speaker speaker_1: Okay. And will I get an email confirming this cancellation?

Speaker speaker_0: I can definitely get one sent to you. Yes, ma'am.

Speaker speaker_1: Okay. What's your first name please? Are you allowed to give that?

Speaker speaker_0: Yes, ma'am. My name is Pearl.

Speaker speaker_1: Okay, Miss Pearl. So today's date is March the... What is it? The 7th or the 8th?

Speaker speaker_0: 7th. Sorry.

Speaker speaker_1: March 7th. And you, uh, s- submitted... You submitted the cancellation. Now, when does it cancel out? Like when does it show canceled?

Speaker speaker_0: Uh, between... So it cancels out, um, within one to two weeks.

Speaker speaker_1: Oh, so is the policy is still in effect right now?

Speaker speaker_0: Yes. It doesn't cancel immediately. It goes through, um, various different, um, systems.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then gets canceled out.

Speaker speaker_1: Okay.

Speaker speaker_0: So yeah, it takes about one to two weeks.

Speaker speaker_1: Oh, okay, so within two weeks. Now, um, within two weeks. Okay. And, uh, what was I going to say? Because they... I don't think they started deducting any funds until January, but that's okay. I'll look at that later. And lastly, say if this cancellation does not process, do I call your department back?

Speaker speaker_0: Um, you would call this number back yes, but, uh, it, it usually just takes one to two weeks. If it does go past two weeks, um, two more deductions *f* ...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and give us a call back and we'll look into it.

Speaker speaker_1: Yeah, 'cause I don't want the money to keep taking out. Okay. And then, um, let's see. Is there anything, like I can go online to look at this to see if it's canceled? Do I have a way to sign in on my coverage online?

Speaker speaker_0: You just check your pay stubs.

Speaker speaker_1: Okay. And you said that this coverage did not cover, uh, vision. What, what did it cover? 'Cause it says virtual, virtual care to access virtual care. I'm thinking that was vision. So it covers like your pharmacy and what else did it cover? Medical?

Speaker speaker_0: It was a coverage preventative health. That's your phys... annual physicals, some f ... screening, some cancer screenings, diabetes f blood pressure, those kind of things. Um, and then they also have telehealth-

Speaker speaker_1: Oh.

Speaker speaker_0: ... services through which you can see a doctor via webcam, um, and then your free Rx, which is your prescription coverage.

Speaker speaker_1: Yeah. And see, I already have all that. So, but the, the office is saying that it was supposed to be notif-... They were supposed to been notified within 30 days that you didn't want this, but I thought you would have to sign paperwork to get this. This is just really odd. All right. So I'll just keep looking out on my check stubs to make sure that it's canceled. You said it could take one to two weeks after today's date, right?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. And thank you for your time. I really appreciate you answering my questions. Have a good one.

Speaker speaker_0: No problem. You as well.

Speaker speaker_1: Bye.