

## Transcript: VICTORIA

**Taylor-6097812267515904-6654502574538752**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, this is Vanessa West. I was calling because, um, I don't have my benefit card with me but, um, I haven't been to work in maybe, like, a week and a half, and of course, uh, there's... I believe my last payment came out. But I don't know how it works if I don't work and if I can pay for it. And also, um... Well, first, let's, I guess, start there, to see if I even still am able to have any benefits as I've... um, technically, I don't, I haven't worked in, maybe, like, a week and a half, two weeks I believe, maybe three at this point. But, um, what information would you need from me? What's the name of the agency you work for? ATC Healthcare. And the last four of your Social? 4429. All right. All right. Okay, and your first and last name? Vanessa West. You said Vanessa West? West, yes. V-A-N-N-E-S-S-A W-E-S-T. And the last four of your Social is 4429? Yes, 4429. And you're with ATC? Yes, ATC Healthcare. Yeah, I'm not finding a file with that information. Give me one second. Mm-hmm. I'm so sorry. That is not my last four of my Social. That's the last four of my number, oh my God. 3466. Okay. Uh, do you mind verifying your address and date of birth? Yes. 43 Baby Kate Street, Apartment 2, June 10th, 1994. Phone number of 412-759-4429? Yes, that's what I was giving you the last four of. Yes, ma'am. Okay. And then email is vanessawest@gmail? Yes, ma'am. My first and last name. All right. So, basically how it works is whenever you're off on an assignment or you're no longer with ATC, you do have four weeks from your last paycheck to make a direct payment with us over the phone. Um- Has it been four weeks? No. It looks like this is the week, the first week that we haven't received a payroll deduction. So, you are able to make a direct payment for it if you would like. Now I will say- Okay. Yes, ma'am. Just so you know for future references- Mm-hmm. ... if you go, um, more than four weeks without a payroll deduction, on the fifth week, regardless if you make payments or not, it will roll over to COBRA. And that's the only way to continue it from there until you return back on an assignment. Um, and then at that point, you would just call us to have the coverage reinstated. But as of right now, you are- Okay. What's this COBRA? COBRA is typically just a way to continue coverage, um, if you're no longer with an employer. So it's supposed to be- While I'm still with them, I've technically... Like, I'm trying to get my, a car right now. So it's like I, I don't want to pick up shifts and 100% can't make sure I make it there, and with the prices of Ubers, everything, we just can't guarantee that it'll just be the same price to get there, you know, to and from. So that's why, I mean, I plan on... I don't, I plan on, like, not-not working for them, um, anymore. I just more so- Right. ... I'll be more comfortable when I know my real- like, my transportation situation is actually stable. I understand. That's why I was just letting you know how it typically works. I understand- Gotcha, okay. ... that you're not planning on leaving the company. But regardless of that, if you go more than four consecutive weeks without a payroll deduction, the system automatically puts you in a COBRA status, um, 'cause we have no way of knowing if you're

still with the employer or not. So it automatically does it. Okay. And then whenever you do return back to work with ATC, you can simply pick up the phone, call us, and we can reinstate what you previously had. Okay. But as of right now- And this is the first week? Yes. As of right now, you are able to make a payment for the coverage if you would like. Okay. And how much is the payment by the- So it's gonna be the s- the same that you pay normally. Um, which is a total of \$49.60 a week. Okay. And... And to what form of payment do you take? Is it just a debit card or routing an account number? Uh, no, it's just a credit or debit card. Okay. That's fine. I can use a credit or debit card. And, um... Sorry. Give me one second. I'm trying to... Okay, and do I make the payment with you, or can I make these payments online as well? Uh, the only way that I know of is over the phone. Okay. Benefits, check card. Let's see. No, that's not there. Um... Okay. And, um, regarding the benefits, um, like what is covered, is that a different number or is that with you as well? I mean, we can answer general questions about the coverage, um, but if you're like, uh, needing specific answers like if a certain procedure or medication will be covered, at that point we would refer you to the, uh, insurance carriers directly. Okay, great. And give me one second. Sorry, I'm trying to find this stuff called... Um. Just let me go to PMC and get a new one done. This one looks bad. Give me one moment. Okay, I'm gonna have to call back to make the payment, uh, for today 'cause I can't locate my debit card but in general, the vision benefits, um, I'll be making my payment, like I said, calling back. But for the vision benefits do you know what's covered and like is like Walmart covered or, um, what the vision benefits are? Um, so let's see. Looks like... So what I know is there is a copay for the annual eye exam which is \$10. Mm-hmm. Um, there's also a copay for lenses and frames which is \$25. Okay. And then the insurance will have a, uh, frame allowance where they pay- Mm-hmm. ... 130 dollars towards the frames. Okay. And, and I'm able to go to like Walmart or like where's like a, a universal place or just like I have to find a specific provider that takes this insurance? I do believe you'll have to find a provider in-network. Give me one second. Okay. Where is medical? Hmm. Yeah, see we'll have to find a provider in-network. I was trying to see if I could figure that out, if Walmart would be a provider or not- Hmm. ... but I don't have that information so I have a website and a phone number- Okay. ... that you can call. Okay, thank you. Yeah, you're welcome. Um, so the website is MetLife.com/mybenefits. And, or it might be easier for you just to call them, uh, phone number is 855-638-3931. 3-9-3... Um, 855-638-8931? I'm sorry- Uh- ... 3931? Yeah, 3931 for the last four. Okay, will you take debit cards or credit cards? And also trying to find my payments by credit card at the counter today, they said that... Okay, and also, um, there was one more. Would this... Would that be the same number? And it's like, um, is this only for vision or is that for medical as well, where I can call and ask questions? So the number I just gave you is to find vision providers. Okay. Um- Vision providers. Yeah, so it's- All right. Yeah. So- So it's gonna be- I think okay from the medical side? Yeah. Now are you trying to find a provider for medical or do you have specific coverage, uh, questions? 'Cause that's also gonna be different. Um, yes, so like, um... I do think I'm, I'm 30 but I don't know if like when you're supposed to... I'm not regular, like well I'm probably not old enough for a mammogram or anything like that but it's just like those type of check-ups, those preventive cares and things like that. Okay. So that I'm gonna give you the phone number for the actual, um, insurance carrier. Okay. Um, give me one second. Thank you. Okay, so for your preventative care it is with 90 Degree Benefits. Okay. And their phone number is 800-833-4296. And, uh, it's going- Okay. ... to take you through a prompt system when you call so just make sure to hit option

one. Option one. That was 800-833-4296, option one? Yes, ma'am. Okay, thank you so much. And I can call this number I just called to make a payment today- Yep. ... wherever I find my payment? Okay. And that could be with a debit card or a credit card? Yes. Mm-hmm. Okay. Thank you so much. I think that is all for me and, um... Oh, no, I lied. Dental. Is there dental in ? Yes, you are also enrolled into dental through American Public Life. Um, it is a very basic dental plan so what it- Mm-hmm. ... covers, um, is your preventative dental work at 100%, uh, basic dental work at 80% once you meet the \$50 deductible. Mm-hmm. Basic dental work would be like fillings and extractions to my understanding. Right. Okay. And... Okay. And will they have a tele- a telephone number where I can find their providers? Uh, okay. So the phone number specifically to find- Oh, there's a number. ... providers is going- Okay. ... to be 800-290-0523. Okay, that was 800-290-0523? Yes. Okay, thank you so much. I believe that is all. Correct? That's all that is provided under the insurance is medical, dental and vision, correct? That's all you're enrolled into, yes, ma'am. Okay, great. Okay, thank you so much. You're welcome. You have a wonderful day. Have a good one. See you too- Yeah. Thank you. Bye-bye. Thank you. Bye-bye.

## 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, this is Vanessa West. I was calling because, um, I don't have my benefit card with me but, um, I haven't been to work in maybe, like, a week and a half, and of course, uh, there's... I believe my last payment came out. But I don't know how it works if I don't work and if I can pay for it. And also, um... Well, first, let's, I guess, start there, to see if I even still am able to have any benefits as I've... um, technically, I don't, I haven't worked in, maybe, like, a week and a half, two weeks I believe, maybe three at this point. But, um, what information would you need from me?

Speaker speaker\_0: What's the name of the agency you work for?

Speaker speaker\_1: ATC Healthcare.

Speaker speaker\_0: And the last four of your Social?

Speaker speaker\_1: 4429.

Speaker speaker\_0: All right. All right. Okay, and your first and last name?

Speaker speaker\_1: Vanessa West.

Speaker speaker\_0: You said Vanessa West?

Speaker speaker\_1: West, yes. V-A-N-N-E-S-S-A W-E-S-T.

Speaker speaker\_0: And the last four of your Social is 4429?

Speaker speaker\_1: Yes, 4429.

Speaker speaker\_0: And you're with ATC?

Speaker speaker\_1: Yes, ATC Healthcare.

Speaker speaker\_0: Yeah, I'm not finding a file with that information. Give me one second.

Speaker speaker\_1: Mm-hmm. I'm so sorry. That is not my last four of my Social. That's the last four of my number, oh my God. 3466.

Speaker speaker\_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_1: Yes. 43 Baby Kate Street, Apartment 2, June 10th, 1994.

Speaker speaker\_0: Phone number of 412-759-4429?

Speaker speaker\_1: Yes, that's what I was giving you the last four of. Yes, ma'am.

Speaker speaker\_0: Okay. And then email is vanessawest@gmail?

Speaker speaker\_1: Yes, ma'am. My first and last name.

Speaker speaker\_0: All right. So, basically how it works is whenever you're off on an assignment or you're no longer with ATC, you do have four weeks from your last paycheck to make a direct payment with us over the phone. Um-

Speaker speaker\_1: Has it been four weeks?

Speaker speaker\_0: No. It looks like this is the week, the first week that we haven't received a payroll deduction. So, you are able to make a direct payment for it if you would like. Now I will say-

Speaker speaker\_1: Okay. Yes, ma'am.

Speaker speaker\_0: Just so you know for future references-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... if you go, um, more than four weeks without a payroll deduction, on the fifth week, regardless if you make payments or not, it will roll over to COBRA. And that's the only way to continue it from there until you return back on an assignment. Um, and then at that point, you would just call us to have the coverage reinstated. But as of right now, you are-

Speaker speaker\_1: Okay. What's this COBRA?

Speaker speaker\_0: COBRA is typically just a way to continue coverage, um, if you're no longer with an employer. So it's supposed to be-

Speaker speaker\_1: While I'm still with them, I've technically... Like, I'm trying to get my, a car right now. So it's like I, I don't want to pick up shifts and 100% can't make sure I make it there, and with the prices of Ubers, everything, we just can't guarantee that it'll just be the same price to get there, you know, to and from. So that's why, I mean, I plan on... I don't, I plan on, like, not-not working for them, um, anymore. I just more so-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... I'll be more comfortable when I know my real- like, my transportation situation is actually stable.

Speaker speaker\_0: I understand. That's why I was just letting you know how it typically works. I understand-

Speaker speaker\_1: Gotcha, okay.

Speaker speaker\_0: ... that you're not planning on leaving the company. But regardless of that, if you go more than four consecutive weeks without a payroll deduction, the system automatically puts you in a COBRA status, um, 'cause we have no way of knowing if you're still with the employer or not. So it automatically does it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then whenever you do return back to work with ATC, you can simply pick up the phone, call us, and we can reinstate what you previously had.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But as of right now-

Speaker speaker\_1: And this is the first week?

Speaker speaker\_0: Yes. As of right now, you are able to make a payment for the coverage if you would like.

Speaker speaker\_1: Okay. And how much is the payment by the-

Speaker speaker\_0: So it's gonna be the s- the same that you pay normally. Um, which is a total of \$49.60 a week.

Speaker speaker\_1: Okay. And... And to what form of payment do you take? Is it just a debit card or routing an account number?

Speaker speaker\_0: Uh, no, it's just a credit or debit card.

Speaker speaker\_1: Okay. That's fine. I can use a credit or debit card. And, um... Sorry. Give me one second. I'm trying to... Okay, and do I make the payment with you, or can I make these payments online as well?

Speaker speaker\_0: Uh, the only way that I know of is over the phone.

Speaker speaker\_1: Okay. Benefits, check card. Let's see. No, that's not there. Um... Okay. And, um, regarding the benefits, um, like what is covered, is that a different number or is that with you as well?

Speaker speaker\_0: I mean, we can answer general questions about the coverage, um, but if you're like, uh, needing specific answers like if a certain procedure or medication will be covered, at that point we would refer you to the, uh, insurance carriers directly.

Speaker speaker\_1: Okay, great. And give me one second. Sorry, I'm trying to find this stuff called... Um. Just let me go to PMC and get a new one done. This one looks bad. Give me

one moment. Okay, I'm gonna have to call back to make the payment, uh, for today 'cause I can't locate my debit card but in general, the vision benefits, um, I'll be making my payment, like I said, calling back. But for the vision benefits do you know what's covered and like is like Walmart covered or, um, what the vision benefits are?

Speaker speaker\_0: Um, so let's see. Looks like... So what I know is there is a copay for the annual eye exam which is \$10.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, there's also a copay for lenses and frames which is \$25.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then the insurance will have a, uh, frame allowance where they pay-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 130 dollars towards the frames.

Speaker speaker\_1: Okay. And, and I'm able to go to like Walmart or like where's like a, a universal place or just like I have to find a specific provider that takes this insurance?

Speaker speaker\_0: I do believe you'll have to find a provider in-network. Give me one second.

Speaker speaker\_1: Okay. Where is medical? Hmm.

Speaker speaker\_0: Yeah, see we'll have to find a provider in-network. I was trying to see if I could figure that out, if Walmart would be a provider or not-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... but I don't have that information so I have a website and a phone number-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that you can call.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: Yeah, you're welcome. Um, so the website is [MetLife.com/mybenefits](https://www.metlife.com/mybenefits). And, or it might be easier for you just to call them, uh, phone number is 855-638-3931.

Speaker speaker\_1: 3-9-3... Um, 855-638-8931? I'm sorry-

Speaker speaker\_0: Uh-

Speaker speaker\_1: ... 3931?

Speaker speaker\_0: Yeah, 3931 for the last four.

Speaker speaker\_1: Okay, will you take debit cards or credit cards? And also trying to find my payments by credit card at the counter today, they said that... Okay, and also, um, there was one more. Would this... Would that be the same number? And it's like, um, is this only for vision or is that for medical as well, where I can call and ask questions?

Speaker speaker\_0: So the number I just gave you is to find vision providers.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um-

Speaker speaker\_1: Vision providers.

Speaker speaker\_0: Yeah, so it's-

Speaker speaker\_1: All right. Yeah. So-

Speaker speaker\_0: So it's gonna be-

Speaker speaker\_1: I think okay from the medical side?

Speaker speaker\_0: Yeah. Now are you trying to find a provider for medical or do you have specific coverage, uh, questions? 'Cause that's also gonna be different.

Speaker speaker\_1: Um, yes, so like, um... I do think I'm, I'm 30 but I don't know if like when you're supposed to... I'm not regular, like well I'm probably not old enough for a mammogram or anything like that but it's just like those type of check-ups, those preventive cares and things like that.

Speaker speaker\_0: Okay. So that I'm gonna give you the phone number for the actual, um, insurance carrier.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, give me one second.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Okay, so for your preventative care it is with 90 Degree Benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And their phone number is 800-833-4296. And, uh, it's going-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to take you through a prompt system when you call so just make sure to hit option one.

Speaker speaker\_1: Option one. That was 800-833-4296, option one?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay, thank you so much. And I can call this number I just called to make a payment today-

Speaker speaker\_0: Yep.

Speaker speaker\_1: ... wherever I find my payment? Okay. And that could be with a debit card or a credit card?

Speaker speaker\_0: Yes. Mm-hmm.

Speaker speaker\_1: Okay. Thank you so much. I think that is all for me and, um... Oh, no, I lied. Dental. Is there dental in ?

Speaker speaker\_0: Yes, you are also enrolled into dental through American Public Life. Um, it is a very basic dental plan so what it-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... covers, um, is your preventative dental work at 100%, uh, basic dental work at 80% once you meet the \$50 deductible.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Basic dental work would be like fillings and extractions to my understanding.

Speaker speaker\_1: Right. Okay. And... Okay. And will they have a tele- a telephone number where I can find their providers?

Speaker speaker\_0: Uh, okay. So the phone number specifically to find-

Speaker speaker\_1: Oh, there's a number.

Speaker speaker\_0: ... providers is going-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to be 800-290-0523.

Speaker speaker\_1: Okay, that was 800-290-0523?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay, thank you so much. I believe that is all. Correct? That's all that is provided under the insurance is medical, dental and vision, correct?

Speaker speaker\_0: That's all you're enrolled into, yes, ma'am.

Speaker speaker\_1: Okay, great. Okay, thank you so much.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: Have a good one. See you too-

Speaker speaker\_0: Yeah.



Speaker speaker\_1: Thank you.

Speaker speaker\_0: Bye-bye.

Speaker speaker\_1: Thank you. Bye-bye.