

Transcript: VICTORIA

Taylor-6501607123763200-5118468430282752

Full Transcript

Your call may be monitored or recorded for quality assurance- Uh-huh. ... purposes. Hey, is this Vivian? Yeah, who's this? Hey, this is Victoria. We just spoke at, uh, with, um, with benefits and a card for the creative circle benefit. Oh, yes, hi, hi. Hey, so I was still looking at your file, trying to get some clarity on the situation. So it looks like there- Yeah. Go on, girl. So it looks like there has been a couple of issues with the payroll deductions. So I see on the 30th you changed, you made the request to cancel the vision, dental and the term life bundle. And that was- Yeah, because it's open enrollment, which I could do, right? Yeah, so there's no issue with that. Sure, okay, um- Now keep in mind that any time you make a change or a cancellation, it typically takes about one to two weeks for that to be processed. Okay. Um, so during that timeframe you would still see, you know, the dental term life and vision bundle deductions being made. So- Uh-huh. ... it looks like the deduction that was made, uh, for the week of the 10th through the 16th, which was supposed to be just for the MEC TeleRX, that week, again, like I said, they only charge \$7.90. Um, so for whatever reason they decided just to completely refund you for that week. So that week is not active. Um- Okay. Now the previous deductions that we have on file for you, so for like, uh, February 3rd through February 9th, you were still being charged for the MEC TeleRX, the dental term life and vision bundle, which- Oh. ... comes out... Yeah, because again, like I said, you put in the request to have it canceled on the 30th of January. So it takes one to two weeks from that for the, the changes to be processed through payroll. Oh, yeah, that's, that's totally fine, I get that, yes. Okay, so I just wanted to clarify that because I know I, I didn't really do that on our previous phone call, but um- Yeah, so- ... I did- Go ahead. I, I did go ahead and put in a request for us to put together like some type of confirmation of what you should be currently enrolled into. Um, so as soon as we get that put together, I will send it to your email. Okay, yeah, there's just been some issues with it, which is why I wanted like a confirmation of what I have and what I don't have, because I actually need to file... I need to file a reimbursement for my vision insurance. I got contacts February 8th, which is well, which is before the time my coverage expired, 'cause I was paying- Right. ... a little bit after open enrollment. Mm-hmm. Um, which is why I also need that, so I can like tell MetLife, the co- coverage of vision stuff, like, "Hey, I need to file this." Okay, yeah, 'cause you should have still had the vision coverage on the 8th. Correct. I agree, I agree. Yeah, it looks like the last day you had the vision coverage was on February 9th. Yes. And so the 8th is fine. That's weird. But again, I just need to ask them how to file the reimbursement. Okay. Like I know that I no long- I know that I no longer have it, but I still want to file it for last year when I did have it, 'cause I had it last year. I know I don't have it this year, but I bought it last year, and I want to file it for last year. Okay. All right, well, um- Which is fine, right? For like your taxes? No, no, not for taxes. For my reimbursement. For the appointment that you had on the 8th? Yeah, yeah, yeah. I never filed that. So the 8th of

February 25, correct? Yeah, yeah. Okay. Yeah, so I mean, it, like I said, I see that you had active coverage for that date, so you should be able, if you had services on February 8 '25, you should be able to clai- file a claim with the insurance carrier for that. Yeah. Perfect. Do you have, uh, MetLife's phone number? Um, I have MetLife's phone number, yes. Okay. There is an issue... Uh, okay, so there's an issue with MetLife. They, according to MetLife, I called them and they said I still have vision insurance. Silly. So they're still showing that you have it. Yeah. Yeah. Interesting. Okay. That's why I do- I don't know what's going on. I just want an email that says, "Hey, like, no, like, I'm only getting charged for Me- for whatever the regular one. I'm only paying for the regular one, I don't want to pay for anything else." So I just really want that email. Yeah, okay. Because again, I don't want to pay for the, these extra things and I'm not... Yeah. I understand. Well, like I said, I, I went ahead and put in the request to have some type of confirmation put together for you, and then as soon as that's put together, I will send it to your email. Okay. And do you think that you would be able to like check on the MetLife stuff for me? Acco- I called them, according to them, they still think I have vision insurance, which I don't understand. But maybe you can help me out there, 'cause they're saying that I have it. I'm telling them I don't, but they're like, "No, like, they haven't told us to cancel it." So I don't know. Very confu- Yeah, I, I'll make a note and, uh, reach out and see what's going on with that as well. Okay. And then, um, I know that you're gonna make a note. Can you also make a note, um, ask them how to file that claim. 'Cause I'm afraid to file it right now, because I'm scared that they'll file it under my 2025 insurance that they think I have. Which I shouldn't have, but if I accidentally use it, they might make me keep paying for it or something, I don't know. You know what I mean? Well, I mean, you, you, you used... Are you filing for February 8th of '25? That is- Yeah, but that's under my, that's back when I had the insurance. I'm scared that they're gonna file it under this new year of them thinking I have insurance. So I mean, you had vision coverage up until the February 9th of 2025. That's what I'm, I'm not understanding and where I'm getting confused. Is the coverage per calendar year? I would think so. But then again, we're just your benefits administrators. Okay, well, can you- I mean, to my knowledge- Can you figure it out with them? They say I still have, you know, the benefits which I shouldn't 'cause I'm not paying for anything. They shouldn't be charging me for anything. I don't want to pay anything extra. I mean, yeah, I'm definitely gonna make a note that they're still showing you active in their systems. But I mean, you did have the MetLife coverage for 2025 up until the 9th of February. Yes, yes. So I just need to file that. That's all. Or file the claim, whatever you'd call it. Okay, yeah. I'll, I'll go ahead and see what's going on with MetLife and then as soon as I get some answers on that, I'll follow up with you on that as well. Okay, thank you. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... purposes. Hey, is this Vivian?

Speaker speaker_1: Yeah, who's this?

Speaker speaker_0: Hey, this is Victoria. We just spoke at, uh, with, um, with benefits and a card for the creative circle benefit.

Speaker speaker_1: Oh, yes, hi, hi.

Speaker speaker_0: Hey, so I was still looking at your file, trying to get some clarity on the situation. So it looks like there-

Speaker speaker_1: Yeah. Go on, girl.

Speaker speaker_0: So it looks like there has been a couple of issues with the payroll deductions. So I see on the 30th you changed, you made the request to cancel the vision, dental and the term life bundle. And that was-

Speaker speaker_1: Yeah, because it's open enrollment, which I could do, right?

Speaker speaker_0: Yeah, so there's no issue with that.

Speaker speaker_1: Sure, okay, um-

Speaker speaker_0: Now keep in mind that any time you make a change or a cancellation, it typically takes about one to two weeks for that to be processed.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so during that timeframe you would still see, you know, the dental term life and vision bundle deductions being made. So-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... it looks like the deduction that was made, uh, for the week of the 10th through the 16th, which was supposed to be just for the MEC TeleRX, that week, again, like I said, they only charge \$7.90. Um, so for whatever reason they decided just to completely refund you for that week. So that week is not active. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: Now the previous deductions that we have on file for you, so for like, uh, February 3rd through February 9th, you were still being charged for the MEC TeleRX, the dental term life and vision bundle, which-

Speaker speaker_1: Oh.

Speaker speaker_0: ... comes out... Yeah, because again, like I said, you put in the request to have it canceled on the 30th of January. So it takes one to two weeks from that for the, the changes to be processed through payroll.

Speaker speaker_1: Oh, yeah, that's, that's totally fine, I get that, yes.

Speaker speaker_0: Okay, so I just wanted to clarify that because I know I, I didn't really do that on our previous phone call, but um-

Speaker speaker_1: Yeah, so-

Speaker speaker_0: ... I did-

Speaker speaker_1: Go ahead.

Speaker speaker_0: I, I did go ahead and put in a request for us to put together like some type of confirmation of what you should be currently enrolled into. Um, so as soon as we get that put together, I will send it to your email.

Speaker speaker_1: Okay, yeah, there's just been some issues with it, which is why I wanted like a confirmation of what I have and what I don't have, because I actually need to file... I need to file a reimbursement for my vision insurance. I got contacts February 8th, which is well, which is before the time my coverage expired, 'cause I was paying-

Speaker speaker_0: Right.

Speaker speaker_1: ... a little bit after open enrollment.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, which is why I also need that, so I can like tell MetLife, the co-coverage of vision stuff, like, "Hey, I need to file this."

Speaker speaker_0: Okay, yeah, 'cause you should have still had the vision coverage on the 8th.

Speaker speaker_1: Correct. I agree, I agree.

Speaker speaker_0: Yeah, it looks like the last day you had the vision coverage was on February 9th.

Speaker speaker_1: Yes. And so the 8th is fine.

Speaker speaker_0: That's weird.

Speaker speaker_1: But again, I just need to ask them how to file the reimbursement.

Speaker speaker_0: Okay.

Speaker speaker_1: Like I know that I no long- I know that I no longer have it, but I still want to file it for last year when I did have it, 'cause I had it last year. I know I don't have it this year, but I bought it last year, and I want to file it for last year.

Speaker speaker_0: Okay. All right, well, um-

Speaker speaker_1: Which is fine, right?

Speaker speaker_0: For like your taxes?

Speaker speaker_1: No, no, not for taxes. For my reimbursement.

Speaker speaker_0: For the appointment that you had on the 8th?

Speaker speaker_1: Yeah, yeah, yeah. I never filed that.

Speaker speaker_0: So the 8th of February 25, correct?

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: Okay. Yeah, so I mean, it, like I said, I see that you had active coverage for that date, so you should be able, if you had services on February 8 '25, you should be able to clai- file a claim with the insurance carrier for that.

Speaker speaker_1: Yeah. Perfect.

Speaker speaker_0: Do you have, uh, MetLife's phone number?

Speaker speaker_1: Um, I have MetLife's phone number, yes.

Speaker speaker_0: Okay.

Speaker speaker_1: There is an issue... Uh, okay, so there's an issue with MetLife. They, according to MetLife, I called them and they said I still have vision insurance. Silly.

Speaker speaker_0: So they're still showing that you have it.

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: Interesting. Okay.

Speaker speaker_1: That's why I do- I don't know what's going on. I just want an email that says, "Hey, like, no, like, I'm only getting charged for Me- for whatever the regular one. I'm only paying for the regular one, I don't want to pay for anything else." So I just really want that email.

Speaker speaker_0: Yeah, okay.

Speaker speaker_1: Because again, I don't want to pay for the, these extra things and I'm not... Yeah.

Speaker speaker_0: I understand. Well, like I said, I, I went ahead and put in the request to have some type of confirmation put together for you, and then as soon as that's put together, I will send it to your email.

Speaker speaker_1: Okay. And do you think that you would be able to like check on the MetLife stuff for me? Acco- I called them, according to them, they still think I have vision insurance, which I don't understand. But maybe you can help me out there, 'cause they're saying that I have it. I'm telling them I don't, but they're like, "No, like, they haven't told us to cancel it." So I don't know. Very confu-

Speaker speaker_0: Yeah, I, I'll make a note and, uh, reach out and see what's going on with that as well.

Speaker speaker_1: Okay. And then, um, I know that you're gonna make a note. Can you also make a note, um, ask them how to file that claim. 'Cause I'm afraid to file it right now, because I'm scared that they'll file it under my 2025 insurance that they think I have. Which I shouldn't have, but if I accidentally use it, they might make me keep paying for it or something, I don't

know. You know what I mean?

Speaker speaker_0: Well, I mean, you, you, you used... Are you filing for February 8th of '25? That is-

Speaker speaker_1: Yeah, but that's under my, that's back when I had the insurance. I'm scared that they're gonna file it under this new year of them thinking I have insurance.

Speaker speaker_0: So I mean, you had vision coverage up until the February 9th of 2025. That's what I'm, I'm not understanding and where I'm getting confused.

Speaker speaker_1: Is the coverage per calendar year?

Speaker speaker_0: I would think so. But then again, we're just your benefits administrators.

Speaker speaker_1: Okay, well, can you-

Speaker speaker_0: I mean, to my knowledge-

Speaker speaker_1: Can you figure it out with them? They say I still have, you know, the benefits which I shouldn't 'cause I'm not paying for anything. They shouldn't be charging me for anything. I don't want to pay anything extra.

Speaker speaker_0: I mean, yeah, I'm definitely gonna make a note that they're still showing you active in their systems. But I mean, you did have the MetLife coverage for 2025 up until the 9th of February.

Speaker speaker_1: Yes, yes. So I just need to file that. That's all. Or file the claim, whatever you'd call it.

Speaker speaker_0: Okay, yeah. I'll, I'll go ahead and see what's going on with MetLife and then as soon as I get some answers on that, I'll follow up with you on that as well.

Speaker speaker_1: Okay, thank you. Bye.

Speaker speaker_0: Bye-bye.