

Transcript: Estefania

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Full Transcript

Okay. Hey, what's happening? Hey. Oh, yeah. That's right. Hang on, I'm getting almost an hour. Can you turn off the alarm? No, no. They must want to get a hold of somebody, boy. That ain't never seen before, all this shit. Can I get a hold of those folks for a very long time, but, well... Hello? Hello? Hello? Hello? Yeah, 'cause they didn't do nothing else that we... Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, Stephanie. How are you doing? Hey. Thank you. Good. How about you? I ain't doing too good, um. I'm, uh... How are you doing? I'm having a hard... I'm, uh... I'm, uh, I'm Lloyd. We, uh... It's this. And they told me that you guys are a third-party insurance company that has been taking money out of my check for dental and vision and health. And unfortunately, every time I go to a, a vision place to get my eyes examined, there can't nobody else find me, pull me up or anything. So I'm trying to figure out, do I have insurance or do I not? Okay. Yeah. And if I do, I need a, I need a, I need a, um, a med ID where these folks can find me because can nobody seem to pull me up. And I'm getting freaking... I'm getting real frustrated about this. I ain't gonna lie. It's about my third time calling you guys. I haven't had no freaking luck. Okay. Yeah. I can look into your file. Um, what are the last four of your Social? 3344, ma'am. And then for security purposes, could you verify your address and date of birth for me? It's 39 Berthoudale Road, McCall, Mississippi, 39648. And my date of birth is February the 18th, 1994. They ask me the same questions every time. Okay. And then 618-314-7205 is your phone number? Yes. And then I have your first name, last name, forty-nine at gmail.com. Is that up to date? Yes. Yeah, this... So I mean, one of you guys even emailed me, uh, my little temporary card thing, but it's not no... it's not no med ID where these folks can find me. They put... They typing in my information, can't no one find me. Okay. Um. So I don't know what's going on with that. So you've been having active coverage since January the 20th. And it looks like you have the Ensure Plus, dental, term life, vision- Yeah. ... accident and ID. So why... So, so why is it that can't nobody find me? What's my medical ID number? Because I'm like to the point where if it's can't nobody find me, I can't use it. Uh, you might as well stop taking it out my check if that was the case, because, uh, that makes no sense for me to have something coming out my check and I can't even use it. They can't find me. And then... You did contact MetLife, right? Isn't MetLife who you were talking with? They been saying to contact you. Mm-hmm. They been saying to contact you. I'm in a business place right now and they can't even find me, so I need you guys to... The insurance is through you guys. MetLife has nothing to do with it. Now, I need to get to talk to you guys. That's what everybody been telling me. I call ISSA, they tell me, "Call you guys." I call MetLife, they tell me, "Call you guys." I'm on the phone with you guys and you guys trying to throw me off on somebody else. So with all due- Well- ... respect, I, I need, I need my ID so these folks can find me. If not, I'm gonna need you to just take me off all that. Okay. 'Cause that don't need to be coming out my

check if it... if, if I can't even use it, period. 'Cause, 'cause I was gonna tell you that... 'Cause I'm looking at your account and you do have active coverage, so I'm not sure why they're not finding you. Oh, right. Um, but give me- I'm not sure either. But give me one second. I'm more than not sure why it's coming out my check and they can't find me. Come on, let's go back there. Where is he? Look. Right there. Hold on. Make sure everybody out here is gone. Come on. Now, come on. Get 15 minutes. Come here. You're gonna be fine. I don't think we need to take this. Nah, that's all right. That's it. We got to get you home, okay? You gotta start calling these numbers. All right? So we can cut this bullshit. All right? Because you're getting ready to be dead. My uncle's gonna be real mad at me. I tried. Call him back. Oh, it's not quite... No, not quite time. Okay, sir. So since it's- Stop being- ... saying that you're active on my end, but they're telling you something different, I'm gonna go ahead and send an email to the main office for them to retry- Oh, uh- ... your device. Okay, well, honestly, honestly, let me te- let me tell you. What I need is my med ID and I, and I know I can get it from them. So I can send you your card. Okay, well, you can send me the card, but there's no ID number on there. That's why I cannot be found. So, I mean, like, um, especially 'cause it's down to common sense, I'd like to stop wasting time. That's all. 'Cause the only thing I would be able to send you is that- Look, sense, no common sense, I would like to stop wasting time. ... is that medical card. Yeah, but they done already sent that to me, sweetheart.... and that's not helping me. So why would you send it to me at home? That would be a, that would be unstable. Yeah, I don't have no group ID number, none of that. So the only thing I can do right now is send my email and get them to reach out to MetLife. How can y- how can you not have my medical ID number, but yet and still you say I'm active with medical insurance? Because I see that you are active. It's not making sense. Not with me, ma'am. Okay. You see that I am active? Yes. Since 20 of... But you don't see my ID number. Yeah, the 20 of them is my... Wait a minute. The 20 of them, yeah. Yeah, okay. Yeah, but why aren't I having a ID number over there on your computer screen? You got all my information in front of you. How come is it that you, you cannot give me my ID? That sounds, uh, a little bit, uh, suspect, ma, more than to be honest with you. Okay. How can I place by any means? Like I said, I, I can send that email. Ms. Lady- And then we'll be able to reach back out. How can I place, how can I place by any means? Because what you're not understanding is everything that you saying that you can do, supposedly somebody had already done it for me. That's why I'm not going for it. Okay? So you saying you gonna send an email out to, uh, who? MetLife? I already contacted MetLife. And I said- Yeah, when I contact them, they said to call you. I... So what I got was... When they, when they put up with- Give me one second. So what I'm saying is, that I'mma send an email to the main office, since it's saying that you're active for the vision plan on my end. You have InsurePlus Dental Term Life Vision Group Accident and IC Expert. You say you went to the doctor's office, vision doctor's office or whatever. I'm listening to that. I'm, I'm listening to that. And they're telling you that, that you're not active, but it's saying that you are active on my end. So the only thing I can do right now is send that email for them to reach out to MetLife to see why it's saying that you're not active in their system when you are. Hey, can I talk to your supervisor? Yes. Yeah. That, that'd be a good idea. Okay, sir. I'mma get my supervisor. All right. Let me just put you in a brief hold. You know, ma'am, I really did have 'em up. Shit, I think there's something I just fucked. Man, thanks for that. S- still. God, that's what I'm saying. How can y- How can you not? Yeah. She said she said, she said, sh- she said, "Well, uh..." Yeah, they, they try to contact me every day. Whatever. Technically, it's getting better. They

need to stop doing this, before I hate them simply crazy. Yo. Hey, come on over there. Don't play like you... I don't let it faze me. Come on now. Y'all, y'all, y'all niggas. What are you doing, boy, back that up. You can't call this shit personal. Like, hey, everything. First thing, always. Now later on, "Captain, I was afraid." You trying to... I don't care. You, you just doing your job at this point, but they doing your job. Same thing. Listen, listen, listen. Listen, listen, listen here a second. Listen. Listen. Listen. Hold on. I got those gloves, man. Niggas is lying and shit. All right, thank you. You're welcome. Sign up then. Mm-hmm. Hello? Yeah. I mean, I don't know. Honestly, y- I mean, it wouldn't be a bad idea but, I don't like s- uh, being put to the runaround of no patients I can visit. Hello. This is Chris. Hi. How you doing, Chris? I'm doing all right, Mr. Arnson. How about yourself? Uh, I'm not doing, I'm not doing good right now, man. I'm not doing well. Sorry to hear that. Anything I can help you with? Yeah, I hope, I hope so. I, I mean, I need something as simple as, uh, one, two, three, and it seem like I gotta, you know, get rid of a body part to receive it. So, I- Well- ... I hope you c-, I hope you can- If you can't- ... help me 'cause simply- Yeah, here's my name. ... all I need- Make it real simple for you. I can sure look into that. Simply, all I need is, simply all I need is you to go in that computer there, got all my information pulled up right now, that's saying that I have insurance, this, that, and the third, and pull up, uh, my, uh, medical number. You know what I'm saying? So other people can identify me and find me in the system, and you're saying I have insurance. Okay. Other than that, if you can't do that, and I can't be found, and I can't use the insurance that everyone's presuming that I have, I then ask you to just delete me out of the insurance and stop taking that out of my paycheck every freaking week. Okay. That's all I'm asking. That's all I need from you guys. That's it. There are only two options. I don't want to contact anybody else. Uh, i- if you got one piece of my information, you have all of my information. I'm not finna keep contacting all these people for them to keep coming back and telling me to contact you guys, Benefits in a Card. It's Benefits in a Card, right? Yes, sir. All right. So- Okay. ... um- So if you're Benefits in a Card, I need my medical number from you. If I can't- Okay. ... get it from you, then I need you to take me out of this you guys' third-party insurance, whom I cannot use, but it's stinking out of my check. Okay. Period. That's it. You said it's just you- No, no answer. All right. That's it. All right, so you said that this, that you needed this for your medical, because, uh, the representative that got me, um, said that there was something going on with your vision. Is it your vision or your medical that there seems to be an issue with? Yeah. No, no. It's, it's, it's definitely the vision, but, I mean, I'm saying, I'm, what I'm saying is, that if I can't be found, it's no sense for you, you to even have it, period. So what that means, I'm gonna be done with one, I'm gonna be done with all. Period. No, I, I, I, I understand. I'm just, I'm just trying to verify whe- like I said, with you, where I should be looking, if I should be looking for an issue with my medical- With my vision. ... or if I should be concerned with my vision. Okay. With my vis- my vis- my vision. My vision. Okay. Thank you. All right. Well- But what I need is my medical ID. Okay. My, my ID. My MID number. That's what I need. Okay. So you guys can find- So you need your med- Okay. So you need your medical information, but you also need to see what's going on with your vision. Okay. Understood. No, uh, no, no. I- I need my... Okay. Let me break this down. They sent me a temporary card for- Right. ... vision. Right? Right. My number, like, ID number or whatever it is that folks find, supposed to find me in the system, is not pulling up. I'm not pulling up in the system as showing that I have insurance, is what I'm saying. Okay. You... Not my medical. But, uh, y- y'all insured through MetLife. Is am I, is am I correct? That's what- Okay. So- ... it

says on the card. Okay. So- They emailed me, like, a temporary card. All right. So, so, I think some clarification is required here. So, you have medical and you have vision. They are entirely separate from each other. Your medical ID will not be associated with your vision. Vision is through MetLife. Okay, she sent me- And will have its own ID. ... my...She sent me my vision, temporary card. Okay. And it got MetLife on it. Right, because that's the carrier for the, that's the carrier for the vision. Okay, now what is my identification number... For them... You should have no- ... that you guys have? It is not on the card, it's not on the card. I don't have the physical card, I have a temporary card, and but they... But the lady told me on the phone that the temporary card looks identical, it looks just like the temporary card. So if that's the case, then the number should be on there 'cause it's not on there. Being that it's not on there and you guys are the ones sending me a temporary card, I called you to get the number. Mm-hmm. So why is everybody making it difficult? Everybody's like they sending me... I- ... around the ringer, but what I need... But now... ... is one thing. I understand, sir. I was just trying to make sure I was understanding the request fully before moving forward. Now I did go ahead and check with... 'Cause I understand that there seems to have been some issue with you being able to use the vision insurance, that you were not being able to be found in the system, you were being told either by the insur- by the doctor or by MetLife that you had no coverage. I did go ahead and check, uh, the... Check an au- uh, a system to verify and it does look like that while we are seeing deductions coming out for your vision coverage, there seems to have been a disconnect on MetLife's end where they're not showing that information properly. I'm going to send an email to my back office team, let them know that there s- there is this disconnect, there is this problem, and have them reach out to MetLife to correct this. As soon as I hear back from them, I will give you a call back and let you know it's been taken care of and give you all the information you're going to need to be able to use your insurance, okay? So wait a minute, you say you got to call... Man, what the fuck. Goddamn it. Okay, um, m- all right, repeat that again, man. All right, so I did, I did check with y- with your information to verify that we could pull and we could verify with MetLife that you had active in- uh, active vision insurance. For some reason, even though everything has processed properly on our end and everything has processed properly through Innovative, there seems to have been a disconnect on MetLife's end for your vision insurance. We're not sure where the disconnect is, so we need to investigate what happened and what, what we can do to resolve that. I'm going to send- Okay, how long that's- I got- How long that's going to take? 'Cause it seem like I'm... I- It seem like I'm... Like, yeah. Well, how long that's going to take? Sh- sh- I'm, I'm... So I'm, I'm going to send my back office team an email letting them know that there is a problem, and letting them know... And asking them to get in contact with MetLife to correct the problem. That should only take, at very most, a, uh, one, maybe two days, at very most. Once, once I hear back from them, and I may get back... I may get an answer today. But once I get back... Once I hear back from them, I'll give you a call back and let you know what's going on, what's, what's, uh, if anything, like, if anything further needs to be done, um, and make sure that everything's resolved so you can go ahead and use your insurance, okay? Okay, you say you the supervisor, right? For being sent this card, right? Yes, sir. Okay, now what's your name then? My name is Chris. Okay, 'cause I'm ask... Chris what? I'm asking... Uh. ... you personally if I am to call you back. My, my last initial is S as in Sam. Chris S, huh? Yes, sir. Okay. All right. Well, Chris S, I'm going to tell you, uh, yeah. I guess send your email man, uh, hopefully it don't take all day or all week or all month for me to hear back from you guys.

Because I'm going to be honest with you, you know how y- y'all like saying, uh, one to two business days, I'm going to give you one to two business days, get back contact with me, I'm going to be calling you back now. Understood, sir. Like I said, the absolute latest you should hear back from me would be, today is Wednesday, so the absolute latest you should hear back from me is Friday. If you do not hear from me by Friday, feel free to give us a call back and ask- I'll blow you up Monday. I'm blowing you up Monday if I don't hear from you Friday. No, no problem. I'm talking about all day. If you do not hear... No problem. If you do... All right. ... not hear back from me by Friday, feel free to give us a call Monday and we'll, and we'll go ahead and, and see what information we have for you. Even if, even if I hear back and, and le- and it says, and the, uh, response is that it's going to take a little bit of time for everything to get corrected, I'll give you a call back regardless. You're going to hear back from me with information one way or the other. Okay. Well, we going to see about that. All right. We gonna see about- That's great. We gonna see about that. I appreciate you. No problem, sir. Was there anything else I can help you with? No, that's all. All right. Thanks again for taking the time to speak with me. Thank you very much. Have a good one. All right. Oh. It sounds like he's going to call you back as soon as he gets off of this call.

Conversation Format

Speaker speaker_0: Okay. Hey, what's happening? Hey. Oh, yeah. That's right. Hang on, I'm getting almost an hour. Can you turn off the alarm? No, no. They must want to get a hold of somebody, boy. That ain't never seen before, all this shit. Can I get a hold of those folks for a very long time, but, well... Hello? Hello? Hello? Hello? Yeah, 'cause they didn't do nothing else that we...

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yes, Stephanie. How are you doing?

Speaker speaker_1: Hey. Thank you. Good. How about you?

Speaker speaker_2: I ain't doing too good, um. I'm, uh...

Speaker speaker_1: How are you doing?

Speaker speaker_2: I'm having a hard... I'm, uh... I'm, uh, I'm Lloyd. We, uh... It's this. And they told me that you guys are a third-party insurance company that has been taking money out of my check for dental and vision and health. And unfortunately, every time I go to a, a vision place to get my eyes examined, there can't nobody else find me, pull me up or anything. So I'm trying to figure out, do I have insurance or do I not?

Speaker speaker_1: Okay. Yeah.

Speaker speaker_2: And if I do, I need a, I need a, I need a, um, a med ID where these folks can find me because can nobody seem to pull me up. And I'm getting freaking... I'm getting real frustrated about this. I ain't gonna lie. It's about my third time calling you guys. I haven't

had no freaking luck.

Speaker speaker_1: Okay. Yeah. I can look into your file. Um, what are the last four of your Social?

Speaker speaker_2: 3344, ma'am.

Speaker speaker_3: And then for security purposes, could you verify your address and date of birth for me?

Speaker speaker_2: It's 39 Berthoudale Road, McCall, Mississippi, 39648. And my date of birth is February the 18th, 1994. They ask me the same questions every time.

Speaker speaker_3: Okay. And then 618-314-7205 is your phone number?

Speaker speaker_2: Yes.

Speaker speaker_3: And then I have your first name, last name, forty-nine at gmail.com. Is that up to date?

Speaker speaker_2: Yes. Yeah, this... So I mean, one of you guys even emailed me, uh, my little temporary card thing, but it's not no... it's not no med ID where these folks can find me. They put... They typing in my information, can't no one find me.

Speaker speaker_3: Okay. Um.

Speaker speaker_2: So I don't know what's going on with that.

Speaker speaker_3: So you've been having active coverage since January the 20th. And it looks like you have the Ensure Plus, dental, term life, vision-

Speaker speaker_2: Yeah.

Speaker speaker_3: ... accident and ID.

Speaker speaker_2: So why... So, so why is it that can't nobody find me? What's my medical ID number? Because I'm like to the point where if it's can't nobody find me, I can't use it. Uh, you might as well stop taking it out my check if that was the case, because, uh, that makes no sense for me to have something coming out my check and I can't even use it. They can't find me.

Speaker speaker_3: And then... You did contact MetLife, right? Isn't MetLife who you were talking with?

Speaker speaker_2: They been saying to contact you.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: They been saying to contact you. I'm in a business place right now and they can't even find me, so I need you guys to... The insurance is through you guys. MetLife has nothing to do with it. Now, I need to get to talk to you guys. That's what everybody been telling me. I call ISSA, they tell me, "Call you guys." I call MetLife, they tell me, "Call you guys." I'm on the phone with you guys and you guys trying to throw me off on somebody else.

So with all due-

Speaker speaker_3: Well-

Speaker speaker_2: ... respect, I, I need, I need my ID so these folks can find me. If not, I'm gonna need you to just take me off all that.

Speaker speaker_3: Okay.

Speaker speaker_2: 'Cause that don't need to be coming out my check if it... if, if I can't even use it, period.

Speaker speaker_3: 'Cause, 'cause I was gonna tell you that... 'Cause I'm looking at your account and you do have active coverage, so I'm not sure why they're not finding you.

Speaker speaker_2: Oh, right.

Speaker speaker_3: Um, but give me-

Speaker speaker_2: I'm not sure either.

Speaker speaker_3: But give me one second.

Speaker speaker_2: I'm more than not sure why it's coming out my check and they can't find me.

Speaker speaker_4: Come on, let's go back there. Where is he? Look. Right there. Hold on. Make sure everybody out here is gone. Come on. Now, come on. Get 15 minutes. Come here. You're gonna be fine. I don't think we need to take this. Nah, that's all right. That's it. We got to get you home, okay? You gotta start calling these numbers. All right? So we can cut this bullshit. All right? Because you're getting ready to be dead. My uncle's gonna be real mad at me. I tried. Call him back. Oh, it's not quite... No, not quite time.

Speaker speaker_3: Okay, sir. So since it's-

Speaker speaker_2: Stop being-

Speaker speaker_3: ... saying that you're active on my end, but they're telling you something different, I'm gonna go ahead and send an email to the main office for them to retry-

Speaker speaker_2: Oh, uh-

Speaker speaker_3: ... your device.

Speaker speaker_2: Okay, well, honestly, honestly, let me te- let me tell you. What I need is my med ID and I, and I know I can get it from them.

Speaker speaker_3: So I can send you your card.

Speaker speaker_2: Okay, well, you can send me the card, but there's no ID number on there. That's why I cannot be found. So, I mean, like, um, especially 'cause it's down to common sense, I'd like to stop wasting time. That's all.

Speaker speaker_3: 'Cause the only thing I would be able to send you is that-

Speaker speaker_2: Look, sense, no common sense, I would like to stop wasting time.

Speaker speaker_3: ... is that medical card.

Speaker speaker_2: Yeah, but they done already sent that to me, sweetheart.

Speaker speaker_5: ... and that's not helping me. So why would you send it to me at home? That would be a, that would be unstable.

Speaker speaker_3: Yeah, I don't have no group ID number, none of that. So the only thing I can do right now is send my email and get them to reach out to MetLife.

Speaker speaker_5: How can y- how can you not have my medical ID number, but yet and still you say I'm active with medical insurance?

Speaker speaker_3: Because I see that you are active.

Speaker speaker_5: It's not making sense. Not with me, ma'am.

Speaker speaker_3: Okay.

Speaker speaker_5: You see that I am active?

Speaker speaker_3: Yes. Since 20 of...

Speaker speaker_5: But you don't see my ID number. Yeah, the 20 of them is my... Wait a minute. The 20 of them, yeah. Yeah, okay. Yeah, but why aren't I having a ID number over there on your computer screen? You got all my information in front of you. How come is it that you, you cannot give me my ID? That sounds, uh, a little bit, uh, suspect, ma, more than to be honest with you.

Speaker speaker_3: Okay.

Speaker speaker_5: How can I place by any means?

Speaker speaker_3: Like I said, I, I can send that email.

Speaker speaker_5: Ms. Lady-

Speaker speaker_3: And then we'll be able to reach back out.

Speaker speaker_5: How can I place, how can I place by any means? Because what you're not understanding is everything that you saying that you can do, supposedly somebody had already done it for me. That's why I'm not going for it. Okay? So you saying you gonna send an email out to, uh, who? MetLife? I already contacted MetLife.

Speaker speaker_3: And I said-

Speaker speaker_5: Yeah, when I contact them, they said to call you.

Speaker speaker_3: I... So what I got was...

Speaker speaker_5: When they, when they put up with-

Speaker speaker_3: Give me one second. So what I'm saying is, that I'mma send an email to the main office, since it's saying that you're active for the vision plan on my end. You have InsurePlus Dental Term Life Vision Group Accident and IC Expert. You say you went to the doctor's office, vision doctor's office or whatever.

Speaker speaker_5: I'm listening to that. I'm, I'm listening to that.

Speaker speaker_3: And they're telling you that, that you're not active, but it's saying that you are active on my end. So the only thing I can do right now is send that email for them to reach out to MetLife to see why it's saying that you're not active in their system when you are.

Speaker speaker_5: Hey, can I talk to your supervisor?

Speaker speaker_3: Yes.

Speaker speaker_5: Yeah. That, that'd be a good idea.

Speaker speaker_3: Okay, sir. I'mma get my supervisor.

Speaker speaker_5: All right.

Speaker speaker_3: Let me just put you in a brief hold.

Speaker speaker_5: You know, ma'am, I really did have 'em up. Shit, I think there's something I just fucked. Man, thanks for that. S- still. God, that's what I'm saying. How can y- How can you not? Yeah. She said she said, she said, sh- she said, "Well, uh..." Yeah, they, they try to contact me every day. Whatever. Technically, it's getting better. They need to stop doing this, before I hate them simply crazy. Yo. Hey, come on over there. Don't play like you... I don't let it faze me. Come on now. Y'all, y'all, y'all niggas. What are you doing, boy, back that up. You can't call this shit personal. Like, hey, everything. First thing, always. Now later on, "Captain, I was afraid." You trying to... I don't care. You, you just doing your job at this point, but they doing your job. Same thing. Listen, listen, listen. Listen, listen, listen here a second. Listen. Listen. Listen. Hold on. I got those gloves, man. Niggas is lying and shit.

Speaker speaker_6: All right, thank you.

Speaker speaker_7: You're welcome. Sign up then.

Speaker speaker_6: Mm-hmm.

Speaker speaker_5: Hello? Yeah. I mean, I don't know. Honestly, y- I mean, it wouldn't be a bad idea but, I don't like s- uh, being put to the runaround of no patients I can visit.

Speaker speaker_6: Hello. This is Chris.

Speaker speaker_5: Hi. How you doing, Chris?

Speaker speaker_6: I'm doing all right, Mr. Arnson. How about yourself?

Speaker speaker_5: Uh, I'm not doing, I'm not doing good right now, man. I'm not doing well.

Speaker speaker_6: Sorry to hear that. Anything I can help you with?

Speaker speaker_5: Yeah, I hope, I hope so. I, I mean, I need something as simple as, uh, one, two, three, and it seem like I gotta, you know, get rid of a body part to receive it. So, I-

Speaker speaker_6: Well-

Speaker speaker_5: ... I hope you c-, I hope you can-

Speaker speaker_6: If you can't-

Speaker speaker_5: ... help me 'cause simply-

Speaker speaker_6: Yeah, here's my name.

Speaker speaker_5: ... all I need-

Speaker speaker_6: Make it real simple for you. I can sure look into that.

Speaker speaker_5: Simply, all I need is, simply all I need is you to go in that computer there, got all my information pulled up right now, that's saying that I have insurance, this, that, and the third, and pull up, uh, my, uh, medical number. You know what I'm saying? So other people can identify me and find me in the system, and you're saying I have insurance. Okay. Other than that, if you can't do that, and I can't be found, and I can't use the insurance that everyone's presuming that I have, I then ask you to just delete me out of the insurance and stop taking that out of my paycheck every freaking week.

Speaker speaker_6: Okay.

Speaker speaker_5: That's all I'm asking. That's all I need from you guys. That's it. There are only two options. I don't want to contact anybody else. Uh, i- if you got one piece of my information, you have all of my information. I'm not finna keep contacting all these people for them to keep coming back and telling me to contact you guys, Benefits in a Card. It's Benefits in a Card, right?

Speaker speaker_6: Yes, sir. All right. So-

Speaker speaker_5: Okay.

Speaker speaker_6: ... um-

Speaker speaker_5: So if you're Benefits in a Card, I need my medical number from you. If I can't-

Speaker speaker_6: Okay.

Speaker speaker_5: ... get it from you, then I need you to take me out of this you guys' third-party insurance, whom I cannot use, but it's stinking out of my check.

Speaker speaker_6: Okay.

Speaker speaker_5: Period. That's it.

Speaker speaker_6: You said it's just you-

Speaker speaker_5: No, no answer.

Speaker speaker_6: All right.

Speaker speaker_5: That's it.

Speaker speaker_6: All right, so you said that this, that you needed this for your medical, because, uh, the representative that got me, um, said that there was something going on with your vision. Is it your vision or your medical that there seems to be an issue with?

Speaker speaker_5: Yeah. No, no. It's, it's, it's definitely the vision, but, I mean, I'm saying, I'm, what I'm saying is, that if I can't be found, it's no sense for you, you to even have it, period. So what that means, I'm gonna be done with one, I'm gonna be done with all. Period.

Speaker speaker_6: No, I, I, I, I understand. I'm just, I'm just trying to verify whe- like I said, with you, where I should be looking, if I should be looking for an issue with my medical-

Speaker speaker_5: With my vision.

Speaker speaker_6: ... or if I should be concerned with my vision. Okay.

Speaker speaker_5: With my vis- my vis- my vision. My vision.

Speaker speaker_6: Okay. Thank you. All right. Well-

Speaker speaker_5: But what I need is my medical ID.

Speaker speaker_6: Okay.

Speaker speaker_5: My, my ID. My MID number. That's what I need.

Speaker speaker_6: Okay.

Speaker speaker_5: So you guys can find-

Speaker speaker_6: So you need your med- Okay. So you need your medical information, but you also need to see what's going on with your vision. Okay. Understood.

Speaker speaker_5: No, uh, no, no.

Speaker speaker_6: I-

Speaker speaker_5: I need my... Okay. Let me break this down. They sent me a temporary card for-

Speaker speaker_6: Right.

Speaker speaker_5: ... vision. Right?

Speaker speaker_6: Right.

Speaker speaker_5: My number, like, ID number or whatever it is that folks find, supposed to find me in the system, is not pulling up. I'm not pulling up in the system as showing that I have insurance, is what I'm saying.

Speaker speaker_6: Okay.

Speaker speaker_5: You... Not my medical. But, uh, y- y'all insured through MetLife. Is am I, is am I correct? That's what-

Speaker speaker_6: Okay. So-

Speaker speaker_5: ... it says on the card.

Speaker speaker_6: Okay. So-

Speaker speaker_5: They emailed me, like, a temporary card.

Speaker speaker_6: All right. So, so, I think some clarification is required here. So, you have medical and you have vision. They are entirely separate from each other. Your medical ID will not be associated with your vision. Vision is through MetLife.

Speaker speaker_5: Okay, she sent me-

Speaker speaker_6: And will have its own ID.

Speaker speaker_5: ... my...

Speaker speaker_2: She sent me my vision, temporary card.

Speaker speaker_6: Okay.

Speaker speaker_2: And it got MetLife on it.

Speaker speaker_6: Right, because that's the carrier for the, that's the carrier for the vision.

Speaker speaker_2: Okay, now what is my identification number... For them...

Speaker speaker_6: You should have no-

Speaker speaker_2: ... that you guys have? It is not on the card, it's not on the card. I don't have the physical card, I have a temporary card, and but they... But the lady told me on the phone that the temporary card looks identical, it looks just like the temporary card. So if that's the case, then the number should be on there 'cause it's not on there. Being that it's not on there and you guys are the ones sending me a temporary card, I called you to get the number.

Speaker speaker_6: Mm-hmm.

Speaker speaker_2: So why is everybody making it difficult? Everybody's like they sending me...

Speaker speaker_6: I-

Speaker speaker_2: ... around the ringer, but what I need...

Speaker speaker_6: But now...

Speaker speaker_2: ... is one thing.

Speaker speaker_6: I understand, sir. I was just trying to make sure I was understanding the request fully before moving forward. Now I did go ahead and check with... 'Cause I

understand that there seems to have been some issue with you being able to use the vision insurance, that you were not being able to be found in the system, you were being told either by the insurer- by the doctor or by MetLife that you had no coverage. I did go ahead and check, uh, the... Check an au- uh, a system to verify and it does look like that while we are seeing deductions coming out for your vision coverage, there seems to have been a disconnect on MetLife's end where they're not showing that information properly. I'm going to send an email to my back office team, let them know that there is this disconnect, there is this problem, and have them reach out to MetLife to correct this. As soon as I hear back from them, I will give you a call back and let you know it's been taken care of and give you all the information you're going to need to be able to use your insurance, okay?

Speaker speaker_2: So wait a minute, you say you got to call... Man, what the fuck. Goddamn it. Okay, um, m- all right, repeat that again, man.

Speaker speaker_6: All right, so I did, I did check with y- with your information to verify that we could pull and we could verify with MetLife that you had active in- uh, active vision insurance. For some reason, even though everything has processed properly on our end and everything has processed properly through Innovative, there seems to have been a disconnect on MetLife's end for your vision insurance. We're not sure where the disconnect is, so we need to investigate what happened and what, what we can do to resolve that. I'm going to send-

Speaker speaker_2: Okay, how long that's-

Speaker speaker_6: I got-

Speaker speaker_2: How long that's going to take? 'Cause it seem like I'm...

Speaker speaker_6: I-

Speaker speaker_2: It seem like I'm... Like, yeah. Well, how long that's going to take?

Speaker speaker_6: Sh- sh- I'm, I'm... So I'm, I'm going to send my back office team an email letting them know that there is a problem, and letting them know... And asking them to get in contact with MetLife to correct the problem. That should only take, at very most, a, uh, one, maybe two days, at very most. Once, once I hear back from them, and I may get back... I may get an answer today. But once I get back... Once I hear back from them, I'll give you a call back and let you know what's going on, what's, what's, uh, if anything, like, if anything further needs to be done, um, and make sure that everything's resolved so you can go ahead and use your insurance, okay?

Speaker speaker_2: Okay, you say you the supervisor, right? For being sent this card, right?

Speaker speaker_6: Yes, sir.

Speaker speaker_2: Okay, now what's your name then?

Speaker speaker_6: My name is Chris.

Speaker speaker_2: Okay, 'cause I'm ask... Chris what? I'm asking...

Speaker speaker_6: Uh.

Speaker speaker_2: ... you personally if I am to call you back.

Speaker speaker_6: My, my last initial is S as in Sam.

Speaker speaker_2: Chris S, huh?

Speaker speaker_6: Yes, sir.

Speaker speaker_2: Okay. All right. Well, Chris S, I'm going to tell you, uh, yeah. I guess send your email man, uh, hopefully it don't take all day or all week or all month for me to hear back from you guys. Because I'm going to be honest with you, you know how y- y'all like saying, uh, one to two business days, I'm going to give you one to two business days, get back contact with me, I'm going to be calling you back now.

Speaker speaker_6: Understood, sir. Like I said, the absolute latest you should hear back from me would be, today is Wednesday, so the absolute latest you should hear back from me is Friday. If you do not hear from me by Friday, feel free to give us a call back and ask-

Speaker speaker_2: I'll blow you up Monday. I'm blowing you up Monday if I don't hear from you Friday.

Speaker speaker_6: No, no problem.

Speaker speaker_2: I'm talking about all day.

Speaker speaker_6: If you do not hear... No problem. If you do...

Speaker speaker_2: All right.

Speaker speaker_6: ... not hear back from me by Friday, feel free to give us a call Monday and we'll, and we'll go ahead and, and see what information we have for you. Even if, even if I hear back and, and le- and it says, and the, uh, response is that it's going to take a little bit of time for everything to get corrected, I'll give you a call back regardless. You're going to hear back from me with information one way or the other.

Speaker speaker_2: Okay. Well, we going to see about that.

Speaker speaker_6: All right.

Speaker speaker_2: We gonna see about-

Speaker speaker_6: That's great.

Speaker speaker_2: We gonna see about that. I appreciate you.

Speaker speaker_6: No problem, sir. Was there anything else I can help you with?

Speaker speaker_2: No, that's all.

Speaker speaker_6: All right. Thanks again for taking the time to speak with me.

Speaker speaker_2: Thank you very much.

Speaker speaker_6: Have a good one.

Speaker speaker_2: All right. Oh.

Speaker speaker_8: It sounds like he's going to call you back as soon as he gets off of this call.