

## **Transcript: Estefania**

**Acevedo-4888632277647360-5907157666545664**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, I was calling about my vision insurance. Okay. How can I help you? It never went into effect, and, um, it started billing, like, weekly out of my checks in November. And I made, um, several calls during November, and I called in December. Mm-hmm. But, uh, I went to the eye doctor. I don't have any. And I'm also calling about enrollment, but I'm trying to get reimbursed for that weekly fee for the insurance I didn't receive on the vision. So I know we don't do reimbursements, but I can look into your file to see what's happening. Um, what staffing agency do you work for? MAU. And then what is the last four of your Social? 9708. And then for security purposes, could you verify your address and date of birth? 22 James Jackson Drive in Fountain Inn, South Carolina 29644. 07/13/81. And then I have 864-356-4228 as your phone number. Mm-hmm. And then I have your last name, first name, 99 at yahoo.com. Is that up to date? Mm-hmm. Okay. So let me see. Give me one second. When you went to the doctor, did you call that MetLife number by any chance? Yes. Yes. You did? Mm-hmm. Okay. So let me... Give me one second. Um, I'm probably gonna have to reach out to the carrier. Um, can I put you in a brief hold while I do that? Sure. Okay. Thank you. Mm. Okay. Thank you for your hold. Ma'am, when was the service for, that you went for when they told you that, um, you didn't have coverage? Can I get that date? In November. It was in November and 2-two... Sunday? It was on- November what, 8? Oh. I can tell... Yeah. I'm giving you... I went more than once. Um, it was for my son's vision and I'm going to give you the exact date. Okay. Thank you. Uh, MLK Day, but January the 20th. Mm-hmm. Oh, okay. So, you said the 20th of January? Mm-hmm. For your son, right? Yeah. MLK day. Mm-hmm. That's the second time. Mm-hmm. Okay. And then do you remember the first time, the date of the first visit? It was in November after it went into effect, when I called. I called Benefits with the card. He gave me, like, the information for the insurance. They also emailed me over the benefit. I could look that up. But, um, I'd like to say it was in November. It was a Saturday. And, I mean, I called. I called Benefits in the card, in a card again. Mm-hmm. It was a guy. He was gonna research it. The thing is it's time to re-enroll. I don't think I should even add it because I never received it. That's one. Two, I am requesting that money back and I need to speak with someone else, a supervisor. Because you can't bill me for something I never received. Mm-hmm. I mean, you can't. I called multiple times. It's a small amount of money, but it's, it's my money and I want it back. And I mean, I don't... I'm looking up now the amount of the vision. It's just, I paid out of pocket for my son's glasses. If I could call back, you know, with that information. Um, it's at home, but I paid out of pocket for his exam. And on MLK Day, I got the glasses out of pocket. Okay. So yeah, if it's 20 bucks, I want it. If, if they're not gonna give it back and I do sign up for vision, well, maybe I don't pay for the first four months. So, for the January visit, I can verify that real quick, um, but I am gonna need November's date. Um, but,

uh, if you don't have November's date, that's fine. I'll look for, um, the January visit. I know you do have active coverage, because I did verify. So I'm gonna try that date and see what it tells me, but you should be active. Um, I'm putting you in hold real quick, okay, while I do that again. Sure. Hey. Hey. Hey. Hey. Okay. I am so sorry for that long hold, Ms. Evans. Okay. So I did confirm that you do have active coverage, um, for that second date that you gave me of January the 20th. Um, I would- Mm-hmm. ... really just have to make sure, um, regarding the November date. But, um, we did confirm that you do have active coverage, and I did call MetLife and I did get the confirmation that your coverage is active. So you're gonna have to cont- the providers are gonna have to contact MetLife just to make sure that they're not getting told the wrong information. 'Cause on our end, everything's showing as active. Since they- As of what date? As of... Give me one second. As of Dec- sorry, as of November 25th. Okay. I went to the eye doctor November the 29th. I got the date now. Yes, ma'am. I know it was the 29th and it didn't work. Okay. And if you're saying it works, I want to go online now and use... and, and purchase contacts using my benefit. What, what provider accepts it? So for that, I have to give you the 800-615-1883. MetLife. Yes. That is the list of the MetLife providers. Um, but regarding those other visions-... this is the provider. You have to get in contact with MetLife, um, because like I said, I did get confirmation from them that your coverage is active for that vision. Hey. What is it? Ma- November the 29th, MetLife was open. Benefits with the card was, was not open. They're not open on the weekend. Correct. We called, I called MetLife. I called them. Matter of fact- Mm-hmm. ... if you stay on the line, let- let's call them together. Like, I- I- I called them multiple times, and- and you're saying it went into effect on the 25th? I'm- I'm telling you, I- I've talked to them. And it... I don't know if it's because I had MetLife before, but the reason I know it's not working, it won't come up online. Okay, I'm sorry. I'm gonna start over. Okay. Mm-hmm. It is active. I wanna thank you for your time. What was your name? Oh. My name's Stephanie. Thank you, Stephanie. I'm just a little frustrated. I know you do- It's okay. ... work there. So, um- I understand. No, you're fine. Um... It's just... If- if I c- if I... Okay, one more question. Mm-hmm. And I just didn't want to take up my lunch break to keep calling. That's why I've never called back, but now that I have you on the line, I- I need to enroll. I'm not gonna do it now. My question is, enrollment ends on the 31st. That means tomorrow, I can call and still en- enroll? Yes. Or does it- Yes. Okay, then. As long as- Okay. ... you call within, um, our business hours. We're open from 8:00 AM up until 8:00 PM Eastern Time. So- Oh. ... really important that you call before we close. Oh, I- Because if you call after that- I'll call back- ... you'll miss it. ... tonight when I get off work. I didn't know the benefit enrollment was open until 8:00. Okay. I'm going to call MetLife. Mm-hmm. I'm sure they're not gonna have it, but what I do want to do is... Yeah, well, my question is, when does this enrollment end? Because I don't think I'm going to try the vision again. If I can't use it online to buy me some contacts, I know- Mm-hmm. ... it doesn't exist. I'm more concerned about getting 11 weeks of \$4.94 sent, sent back to me. That's where I'm at with this. But when does this end, the- the- the vision I have now? I'm gonna try to use it because I had it, or- Mm-hmm. Yeah, I have it. Okay. So for the vision- So what is it? So since it's under section dental, vision, your preventative plan, those three plans are under Section 125. So if you don't want that vision plan anymore, you would have to cancel it either today or tomorrow because if you don't cancel it, let's say tomorrow, you're kind of stuck with it till de- next December. But when does the new enrollment start? Like w- if I say cancel, it cancels tomo- tomo- you know, when does that enrollment end? So it takes seven to ten business

days for any cancellations or changes to be made. So if you do cancel it, you may still experience one or two deductions for the vision plan. Okay. Well it's been 11, and I couldn't use it. But yeah, I'm gonna take my time and call MetLife, and I'm gonna call you guys back, uh, to get enrolled- Okay. ... later this evening. Thank you so much for your time. I appreciate it. You're welcome. Thank you. You're welcome. Have a nice day. Yeah.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Um, I was calling about my vision insurance.

Speaker speaker\_0: Okay. How can I help you?

Speaker speaker\_1: It never went into effect, and, um, it started billing, like, weekly out of my checks in November. And I made, um, several calls during November, and I called in December.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But, uh, I went to the eye doctor. I don't have any. And I'm also calling about enrollment, but I'm trying to get reimbursed for that weekly fee for the insurance I didn't receive on the vision.

Speaker speaker\_0: So I know we don't do reimbursements, but I can look into your file to see what's happening. Um, what staffing agency do you work for?

Speaker speaker\_1: MAU.

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

Speaker speaker\_1: 9708.

Speaker speaker\_0: And then for security purposes, could you verify your address and date of birth?

Speaker speaker\_1: 22 James Jackson Drive in Fountain Inn, South Carolina 29644.  
07/13/81.

Speaker speaker\_0: And then I have 864-356-4228 as your phone number.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then I have your last name, first name, 99 at yahoo.com. Is that up to date?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. So let me see. Give me one second. When you went to the doctor, did you call that MetLife number by any chance?

Speaker speaker\_1: Yes. Yes.

Speaker speaker\_0: You did?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. So let me... Give me one second. Um, I'm probably gonna have to reach out to the carrier. Um, can I put you in a brief hold while I do that?

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay. Thank you.

Speaker speaker\_1: Mm.

Speaker speaker\_0: Okay. Thank you for your hold. Ma'am, when was the service for, that you went for when they told you that, um, you didn't have coverage? Can I get that date?

Speaker speaker\_1: In November. It was in November and 2- two... Sunday? It was on-

Speaker speaker\_0: November what, 8? Oh.

Speaker speaker\_1: I can tell... Yeah. I'm giving you... I went more than once. Um, it was for my son's vision and I'm going to give you the exact date.

Speaker speaker\_0: Okay. Thank you.

Speaker speaker\_1: Uh, MLK Day, but January the 20th. Mm-hmm.

Speaker speaker\_0: Oh, okay. So, you said the 20th of January?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: For your son, right?

Speaker speaker\_1: Yeah. MLK day. Mm-hmm. That's the second time. Mm-hmm.

Speaker speaker\_0: Okay. And then do you remember the first time, the date of the first visit?

Speaker speaker\_1: It was in November after it went into effect, when I called. I called Benefits with the card. He gave me, like, the information for the insurance. They also emailed me over the benefit. I could look that up. But, um, I'd like to say it was in November. It was a Saturday. And, I mean, I called. I called Benefits in the card, in a card again.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: It was a guy. He was gonna research it. The thing is it's time to re-enroll. I don't think I should even add it because I never received it. That's one. Two, I am requesting that money back and I need to speak with someone else, a supervisor. Because you can't bill me for something I never received.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I mean, you can't. I called multiple times. It's a small amount of money, but it's, it's my money and I want it back. And I mean, I don't... I'm looking up now the amount of the vision. It's just, I paid out of pocket for my son's glasses. If I could call back, you know, with that information. Um, it's at home, but I paid out of pocket for his exam. And on MLK Day, I got the glasses out of pocket.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So yeah, if it's 20 bucks, I want it. If, if they're not gonna give it back and I do sign up for vision, well, maybe I don't pay for the first four months.

Speaker speaker\_0: So, for the January visit, I can verify that real quick, um, but I am gonna need November's date. Um, but, uh, if you don't have November's date, that's fine. I'll look for, um, the January visit. I know you do have active coverage, because I did verify. So I'm gonna try that date and see what it tells me, but you should be active. Um, I'm putting you in hold real quick, okay, while I do that again.

Speaker speaker\_1: Sure.

Speaker speaker\_2: Hey. Hey. Hey. Hey.

Speaker speaker\_0: Okay. I am so sorry for that long hold, Ms. Evans. Okay. So I did confirm that you do have active coverage, um, for that second date that you gave me of January the 20th. Um, I would-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... really just have to make sure, um, regarding the November date. But, um, we did confirm that you do have active coverage, and I did call MetLife and I did get the confirmation that your coverage is active. So you're gonna have to cont- the providers are gonna have to contact MetLife just to make sure that they're not getting told the wrong information. 'Cause on our end, everything's showing as active. Since they-

Speaker speaker\_2: As of what date?

Speaker speaker\_0: As of... Give me one second. As of Dec- sorry, as of November 25th.

Speaker speaker\_2: Okay. I went to the eye doctor November the 29th. I got the date now.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: I know it was the 29th and it didn't work.

Speaker speaker\_0: Okay.

Speaker speaker\_2: And if you're saying it works, I want to go online now and use... and, and purchase contacts using my benefit. What, what provider accepts it?

Speaker speaker\_0: So for that, I have to give you the 800-615-1883.

Speaker speaker\_2: MetLife.

Speaker speaker\_0: Yes. That is the list of the MetLife providers. Um, but regarding those other visions-... this is the provider. You have to get in contact with MetLife, um, because like I said, I did get confirmation from them that your coverage is active for that vision.

Speaker speaker\_2: Hey.

Speaker speaker\_0: What is it?

Speaker speaker\_2: Ma- November the 29th, MetLife was open. Benefits with the card was, was not open. They're not open on the weekend.

Speaker speaker\_0: Correct.

Speaker speaker\_2: We called, I called MetLife. I called them. Matter of fact-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... if you stay on the line, let- let's call them together. Like, I- I- I called them multiple times, and- and you're saying it went into effect on the 25th? I'm- I'm telling you, I- I've talked to them. And it... I don't know if it's because I had MetLife before, but the reason I know it's not working, it won't come up online. Okay, I'm sorry. I'm gonna start over. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: It is active. I wanna thank you for your time. What was your name?

Speaker speaker\_0: Oh. My name's Stephanie.

Speaker speaker\_2: Thank you, Stephanie. I'm just a little frustrated. I know you do-

Speaker speaker\_0: It's okay.

Speaker speaker\_2: ... work there. So, um-

Speaker speaker\_0: I understand. No, you're fine.

Speaker speaker\_2: Um... It's just... If- if I c- if I... Okay, one more question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: And I just didn't want to take up my lunch break to keep calling. That's why I've never called back, but now that I have you on the line, I- I need to enroll. I'm not gonna do it now. My question is, enrollment ends on the 31st. That means tomorrow, I can call and still en- enroll?

Speaker speaker\_0: Yes.

Speaker speaker\_2: Or does it-

Speaker speaker\_0: Yes.

Speaker speaker\_2: Okay, then.

Speaker speaker\_0: As long as-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... you call within, um, our business hours. We're open from 8:00 AM up until 8:00 PM Eastern Time. So-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... really important that you call before we close.

Speaker speaker\_2: Oh, I-

Speaker speaker\_0: Because if you call after that-

Speaker speaker\_2: I'll call back-

Speaker speaker\_0: ... you'll miss it.

Speaker speaker\_2: ... tonight when I get off work. I didn't know the benefit enrollment was open until 8:00. Okay. I'm going to call MetLife.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I'm sure they're not gonna have it, but what I do want to do is... Yeah, well, my question is, when does this enrollment end? Because I don't think I'm going to try the vision again. If I can't use it online to buy me some contacts, I know-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... it doesn't exist. I'm more concerned about getting 11 weeks of \$4.94 sent, sent back to me. That's where I'm at with this. But when does this end, the- the- the vision I have now? I'm gonna try to use it because I had it, or-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Yeah, I have it.

Speaker speaker\_0: Okay. So for the vision-

Speaker speaker\_2: So what is it?

Speaker speaker\_0: So since it's under section dental, vision, your preventative plan, those three plans are under Section 125. So if you don't want that vision plan anymore, you would have to cancel it either today or tomorrow because if you don't cancel it, let's say tomorrow, you're kind of stuck with it till de- next December.

Speaker speaker\_2: But when does the new enrollment start? Like w- if I say cancel, it cancels tomor- tomo- you know, when does that enrollment end?

Speaker speaker\_0: So it takes seven to ten business days for any cancellations or changes to be made. So if you do cancel it, you may still experience one or two deductions for the vision plan.

Speaker speaker\_2: Okay. Well it's been 11, and I couldn't use it. But yeah, I'm gonna take my time and call MetLife, and I'm gonna call you guys back, uh, to get enrolled-

Speaker speaker\_0: Okay.

Speaker speaker\_2: ... later this evening. Thank you so much for your time. I appreciate it.

Speaker speaker\_0: You're welcome.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_2: Yeah.