

Transcript: VICTORIA

Taylor-4574493833740288-5183941505761280

Full Transcript

Thank you for calling Benefits on the Card. This is Victoria. How can I help you? Hi. Yes, um, Victoria, I was calling, um, one, to see if, um, if I'm able to pay, if it's a fee for me to pay for my, my, uh, my healthcare personally, because I haven't been to work and I don't go to work again until, I believe, like till my next pay period. So I will have to pay for my ones in between to keep it. And I just wanted to know if I can pay, um, with you over the phone or if I can pay online. And also, um, I am getting the complete runaround, uh, for who I call for vision provider and I need my vision to go back to work. So, and I'm just trying to get the correct place so where I can find like if even Walmart takes this insurance. But those are the two things I need to do. Okay. What's the name of the agency you work for? APC Healthcare. And the last four of your social? 3466. All right. And your first and last name? Vanessa West. Okay. Do you mind verifying your address and date of birth? Yes. 43 Mainsgate Street, Apartment 2, Pittsburgh, PA 15205. And my date of birth's June 10th, 1994. Phone number 412-759-4429? Yes. And then email is vanessawest@gmail.com? Yes, ma'am. Okay. Um, so yes. You can make a direct payment for your coverage. Um, as of right now, it looks like if you were to do that, you would have to make a payment for this week and last week, which would come out to a total of \$99.20. Um, there's not a way to do it- Okay. ... over the internet, but, um, you can do it with us over the phone with a credit or debit card. Okay. And then- All right. ... as far as finding a provider that accepts your, um, coverage for vision, um, let's see. I know the name of the insurance carrier is MetLife, um, I believe- Right. ... the network is VSP Choice. Um, so you can either go on- VS... Okay. VSP- VS... Oh, I'm sorry. So again, the network is VSP Choice. Okay. The name of the carrier is MetLife. Okay. So you can go onto the website metlife.com/mybenefits. Okay. Or you can call the phone number 855-638-3931. Thank you. Mm-hmm. And I'll go ahead and pay it with you over the phone then. Okay. Um, let's see. Give me one second. I'm gonna have, I'm gonna need to have to get my card taken in just a second. Is the, uh, name on the card just Vanessa West or is there a middle initial anywhere? Yes, ma'am. No, it's just Vanessa West. All right. And then the billing address for that card, would it be the 43 Maingate Street, or Main Street? Yes. All righty. And then I'm ready for the, uh, card number whenever you are. That is 4985031171493246. And the, uh, CVC? 696. And then the expiration date? 8/28. Okay. So again, the total that is gonna be charged is \$99.20. That is for this week and last week. Thank you. And, um, uh, what was I about to say? So, um, if I need to make my payment, um, 'cause I'm not sure if it will come out before, like are there, are they due by Friday or Monday or...? I, I don't know when they take it out of your check normally. I know it's week by week. So are you back- Right. ... to work cur- do you, are you, did you go back to work this week? No, I go back to work, I should go back to work next week. So I, it should be at the beginning of the week, but I get paid like the day after. So it will be-... you know, within, before the Friday, but I didn't know if it was due by, like, the beginning

of the week or the end of the week, 'cause that would just make... It would just determine whether I will make the payment for the next week and then my next one would come out for the following week, or it would just be coming out for this week and next week from my actual paycheck, if that makes sense. I'm not... If that makes sense to you. But I just didn't know what date it was due on, 'cause if it's due maybe, like, Friday, then that payment will come out on its own versus me having to make the payment. Yeah, I don't know, I don't know when they, they typically take that out just 'cause I don't have access to payroll. So I don't know when they do it. Right. No, I know when they take it out. I know, like, when they take it out. I don't know when it's due for you guys. Like- We don't have a due date. ... for instance, if I worked Thursday, it won't come out until Thursday. So I don't know if that's technically going to be late until, like, you guys, like, 'cause I don't know what day it's due on every week. We don't, we don't tech- We don't technically have a due date. Whenever you make a direct payment- Okay. ... you can call anytime between Monday through Friday and you can even make it- Okay. ... like, like we did today, we, we accepted a payment for last week and this week. You... We just- Okay. ... can't accept a payment for anything over 28 days old. Oh, okay. And can you do further- No, unfortunately not. ... payments for future... Okay. And also, does my insurance connec- 'Cause when I called MetLife, they were like, couldn't find anything, but I'm, I wasn't understanding why. So I was like maybe because my payment didn't come out- When you did call. ... technically literally before I called you guys. I've been on there like, they gave me- Yes, you were struggling. Yeah, but they couldn't even tell me- This is We're actually having- ... like the provider that they actually accept. So, but now if I go and I call them, I don't know, probably later today if they are available, would they see that or does that take time to update? It, it does take some time. So I'm not sure that they're still going to be able to find you in the system just yet. Right. So come Monday, would I be not active? Yeah, so the payment- Because of the We'll need you made today, it's... The way that it works is it's Monday through Sunday. So the payment that you made is for basically this Monday, the 17th, up until the 23rd, which is Sunday. And then they won't be able to find me again Monday? If you didn't work this week, then probably not, 'cause you would have to make it... Depending on the scenario, you might have to make a payment for next week, so yeah. Right, but that's what I'm saying is if I can't make a payment ahead of time or even, like, when, like, Monday come 'cause I don't believe I work until Thursday, so that payment won't be there Monday, Tuesday, Wednesday, or Thursday until after I get off. So it'll be there Friday, but I'm trying to find a vision provider before I go back to work. Granted, I have glasses, but I... It is best 'cause they're older, I mean, obvi- I mean, I still have some ways out, but just trying to... This is, like, the, the loophole I'm getting into because when I called them, they didn't see me, you know, so can't even tell me where I can go to even be reimbursed or whatever the case may be because they can't find me. But come Monday, if I don't work until technically Thursday, that payment won't get to you guys until Thursday or Friday. So when I call these vision people, I don't- Yeah, I mean, I under- I understand what you're saying. So there might not be a way around that, unfortunately, because I, I would say it takes anywhere from 24 to 48 business hours for the carrier to be updated with the payment going through. Now, what you can do, since I've already told you the name of the network and the carrier, if you have a vision provider in mind, or if you're- Okay. You might have to look at a couple different vision providers. You can call the providers directly and say, "Hey, I have vision coverage with MetLife and the name of the network is VSP Choice. Are you guys a network?"

Mm-hmm. You might have to go that route. Oh, okay. Okay. And is there, is there any policy number? Do I know that? No. Because on the back of the card, it doesn't have a policy on here, just says employee, and then it just have like a provider group number. Yeah, I believe- But is that my policy? Yeah. Oh, the... I, I don't think that there is a policy number for vision. I think with vision- Okay. ... there's just a group number, but everything that is needed is going to be on that, the ID card for vision. Okay. Okay. Mm-hmm. Okay. Thank you so much. I think that's all I needed for now. Okay. You have a wonderful night. Thank you so much. You too. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on the Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi. Yes, um, Victoria, I was calling, um, one, to see if, um, if I'm able to pay, if it's a fee for me to pay for my, my, uh, my healthcare personally, because I haven't been to work and I don't go to work again until, I believe, like till my next pay period. So I will have to pay for my ones in between to keep it. And I just wanted to know if I can pay, um, with you over the phone or if I can pay online. And also, um, I am getting the complete runaround, uh, for who I call for vision provider and I need my vision to go back to work. So, and I'm just trying to get the correct place so where I can find like if even Walmart takes this insurance. But those are the two things I need to do.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: APC Healthcare.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 3466.

Speaker speaker_0: All right. And your first and last name?

Speaker speaker_1: Vanessa West.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yes. 43 Mainsgate Street, Apartment 2, Pittsburgh, PA 15205. And my date of birth's June 10th, 1994.

Speaker speaker_0: Phone number 412-759-4429?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is vanessawest@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Um, so yes. You can make a direct payment for your coverage. Um, as of right now, it looks like if you were to do that, you would have to make a payment for

this week and last week, which would come out to a total of \$99.20. Um, there's not a way to do it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... over the internet, but, um, you can do it with us over the phone with a credit or debit card.

Speaker speaker_1: Okay.

Speaker speaker_0: And then-

Speaker speaker_1: All right.

Speaker speaker_0: ... as far as finding a provider that accepts your, um, coverage for vision, um, let's see. I know the name of the insurance carrier is MetLife, um, I believe-

Speaker speaker_1: Right.

Speaker speaker_0: ... the network is VSP Choice. Um, so you can either go on-

Speaker speaker_1: VS... Okay.

Speaker speaker_0: VSP-

Speaker speaker_1: VS... Oh, I'm sorry.

Speaker speaker_0: So again, the network is VSP Choice.

Speaker speaker_1: Okay.

Speaker speaker_0: The name of the carrier is MetLife.

Speaker speaker_1: Okay.

Speaker speaker_0: So you can go onto the website metlife.com/mybenefits.

Speaker speaker_1: Okay.

Speaker speaker_0: Or you can call the phone number 855-638-3931.

Speaker speaker_1: Thank you.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I'll go ahead and pay it with you over the phone then.

Speaker speaker_0: Okay. Um, let's see. Give me one second.

Speaker speaker_1: I'm gonna have, I'm gonna need to have to get my card taken in just a second.

Speaker speaker_0: Is the, uh, name on the card just Vanessa West or is there a middle initial anywhere?

Speaker speaker_1: Yes, ma'am. No, it's just Vanessa West.

Speaker speaker_0: All right. And then the billing address for that card, would it be the 43 Maingate Street, or Main Street?

Speaker speaker_1: Yes.

Speaker speaker_0: All righty. And then I'm ready for the, uh, card number whenever you are.

Speaker speaker_1: That is 4985031171493246.

Speaker speaker_0: And the, uh, CVC?

Speaker speaker_1: 696.

Speaker speaker_0: And then the expiration date?

Speaker speaker_1: 8/28.

Speaker speaker_0: Okay. So again, the total that is gonna be charged is \$99.20. That is for this week and last week.

Speaker speaker_1: Thank you. And, um, uh, what was I about to say? So, um, if I need to make my payment, um, 'cause I'm not sure if it will come out before, like are there, are they due by Friday or Monday or...?

Speaker speaker_0: I, I don't know when they take it out of your check normally. I know it's week by week. So are you back-

Speaker speaker_1: Right.

Speaker speaker_0: ... to work cur- do you, are you, did you go back to work this week?

Speaker speaker_1: No, I go back to work, I should go back to work next week. So I, it should be at the beginning of the week, but I get paid like the day after. So it will be-... you know, within, before the Friday, but I didn't know if it was due by, like, the beginning of the week or the end of the week, 'cause that would just make... It would just determine whether I will make the payment for the next week and then my next one would come out for the following week, or it would just be coming out for this week and next week from my actual paycheck, if that makes sense. I'm not... If that makes sense to you. But I just didn't know what date it was due on, 'cause if it's due maybe, like, Friday, then that payment will come out on its own versus me having to make the payment.

Speaker speaker_0: Yeah, I don't know, I don't know when they, they typically take that out just 'cause I don't have access to payroll. So I don't know when they do it.

Speaker speaker_1: Right. No, I know when they take it out. I know, like, when they take it out. I don't know when it's due for you guys. Like-

Speaker speaker_0: We don't have a due date.

Speaker speaker_1: ... for instance, if I worked Thursday, it won't come out until Thursday. So I don't know if that's technically going to be late until, like, you guys, like, 'cause I don't know what day it's due on every week.

Speaker speaker_0: We don't, we don't tech- We don't technically have a due date. Whenever you make a direct payment-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you can call anytime between Monday through Friday and you can even make it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... like, like we did today, we, we accepted a payment for last week and this week. You... We just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... can't accept a payment for anything over 28 days old.

Speaker speaker_1: Oh, okay. And can you do further-

Speaker speaker_0: No, unfortunately not.

Speaker speaker_1: ... payments for future... Okay. And also, does my insurance connect- 'Cause when I called MetLife, they were like, couldn't find anything, but I'm, I wasn't understanding why. So I was like maybe because my payment didn't come out-

Speaker speaker_0: When you did call.

Speaker speaker_1: ... technically literally before I called you guys. I've been on there like, they gave me-

Speaker speaker_0: Yes, you were struggling.

Speaker speaker_1: Yeah, but they couldn't even tell me-

Speaker speaker_0: This is We're actually having-

Speaker speaker_1: ... like the provider that they actually accept. So, but now if I go and I call them, I don't know, probably later today if they are available, would they see that or does that take time to update?

Speaker speaker_0: It, it does take some time. So I'm not sure that they're still going to be able to find you in the system just yet.

Speaker speaker_1: Right. So come Monday, would I be not active?

Speaker speaker_0: Yeah, so the payment-

Speaker speaker_1: Because of the

Speaker speaker_0: We'll need you made today, it's... The way that it works is it's Monday through Sunday. So the payment that you made is for basically this Monday, the 17th, up until the 23rd, which is Sunday.

Speaker speaker_1: And then they won't be able to find me again Monday?

Speaker speaker_0: If you didn't work this week, then probably not, 'cause you would have to make it... Depending on the scenario, you might have to make a payment for next week, so yeah.

Speaker speaker_1: Right, but that's what I'm saying is if I can't make a payment ahead of time or even, like, when, like, Monday come 'cause I don't believe I work until Thursday, so that payment won't be there Monday, Tuesday, Wednesday, or Thursday until after I get off. So it'll be there Friday, but I'm trying to find a vision provider before I go back to work. Granted, I have glasses, but I... It is best 'cause they're older, I mean, obvi- I mean, I still have some ways out, but just trying to... This is, like, the, the loophole I'm getting into because when I called them, they didn't see me, you know, so can't even tell me where I can go to even be reimbursed or whatever the case may be because they can't find me. But come Monday, if I don't work until technically Thursday, that payment won't get to you guys until Thursday or Friday. So when I call these vision people, I don't-

Speaker speaker_0: Yeah, I mean, I under- I understand what you're saying. So there might not be a way around that, unfortunately, because I, I would say it takes anywhere from 24 to 48 business hours for the carrier to be updated with the payment going through. Now, what you can do, since I've already told you the name of the network and the carrier, if you have a vision provider in mind, or if you're-

Speaker speaker_1: Okay.

Speaker speaker_0: You might have to look at a couple different vision providers. You can call the providers directly and say, "Hey, I have vision coverage with MetLife and the name of the network is VSP Choice. Are you guys a network?"

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You might have to go that route.

Speaker speaker_1: Oh, okay. Okay. And is there, is there any policy number? Do I know that? No. Because on the back of the card, it doesn't have a policy on here, just says employee, and then it just have like a provider group number.

Speaker speaker_0: Yeah, I believe-

Speaker speaker_1: But is that my policy?

Speaker speaker_0: Yeah. Oh, the... I, I don't think that there is a policy number for vision. I think with vision-

Speaker speaker_1: Okay.

Speaker speaker_0: ... there's just a group number, but everything that is needed is going to be on that, the ID card for vision.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Thank you so much. I think that's all I needed for now.

Speaker speaker_0: Okay. You have a wonderful night.

Speaker speaker_1: Thank you so much. You too.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Bye.