

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi there. Um, my name's Sabrina. I'm attempting to reach a person to speak with about my vision benefits. I've tried calling the number on the card. They don't know anything. They told me to call the company I work for. They don't have a phone number. It's an HR email only. Um, so yeah, that's what I'm trying to do today. Uh, what's the name of the agency you work for? Creative Circle. And the last four of your Social? 3164. All right. And I'm sorry, your first and last name again? Sabrina Gilmore. G-I-L-M-O-R-E. Do you mind verifying your address and date of birth? Not at all. Um, it's 3940 Beach Street, Apartment 1, Cincinnati, Ohio 45227, 4871. And then phone number is 617-835-5204? Yes. Okay. And email is sabrina@thankyouenjoy.com? Yes. Okay. So we're just your benefits administrators. I have, you know, basic information about the vision policy that I can go over with you on. Um, but the actual insurance carrier for your vision is going to be with MetLife. Okay. Yeah. They were the first people that I called. So what, what's going on is that my, uh, assignment that I had the insurance through ended on Friday. And I hadn't signed up for new insurance, but I did receive an email notification, um, from the place I'm getting an eye exam at next week that I have benefits left over that I could still possibly use. So what I'm doing today is, is just trying to find out, um, when those benefits expire, if they expired with my last date of employment, and if there's anything there that I can still use. Um, do you have that information, like expiration date or anything? So I won't have an expiration date on the, uh... as of right now. So the way that it works is that whenever you, uh, leave Creative Circle, uh, pretty much it depends on your last paycheck, 'cause more than likely your last paycheck, um, will have the deduction that is made for the coverage, which if that's the case, it'll be- Yeah. ... active the following week. Um, have you already- Okay. ... received your last paycheck? That would be, um, this coming Friday, would be my last one. Okay. So if you see the deduction being made on this Friday, um- Okay. ... it'll provide coverage for the week of the 17th through the 23rd. And then from there, we do give you the option to temporarily continue the benefits with us, if you would like. Um, we give you four, uh, consecutive weeks where you can call in and make a direct payment. Um, regardless if you do that or not, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA. Um, and that's essentially when the enrollment will cancel out on its own, unless you continue it with COBRA. Okay. I already, um, signed up for, for new insurance. Um, I just... This, this insurance that I've had has really not covered much of anything, um, that I've done this year. Um, so I'm just hesitant to even use it. Um, now with vision, it might be a little better. Um, is there any way I can ver- just 100% verify that anything will be paid if I submit it? Yeah. I mean, that's... I... We're just your administrators. So, uh, the information that I have, I have basic information on what is covered. So as long as it is a covered service, and as long as you see that deduction being made on your check Friday-

Mm-hmm. ... it will provide the coverage for next week. Okay. Maybe the, um, the eye exam place will be able to figure it out easier than I can, 'cause I'm just not getting anywhere. If I... So if I were to look for specific information, um, about what's covered, would I go to metlife.com, or which, where would I go? I mean, I can send you a copy of the benefits guide. Um, the benefits guide will go over all the plans being offered through your employer, including vision, and it'll state like the general coverage with vision. So what- Okay. ... I know is that there's a copay for your annual eye exam, which is \$10. Okay. Copay for lenses and frames is \$25, and then the insurance will pay \$100 for the frame allowance. \$100? \$130. 130. Okay. Awesome. So \$10 for the exam. Uh, uh, sorry, one more time. 10 for the exam, you said? Yes. For the annual eye exam, there's a copay of \$10. The copay for lens and frames is \$25. Okay. And then the insurance will provide a frame allowance, which is \$130. Okay. Awesome. Um, okay. It sounds like I'm going to... I'm sorry. So 25 for lenses and frames, and then 130 for frames? Sorry. What's the, what's the difference here between those two? So the co-... That's... One is a copay for lenses and frames. The other is- Okay. ... frame allowance. That's what the insurance will pay for your frames, \$130. Okay. Copay and allowance. Okay. Awesome. Um, all right. It sounds like I should be good then. Um, I should just be under the wire then for next week. Mm-hmm. All right. I appreciate the info. Yes, ma'am. Do you need help with anything else? Um, no, thanks. All righty. You have a wonderful day. You too. 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 there. Um, my name's Sabrina. I'm attempting to reach a person to speak with about my vision benefits. I've tried calling the number on the card. They don't know anything. They told me to call the company I work for. They don't have a phone number. It's an HR email only. Um, so yeah, that's what I'm trying to do today.

Speaker speaker_0: Uh, what's the name of the agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 3164.

Speaker speaker_0: All right. And I'm sorry, your first and last name again?

Speaker speaker_1: Sabrina Gilmore. G-I-L-M-O-R-E.

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

Speaker speaker_1: Not at all. Um, it's 3940 Beach Street, Apartment 1, Cincinnati, Ohio 45227, 4871.

Speaker speaker_0: And then phone number is 617-835-5204?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And email is sabrina@thankyouenjoy.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So we're just your benefits administrators. I have, you know, basic information about the vision policy that I can go over with you on. Um, but the actual insurance carrier for your vision is going to be with MetLife.

Speaker speaker_1: Okay. Yeah. They were the first people that I called. So what, what's going on is that my, uh, assignment that I had the insurance through ended on Friday. And I hadn't signed up for new insurance, but I did receive an email notification, um, from the place I'm getting an eye exam at next week that I have benefits left over that I could still possibly use. So what I'm doing today is, is just trying to find out, um, when those benefits expire, if they expired with my last date of employment, and if there's anything there that I can still use. Um, do you have that information, like expiration date or anything?

Speaker speaker_0: So I won't have an expiration date on the, uh... as of right now. So the way that it works is that whenever you, uh, leave Creative Circle, uh, pretty much it depends on your last paycheck, 'cause more than likely your last paycheck, um, will have the deduction that is made for the coverage, which if that's the case, it'll be-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... active the following week. Um, have you already-

Speaker speaker_1: Okay.

Speaker speaker_0: ... received your last paycheck?

Speaker speaker_1: That would be, um, this coming Friday, would be my last one.

Speaker speaker_0: Okay. So if you see the deduction being made on this Friday, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it'll provide coverage for the week of the 17th through the 23rd. And then from there, we do give you the option to temporarily continue the benefits with us, if you would like. Um, we give you four, uh, consecutive weeks where you can call in and make a direct payment. Um, regardless if you do that or not, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA. Um, and that's essentially when the enrollment will cancel out on its own, unless you continue it with COBRA.

Speaker speaker_1: Okay. I already, um, signed up for, for new insurance. Um, I just... This, this insurance that I've had has really not covered much of anything, um, that I've done this year. Um, so I'm just hesitant to even use it. Um, now with vision, it might be a little better. Um, is there any way I can ver- just 100% verify that anything will be paid if I submit it?

Speaker speaker_0: Yeah. I mean, that's... I... We're just your administrators. So, uh, the information that I have, I have basic information on what is covered. So as long as it is a

covered service, and as long as you see that deduction being made on your check Friday-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it will provide the coverage for next week.

Speaker speaker_1: Okay. Maybe the, um, the eye exam place will be able to figure it out easier than I can, 'cause I'm just not getting anywhere. If I... So if I were to look for specific information, um, about what's covered, would I go to metlife.com, or which, where would I go?

Speaker speaker_0: I mean, I can send you a copy of the benefits guide. Um, the benefits guide will go over all the plans being offered through your employer, including vision, and it'll state like the general coverage with vision. So what-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I know is that there's a copay for your annual eye exam, which is \$10.

Speaker speaker_1: Okay.

Speaker speaker_0: Copay for lenses and frames is \$25, and then the insurance will pay \$100 for the frame allowance.

Speaker speaker_1: \$100?

Speaker speaker_0: \$130.

Speaker speaker_1: 130. Okay. Awesome. So \$10 for the exam. Uh, uh, sorry, one more time. 10 for the exam, you said?

Speaker speaker_0: Yes. For the annual eye exam, there's a copay of \$10. The copay for lens and frames is \$25.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the insurance will provide a frame allowance, which is \$130.

Speaker speaker_1: Okay. Awesome. Um, okay. It sounds like I'm going to... I'm sorry. So 25 for lenses and frames, and then 130 for frames? Sorry. What's the, what's the difference here between those two?

Speaker speaker_0: So the co-... That's... One is a copay for lenses and frames. The other is-

Speaker speaker_1: Okay.

Speaker speaker_0: ... frame allowance. That's what the insurance will pay for your frames, \$130.

Speaker speaker_1: Okay. Copay and allowance. Okay. Awesome. Um, all right. It sounds like I should be good then. Um, I should just be under the wire then for next week.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. I appreciate the info.

Speaker speaker_0: Yes, ma'am. Do you need help with anything else?

Speaker speaker_1: Um, no, thanks.

Speaker speaker_0: All righty. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.