

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Oh, hi Victoria. Um, I'm having a really, a nightmare day in, in all regards. So, I w- I am a consultant working for Oxford. Um, I have the benefits with you guys and then through you I have an insurance with American Plan. Um, I just got off the phone with them. I saw a doctor on Ele- on, um, November 18, and apparently there is a discrepancy on pay. They never got the premium for that week. Um, my, m-my understanding based on the conversation I had with them, so they denied, you know, of course they didn't pay my doctor. I'm getting hit with a \$600 bill now which is insane, and somewhere somehow this is absolutely... I have no idea how this happened because the, you know, the deduction is automatically from my paycheck. So I'm a little bit lost. How come that that particular week there was no pay for, you know, there was no deduction from, from, from, my, my, uh, my paycheck? Is that something you can look into it, or do I need to speak with Oxford? So, we're just your benefits administrators. I mean, the only thing I would be able to do is pull up your file and see- Yeah, can you do that? ... you know. And just make sure that this is not... And the other thing is, how can we do a pay check, uh, uh, uh, you know, uh, can, can we pay them pretty much, um, to make sure that there is no discrepancy? So they, once they, they receive the payment then they should be able to get, um, this going. The... once they get the payment for that week- So- ... they, they will be able to, uh, apparently make the, the payment. So, I'm just trying to follow through what, what they told me. Okay. So, as I was originally stating, the only thing I would be able to do is pull up your file and confirm whether or not that week is active. Um... Okay. And I believe it would be too late for us to accept a payment for that week, 'cause we can only accept payments within 28 days. Anything that's older than 28 days we cannot make, you know, accept payment for. Well this is... nobody ever reached out to me to say, "Hey, you missed a payment, therefore it's gonna be an issue." Um, this is, it's nothing that I would have done differently. I have no idea why this happened to begin with. So I got two different paychecks on 11/22, so I got paid... the payment was both sent in 11/22 and because I'm checking now here. Um, the, they should have been deducted. So I don't understand why there was no deduction done for one week. So I got paid, you know, two weeks in a, you know, I got in, in a, got paid delayed payments. Um, but nobody reached out to me to say, "Hey, there is a problem with this." Okay. Yeah, to my knowledge you should have received a text message unless you've previously opted out of the text message alerts. Um, we- No, I, I got absolutely nothing. I didn't opt out on anything. I didn't get, I, I should get an email, I should get a, a, a text. I got absolutely nothing to alert me or to say, "Hey, this is a problem." So, how can we fix this? Forget 28 days, I don't want to hear it. It's not, it's nothing I could have done differently. How do we fix this? I'm willing to pay the premium right now. I can send it to you and you can send it to American, um, to the insurance.

So, how do we do this? I really don't want to delay this anymore. So, I mean... Again, we can't make a, we cannot accept a payment that's older than 28 days. So, whose fault is it that nobody alert, alerted me when this payment was not received? And this should have been corrected when I received two pay checks, two payments would have come. So how come... Because I got, I got paid, you know, there was two different paychecks, it should have been automatically sent. I don't understand why am I in this particular issue right now. I, I really don't understand. So can you ma- can you dou- double check? Sure. What's the name of the agency you work for? Oxford Global Resources. The last four of your Social? Um, 6225. Your first and last name? Uh, first name is Irma, last name is Cambeli. And do you mind verifying your address and date of birth? Um, 110271, uh, address is 345 East 93rd Street, Apartment 23G, New York, New York, 10128. Phone number is 646-492-9281. Correct. Correct. Email is gonna be firstname.lastname@gmail. Correct. Okay. Yeah, so the week of November 18th through November 24th was not active, so that deduction that would have been made would have been made out of the check the week before. So I see two paychecks that I received on the 22nd. Okay. The one, the one that you're missing is the one on 11/15. So 11/15 got problem... You know, there was a problem, got delayed. I got paid both... You know, the deduction was done. So again, who didn't push the payment towards the right... I mean, that's what I'm... I'm trying to figure out where th- this got completely messed up, literally. So Oxford is responsible for making those deductions. We don't have access to your payroll. So Oxford- I understand. ... their payroll department makes the deduction, then sends it over to us. So you did not receive for which week now? And when this happens, w- how come nobody raise a flag and say, "Hey, th- the, the, there is no deduction on this." And, and the other thing is if you receive it a week later, how come that is not applied? So whenever you get a check, the deduction that is made it's made for the following week. So we never received a deduction from the week of the 11th through the 17th for the week of the 18th through the 24th. So this has been deducted from my paycheck, so how come you did not receive it? I... We would... We... So again, we're clear- I have the paperwork in front of me and the deduction has been, it's been made, so I don't understand. Okay. So is it the paycheck from November 11th through November 17th? Because that is the check that the deduction would have been made for the 18th through the 24th. So let me explain to you. On 11/29... Hold on. On 11/22, I received two checks, which should have been one for 11/15 and one for 11/08. Okay. So the check from 11/22- Correct. ... provided coverage for the following week, 11/25th through the 1st of December. Okay. So again, the deduction- But there were two checks- ... that we are missing- I'm sorry. Okay, so I see now. So yes, they didn't pay. They did not deduct for some reason. I, I have no idea. They did not deduct anything for that particular week. Now I see it. So this was... I was traveling, I didn't send... You know, but this is, this is, this is insane. This should not have happened. And it's not just... And, and, and the dental was not covered, you know, the life was not covered, the vision, n- nothing was paid for that particular week. Yeah, so everything that you were enrolled into was not active for that week. That is correct. Yeah, but, uh, it's... Listen, I've been, I've been with health insurance and I've been with coverage for years, for 20 something years. Something like this should never happen because I'm active. Because I am active. Somewhere, somehow, you know, and they should have made sure- Well, we work a little bit different. ... it should... The red, the red flag should have been, should have been raised and I should have been notified right away. Oxford should have been notified right away. None of that happens because I'm, uh, I, I'm finding out about this, you

know, two months later and it's, um... So you're telling me if I speak to Oxford and somewhere somehow Oxford make an extra payment, um, it's way too late to c- to, to fix this now? Yeah, it... Unfortunately, typically how it works is if there's ever a time where the deduction is not made for whatever reason or if you're not working on an assignment, the only way to make a payment is to call us here at Benefits In A Card and make a payment on the phone. I was working. Listen, I was working and I was traveling. I do- I under- I understand that. I'm just giving you different scenarios because- Yeah. ... there could be different scenarios- Yeah. ... for why we didn't receive a payment. What I'm trying... My point that I'm trying to get to is that we cannot accept a payment that is older than 28 days. This is so messed up in so many ways. Okay. All right, um, thanks for your time. Appreciate it.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card, this is Victoria. How can I help you?

Speaker speaker_2: Oh, hi Victoria. Um, I'm having a really, a nightmare day in, in all regards. So, I w- I am a consultant working for Oxford. Um, I have the benefits with you guys and then through you I have an insurance with American Plan. Um, I just got off the phone with them. I saw a doctor on Ele- on, um, November 18, and apparently there is a discrepancy on pay. They never got the premium for that week. Um, my, m-my understanding based on the conversation I had with them, so they denied, you know, of course they didn't pay my doctor. I'm getting hit with a \$600 bill now which is insane, and somewhere somehow this is absolutely... I have no idea how this happened because the, you know, the deduction is automatically from my paycheck. So I'm a little bit lost. How come that that particular week there was no pay for, you know, there was no deduction from, from, from, my, my, uh, my paycheck? Is that something you can look into it, or do I need to speak with Oxford?

Speaker speaker_1: So, we're just your benefits administrators. I mean, the only thing I would be able to do is pull up your file and see-

Speaker speaker_2: Yeah, can you do that?

Speaker speaker_1: ... you know.

Speaker speaker_2: And just make sure that this is not... And the other thing is, how can we do a pay check, uh, uh, uh, you know, uh, can, can we pay them pretty much, um, to make sure that there is no discrepancy? So they, once they, they receive the payment then they should be able to get, um, this going. The... once they get the payment for that week-

Speaker speaker_1: So-

Speaker speaker_2: ... they, they will be able to, uh, apparently make the, the payment. So, I'm just trying to follow through what, what they told me.

Speaker speaker_1: Okay. So, as I was originally stating, the only thing I would be able to do is pull up your file and confirm whether or not that week is active. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: And I believe it would be too late for us to accept a payment for that week, 'cause we can only accept payments within 28 days. Anything that's older than 28 days we cannot make, you know, accept payment for.

Speaker speaker_2: Well this is... nobody ever reached out to me to say, "Hey, you missed a payment, therefore it's gonna be an issue." Um, this is, it's nothing that I would have done differently. I have no idea why this happened to begin with. So I got two different paychecks on 11/22, so I got paid... the payment was both sent in 11/22 and because I'm checking now here. Um, the, they should have been deducted. So I don't understand why there was no deduction done for one week. So I got paid, you know, two weeks in a, you know, I got in, in a, got paid delayed payments. Um, but nobody reached out to me to say, "Hey, there is a problem with this."

Speaker speaker_1: Okay. Yeah, to my knowledge you should have received a text message unless you've previously opted out of the text message alerts. Um, we-

Speaker speaker_2: No, I, I got absolutely nothing. I didn't opt out on anything. I didn't get, I, I should get an email, I should get a, a, a text. I got absolutely nothing to alert me or to say, "Hey, this is a problem." So, how can we fix this? Forget 28 days, I don't want to hear it. It's not, it's nothing I could have done differently. How do we fix this? I'm willing to pay the premium right now. I can send it to you and you can send it to American, um, to the insurance. So, how do we do this? I really don't want to delay this anymore.

Speaker speaker_1: So, I mean... Again, we can't make a, we cannot accept a payment that's older than 28 days.

Speaker speaker_2: So, whose fault is it that nobody alert, alerted me when this payment was not received? And this should have been corrected when I received two pay checks, two payments would have come. So how come... Because I got, I got paid, you know, there was two different paychecks, it should have been automatically sent. I don't understand why am I in this particular issue right now. I, I really don't understand. So can you ma- can you double check?

Speaker speaker_1: Sure. What's the name of the agency you work for?

Speaker speaker_2: Oxford Global Resources.

Speaker speaker_1: The last four of your Social?

Speaker speaker_2: Um, 6225.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Uh, first name is Irma, last name is Cambeli.

Speaker speaker_1: And do you mind verifying your address and date of birth?

Speaker speaker_2: Um, 110271, uh, address is 345 East 93rd Street, Apartment 23G, New York, New York, 10128.

Speaker speaker_1: Phone number is 646-492-9281.

Speaker speaker_2: Correct. Correct.

Speaker speaker_1: Email is gonna be firstname.lastname@gmail.

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Yeah, so the week of November 18th through November 24th was not active, so that deduction that would have been made would have been made out of the check the week before.

Speaker speaker_2: So I see two paychecks that I received on the 22nd.

Speaker speaker_1: Okay.

Speaker speaker_2: The one, the one that you're missing is the one on 11/15. So 11/15 got problem... You know, there was a problem, got delayed. I got paid both... You know, the deduction was done. So again, who didn't push the payment towards the right... I mean, that's what I'm... I'm trying to figure out where th- this got completely messed up, literally.

Speaker speaker_1: So Oxford is responsible for making those deductions. We don't have access to your payroll. So Oxford-

Speaker speaker_2: I understand.

Speaker speaker_1: ... their payroll department makes the deduction, then sends it over to us.

Speaker speaker_2: So you did not receive for which week now? And when this happens, w-how come nobody raise a flag and say, "Hey, th- the, the, there is no deduction on this." And, and the other thing is if you receive it a week later, how come that is not applied?

Speaker speaker_1: So whenever you get a check, the deduction that is made it's made for the following week. So we never received a deduction from the week of the 11th through the 17th for the week of the 18th through the 24th.

Speaker speaker_2: So this has been deducted from my paycheck, so how come you did not receive it?

Speaker speaker_1: I... We would... We... So again, we're clear-

Speaker speaker_2: I have the paperwork in front of me and the deduction has been, it's been made, so I don't understand.

Speaker speaker_1: Okay. So is it the paycheck from November 11th through November 17th? Because that is the check that the deduction would have been made for the 18th through the 24th.

Speaker speaker_2: So let me explain to you. On 11/29... Hold on. On 11/22, I received two checks, which should have been one for 11/15 and one for 11/08.

Speaker speaker_1: Okay. So the check from 11/22-

Speaker speaker_2: Correct.

Speaker speaker_1: ... provided coverage for the following week, 11/25th through the 1st of December.

Speaker speaker_2: Okay.

Speaker speaker_1: So again, the deduction-

Speaker speaker_2: But there were two checks-

Speaker speaker_1: ... that we are missing-

Speaker speaker_2: I'm sorry. Okay, so I see now. So yes, they didn't pay. They did not deduct for some reason. I, I have no idea. They did not deduct anything for that particular week. Now I see it. So this was... I was traveling, I didn't send... You know, but this is, this is, this is insane. This should not have happened. And it's not just... And, and, and the dental was not covered, you know, the life was not covered, the vision, n- nothing was paid for that particular week.

Speaker speaker_1: Yeah, so everything that you were enrolled into was not active for that week. That is correct.

Speaker speaker_2: Yeah, but, uh, it's... Listen, I've been, I've been with health insurance and I've been with coverage for years, for 20 something years. Something like this should never happen because I'm active. Because I am active. Somewhere, somehow, you know, and they should have made sure-

Speaker speaker_1: Well, we work a little bit different.

Speaker speaker_2: ... it should... The red, the red flag should have been, should have been raised and I should have been notified right away. Oxford should have been notified right away. None of that happens because I'm, uh, I, I'm finding out about this, you know, two months later and it's, um... So you're telling me if I speak to Oxford and somewhere somehow Oxford make an extra payment, um, it's way too late to c- to, to fix this now?

Speaker speaker_1: Yeah, it... Unfortunately, typically how it works is if there's ever a time where the deduction is not made for whatever reason or if you're not working on an assignment, the only way to make a payment is to call us here at Benefits In A Card and make a payment on the phone.

Speaker speaker_2: I was working. Listen, I was working and I was traveling. I do-

Speaker speaker_1: I under- I understand that. I'm just giving you different scenarios because-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... there could be different scenarios-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... for why we didn't receive a payment. What I'm trying... My point that I'm trying to get to is that we cannot accept a payment that is older than 28 days.

Speaker speaker_2: This is so messed up in so many ways. Okay. All right, um, thanks for your time. Appreciate it.