## Transcript: VICTORIA Taylor-5159453767024640-6406634826153984

## **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. Um, I elected to change my, um, insurance January 30th. But I was curious if I still had it because when I made the election, they said I would have it for a few more weeks, or one week. They said one to two weeks depending on, like, billing cycles. And so I was curious if you could check if I still have that. If I... And if I'll have it for next week as well just because I wanna see if I still have time to, like, file for something. Okay. Um, what's the name of the agency you work for? Uh, Creative Circle. And the last four of your Social? 4035. All right. And your first and last name? Vivian Nguyen. Okay. Do you mind verifying your address and date of birth? 224 9th Ave., San Francisco, California 13... And my date of birth is 01/03/92. Phone number 415-26... uh, 264-4287. Yes. And then email is firstandlastname@gmail.com. Yes. Okay. Um, let's see. Okay. So yeah, I see that the coverage for the dental term life vision and the MEC TeleRX is currently active for this week. Yeah, but this week, um, in two days, do you know if it'll be active next week as well? Um, give me one second. Okay. So it looks like the change is... The, the changes that you made to the enrollment is supposed to take effect next week. However, I'm looking at the deduction that was made for next week and it doesn't look like they took out the correct, uh, amount. They only took out \$7.90 versus \$15.63. Um, so there's an act-there's actually an issue with the deduction for next week. Oh. Wait, what's the issue? Because I should still have my regular health insurance. I just took off the dental and the, uh, vision. Yeah. So, what you changed it to is just the MEC TeleRX. Yeah. That plan a week is \$15.63. So they did not take out the correct amount. They only took out \$7.90. Uh, is my company paying for part of it? Is that why? Not that I'm aware of. It just looks like they didn't take out the correct amount. So, what does that mean? I don't really work with insurance. I'm not quite sure what that means. So it means they charged the wrong amount for the plan. The plan is \$15.63 a week. They only charged \$7.90 for it. So what I'm gonna do on my end is I'm gonna reach out and, uh, notify that you were not charged the correct amount for that plan so it doesn't cause any issues with your coverage for next week. Um, but yeah, it looks like the change is going to take effect next week. Okay. So that means next week I will not have dental and vision? Or it means next week I'll still have it, but the week after I won't? No. So the, the coverage for your dental term life and vision ends on the 9th of February, this Sunday. Okay, so it ends this Sunday? Yes, ma'am. Okay. So it won't... 'Cause, like, when I called, they said it would take one to two weeks. Two weeks would bring us to the 14th. So I guess it only took- Yeah. ...one week for the payroll to go through. Okay. Well, - Yeah. But that's just an estimate, one to two weeks, 'cause we don't have access to payroll. So we always advise it takes about one or up to two weeks before the changes are made. Hmm. I see, I see. And then you'll fix the, uh... You'll fix the insurance for me? Yeah. So what I'm gonna do is I'm gonna let them know that there looks like that there is an issue with the deduction that was

made on the 6th. You were not charged the full amount for the plan. And I will go ahead and get that investigation started so it doesn't cause any issues with your coverage for next week. Okay, thank you. You're welcome. Did you need help with anything else? No, that's all. 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. Um, I elected to change my, um, insurance January 30th. But I was curious if I still had it because when I made the election, they said I would have it for a few more weeks, or one week. They said one to two weeks depending on, like, billing cycles. And so I was curious if you could check if I still have that. If I... And if I'll have it for next week as well just because I wanna see if I still have time to, like, file for something.

Speaker speaker\_0: Okay. Um, what's the name of the agency you work for?

Speaker speaker\_1: Uh, Creative Circle.

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

Speaker speaker\_1: 4035.

Speaker speaker\_0: All right. And your first and last name?

Speaker speaker\_1: Vivian Nguyen.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 224 9th Ave., San Francisco, California 13... And my date of birth is 01/03/92.

Speaker speaker\_0: Phone number 415-26... uh, 264-4287.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is firstandlastname@gmail.com.

Speaker speaker 1: Yes.

Speaker speaker\_0: Okay. Um, let's see. Okay. So yeah, I see that the coverage for the dental term life vision and the MEC TeleRX is currently active for this week.

Speaker speaker\_1: Yeah, but this week, um, in two days, do you know if it'll be active next week as well?

Speaker speaker\_0: Um, give me one second. Okay. So it looks like the change is... The, the changes that you made to the enrollment is supposed to take effect next week. However, I'm looking at the deduction that was made for next week and it doesn't look like they took out the correct, uh, amount. They only took out \$7.90 versus \$15.63. Um, so there's an act- there's actually an issue with the deduction for next week.

Speaker speaker\_1: Oh. Wait, what's the issue? Because I should still have my regular health insurance. I just took off the dental and the, uh, vision.

Speaker speaker\_0: Yeah. So, what you changed it to is just the MEC TeleRX.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: That plan a week is \$15.63. So they did not take out the correct amount. They only took out \$7.90.

Speaker speaker\_1: Uh, is my company paying for part of it? Is that why?

Speaker speaker\_0: Not that I'm aware of. It just looks like they didn't take out the correct amount.

Speaker speaker\_1: So, what does that mean? I don't really work with insurance. I'm not quite sure what that means.

Speaker speaker\_0: So it means they charged the wrong amount for the plan. The plan is \$15.63 a week. They only charged \$7.90 for it. So what I'm gonna do on my end is I'm gonna reach out and, uh, notify that you were not charged the correct amount for that plan so it doesn't cause any issues with your coverage for next week. Um, but yeah, it looks like the change is going to take effect next week.

Speaker speaker\_1: Okay. So that means next week I will not have dental and vision? Or it means next week I'll still have it, but the week after I won't?

Speaker speaker\_0: No. So the, the coverage for your dental term life and vision ends on the 9th of February, this Sunday.

Speaker speaker\_1: Okay, so it ends this Sunday?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. So it won't... 'Cause, like, when I called, they said it would take one to two weeks. Two weeks would bring us to the 14th. So I guess it only took-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ...one week for the payroll to go through. Okay. Well, -

Speaker speaker\_0: Yeah. But that's just an estimate, one to two weeks, 'cause we don't have access to payroll. So we always advise it takes about one or up to two weeks before the changes are made.

Speaker speaker\_1: Hmm. I see, I see. And then you'll fix the, uh... You'll fix the insurance for me?

Speaker speaker\_0: Yeah. So what I'm gonna do is I'm gonna let them know that there looks like that there is an issue with the deduction that was made on the 6th. You were not charged the full amount for the plan. And I will go ahead and get that investigation started so it doesn't cause any issues with your coverage for next week.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: You're welcome. Did you need help with anything else?

Speaker speaker\_1: No, that's all. Bye.