

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. This is Bonnie Eloise Wright and I was calling about my, whatever you call it, In a Card. Okay. How can I help? So, um, I was working on a contract through Creative Circle and so I signed up with y'all, and I just got my card over the weekend. And, uh, the contract I was working on ended, so, um, so I'm, I'm not sure, what do I need to do? Uh, do I just keep paying as long as I wanna keep it? Is that the deal? Okay. Do you re- do you have plans to return back on an assignment with Creative Circle? Well, I hope to, but I, you know- Okay. ... I don't at th- this moment. Okay. So basically how it works is when you're not on an assignment, there's only a way to temporarily continue the benefits. Okay. So we give you four weeks, um, from your last paycheck to call in and make a direct payment over the phone. So you would just call in every week and make the payment over the phone with either a credit or a debit card. Uh-huh. Now on the... Regardless if you make these payments or not, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it until you return back on an assignment. Now if- Okay. ... and when you... Go ahead. If and when you do return on an assignment, you would just call us back. Um, if it's just like a, a few weeks after it rolls over to COBRA that you return back on an assignment, we can do what's called a reinstatement. A reinstatement is basically literally the same policies you had previously, and we just re- reinstate the, uh, enrollment. Now if it's more long-term that you return, like after 90 days, at that point we would need to do like, um... Or, you know, you could still reinstate, um, with that, but if you're wanting to change the policies, you would have to be considered, uh, a re-hire which is typically 90 days in between assignments, and then we can, you know, change the policies if you needed. Okay. So, um, so, okay. So I need to pay for this week, or am I paying for last week? Let me pull up your file. What's the, uh, last four of your social? 8059. Okay. And I'm sorry, your first and last name again? Bonnie Eloise Wright. W-R-I-G-H-T. Okay. So you might- Bonnie is the legal name. Eloise is the one I go by. Gotcha. Do you mind verifying your address and date of birth? Sure. February the 3rd, 1949. And, uh, the address is, uh, 6205 Price, P as in Paul, R-I-C-E, Drive, North Richland Hills, Texas 76180. All right, and then phone number is, uh, 817-879-8468. That's it. And then email is eloise.wright, the number 1, @gmail? Yeah. Okay. So it looks like it's just this week that's not active. Okay. So, I pay today and then it's active again? Yes. Um, it would be active fr- starting, well back dating to Monday up until Sunday. And then you would call in- Okay. ... the next week and do the same thing. Make... It doesn't matter what day of the week, it just has to be the current week. Ah. Okay. So, uh, what's the cost? Um, it's the same cost that you've been paying. It is \$10.41. \$10.41. And that's dental and, um, uh, vision? Yes. Dental, vision, critical illness and the term life. Okay. How much is... What's the term life? What's the amount on that? Um, give me one second. I believe... Yes. So it's \$20,000 in the

event of your passing. Oh gosh. Okay. Okay. So it's \$10 and what? \$10.41. Okay. Do you want my debit card? Sure, I can go ahead and take that. Um, before I get all of the numbers, uh, is the name on the card just your first and last name or does it also have your middle name? It has my initial, Bonnie E. Wright. Okay. And then the billing address, would it be the same address we have on file for you? Yeah. Mm-hmm. Okay. Let me plug all of that in. And there's not a way for us to save this information in our system, so every time you call to make a direct payment, they will ask for that. Okay. Let's see. And is it, um, is the, the, uh, vision B, V-S... What is that? V... What's the initials on the vision, V something? I wanna s- So it's through MetLife, that's the insurance carrier, but the network is, uh, VSP Choice, I believe. VSP Choice. Mm-hmm. And the dental, uh... It's American Public Life. Hmm. So is that... Did y'all send me information about that, or is it online, or where can I look it up to see if my dentist and, um... Yeah. I . Yeah. You should have... Okay. Um, you should have received the ID cards, but if not, I can look them up and send them to your email. Oh, I, yeah, I got the, uh, I got the card stuff, so I could just... Yeah, it should be on the card. That's good. There should be instructions on how to find a provider. If not, I can also email it to you. Well, I already know the doctor. There's like a website that you can go onto. Do what? I'm sorry, there's a website that you can go onto and there's also a phone number that you can call and they can help you find providers. Okay. I have the providers, I just... Oh, here's the card. So, uh, so I just get on mybenefits.MetLife.com. Mm-hmm. And then, yeah, and then there's a phone number for the VSP. Yeah. So I have my providers and I've had 'em, you know, a long time. So that wasn't anything- Well, you just need to make sure that they're in network. Right. 'Cause you have- Right. ... to stay in network. Right. Yeah. I just need to call 'em and see. Mm-hmm. And if they're not then I'll just probably cancel, but, um... So, uh, I'm ready with my card number. Okay. Uh, give me one more second. Sorry, got a little distracted. What is the card number? Uh, 4610, 4603, 2320, and then 5591. And the, uh, CVC? Um, you mean the, the expiration date or you mean the three digits? Yeah, it should be the three digits on the back. 817. And then the expiration date for me. 11/29. All righty. So that makes this week active, and you should receive a receipt by email. Okay. Sounds good. Okey-doke. Well, thanks so much. Appreciate it. You're welcome. Thank you. All right. Have a good one. Did you have any other questions? No, I'll just call my two doctors and see what they tell me, and, um, and stick with it, asset to me or not, so. Okay. Yeah. All righty. Thank you. You're welcome. You have a good day. You too. Bye. Thank you. 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. This is Bonnie Eloise Wright and I was calling about my, whatever you call it, In a Card.

Speaker speaker_0: Okay. How can I help?

Speaker speaker_1: So, um, I was working on a contract through Creative Circle and so I signed up with y'all, and I just got my card over the weekend. And, uh, the contract I was

working on ended, so, um, so I'm, I'm not sure, what do I need to do? Uh, do I just keep paying as long as I wanna keep it? Is that the deal?

Speaker speaker_0: Okay. Do you re- do you have plans to return back on an assignment with Creative Circle?

Speaker speaker_1: Well, I hope to, but I, you know-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I don't at th- this moment.

Speaker speaker_0: Okay. So basically how it works is when you're not on an assignment, there's only a way to temporarily continue the benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: So we give you four weeks, um, from your last paycheck to call in and make a direct payment over the phone. So you would just call in every week and make the payment over the phone with either a credit or a debit card.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Now on the... Regardless if you make these payments or not, on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it until you return back on an assignment. Now if-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and when you...

Speaker speaker_1: Go ahead.

Speaker speaker_0: If and when you do return on an assignment, you would just call us back. Um, if it's just like a, a few weeks after it rolls over to COBRA that you return back on an assignment, we can do what's called a reinstatement. A reinstatement is basically literally the same policies you had previously, and we just re- reinstate the, uh, enrollment. Now if it's more long-term that you return, like after 90 days, at that point we would need to do like, um... Or, you know, you could still reinstate, um, with that, but if you're wanting to change the policies, you would have to be considered, uh, a re-hire which is typically 90 days in between assignments, and then we can, you know, change the policies if you needed.

Speaker speaker_1: Okay. So, um, so, okay. So I need to pay for this week, or am I paying for last week?

Speaker speaker_0: Let me pull up your file. What's the, uh, last four of your social?

Speaker speaker_1: 8059.

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

Speaker speaker_1: Bonnie Eloise Wright. W-R-I-G-H-T.

Speaker speaker_0: Okay. So you might-

Speaker speaker_1: Bonnie is the legal name. Eloise is the one I go by.

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

Speaker speaker_1: Sure. February the 3rd, 1949. And, uh, the address is, uh, 6205 Price, P as in Paul, R-I-C-E, Drive, North Richland Hills, Texas 76180.

Speaker speaker_0: All right, and then phone number is, uh, 817-879-8468.

Speaker speaker_1: That's it.

Speaker speaker_0: And then email is eloise.wright, the number 1, @gmail?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So it looks like it's just this week that's not active.

Speaker speaker_1: Okay. So, I pay today and then it's active again?

Speaker speaker_0: Yes. Um, it would be active fr- starting, well back dating to Monday up until Sunday. And then you would call in-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the next week and do the same thing. Make... It doesn't matter what day of the week, it just has to be the current week.

Speaker speaker_1: Ah. Okay. So, uh, what's the cost?

Speaker speaker_0: Um, it's the same cost that you've been paying. It is \$10.41.

Speaker speaker_1: \$10.41. And that's dental and, um, uh, vision?

Speaker speaker_0: Yes. Dental, vision, critical illness and the term life.

Speaker speaker_1: Okay. How much is... What's the term life? What's the amount on that?

Speaker speaker_0: Um, give me one second. I believe... Yes. So it's \$20,000 in the event of your passing.

Speaker speaker_1: Oh gosh. Okay. Okay. So it's \$10 and what?

Speaker speaker_0: \$10.41.

Speaker speaker_1: Okay. Do you want my debit card?

Speaker speaker_0: Sure, I can go ahead and take that. Um, before I get all of the numbers, uh, is the name on the card just your first and last name or does it also have your middle name?

Speaker speaker_1: It has my initial, Bonnie E. Wright.

Speaker speaker_0: Okay. And then the billing address, would it be the same address we have on file for you?

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_0: Okay. Let me plug all of that in. And there's not a way for us to save this information in our system, so every time you call to make a direct payment, they will ask for that.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's see.

Speaker speaker_1: And is it, um, is the, the, uh, vision B, V-S... What is that? V... What's the initials on the vision, V something?

Speaker speaker_0: I wanna s- So it's through MetLife, that's the insurance carrier, but the network is, uh, VSP Choice, I believe.

Speaker speaker_1: VSP Choice.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And the dental, uh...

Speaker speaker_0: It's American Public Life.

Speaker speaker_1: Hmm. So is that... Did y'all send me information about that, or is it online, or where can I look it up to see if my dentist and, um...

Speaker speaker_0: Yeah.

Speaker speaker_1: I .

Speaker speaker_0: Yeah. You should have... Okay. Um, you should have received the ID cards, but if not, I can look them up and send them to your email.

Speaker speaker_1: Oh, I, yeah, I got the, uh, I got the card stuff, so I could just...

Speaker speaker_0: Yeah, it should be on the card.

Speaker speaker_1: That's good.

Speaker speaker_0: There should be instructions on how to find a provider. If not, I can also email it to you.

Speaker speaker_1: Well, I already know the doctor.

Speaker speaker_0: There's like a website that you can go onto.

Speaker speaker_1: Do what?

Speaker speaker_0: I'm sorry, there's a website that you can go onto and there's also a phone number that you can call and they can help you find providers.

Speaker speaker_1: Okay. I have the providers, I just... Oh, here's the card. So, uh, so I just get on mybenefits.MetLife.com.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then, yeah, and then there's a phone number for the VSP. Yeah. So I have my providers and I've had 'em, you know, a long time. So that wasn't anything-

Speaker speaker_0: Well, you just need to make sure that they're in network.

Speaker speaker_1: Right.

Speaker speaker_0: 'Cause you have-

Speaker speaker_1: Right.

Speaker speaker_0: ... to stay in network.

Speaker speaker_1: Right. Yeah. I just need to call 'em and see.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And if they're not then I'll just probably cancel, but, um... So, uh, I'm ready with my card number.

Speaker speaker_0: Okay. Uh, give me one more second. Sorry, got a little distracted. What is the card number?

Speaker speaker_1: Uh, 4610, 4603, 2320, and then 5591.

Speaker speaker_0: And the, uh, CVC?

Speaker speaker_1: Um, you mean the, the expiration date or you mean the three digits?

Speaker speaker_0: Yeah, it should be the three digits on the back.

Speaker speaker_1: 817.

Speaker speaker_0: And then the expiration date for me.

Speaker speaker_1: 11/29.

Speaker speaker_0: All righty. So that makes this week active, and you should receive a receipt by email.

Speaker speaker_1: Okay. Sounds good. Okey-doke. Well, thanks so much. Appreciate it.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Thank you.

Speaker speaker_0: All right.

Speaker speaker_1: Have a good one.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: No, I'll just call my two doctors and see what they tell me, and, um, and stick with it, asset to me or not, so.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah. All righty. Thank you.

Speaker speaker_0: You're welcome. You have a good day.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Thank you. Bye.