

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Yeah, they told me to call, um, Surge. You were told to call Surge? Or Surge told you- No, I was told to call... Surge told me to call y'all. Okay. So we're a plan administrator for health insurance benefits for Surge Staffing. Were you looking to enroll in any insurance from them? Yes. Okay. Let me pull your file up and see what you're eligible for. What, what's the last four of your Social? Uh, I mean, um, three, nine, zero, seven. Thank you, and then your first and last name? James Millhouse with one L. All right, Mr. Millhouse, could you verify your address and date of birth for me please? Uh, 520... I don't know how to say the road out. L-O-W-I-D... L-O-W-I... What is it? L-O-W-I-N-D-E-S, D-E-S, P-L-O. Greenville, South Carolina, 29007. 6682. All right, thank you. And then, we have a phone number on file for you, 803-908-3672. Is that correct? That's me. All right. Um, let's see here. All right, so yeah, as a new hire, you are eligible for all benefits at Surge Staffing. Looks like your window to do anything with insurance is going to be from now until January 17th. Um, did you have an idea of what kind of insurance you wanted from them, or did you need, like, some information on what they had available? What they have available, I know I want dental. You know you want dental, got it. All right. So- So I- All right, so other than dental, Surge also offers medical, vision, life insurance, short-term disability, um, critical illness, accident coverage, behavioral or mental health, um, and then a- All that. ... stand-alone prescription policy and then... Okay. You want everything available? Yes, sir. I might just go home. Is it all for just yourself, or are you covering anyone else? Um... Yeah, just myself. Okay. And then, second question, there are three options for medical. There's the Stay Healthy TeleRx plan, which covers preventative care services only, things like physicals, vaccines, cancer screenings and things like that, but no doctor visits or hospital visits if you get sick or injured. And then there's the, uh, VIP plans, Standard and Classic, which will cover those doctor's or hospital visits if you're sick or injured, but don't cover the preventative care services. How much is the VIP? I want the one, I want to know what the highest plan, how much it cost. So the... So there's the... All right, so the Preventative Only plan is \$15.16 a week, VIP Standard is \$17.63 a week, and VIP Classic is \$19.53 a week. And then the difference between the two- Who is 19? The 19th plan? No. Okay. And then, did you also want the \$15.16 plan for those preventive care services? The VIP plan doesn't cover those, so like those physicals and vaccines and the like wouldn't be covered unless you were to do the, uh, the preventive care plan as well. So I have to get two plans just to get this, right? So okay, how they work, the vi- the Preventative Care Plan only covers preventative care, so things like physicals, vaccines, cancer screenings. It does not cover like sicknesses and, and- How much does this cost, and how much what? So that plan... And how much is that a week? That plan is \$15.16 per week. Dang, y'all don't have monthly plans? Sorry? Y'all don't have monthly

plans? These are, these are all weekly costs because of how s- uh, because of how they're calculated, that you, since you are... Since Surge employees are paid weekly, the deductions happen weekly. Mm. This one we get the dental and, um, what else can we do? The dental and the health for the screenings. So dental and then health, uh, which you said you wanted the- Not, not the that, because I'm with, I'm with Blue, Blue Cross and Blue Shield, so just let me get the dental. So you want that something else? The highest dental y'all got. No, I don't want nothing else. Y'all highest bill. Okay. So dental is, dental by itself is just \$4.17 per week when you offer our insurance plan. I want the, I want the highest dental y'all got though, that way I don't have to pay all the copays, but... There is a, there is a single dental plan, sir. There are no other options. Oh, okay. How much is the vision and eye? Vision, again, single plan, no other options, that is \$2.15 per week. Oh, okay. Let me get the vision. And I guess I'll get the... Which, which plan is the best where I don't have to spend 40,000, \$50,000 for this? Well, let me get, let me, let me get the DRP and let me get the Western Medicare. That's all I can just plan on getting. I mean, how much all that total come out to be? So if you want dental, vision, VIP and then you said you also wanted the preventative care plan? Yeah, that's the one where I can go and have dental work and all that stuff? Correct. Yes, so if we're looking at dental, vision, VIP Classic, and the Stay Healthy Preventative Care, it's total of \$41.01 per week. Hold on. Let me get that. I thought y'all was higher than that. Yeah, I'll take that. Get that right then. All right then. So it- it's going to, it is about one to two weeks for this enrollment to process. Once processing is complete, you'll start seeing those deductions- Oh. ... coming out of your checks. Hold on. So with that, do I have a copay? Will I have a copay with them? So, okay, so how these plans work, the preventative care services, um, as long as you're following the network, you pay nothing out of pocket. Um, all services under the preventative care are completely handled by the insurance, but you do have to be following the network. Um, under the other plan, for like your doctor's visits and the hospital visits and the like, these plans do not have a copay or deductible or anything like that. How they work is that the doctor will bill the insurance company first. The insurance carrier will then pay towards the bill depending on what's, what's done, if it's covered, how much it's covered at. They pay up to a set dollar amount, and then you're just responsible for whatever the insurance did not pay. Okay, so with the dental is, don't, don't pay... I don't pay for the dental here? So, so that was just for your medical. Okay. Dental, there is a deductible of \$50. Um, preventative services like your routine cleanings are paid out at 100% with no deductible, so like your cleanings are completely free. Uh, basic services such as like a, a simple extraction, a cavity filling, an X-ray, something like that, they're covered at 80% after you've met that \$50 deductible. Um, but major services like, uh, surgeries, root canals, crowns, anything like that, those are not covered by the dental plan offered. Okay, so I can go get my teeth pulled, I just got to pay the \$50 deductible? You, you'd pay, you'd pay the \$50 deductible and then, uh, and then you'd pay 20% of the bill after that, which is- Got it. ... just, that's just how that works. It's an 80/20 split. Okay. All right. And then vision is pretty straightforward. It's a \$10 copay for any eye exams, a \$25 copay for any lenses and frames, and then the insurance will pay up to \$130 for the frames you select. You're just responsible for anything over that. Okay. All right. So, uh- Go ahead. All right. So as I was stating, it does take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Ah. Mm-hmm. The Monday following the first deduction is when policies become effective, with ID cards typically arriving about one to two

weeks after that effective date. Okay? Okay, so, uh, if I wanted to add my wife on, it'll be eight something dollars more per week? Um, if you want to add your wife on, let me check real quick. It's not, it's not going to be a straight double. It's going to be probably a little less than double. Let me take a look. Uh, \$72.02 per week if you wanted to do you and your wife. All right. So did you want to do, uh, just yourself or did you want to add your wife onto it? I add her on. You'll add her on? Okay. Yeah. All right. Give me just a moment to get to that. And then, what's her name? Sharice, S-H-A-R-I-C-E. And the same last name. Same last name. Do you by chance have her Social? Babe! Babe! What? Come here! What? Come here! Okay. Oh, God, man. Yeah? What's your phone number? 251. 251. 23. 23. 30. 30. 93. 93. 92. 92. Huh. I'm sorry. What was that? The line was cutting out a little bit. Oh man. Babe, come here! What's up? One more time, you hear me? Yes, sir. I can hear you. 25- Hold on. Two what? 51. Hold on. Start over. 251. 251. 23. 23. 30. 30. 92. 92. All right. Thank you. I've got it. And then what's her date of birth? Um, 03/25/72. 03/25/72. Got it. All right, so we'll go ahead and get that set up. Uh, as far as your enrollment, you are good to go. Um, it's still going to be the same timeline and everything. Yeah. Just going to be that 72.02 instead of that 41.01. Uh, was there anything else I could help you with? Uh, that's it. All right. Well, if that's everything, thanks again for calling and have a wonderful day. You too. Yeah. Hey.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Yeah, they told me to call, um, Surge.

Speaker speaker\_1: You were told to call Surge? Or Surge told you-

Speaker speaker\_2: No, I was told to call... Surge told me to call y'all.

Speaker speaker\_1: Okay. So we're a plan administrator for health insurance benefits for Surge Staffing. Were you looking to enroll in any insurance from them?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Let me pull your file up and see what you're eligible for. What, what's the last four of your Social?

Speaker speaker\_2: Uh, I mean, um, three, nine, zero, seven.

Speaker speaker\_1: Thank you, and then your first and last name?

Speaker speaker\_2: James Millhouse with one L.

Speaker speaker\_1: All right, Mr. Millhouse, could you verify your address and date of birth for me please?

Speaker speaker\_2: Uh, 520... I don't know how to say the road out. L-O-W-I-D... L-O-W-I... What is it? L-O-W-I-N-D-E-S, D-E-S, P-L-O. Greenville, South Carolina, 29007. 6682.

Speaker speaker\_1: All right, thank you. And then, we have a phone number on file for you, 803-908-3672. Is that correct?

Speaker speaker\_2: That's me.

Speaker speaker\_1: All right. Um, let's see here. All right, so yeah, as a new hire, you are eligible for all benefits at Surge Staffing. Looks like your window to do anything with insurance is going to be from now until January 17th. Um, did you have an idea of what kind of insurance you wanted from them, or did you need, like, some information on what they had available?

Speaker speaker\_2: What they have available, I know I want dental.

Speaker speaker\_1: You know you want dental, got it. All right. So-

Speaker speaker\_2: So I-

Speaker speaker\_1: All right, so other than dental, Surge also offers medical, vision, life insurance, short-term disability, um, critical illness, accident coverage, behavioral or mental health, um, and then a-

Speaker speaker\_2: All that.

Speaker speaker\_1: ... stand-alone prescription policy and then... Okay. You want everything available?

Speaker speaker\_2: Yes, sir. I might just go home.

Speaker speaker\_1: Is it all for just yourself, or are you covering anyone else?

Speaker speaker\_2: Um... Yeah, just myself.

Speaker speaker\_1: Okay. And then, second question, there are three options for medical. There's the Stay Healthy TeleRx plan, which covers preventative care services only, things like physicals, vaccines, cancer screenings and things like that, but no doctor visits or hospital visits if you get sick or injured. And then there's the, uh, VIP plans, Standard and Classic, which will cover those doctor's or hospital visits if you're sick or injured, but don't cover the preventative care services.

Speaker speaker\_2: How much is the VIP? I want the one, I want to know what the highest plan, how much it cost.

Speaker speaker\_1: So the... So there's the... All right, so the Preventative Only plan is \$15.16 a week, VIP Standard is \$17.63 a week, and VIP Classic is \$19.53 a week. And then the difference between the two-

Speaker speaker\_2: Who is 19?

Speaker speaker\_1: The 19th plan?

Speaker speaker\_2: No.

Speaker speaker\_1: Okay. And then, did you also want the \$15.16 plan for those preventive care services? The VIP plan doesn't cover those, so like those physicals and vaccines and the like wouldn't be covered unless you were to do the, uh, the preventive care plan as well.

Speaker speaker\_2: So I have to get two plans just to get this, right?

Speaker speaker\_1: So okay, how they work, the vi- the Preventative Care Plan only covers preventative care, so things like physicals, vaccines, cancer screenings. It does not cover like sicknesses and, and-

Speaker speaker\_2: How much does this cost, and how much what?

Speaker speaker\_1: So that plan...

Speaker speaker\_2: And how much is that a week?

Speaker speaker\_1: That plan is \$15.16 per week.

Speaker speaker\_2: Dang, y'all don't have monthly plans?

Speaker speaker\_1: Sorry?

Speaker speaker\_2: Y'all don't have monthly plans?

Speaker speaker\_1: These are, these are all weekly costs because of how s- uh, because of how they're calculated, that you, since you are... Since Surge employees are paid weekly, the deductions happen weekly.

Speaker speaker\_2: Mm. This one we get the dental and, um, what else can we do? The dental and the health for the screenings.

Speaker speaker\_1: So dental and then health, uh, which you said you wanted the-

Speaker speaker\_2: Not, not the that, because I'm with, I'm with Blue, Blue Cross and Blue Shield, so just let me get the dental.

Speaker speaker\_1: So you want that something else?

Speaker speaker\_2: The highest dental y'all got. No, I don't want nothing else. Y'all highest bill.

Speaker speaker\_1: Okay. So dental is, dental by itself is just \$4.17 per week when you offer our insurance plan.

Speaker speaker\_2: I want the, I want the highest dental y'all got though, that way I don't have to pay all the copays, but...

Speaker speaker\_1: There is a, there is a single dental plan, sir. There are no other options.

Speaker speaker\_2: Oh, okay. How much is the vision and eye?

Speaker speaker\_1: Vision, again, single plan, no other options, that is \$2.15 per week.

Speaker speaker\_2: Oh, okay. Let me get the vision. And I guess I'll get the... Which, which plan is the best where I don't have to spend 40,000, \$50,000 for this? Well, let me get, let me, let me get the DRP and let me get the Western Medicare. That's all I can just plan on getting. I mean, how much all that total come out to be?

Speaker speaker\_1: So if you want dental, vision, VIP and then you said you also wanted the preventative care plan?

Speaker speaker\_2: Yeah, that's the one where I can go and have dental work and all that stuff?

Speaker speaker\_1: Correct. Yes, so if we're looking at dental, vision, VIP Classic, and the Stay Healthy Preventative Care, it's total of \$41.01 per week.

Speaker speaker\_2: Hold on. Let me get that. I thought y'all was higher than that. Yeah, I'll take that. Get that right then.

Speaker speaker\_1: All right then. So it- it's going to, it is about one to two weeks for this enrollment to process. Once processing is complete, you'll start seeing those deductions-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... coming out of your checks.

Speaker speaker\_2: Hold on. So with that, do I have a copay? Will I have a copay with them?

Speaker speaker\_1: So, okay, so how these plans work, the preventative care services, um, as long as you're following the network, you pay nothing out of pocket. Um, all services under the preventative care are completely handled by the insurance, but you do have to be following the network. Um, under the other plan, for like your doctor's visits and the hospital visits and the like, these plans do not have a copay or deductible or anything like that. How they work is that the doctor will bill the insurance company first. The insurance carrier will then pay towards the bill depending on what's, what's done, if it's covered, how much it's covered at. They pay up to a set dollar amount, and then you're just responsible for whatever the insurance did not pay.

Speaker speaker\_2: Okay, so with the dental is, don't, don't pay... I don't pay for the dental here?

Speaker speaker\_1: So, so that was just for your medical.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Dental, there is a deductible of \$50. Um, preventative services like your routine cleanings are paid out at 100% with no deductible, so like your cleanings are completely free. Uh, basic services such as like a, a simple extraction, a cavity filling, an X-ray, something like that, they're covered at 80% after you've met that \$50 deductible. Um, but major services like, uh, surgeries, root canals, crowns, anything like that, those are not covered by the dental plan offered.

Speaker speaker\_2: Okay, so I can go get my teeth pulled, I just got to pay the \$50 deductible?

Speaker speaker\_1: You, you'd pay, you'd pay the \$50 deductible and then, uh, and then you'd pay 20% of the bill after that, which is-

Speaker speaker\_2: Got it.

Speaker speaker\_1: ... just, that's just how that works. It's an 80/20 split.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. And then vision is pretty straightforward. It's a \$10 copay for any eye exams, a \$25 copay for any lenses and frames, and then the insurance will pay up to \$130 for the frames you select. You're just responsible for anything over that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. So, uh-

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: All right. So as I was stating, it does take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks.

Speaker speaker\_2: Ah. Mm-hmm.

Speaker speaker\_1: The Monday following the first deduction is when policies become effective, with ID cards typically arriving about one to two weeks after that effective date. Okay?

Speaker speaker\_2: Okay, so, uh, if I wanted to add my wife on, it'll be eight something dollars more per week?

Speaker speaker\_1: Um, if you want to add your wife on, let me check real quick. It's not, it's not going to be a straight double. It's going to be probably a little less than double. Let me take a look. Uh, \$72.02 per week if you wanted to do you and your wife.

Speaker speaker\_2: All right.

Speaker speaker\_1: So did you want to do, uh, just yourself or did you want to add your wife onto it?

Speaker speaker\_2: I add her on.

Speaker speaker\_1: You'll add her on? Okay.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: All right. Give me just a moment to get to that. And then, what's her name?

Speaker speaker\_2: Sharice, S-H-A-R-I-C-E. And the same last name.

Speaker speaker\_1: Same last name. Do you by chance have her Social?

Speaker speaker\_2: Babe! Babe!

Speaker speaker\_3: What?

Speaker speaker\_2: Come here!

Speaker speaker\_3: What?

Speaker speaker\_2: Come here!

Speaker speaker\_3: Okay.

Speaker speaker\_2: Oh, God, man.

Speaker speaker\_3: Yeah?

Speaker speaker\_2: What's your phone number?

Speaker speaker\_3: 251.

Speaker speaker\_2: 251.

Speaker speaker\_3: 23.

Speaker speaker\_2: 23.

Speaker speaker\_3: 30.

Speaker speaker\_2: 30.

Speaker speaker\_3: 93.

Speaker speaker\_2: 93.

Speaker speaker\_3: 92.

Speaker speaker\_2: 92.

Speaker speaker\_3: Huh.

Speaker speaker\_1: I'm sorry. What was that? The line was cutting out a little bit.

Speaker speaker\_2: Oh man. Babe, come here!

Speaker speaker\_3: What's up?

Speaker speaker\_2: One more time, you hear me?

Speaker speaker\_1: Yes, sir. I can hear you.

Speaker speaker\_3: 25-

Speaker speaker\_2: Hold on. Two what?

Speaker speaker\_3: 51.



Speaker speaker\_2: Hold on. Start over.

Speaker speaker\_3: 251.

Speaker speaker\_2: 251.

Speaker speaker\_3: 23.

Speaker speaker\_2: 23.

Speaker speaker\_3: 30.

Speaker speaker\_2: 30.

Speaker speaker\_3: 92.

Speaker speaker\_2: 92.

Speaker speaker\_1: All right. Thank you. I've got it. And then what's her date of birth?

Speaker speaker\_2: Um, 03/25/72.

Speaker speaker\_1: 03/25/72. Got it. All right, so we'll go ahead and get that set up. Uh, as far as your enrollment, you are good to go. Um, it's still going to be the same timeline and everything.

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Just going to be that 72.02 instead of that 41.01. Uh, was there anything else I could help you with?

Speaker speaker\_2: Uh, that's it.

Speaker speaker\_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: You too.

Speaker speaker\_3: Yeah. Hey.