

Transcript: Chris Sofield

(deactivated)-5787170308571136-6565936110714880

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Hello. Uh, I'm Joshua Smith, and I, um, work for, for, um... . But they had told me to call this number right here and get me some insurance, to get my insurance started. Okay. What staffing company did you say you work with? I think it's People... I don't... I think it's People Link Staffing. Hold up. Let me back up. Golly, I forgot the name of it, sir. Yeah. Unfortunately, without knowing what staffing company you work with, we wouldn't really be able to pull up any information or help you out with any- Okay. ... sort of enrollment. I would suggest- Okay. Yeah. Try, try to find that out and then get back in contact with us and we should be able to help you. Yeah. I think it's, um... It's not People Link Staffing. It's, um... Damn. It was just on the tip of my tongue. I forgot it, sir. I'ma, I'm gonna pull up on the building now though. Hold on, sir. I got my paper in my car. Hold on, okay? All right. Sir. Hold on. Hello? Yes, sir. It's Surge Staffing. S-U-R-G-E, Staffing. Surge Staffing. Okay. Yes. Surge Staffing. And then, the last four of your Social? 6353. All right, Mr. Smith. Doesn't look like we have a file on our system for you, so in order to get you enrolled into any insurance or opt you out of their insurance, we'll need to create that file, which is going to require getting a little bit more information from you. Yes, sir. Starting with, I would need your full Social at this time. 247-57-6353. Thank you. What's your current mailing address, sir? 116 Dellwood Drive. And the rest of it? I need the city, state and zip as well. Post Pinehurst, South Carolina. I'm sorry. 29301. I think y'all had sent me a card, but I think my, I think my old lady threw it away by accident. Uh, if we don't have a file on our system for you, there's no way you would have received an insurance card, 'cause you couldn't be e- you couldn't be enrolled. No? Okay. But it was, um... I had one that said health card from this sh- from this company, from the staffing company. So, I don't know. I wouldn't know what that's about then. Um... Okay. Uh, k- and then what's your date of birth? 12/23/83. Thank you. And then a good phone number for you. 864-205-6134. Thank you. All right. So, Surge offers a couple of different options. Uh, they offer three different plans available for medical, one of which is only good for things like physicals, vaccines and cancer screenings, other ki- uh, sort of preventative care only services. Um, and then the other two, which are good for more along the lines of doctors, hospitals and prescriptions, but would not cover those preventative care services. If you feel like you need both types of benefit, you can enroll into one of the two treatment plans, which are called VIP. You could enroll into VIP Classic or VIP Standard, along with the Stay Healthy plan, which I- which is the one that covers the preventative care services. And then there are, um, add-ons for d- for services, for dental, vision, short term disability, critical illness, life insurance, accidents- Yeah. That's the only thing I need is... I need... Only thing I need is dental and vision and, and health. Okay. So, then medical... All right. So then, like I said, you've got three options. You have the preventative care only plan,

and then you have the two p- uh, plans that cover, like, doctors and hospitals. Um, did you want to enroll into both the preventative care plan and one of the two other plans, or just one of those three? I'll just do, um, one, 'cause I... mean I need is dental and vision and health. Okay. So, as far as health, you, your options are, there's one for, like I said, preventative care only, so it's only good for things like physicals, vaccines and cancer screenings. And then the other two are for if, uh, doctor's visits or hospital visits, if you get sick or injured. Yeah. That's what I need. I need it for- Okay. ... the sick and injured. Okay. So, then there are two levels to that plan, Standard and Classic. Classic is the higher of the two. Um, it will cover a little bit more towards hospitalizations and surgeries, alongside giving benefits for ICU and rehab. Um, Standard is \$17.63 a week and Classic is \$19.53 a week. Which one did you want? No, I'll take that \$19.63 a week. Okay. So, 19.53 for medical and then \$4.17 for the dental, \$2.15 for the vision. Um, these are all- No. No. No. I missed it. ... the employee... Uh, these are all the employee only pricing. Is it just yourself that you're covering, or are you covering anyone else? Just myself. All right. Um, okay. So, it's going to be a total of \$25.85 per week. Do you authorize Surge to make those deductions? Yes, sir. You can pick it out my check every week. All right. One moment. Quick question for you, sir. I do want to verify one thing. Um, did, uh... 'Cause going to create the file is giving me a possible error. Um, or not error, but possible thing that we may have missed. Did you say the last four of your Social was 5353? No, sir. It's 6353. 6353. Okay. Yes, sir. One moment. Ah. That would be why I couldn't locate the file originally. I was... I had, I had heard 5353 or 5353. Oh, okay. Um- Yeah, 6353, sir. Okay. All right. So, taking that into effect then, um, it does look like instead we did have that file on the system for you. And at this time, it looks like you had already been enrolled into the preventative care only plan, which is the automatic enrollment that Surge Staffing does. So, that would be that medical card that you said that you had... You thought you had received. Um- Yes, sir. Uh, but because that automatic enrollment's already happening, you're outside of your new hire eligibility window. I wouldn't be able to enroll you into the other plans that we had... That we were discussing. But how's that, sir? Because you're only eligible to enroll into benefits for the first 30 days after your first paycheck, and it's past that. No, I did not get my job, sir. Uh, it looks like based on our- No, I- ... based on our information, based on the information that we received directly from Surge Staffing, uh, looks like that first check date was the beginning of October. No, sir. Tha- that's not correct. Okay. I had worked for them. I worked for them, and I had quit, and I had went to Brown Meat Packing. And then I had worked for them about 30 days, 34 days. Then I went back to them. Worked in... It ain't even been 30 days 'cause I ain't even got three checks yet from this job. So, it's from the first check from the first assignment, which was the one back in October. But listen to me, sir. I ain't worked now longer than four, five days, and I quit. You see what I'm saying? Okay, but you still received a first paycheck, which is what the eligibility window is based off of. Oh. So, but no matter if I went back, got signed up, did applications, everything over, and they sent me somewhere else to a whole new location, that don't matter? Because it's still through Surge Staffing, and we partner directly with Surge, not the assignments they send you to. So, tell me this, then. What, what does that card... What, what can I do with that card? Like, what kind of doctor I can go to? The plan that y- that they automatically enrolled you into covers preventative care services, so things like physicals- What that mean? ... vaccines, and cancer screenings. Man, I don't need none of that, sir. I need, I need vision, teeth, and, and, you know, like I told you, health. I understand that, sir. But you're not eligible- But what, who I

need to talk to, though? ... for those." So, who do I talk to? There's... You're not eligible, sir. We cannot get you enrolled. You'd either have to have a qualifying life event within the last 30 days, which would specifically have to be something like losing medical, dental and vision coverage from another insurance company, or you would have to wait until Surge's next open enrollment window, which they typically hold open enrollment in August. That's sad. So how much money you taking out my, out my check for that card? Surge is deducting \$15.16 per week for the plan that they enrolled you into. Can, can, can you cancel it? Yes, sir. We can start a cancellation process. Please be aware that- Because there ain't no need... It, it like... At the end of the day, so what I'm telling you is, why is I'm paying for something I'm not using? You see what I'm saying? Yes, sir. Hello? So, we can go ahead and start that cancellation process. Just please be aware, cancellation does take one to two weeks to fully process. It has to go back through Surge's payroll teams as they're the ones handling deductions. During this timeframe, it is possible that you may still see one or two more deductions providing one or two weeks of the coverage. However, if you see any, you'd only see two at the most. Because I can't go to the den... I mean, I can't go to the eye doctor with that card, sir. You can go to- You see what I'm saying? You can go to a medical doctor for a physical, a cancer screening, vaccines, things like that. Now listen to me, sir. Listen to me, sir. You got me so aggravated right now. Right now, as I'm speaking to you, I'm having a eye problem. You see what I'm saying? I'm having a real eye problem right now. And it's like, if I can't use it for my eye, I'm going to see sea- see... Get seen... Y'all seen about it. Because why is y'all taking something out my check or signing me up for something that I didn't sign up for, I didn't approve for? Surge Staffing- You see what I'm saying? It is Surge Staffing's policy to automatically enroll their new hires. If they did not inform you of their policy, you need to discuss that with them. There's nothing we can do about that. But do you see what I'm saying, though? I understand what you're saying. Because when I went to the doctor, I just went to the doctor. I just... Man, listen here, man. I just went to the doctor, and when I went to that doctor, he asked me for insurance. I told that man, "I don't have no insurance." I didn't even know nothing about that card, until my old lady just told me, she said, "I think they sending a card to you, I mean, a, uh, insurance letter to you, I mean, for insurance." But she said, "I think I threw it away 'cause I ain't know if you were gonna sign up for it or not." So I didn't even get the card, and then right now I'm paying out of my pocket, out of my check, to go and see these doctors. That's what I'm telling you, sir. So it's like why in the hell is I'm paying out of my check for something that I can't even use at the doctor's office? I don't mean to get smart with you now, but I'm just letting you know, that shit ain't right, bro. Because at the end of the day, and I'm sorry for my French, but at the end of the day, I'm paying \$400 or \$500. I don't get no... I get a \$600 \$700 check every week and I'm paying \$500 to the doctor. You see what I'm saying? I understand. So why I'm paying y'all \$15 every week for something I can't even use for my eye? You see what I'm saying? I understand what you're saying, sir. I'm just letting you know that that is Surge Staffing's process, not ours. So if they did not inform you of it adequately, you need to discuss that with them. Because it's like, can they go back in there and change this? The plan that they automatically enroll you into, this... and this is a company-wide policy for them, is the pre- is the preventative care policy. So the- What, what do you mean? They automatically enroll all new hires into a preventative care policy and it is their, their j- uh, like, responsibility to inform you of this. They didn't though. So if you decide to not... then you need to discuss that with them, because it's their responsibility to inform you of

their policy. It's not our- And they don't tell me that. Hey, it's like low-key a lawsuit, sir. Because at the end of the day, I ain't sign no paper for that. They didn't ask me about no insurance. They didn't tell me they were taking no insurance out. When I get my check still they don't even show no insurance coming out on my check still. Okay, sir. That's what I'm telling you. I understand that, but we are not Surge Staffing. We cannot he- we cannot do anything about if Surge Staffing is not telling you anything. You need to discuss that with Surge Staffing. All right. Was there anything else, sir? All right. Y'all can call them now. All right. If that's everything, thank you for calling. Have a good day. All right.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hello. Uh, I'm Joshua Smith, and I, um, work for, for, um... . But they had told me to call this number right here and get me some insurance, to get my insurance started.

Speaker speaker_1: Okay. What staffing company did you say you work with?

Speaker speaker_2: I think it's People... I don't... I think it's People Link Staffing. Hold up. Let me back up. Golly, I forgot the name of it, sir.

Speaker speaker_1: Yeah. Unfortunately, without knowing what staffing company you work with, we wouldn't really be able to pull up any information or help you out with any-

Speaker speaker_2: Okay.

Speaker speaker_1: ... sort of enrollment. I would suggest-

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. Try, try to find that out and then get back in contact with us and we should be able to help you.

Speaker speaker_2: Yeah. I think it's, um... It's not People Link Staffing. It's, um... Damn. It was just on the tip of my tongue. I forgot it, sir. I'ma, I'm gonna pull up on the building now though. Hold on, sir. I got my paper in my car. Hold on, okay?

Speaker speaker_1: All right.

Speaker speaker_2: Sir. Hold on. Hello?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: It's Surge Staffing. S-U-R-G-E, Staffing.

Speaker speaker_1: Surge Staffing. Okay.

Speaker speaker_2: Yes. Surge Staffing.

Speaker speaker_1: And then, the last four of your Social?

Speaker speaker_2: 6353.

Speaker speaker_1: All right, Mr. Smith. Doesn't look like we have a file on our system for you, so in order to get you enrolled into any insurance or opt you out of their insurance, we'll need to create that file, which is going to require getting a little bit more information from you.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Starting with, I would need your full Social at this time.

Speaker speaker_2: 247-57-6353.

Speaker speaker_1: Thank you. What's your current mailing address, sir?

Speaker speaker_2: 116 Dellwood Drive.

Speaker speaker_1: And the rest of it? I need the city, state and zip as well.

Speaker speaker_2: Post Pinehurst, South Carolina. I'm sorry. 29301. I think y'all had sent me a card, but I think my, I think my old lady threw it away by accident.

Speaker speaker_1: Uh, if we don't have a file on our system for you, there's no way you would have received an insurance card, 'cause you couldn't be e- you couldn't be enrolled.

Speaker speaker_2: No? Okay. But it was, um... I had one that said health card from this sh- from this company, from the staffing company. So, I don't know.

Speaker speaker_1: I wouldn't know what that's about then. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, k- and then what's your date of birth?

Speaker speaker_2: 12/23/83.

Speaker speaker_1: Thank you. And then a good phone number for you.

Speaker speaker_2: 864-205-6134.

Speaker speaker_1: Thank you. All right. So, Surge offers a couple of different options. Uh, they offer three different plans available for medical, one of which is only good for things like physicals, vaccines and cancer screenings, other ki- uh, sort of preventative care only services. Um, and then the other two, which are good for more along the lines of doctors, hospitals and prescriptions, but would not cover those preventative care services. If you feel like you need both types of benefit, you can enroll into one of the two treatment plans, which are called VIP. You could enroll into VIP Classic or VIP Standard, along with the Stay Healthy plan, which I- which is the one that covers the preventative care services. And then there are, um, add-ons for d- for services, for dental, vision, short term disability, critical illness, life insurance, accidents-

Speaker speaker_2: Yeah. That's the only thing I need is... I need... Only thing I need is dental and vision and, and health.

Speaker speaker_1: Okay. So, then medical... All right. So then, like I said, you've got three options. You have the preventative care only plan, and then you have the two p- uh, plans that cover, like, doctors and hospitals. Um, did you want to enroll into both the preventative care plan and one of the two other plans, or just one of those three?

Speaker speaker_2: I'll just do, um, one, 'cause I... mean I need is dental and vision and health.

Speaker speaker_1: Okay. So, as far as health, you, your options are, there's one for, like I said, preventative care only, so it's only good for things like physicals, vaccines and cancer screenings. And then the other two are for if, uh, doctor's visits or hospital visits, if you get sick or injured.

Speaker speaker_2: Yeah. That's what I need. I need it for-

Speaker speaker_1: Okay.

Speaker speaker_2: ... the sick and injured.

Speaker speaker_1: Okay. So, then there are two levels to that plan, Standard and Classic. Classic is the higher of the two. Um, it will cover a little bit more towards hospitalizations and surgeries, alongside giving benefits for ICU and rehab. Um, Standard is \$17.63 a week and Classic is \$19.53 a week. Which one did you want?

Speaker speaker_2: No, I'll take that \$19.63 a week.

Speaker speaker_1: Okay. So, 19.53 for medical and then \$4.17 for the dental, \$2.15 for the vision. Um, these are all-

Speaker speaker_2: No. No. No. I missed it.

Speaker speaker_1: ... the employee... Uh, these are all the employee only pricing. Is it just yourself that you're covering, or are you covering anyone else?

Speaker speaker_2: Just myself.

Speaker speaker_1: All right. Um, okay. So, it's going to be a total of \$25.85 per week. Do you authorize Surge to make those deductions?

Speaker speaker_2: Yes, sir. You can pick it out my check every week.

Speaker speaker_1: All right. One moment. Quick question for you, sir. I do want to verify one thing. Um, did, uh... 'Cause going to create the file is giving me a possible error. Um, or not error, but possible thing that we may have missed. Did you say the last four of your Social was 5353?

Speaker speaker_2: No, sir. It's 6353.

Speaker speaker_1: 6353. Okay.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: One moment. Ah. That would be why I couldn't locate the file originally. I was... I had, I had heard 5353 or 5353.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Um-

Speaker speaker_2: Yeah, 6353, sir.

Speaker speaker_1: Okay. All right. So, taking that into effect then, um, it does look like instead we did have that file on the system for you. And at this time, it looks like you had already been enrolled into the preventative care only plan, which is the automatic enrollment that Surge Staffing does. So, that would be that medical card that you said that you had... You thought you had received. Um-

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Uh, but because that automatic enrollment's already happening, you're outside of your new hire eligibility window. I wouldn't be able to enroll you into the other plans that we had... That we were discussing.

Speaker speaker_2: But how's that, sir?

Speaker speaker_1: Because you're only eligible to enroll into benefits for the first 30 days after your first paycheck, and it's past that.

Speaker speaker_2: No, I did not get my job, sir.

Speaker speaker_1: Uh, it looks like based on our-

Speaker speaker_2: No, I-

Speaker speaker_1: ... based on our information, based on the information that we received directly from Surge Staffing, uh, looks like that first check date was the beginning of October.

Speaker speaker_2: No, sir. Tha- that's not correct.

Speaker speaker_1: Okay.

Speaker speaker_2: I had worked for them. I worked for them, and I had quit, and I had went to Brown Meat Packing. And then I had worked for them about 30 days, 34 days. Then I went back to them. Worked in... It ain't even been 30 days 'cause I ain't even got three checks yet from this job.

Speaker speaker_1: So, it's from the first check from the first assignment, which was the one back in October.

Speaker speaker_2: But listen to me, sir. I ain't worked now longer than four, five days, and I quit. You see what I'm saying?

Speaker speaker_1: Okay, but you still received a first paycheck, which is what the eligibility window is based off of.

Speaker speaker_2: Oh. So, but no matter if I went back, got signed up, did applications , everything over, and they sent me somewhere else to a whole new location, that don't matter?

Speaker speaker_1: Because it's still through Surge Staffing, and we partner directly with Surge, not the assignments they send you to.

Speaker speaker_2: So, tell me this, then. What, what does that card... What, what can I do with that card? Like, what kind of doctor I can go to?

Speaker speaker_1: The plan that y- that they automatically enrolled you into covers preventative care services, so things like physicals-

Speaker speaker_2: What that mean?

Speaker speaker_1: ... vaccines, and cancer screenings.

Speaker speaker_2: Man, I don't need none of that, sir. I need, I need vision, teeth, and, and, you know, like I told you, health.

Speaker speaker_1: I understand that, sir. But you're not eligible-

Speaker speaker_2: But what, who I need to talk to, though?

Speaker speaker_1: ... for those."

Speaker speaker_2: So, who do I talk to?

Speaker speaker_1: There's... You're not eligible, sir. We cannot get you enrolled. You'd either have to have a qualifying life event within the last 30 days, which would specifically have to be something like losing medical, dental and vision coverage from another insurance company, or you would have to wait until Surge's next open enrollment window, which they typically hold open enrollment in August.

Speaker speaker_2: That's sad. So how much money you taking out my, out my check for that card?

Speaker speaker_1: Surge is deducting \$15.16 per week for the plan that they enrolled you into.

Speaker speaker_2: Can, can, can you cancel it?

Speaker speaker_1: Yes, sir. We can start a cancellation process. Please be aware that-

Speaker speaker_2: Because there ain't no need... It, it like... At the end of the day, so what I'm telling you is, why is I'm paying for something I'm not using? You see what I'm saying?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Hello?

Speaker speaker_1: So, we can go ahead and start that cancellation process. Just please be aware, cancellation does take one to two weeks to fully process. It has to go back through Surge's payroll teams as they're the ones handling deductions. During this timeframe, it is possible that you may still see one or two more deductions providing one or two weeks of the coverage. However, if you see any, you'd only see two at the most.

Speaker speaker_2: Because I can't go to the den... I mean, I can't go to the eye doctor with that card, sir.

Speaker speaker_1: You can go to-

Speaker speaker_2: You see what I'm saying?

Speaker speaker_1: You can go to a medical doctor for a physical, a cancer screening, vaccines, things like that.

Speaker speaker_2: Now listen to me, sir. Listen to me, sir. You got me so aggravated right now. Right now, as I'm speaking to you, I'm having a eye problem. You see what I'm saying? I'm having a real eye problem right now. And it's like, if I can't use it for my eye, I'm going to see sea- see... Get seen... Y'all seen about it. Because why is y'all taking something out my check or signing me up for something that I didn't sign up for, I didn't approve for?

Speaker speaker_1: Surge Staffing-

Speaker speaker_2: You see what I'm saying?

Speaker speaker_1: It is Surge Staffing's policy to automatically enroll their new hires. If they did not inform you of their policy, you need to discuss that with them. There's nothing we can do about that.

Speaker speaker_2: But do you see what I'm saying, though?

Speaker speaker_1: I understand what you're saying.

Speaker speaker_2: Because when I went to the doctor, I just went to the doctor. I just... Man, listen here, man. I just went to the doctor, and when I went to that doctor, he asked me for insurance. I told that man, "I don't have no insurance." I didn't even know nothing about that card, until my old lady just told me, she said, "I think they sending a card to you, I mean, a, uh, insurance letter to you, I mean, for insurance." But she said, "I think I threw it away 'cause I ain't know if you were gonna sign up for it or not." So I didn't even get the card, and then right now I'm paying out of my pocket, out of my check, to go and see these doctors. That's what I'm telling you, sir. So it's like why in the hell is I'm paying out of my check for something that I can't even use at the doctor's office? I don't mean to get smart with you now, but I'm just letting you know, that shit ain't right, bro. Because at the end of the day, and I'm sorry for my French, but at the end of the day, I'm paying \$400 or \$500. I don't get no... I get a \$600 \$700 check every week and I'm paying \$500 to the doctor. You see what I'm saying?

Speaker speaker_1: I understand.

Speaker speaker_2: So why I'm paying y'all \$15 every week for something I can't even use for my eye? You see what I'm saying?

Speaker speaker_1: I understand what you're saying, sir. I'm just letting you know that that is Surge Staffing's process, not ours. So if they did not inform you of it adequately, you need to discuss that with them.

Speaker speaker_2: Because it's like, can they go back in there and change this?

Speaker speaker_1: The plan that they automatically enroll you into, this... and this is a company-wide policy for them, is the pre- is the preventative care policy. So the-

Speaker speaker_2: What, what do you mean?

Speaker speaker_1: They automatically enroll all new hires into a preventative care policy and it is their, their j- uh, like, responsibility to inform you of this.

Speaker speaker_2: They didn't though.

Speaker speaker_1: So if you decide to not... then you need to discuss that with them, because it's their responsibility to inform you of their policy. It's not our-

Speaker speaker_2: And they don't tell me that. Hey, it's like low-key a lawsuit, sir. Because at the end of the day, I ain't sign no paper for that. They didn't ask me about no insurance. They didn't tell me they were taking no insurance out. When I get my check still they don't even show no insurance coming out on my check still.

Speaker speaker_1: Okay, sir.

Speaker speaker_2: That's what I'm telling you.

Speaker speaker_1: I understand that, but we are not Surge Staffing. We cannot he- we cannot do anything about if Surge Staffing is not telling you anything. You need to discuss that with Surge Staffing.

Speaker speaker_2: All right.

Speaker speaker_1: Was there anything else, sir?

Speaker speaker_2: All right. Y'all can call them now.

Speaker speaker_1: All right. If that's everything, thank you for calling. Have a good day.

Speaker speaker_2: All right.