

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Yes, I just got a text saying I automatically being enrolled in this. I'm trying to see what is... What is it? Okay. So we're a plan administrator for health insurance benefits for staffing companies. If you received that text, um, it's possibly that you just... It's possible that you just work with a staffing company that has an automatic enrollment policy and they're letting you know about that. Uh, do you work with a staffing company? Yeah. And what's the name of that staffing company? Oh, hold on. One minute. Um, it's Surge... Surge. Surge. Okay. Yes, Surge Staffing automatically enrolls their new hires into a medical insurance plan known as the MEC Plan for preventative care services and is letting you... The text is letting you know that that... that is their policy. That way if you do not want that insurance plan, they'd let you know that you can get in contact with us to opt out of that. Is that what you were trying to do? Um, I... I d-... I want to see what the benefits cover, like what's the coverage included? So the plan... So the plan that they automatically enroll you into covers preventative care services. So things like physicals, vaccines, cancer screenings and services along that line. Um, however, any sort of standard doctor's visits for sickness or injury or anything like that, those are not covered by the plan that they automatically enroll you into. There are other plans available, um, that would cover other things. That's just the plan that they automatically enroll you into. So do they got a plan for dental? Yes. Surge does offer a dental insurance policy. And how much is that? Uh, let's see here. Surge's dental policy... One moment. But... But I don't want the other stuff. I just want the dental. Okay. Preventative. That's fine. Surge's dental policy would deduct \$4.17 out of your check every week. Okay. Yeah, I want that. Do you want that? Okay. So I'll need to pull up your file and... To be able to get you enrolled. So I'll ask for your social. 4551. And your first and last name. Joshua Barbee. Thank you. Can you verify your address and your date of birth for me, sir? 1724 Galveston Trail, Chattanooga, Tennessee 37406. Birthday 3/9/93. Thank you. Phone on file we have is 433-558-1073? Yes. All right. So dental is, again, \$4.17 per week if it's for just yourself. Are you trying to cover any dependents or is it just you? Just me. All right. Do we authorize Surge to make those deductions? Yes, but I don't want the other one. I... I understand. We... Enrolling into dental will opt you out of anything else. So again, do you... do you authorize those deductions of \$4.17 for the dental? Yes. All right. It'll take one to two weeks for the enrollment process. Once processing is complete, you'll start seeing those deductions coming out of your checks. Monday following the first deduction is when the policy becomes effective with ID cards arriving about a week or two after that. Anything else? All good. No, that's it. All right. Well, if that's everything, thanks again for calling and have a wonderful day. Oh, hold on. Um, so what all was, was it covered on my dental rate? What all is- Preventative services like... Preventative services such as routine cleanings are covered at 100% with no deductible requirement. Basic services such as

cavity fillings, X-rays and simple extractions are covered at 80% after you have met a \$50 deductible. There is zero coverage for major services. So things like, uh, surgeries, root canals, crowns, braces, dentures, those are not covered by the dental plan offered. So if I wanted to get a tooth pulled, pulled it's not covered? It... It depends on if it's considered a major service or a... or a basic service and that's... that's up to the dentist. We don't control that. So if it's a basic service and... How much would it be? 80% after a \$50 deductible. 80% after... So, so I'd have to pay like \$50? You would pay \$50 deductible and then the insurance will pay 80% of the bill and you are responsible for the remaining 20%. Okay. All right. Sounds good. Was there anything else? So when... when will I be able to start using this? Again, enrollment takes one to two weeks to fully process. Once processing is complete, you would start seeing the deductions coming out of your checks. The Monday following the first deduction is when policy becomes effective with ID cards arriving one to two weeks after the effective date. So it'll probably be like four weeks before I get my... the ID card. It... It could be anywhere from two to four weeks, depending on whenever Surge starts taking the deductions, which is handled by them and not us. All right. Okay. Sounds good. All right. Anything else? That'd be all. All right. Thanks again for calling and have a good day.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker\_1: Yes, I just got a text saying I automatically being enrolled in this. I'm trying to see what is... What is it?

Speaker speaker\_0: Okay. So we're a plan administrator for health insurance benefits for staffing companies. If you received that text, um, it's possibly that you just... It's possible that you just work with a staffing company that has an automatic enrollment policy and they're letting you know about that. Uh, do you work with a staffing company?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And what's the name of that staffing company?

Speaker speaker\_1: Oh, hold on. One minute. Um, it's Surge... Surge.

Speaker speaker\_0: Surge. Okay. Yes, Surge Staffing automatically enrolls their new hires into a medical insurance plan known as the MEC Plan for preventative care services and is letting you... The text is letting you know that that... that is their policy. That way if you do not want that insurance plan, they'd let you know that you can get in contact with us to opt out of that. Is that what you were trying to do?

Speaker speaker\_1: Um, I... I d-... I want to see what the benefits cover, like what's the coverage included?

Speaker speaker\_0: So the plan... So the plan that they automatically enroll you into covers preventative care services. So things like physicals, vaccines, cancer screenings and services

along that line. Um, however, any sort of standard doctor's visits for sickness or injury or anything like that, those are not covered by the plan that they automatically enroll you into. There are other plans available, um, that would cover other things. That's just the plan that they automatically enroll you into.

Speaker speaker\_1: So do they got a plan for dental?

Speaker speaker\_0: Yes. Surge does offer a dental insurance policy.

Speaker speaker\_1: And how much is that?

Speaker speaker\_0: Uh, let's see here. Surge's dental policy... One moment.

Speaker speaker\_1: But... But I don't want the other stuff. I just want the dental.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Preventative.

Speaker speaker\_0: That's fine. Surge's dental policy would deduct \$4.17 out of your check every week.

Speaker speaker\_1: Okay. Yeah, I want that.

Speaker speaker\_0: Do you want that? Okay. So I'll need to pull up your file and... To be able to get you enrolled. So I'll ask for your social.

Speaker speaker\_1: 4551.

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

Speaker speaker\_1: Joshua Barbee.

Speaker speaker\_0: Thank you. Can you verify your address and your date of birth for me, sir?

Speaker speaker\_1: 1724 Galveston Trail, Chattanooga, Tennessee 37406. Birthday 3/9/93.

Speaker speaker\_0: Thank you. Phone on file we have is 433-558-1073?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So dental is, again, \$4.17 per week if it's for just yourself. Are you trying to cover any dependents or is it just you?

Speaker speaker\_1: Just me.

Speaker speaker\_0: All right. Do we authorize Surge to make those deductions?

Speaker speaker\_1: Yes, but I don't want the other one.

Speaker speaker\_0: I... I understand. We... Enrolling into dental will opt you out of anything else. So again, do you... do you authorize those deductions of \$4.17 for the dental?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. It'll take one to two weeks for the enrollment process. Once processing is complete, you'll start seeing those deductions coming out of your checks. Monday following the first deduction is when the policy becomes effective with ID cards arriving about a week or two after that. Anything else?

Speaker speaker\_1: All good. No, that's it.

Speaker speaker\_0: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_1: Oh, hold on. Um, so what all was, was it covered on my dental rate? What all is-

Speaker speaker\_0: Preventative services like... Preventative services such as routine cleanings are covered at 100% with no deductible requirement. Basic services such as cavity fillings, X-rays and simple extractions are covered at 80% after you have met a \$50 deductible. There is zero coverage for major services. So things like, uh, surgeries, root canals, crowns, braces, dentures, those are not covered by the dental plan offered.

Speaker speaker\_1: So if I wanted to get a tooth pulled, pulled it's not covered?

Speaker speaker\_0: It... It depends on if it's considered a major service or a... or a basic service and that's... that's up to the dentist. We don't control that.

Speaker speaker\_1: So if it's a basic service and... How much would it be?

Speaker speaker\_0: 80% after a \$50 deductible.

Speaker speaker\_1: 80% after... So, so I'd have to pay like \$50?

Speaker speaker\_0: You would pay \$50 deductible and then the insurance will pay 80% of the bill and you are responsible for the remaining 20%.

Speaker speaker\_1: Okay. All right. Sounds good.

Speaker speaker\_0: Was there anything else?

Speaker speaker\_1: So when... when will I be able to start using this?

Speaker speaker\_0: Again, enrollment takes one to two weeks to fully process. Once processing is complete, you would start seeing the deductions coming out of your checks. The Monday following the first deduction is when policy becomes effective with ID cards arriving one to two weeks after the effective date.

Speaker speaker\_1: So it'll probably be like four weeks before I get my... the ID card.

Speaker speaker\_0: It... It could be anywhere from two to four weeks, depending on whenever Surge starts taking the deductions, which is handled by them and not us.

Speaker speaker\_1: All right. Okay. Sounds good.

Speaker speaker\_0: All right. Anything else?

Speaker speaker\_1: That'd be all.

Speaker speaker\_0: All right. Thanks again for calling and have a good day.