

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling. My name is Stephanie. How can I assist you? Uh, yes. This is LeAnn Hooper. I wanna see, uh, if I can enroll. Uh- Okay. Yes, I can help you. Um, what staff and agency do you work for? Well, I'm not, well, I'm not working there yet. Yeah. But, uh, I've got the onboarding thing going and anyway, uh, Surge Staffing. Okay. And then what is the last four of your social? 5966. Okay. Give me one second. Uh, your first and last name? LeAnn Hooper. Okay. For security purposes, could you please verify your address and your date of birth for me? 500 County Road 16, Center, Alabama, 35960. And what else? And then your date of birth. 3/21/65. Okay. And you're still with 256-523-2620? Yes, ma'am. Okay. And then I have your email address as hooper.leanne65@gmail.com. Is that up to date? Yes. Okay. All right. Give me one second. Okay. All right, ma'am. And then by any chance, did you know already what you wanted to enroll into? Or would you like me to go over the plans with you? Yes, that would help me a lot. Okay. Um, would you like me to send you the benefit guide? That benefit guide has all the plans that they offer, as well as the prices. I don't know if you want me to send that before I go over the plan. Um, uh, mm, probably not. Okay. Yeah, that's fine. I keep a lot of data on my phone. Gotcha. Okay. So they offer different plans, really just depending on how many you select, as well as what plans you s- pick and if you select dependents with these plans, has a lot to do with how much the weekly deduction is from your paycheck. Um, were you looking into enrolling by yourself or with dependents? Just me. Okay. So they offer three different medical plans. The first plan that I'm gonna go over is only a preventative, meaning it's only gonna cover, like, one physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling. But this plan is only for those preventative services. It's not gonna cover any doctor visits, if you were to get sick, any hospital visits, urgent care, emergency room, nor surgeries. This plan is called the Stay Healthy MEC TeleRx. With your Stay Healthy plan, you are required to stay within the network to be covered at 100%, but they do offer prescription benefits with Aleksar and they offer a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes virtual urgent care, which gives you medical assistance virtually with medical providers. Um, but like I said earlier, your Stay Healthy plan is only for preventative services. If you were to select the Stay Healthy MEC TeleRx for Employee, you would be paying a weekly deduction of \$16.80. They also offer two other plans that are called your VIPs. There is the VIP Standard and your VIP Classic. These plans are the ones that would cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. So these two plans are your hospital indemnity plans. However, they don't cover what your Stay Healthy plan covers, so they don't cover any preventative services that would be considered, like one physical visit, um, your annuals,

some vaccinations. So it's only for hospital indemnity. Um, y- with the VIPs, you're not required to stay within the network. You could either be within the network or out of the network to receive coverage. They do also offer prescription benefits but through Pharmacoville, which you can pay \$10, \$20, \$30 for your generic medications. And for your non-generic, they offer a discount. These two plans also do include the virtual urgent care. And the main difference between the two of them is that the Standard doesn't cover intensive care rehabilitation benefit, nor any preventive surgery that you may require, while your VIP Classic does cover those areas, as well as your VIP Classic would cover a greater dollar amount towards those visits. So for example, if you were to need a surgery in the hospitals, the VIP Standard would cover a flat fee of \$250 per day..... for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. For surgery and c- and... Sorry, give me one second. It kind of went away. For surgery and physician office, your Standard only covers \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you were to select between the Standard and the Classic, for the VIP Standard, for the plan of employee, you would be paying a weekly deduction of \$17.53. And for the VIP Classic, you would be paying a weekly deduction of \$19.53. So if you're looking into receiving coverage with your preventative services, that would be your Stay Healthy plan. So, anything before a problem actually occurs or if you're actually looking to be covered with your hospital indemnity services, th- those two would be your VIP Standard and Classic. But if you want to be covered with both your preventative services as well as your hospital indemnity, they don't offer a plan that offers both benefits, but you could select the Stay Healthy and one of the VIPs. Um, and then of course, they offer their additional benefits that you would have to add as an addition, and they do have their separate deductions to them. So those would be considered, like your digi- dental plan, vision plan, short term, 24-hour group accident, your term life and your behavioral health. Looks like those six are the additional ones that they offer, and they do have their separate deductions. Did you have p- like, any questions? Yeah. On the VIP Classic, you said, um, so if you was having to have, having to have a procedure or something done, now that would c- cover for how much co- how much does it cost? Depending on what service you go for. Like, what exactly... Like, if it's anything specific that's not on the guide, um, I would have to direct you to two different numbers, because I'm... 'Cause we're just the healthcare administrators. I'm really only allowed to give you information that I see on the guide. Um, if it's something specific about a certain service, I have two numbers that you could contact and they would let you know if that's covered or not, and if so, how much. Like a medical colonoscopy or something like that, like... I believe that would be considered, like, preventative, um, but I could be wrong. I could provide two numbers to you, and then these two ladies would answer that question, 'cause it doesn't specify if that would be covered or not. Can you give me the numbers then? Mm-hmm. Okay. So the first number is 601-936-3290 and then the second number, it starts the same, 601-936-3287. So for any specific questions like that, that you may have, you would have to contact, um, these two numbers inquiring that question and then they would answer that. 'Cause I'm really only allowed to tell you what I see on the guide. Right. How much is the dental and vision? So for dental, for employee, that would be a weekly deduction of \$4.17. For your dental plan, you would have to give a one-time deductible. Um, if you were to select employee only, that would be a one-time deductible of \$50. For a preventative visit, they'll cover at 100%. Anything basic would be covered at 80%. Basic restorative, so they

gotta fill in a cavity, that would be covered at 80%. X-rays would be covered at 80%. And your annual maximum is a \$750. And for vision, they have copays in that plan, so your copay for an eye exam would be a \$10, copay for lenses and frames of \$25, and your frame allowance is of \$130. For the employee plan, that would be a weekly deduction of \$2.15. I thought you said it was, um... Well, I wrote down 50, but why don't you say about how much was it? How much is the vision? Um, \$2.15 weekly. And you have a frame allowance of \$130. Oh. Okay. Yes, thank you. Mm. And they give you 30 days from the day that you receive your first check to enroll. Oh, I thought, oh, okay. Yeah, so if you're not sure, you're welcome to call us back. We're open from 8:00 AM up until 8:00 PM Eastern Time. And then like I said earlier, like any specific questions, like for example, if you had a question, do they, um, take out... How much would I have to pay for, for a root canal or something like that, that would be something that w- you would have to ask those ladies, 'cause I don't have that information on the guide. Those numbers you gave me? Yes, ma'am. Okay. They would be who to ask. Um, and then- Could I go ahead and enroll in vision and dental? Yes, ma'am. You can. Okay. And then if you do wanna enroll into one of the medical plans, you're always welcome to give us a call back. Um, so you wanna do dental, that would be \$4.17 weekly for employee. And then vision, that would be \$2.15 for employee. So that would be a total deduction from your paycheck of \$6.32 weekly. Do you allow surge staffing and do those weekly deductions for two, for those two selected plans? Yes. Now, what'd you say the other one was? Dental, vision and what else? Um- You heard me over the prior- They have... Yeah, behavioral health is like, um, it's a, like a membership. It's... Give me one second. Let me explain it to you. It's really like a subscription. You're the first one that I've got explain all this to me pretty good. Could I just get back to you if I had to talk to somebody? Yes, ma'am. And then I was gonna ask you, um, if you ever want us to send that guide, we can 'cause it breaks everything down pretty good. But behavioral health is mainly, like, a subscription. I believe it's, like, really just for your behavioral health. We don't have much information about that, if I'm honest. And who did I- 'Cause all I really see in the guide... My name's Stephanie. And I'm just trying to ask for you. Okay. Yes, ma'am. Stephanie, that's all? Yes. Mm-hmm. Okay. And then, um, can I go ahead and enroll you into dental and vision? Yeah. I just need your verbal permission. And then I was gonna tell you that Surge Staffing, they auto-enroll their members into the preventative plan that I mentioned earlier. That's called the Stay Healthy. Did you want me to opt you out from the auto-enrollment, just in case you're not sure if you wanna be enrolled into that yet? If you do wanna enroll into it in the future, you could just select it, but I don't know if you want me, for now, to opt you out from them auto-enrolling you into it. No, uh, because she told me that, um, since I done the onboarding thing already, I'd have to call and enroll with y'all. That's what she told me. Oh, gotcha. Oh, yeah. It looks like you opted out from the auto-enroll. Okay. Yeah, that's fine. Um, did you want me to go ahead and enroll you into dental and vision though? Yeah. Okay. All right. All right. So, it looks like- The only re- reason I don't know is 'cause I don't know how much the, the, um... If I had to do a procedure, what it would cost me. And I would go ahead and do this. I might call this number and see, though. Okay. Yeah, that's fine. Yeah, you're always welcome to give us a call. Um, I was gonna let you know that for the dental and vision plan, and I'm pretty sure if you call us back to add any additional plans, um, your coverage had an effective date of January the 6th. Okay? Okay. So you should be seeing one... That deduction maybe one or two weeks prior to that effective date. Okay. I don't know if- Great. We- So she's gonna have to... I don't know how that's gonna

work because, uh, I hadn't even done a, a interview yet. She's gotta get me a interview and I don't know how that's gonna work. I don't know if I'm gonna start the job. Gotcha. Ooh. Um, I know these are weekly deductions from your paycheck, so you would have to be working for them to, uh, for you to have active coverage since it's, like, weekly deductions from your paycheck. I'm not really sure how that would work since we're just the, um, healthcare administrators. Yeah. Oh, that's fine. They'll... I guess they'll figure it out. I'll tell them about it, but then, uh, 'cause I wasn't gonna go to try to go to work there till after, uh, Christmas holidays. Okay. But I- Yeah, but I went ahead and enrolled you into, um, dental and vision. And just keep in mind, for you to have active coverage, they do have to, like, start making deductions from your paycheck, but it does have an effective date of the 6th. Okay? Okay. Yeah. All righty. Um, if you have any questions, you're always welcome to give us a call back. So I could just call back and ask for you? You can. Yes, ma'am. Okay. All right. Well, thank you. Thank you. You... You still there? I lost her.

Conversation Format

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

Speaker speaker_1: Thank you for calling. My name is Stephanie. How can I assist you?

Speaker speaker_2: Uh, yes. This is LeAnn Hooper. I wanna see, uh, if I can enroll. Uh-

Speaker speaker_1: Okay. Yes, I can help you. Um, what staff and agency do you work for?

Speaker speaker_2: Well, I'm not, well, I'm not working there yet.

Speaker speaker_1: Yeah.

Speaker speaker_2: But, uh, I've got the onboarding thing going and anyway, uh, Surge Staffing.

Speaker speaker_1: Okay. And then what is the last four of your social?

Speaker speaker_2: 5966.

Speaker speaker_1: Okay. Give me one second. Uh, your first and last name?

Speaker speaker_2: LeAnn Hooper.

Speaker speaker_3: Okay.

Speaker speaker_1: For security purposes, could you please verify your address and your date of birth for me?

Speaker speaker_2: 500 County Road 16, Center, Alabama, 35960. And what else?

Speaker speaker_1: And then your date of birth.

Speaker speaker_2: 3/21/65.

Speaker speaker_1: Okay. And you're still with 256-523-2620?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then I have your email address as hooper.leanne65@gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. Give me one second. Okay. All right, ma'am. And then by any chance, did you know already what you wanted to enroll into? Or would you like me to go over the plans with you?

Speaker speaker_2: Yes, that would help me a lot.

Speaker speaker_1: Okay. Um, would you like me to send you the benefit guide? That benefit guide has all the plans that they offer, as well as the prices. I don't know if you want me to send that before I go over the plan.

Speaker speaker_2: Um, uh, mm, probably not.

Speaker speaker_1: Okay. Yeah, that's fine.

Speaker speaker_2: I keep a lot of data on my phone.

Speaker speaker_1: Gotcha. Okay. So they offer different plans, really just depending on how many you select, as well as what plans you s- pick and if you select dependents with these plans, has a lot to do with how much the weekly deduction is from your paycheck. Um, were you looking into enrolling by yourself or with dependents?

Speaker speaker_2: Just me.

Speaker speaker_1: Okay. So they offer three different medical plans. The first plan that I'm gonna go over is only a preventative, meaning it's only gonna cover, like, one physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling. But this plan is only for those preventative services. It's not gonna cover any doctor visits, if you were to get sick, any hospital visits, urgent care, emergency room, nor surgeries. This plan is called the Stay Healthy MEC TeleRx. With your Stay Healthy plan, you are required to stay within the network to be covered at 100%, but they do offer prescription benefits with Aleksar and they offer a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes virtual urgent care, which gives you medical assistance virtually with medical providers. Um, but like I said earlier, your Stay Healthy plan is only for preventative services. If you were to select the Stay Healthy MEC TeleRx for Employee, you would be paying a weekly deduction of \$16.80. They also offer two other plans that are called your VIPs. There is the VIP Standard and your VIP Classic. These plans are the ones that would cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. So these two plans are your hospital indemnity plans. However, they don't cover what your Stay Healthy plan covers, so they don't cover any preventative services that would be considered, like one physical visit, um, your annuals, some vaccinations. So it's only for hospital indemnity. Um, y- with the VIPs, you're not required to stay within the network. You could either be within the network or out of the network to receive coverage. They do also offer prescription benefits but through

Pharmacoville, which you can pay \$10, \$20, \$30 for your generic medications. And for your non-generic, they offer a discount. These two plans also do include the virtual urgent care. And the main difference between the two of them is that the Standard doesn't cover intensive care rehabilitation benefit, nor any preventive surgery that you may require, while your VIP Classic does cover those areas, as well as your VIP Classic would cover a greater dollar amount towards those visits. So for example, if you were to need a surgery in the hospitals, the VIP Standard would cover a flat fee of \$250 per day..... for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. For surgery and c- and... Sorry, give me one second. It kind of went away. For surgery and physician office, your Standard only covers \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you were to select between the Standard and the Classic, for the VIP Standard, for the plan of employee, you would be paying a weekly deduction of \$17.53. And for the VIP Classic, you would be paying a weekly deduction of \$19.53. So if you're looking into receiving coverage with your preventative services, that would be your Stay Healthy plan. So, anything before a problem actually occurs or if you're actually looking to be covered with your hospital indemnity services, th- those two would be your VIP Standard and Classic. But if you want to be covered with both your preventative services as well as your hospital indemnity, they don't offer a plan that offers both benefits, but you could select the Stay Healthy and one of the VIPs. Um, and then of course, they offer their additional benefits that you would have to add as an addition, and they do have their separate deductions to them. So those would be considered, like your digi- dental plan, vision plan, short term, 24-hour group accident, your term life and your behavioral health. Looks like those six are the additional ones that they offer, and they do have their separate deductions. Did you have p-like, any questions?

Speaker speaker_2: Yeah. On the VIP Classic , you said, um, so if you was having to have, having to have a procedure or something done, now that would c- cover for how much co-how much does it cost?

Speaker speaker_1: Depending on what service you go for. Like, what exactly... Like, if it's anything specific that's not on the guide, um, I would have to direct you to two different numbers, because I'm... 'Cause we're just the healthcare administrators. I'm really only allowed to give you information that I see on the guide. Um, if it's something specific about a certain service, I have two numbers that you could contact and they would let you know if that's covered or not, and if so, how much.

Speaker speaker_2: Like a medical colonoscopy or something like that, like...

Speaker speaker_1: I believe that would be considered, like, preventative, um, but I could be wrong. I could provide two numbers to you, and then these two ladies would answer that question, 'cause it doesn't specify if that would be covered or not.

Speaker speaker_2: Can you give me the numbers then?

Speaker speaker_1: Mm-hmm. Okay. So the first number is 601-936-3290 and then the second number, it starts the same, 601-936-3287. So for any specific questions like that, that you may have, you would have to contact, um, these two numbers inquiring that question and then they would answer that. 'Cause I'm really only allowed to tell you what I see on the guide.

Speaker speaker_2: Right. How much is the dental and vision?

Speaker speaker_1: So for dental, for employee, that would be a weekly deduction of \$4.17. For your dental plan, you would have to give a one-time deductible. Um, if you were to select employee only, that would be a one-time deductible of \$50. For a preventative visit, they'll cover at 100%. Anything basic would be covered at 80%. Basic restorative, so they gotta fill in a cavity, that would be covered at 80%. X-rays would be covered at 80%. And your annual maximum is a \$750. And for vision, they have copays in that plan, so your copay for an eye exam would be a \$10, copay for lenses and frames of \$25, and your frame allowance is of \$130. For the employee plan, that would be a weekly deduction of \$2.15.

Speaker speaker_2: I thought you said it was, um... Well, I wrote down 50, but why don't you say about how much was it? How much is the vision?

Speaker speaker_1: Um, \$2.15 weekly. And you have a frame allowance of \$130.

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: Yes, thank you.

Speaker speaker_2: Mm.

Speaker speaker_1: And they give you 30 days from the day that you receive your first check to enroll.

Speaker speaker_2: Oh, I thought, oh, okay.

Speaker speaker_1: Yeah, so if you're not sure, you're welcome to call us back. We're open from 8:00 AM up until 8:00 PM Eastern Time. And then like I said earlier, like any specific questions, like for example, if you had a question, do they, um, take out... How much would I have to pay for, for a root canal or something like that, that would be something that w- you would have to ask those ladies, 'cause I don't have that information on the guide.

Speaker speaker_2: Those numbers you gave me?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: They would be who to ask. Um, and then-

Speaker speaker_2: Could I go ahead and enroll in vision and dental?

Speaker speaker_1: Yes, ma'am. You can.

Speaker speaker_2: Okay.

Speaker speaker_1: And then if you do wanna enroll into one of the medical plans, you're always welcome to give us a call back. Um, so you wanna do dental, that would be \$4.17 weekly for employee. And then vision, that would be \$2.15 for employee. So that would be a total deduction from your paycheck of \$6.32 weekly. Do you allow surge staffing and do those weekly deductions for two, for those two selected plans?

Speaker speaker_2: Yes. Now, what'd you say the other one was? Dental, vision and what else?

Speaker speaker_1: Um-

Speaker speaker_2: You heard me over the prior-

Speaker speaker_1: They have... Yeah, behavioral health is like, um, it's a, like a membership. It's... Give me one second. Let me explain it to you. It's really like a subscription.

Speaker speaker_2: You're the first one that I've got explain all this to me pretty good. Could I just get back to you if I had to talk to somebody?

Speaker speaker_1: Yes, ma'am. And then I was gonna ask you, um, if you ever want us to send that guide, we can 'cause it breaks everything down pretty good. But behavioral health is mainly, like, a subscription. I believe it's, like, really just for your behavioral health. We don't have much information about that, if I'm honest.

Speaker speaker_2: And who did I-

Speaker speaker_1: 'Cause all I really see in the guide... My name's Stephanie.

Speaker speaker_2: And I'm just trying to ask for you.

Speaker speaker_1: Okay. Yes, ma'am.

Speaker speaker_2: Stephanie, that's all?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, um, can I go ahead and enroll you into dental and vision?

Speaker speaker_2: Yeah.

Speaker speaker_1: I just need your verbal permission. And then I was gonna tell you that Surge Staffing, they auto-enroll their members into the preventative plan that I mentioned earlier. That's called the Stay Healthy. Did you want me to opt you out from the auto-enrollment, just in case you're not sure if you wanna be enrolled into that yet? If you do wanna enroll into it in the future, you could just select it, but I don't know if you want me, for now, to opt you out from them auto-enrolling you into it.

Speaker speaker_2: No, uh, because she told me that, um, since I done the onboarding thing already, I'd have to call and enroll with y'all. That's what she told me.

Speaker speaker_1: Oh, gotcha. Oh, yeah. It looks like you opted out from the auto-enroll. Okay. Yeah, that's fine. Um, did you want me to go ahead and enroll you into dental and vision though?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. All right. All right. So, it looks like-

Speaker speaker_2: The only re- reason I don't know is 'cause I don't know how much the, the, um... If I had to do a procedure, what it would cost me. And I would go ahead and do this. I might call this number and see, though.

Speaker speaker_1: Okay. Yeah, that's fine. Yeah, you're always welcome to give us a call. Um, I was gonna let you know that for the dental and vision plan, and I'm pretty sure if you call us back to add any additional plans, um, your coverage had an effective date of January the 6th. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: So you should be seeing one... That deduction maybe one or two weeks prior to that effective date.

Speaker speaker_2: Okay. I don't know if-

Speaker speaker_1: Great. We-

Speaker speaker_2: So she's gonna have to... I don't know how that's gonna work because, uh, I hadn't even done a, a interview yet. She's gotta get me a interview and I don't know how that's gonna work. I don't know if I'm gonna start the job.

Speaker speaker_1: Gotcha. Ooh. Um, I know these are weekly deductions from your paycheck, so you would have to be working for them to, uh, for you to have active coverage since it's, like, weekly deductions from your paycheck. I'm not really sure how that would work since we're just the, um, healthcare administrators.

Speaker speaker_2: Yeah. Oh, that's fine. They'll... I guess they'll figure it out. I'll tell them about it, but then, uh, 'cause I wasn't gonna go to try to go to work there till after, uh, Christmas holidays.

Speaker speaker_1: Okay.

Speaker speaker_2: But I-

Speaker speaker_1: Yeah, but I went ahead and enrolled you into, um, dental and vision. And just keep in mind, for you to have active coverage, they do have to, like, start making deductions from your paycheck, but it does have an effective date of the 6th. Okay?

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: All righty. Um, if you have any questions, you're always welcome to give us a call back.

Speaker speaker_2: So I could just call back and ask for you?

Speaker speaker_1: You can. Yes, ma'am.

Speaker speaker_2: Okay. All right. Well, thank you. Thank you.

Speaker speaker_1: You...

Speaker speaker_2: You still there? I lost her.