

Transcript: Estefania

Acevedo-5388130469462016-5971117686833152

Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi. I received a text saying I need to call to register. Okay. Um, we're the healthcare administrators for different agencies around the nation. So, if you received that text, most likely you just started working at one of the staffing agencies and you're within 30 days of receiving your first check, which means that you're eligible to enroll into their healthcare benefits. Um, every plan does have its separate deductions, so depending on how many you were to select, which ones they are and if you add dependents, it has a lot to do with how much the weekly deduction is from your paycheck. And it's only healthcare benefits, like a dental, vision plan, um, preventative... um, and it is weekly deductions. Uh, some staffing agencies do auto-enroll their new hires into one of the plans called the MEC Tele-RF, which is only a preventative plan that only covers like a physical, some vaccines, some STD/cancer screening, um, but it will not cover like urgent care, doctor visits, estate, emergency room, hospital s- visits, surgeries, none of that. Um, some of them do, some of them don't. What staffing agency are you with? Uh, Surge out of Carson City, Nevada. Okay. So they do auto-en- They do take part of the auto-enrollment. So if you don't want to be enrolled automatically, you would have to opt out from the auto-enrollment. Okay. Um, did you wanna enroll or did you wanna opt out? Uh, so that, they're the free one or what's the deal there? No. Uh, every plan that they offer has a z-deduction. So that first plan of the MEC Tele-RF does have its weekly deduction. So if they automatically enroll you into it, they are gonna start doing deductions from your paycheck for it. And that's only a preventative plan. So how much is it? Um, since we administer different agencies, different agencies offer different prices. So I would have to get in your file to let you know. Um, I just need the last four of your Social. 5467. Okay. Can you please verify the address that I have on file for... and your date of birth for security purposes? All right. The date of birth is November 4th, 1992. The address is 3110 Suri Lane, Carson City, Nevada. Okay. And then I have 775-315-7220 as your phone number? Yes. And then I have 92bhicks@gmail.com? Yes. Okay. So, it looks like for their pre- preventative plan, that only covers your preventative services and it does require an in-network requirement. That one would be a weekly deduction of \$16.80 from your paycheck if they do automatically enroll you into that plan. Yeah, then I... Yeah. So do I need to do anything or does that just automatically happen? So, if you don't opt out, then they automatically enroll you into it. Okay. That works then. Okay, so you do want to keep it? Yeah. Okay. And then they also offer, um, different... That's the preventative. And then they do also offer two other medical plans, which are the VIP Standard, the VIP Classic. These two do cover doctor visits, estate, hospital visits, if injured, urgent care, emergency room, and surgeries. They don't cover what the one that they auto-enroll you into covers, which is preventative services. They offer those two. They offer dental, short-term, term life, vision, critical illness, group accident, and behavior health. Did

you want any information regarding those? 'Cause those- Yeah. ... would, um, also be... Did you want me to go ahead and send you the benefit guide? Yeah, would you please? That benefit guide has the plans... Mm-hmm. That has the plans that they offer and the prices to those plans. Let me send that to your email. 'Cause they only auto-enroll you into the preventative plan, um- Yeah. ... which is the one that would cover like a physical. That's like the most basic one, 'cause this doesn't cover any actual doctor visits, but it does cover preventative visits. Um, but like I said, they do also offer, um, additional plans. And then I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. And let me see when your last day to enroll is if you do d- decide to be... to enroll additional plans. Um, let's see. 'Cause I, I still don't have the email. Can you please check your spam and junk as well? It should come from an email that says info@benefitsinacar.com. And it looks like if you do decide to add additional plans, the last day to call and add those would be April the 18th. After April the t- 18, if you miss your 30-day mark, you will only be automatically enrolled into the preventative plan, which is the MEC Tele-RF. And if you do want to add later on like vision, dental, all the other additional ones, you would have to do it before April 18th. 'Cause if you pass those 30 days, you have to do it... You would a- be able to do it within the next company open enrollment period, which for them is in the month of August. Okay, I got the email. But all right. So you want- So I have, I have until the 18th? Mm-hmm. Correct. If you do wanna be in... If you do wanna enroll into additional plans such as dental, vision, uh, any of the other two medical plans-If you want to do any of that, then you would have to call in, 'cause they don't automatically enroll you into anything other than the NEC TeleRx, which is only a preventative plan, like I said. And it does require you to stay within network. Okay. Uh, how do I find out what plans are offered to me? So, those are the plans. The guide that I sent you? Oh, okay. Yeah, those are the plans that Surge offers with the weekly deductions. Did you want me to go over any of them? Uh, the website's freaking out. It keeps on changing colors and it's- it's cutting stuff off. Oh. So... Do you want me to se- I can send it again. Yeah, would you please? Yes. Okay. I went ahead and emailed that to you. Okay, I'm gonna try it again. Well, nope, still on the same thing. Um, I- Maybe it's something with the system. Hmm, I'm not sure. I'm not sure why it would be doing that, 'cause I just opened it and it was working for me. Yeah, 'cause- Um, I can go over the plans though. Yeah, would you please? Mm-hmm. Okay. So, the preventative plan, like I said, will only cover like a physical, some vaccines, an ST cancer screening, but it does not cover any of your actual hos- hospital, doctor, urgent care visits. Um, it's only a preventative plan. They also offer this other plan called, let me see, the VIP Standard and the VIP Classic. So, these two plans will cover your urgent care, emergency room, surgeries, doctor visits if sick. But they don't cover your preventative visits, which would be like a physical, your annual check-ups, vaccines, ST and cancer screening. That's what the NEC covers. These plans would only cover those doctor visits once you're actually sick, or urgent care, emergency room. They don't require you to stay within the network compared to the Stay Healthy plan that it does. With the two VIPs you can be out of network. As long as that provider takes that insurance then you can use it. You do receive prescription benefits through Pharmaville. Depending on the generic medication that you get, depends on how much you gotta pay. You can pay up to \$30, \$20 or \$10. And for the non-generic medications, they do offer you a discount. The VIPs also cover Virtual Urgent Care, which offers medical assistance virtually, be a telephone or video call with medical providers. And the VIP Standard and the Classic

covers a flat fee towards your hospital indemnity service. Out of the two of them, the Standard is the most basic one because it doesn't cover your intensive care unit benefit, rehabilitation, nor preventative surgery, while the VIP Classic does. And the VIP Classic covers a little bit more in dollar amounts towards your services. So, for example, surgery and hospital, the Standard only covers a flat fee of \$250 per day for a max of a day. While the VIP Classic would cover \$500 per day for a max of a day. If you select between the Standard and the Classic, the VIP Standard for employee only is \$17.63 weekly, and the VIP Classic would be \$19.53 weekly from your paycheck. And then those are the only medical plans that they offer. They also offer vision. For vision, there's a co-pay for an eye exam of \$10 that's required. Co-pay for lenses and frames is \$25, and your frame allowance is \$130. If you select the vision plan for employee only, that would be a weekly deduction of \$2.15 from your paycheck. Then for dental, a preventative visit is covered at 100%. Something basic is covered at 80%, so that would be like a cleaning of the teeth. Basic restorative, meaning like a simple cavity filling, that would be covered at 80%. X-rays are also covered at 80%. And you have an annual maximum of \$750 with your dental plan. With dental however, you would have to pay a one-time deductible depending on the level of coverage that you select. If you select the employee plan, you would have to pay a one-time deduction of \$50. And if you select the family plan, you would have to pay a one-time deductible of \$150. For employee only, that dental plan is \$4.17 weekly from your paycheck. They also offer short-term disability available for all active employees working 20 hours or more per week. They give you an elimination period of seven days, meaning that those first seven days they don't pay them to you. After those seven days, the benefit amount is 180 days and the benefit amount is \$650 per month. The employee plan is \$4.61. They also offer term life, behavior health, 24-hour group accident. Did you have any questions about any of those? The deductible for the dental, you have to pay that outright to enroll, or is that only if you go see a dentist? That's when you go see a dentist. You pay that once. Okay. And then the... Which one was the better, the VIP, the Classic or the Standard? I don't remember the name. So the Standard is the one that doesn't cover intensive care, rehabilitation, nor preventive surgery. The Classic does cover those four areas and it covers a little bit more in dollar amount. So I'm going to give you an example. Um, the surgery one was the one that the Standard covers only 250 day... \$50 per day for a max of a day while the VIP Classic covers \$500 per day for a max of a day. Surgery and physician, the Standard covers only \$125 per day for a max of two days while your VIP Classic plan will cover \$250 per day for a max of two days. Um... Main- Okay. Honestly, like, a lot... a lot of it is kind of around the same price range, but certain areas, the Classic does pay a little bit more. Also for, like, ambulance, ground and air, the VIP Standard for ground, it looks like they only cover \$50 and then the VIP Classic would cover \$100. And for air, they would only cover \$100 in the Standard and the VIP Classic would cover \$200 for a max of a day. So in dollar amount, the VIP Classic pays a little bit more towards those services than the Standard and it covers those four areas that the Standard doesn't. So the VIP Standard for employee only is \$17.63 weekly from your paycheck. And then the VIP Classic is \$19.53 weekly from your paycheck. Yep. And so if I enroll in the Classic, I still get the NEC too? Yes. Correct, um, because remember, the NEC tell our reps it's only a preventative plan. It's not actually- Yeah. ... like a hospital indemnity plan. So I know a lot of times they don't offer a fourth plan that covers preventative and hospital indemnity. So since they don't offer that, they do allow you to choose the NEC tell our reps for your preventative visits and then one of the VIPs. Since the

two VIPs, the Standard and the Classic, is technically the same thing since it's hospital indemnity, you wouldn't be able to combine those two, since they're both hospital indemnity plans. But since one... the NEC tell our reps is a preventative and not a hospital indemnity, you could select the NEC tell our reps for those preventative services, which are, like, a physical, vaccines, pap smears, mammograms. Like, those preventative services, the NEC covers and the VIP don't. And then the VIPs, since there's hospital indemnity, they don't cover preventatives. Um, but you can select between one of- Okay. So... ... the VIPs and then NEC. So how do I enroll in the Classic in dental and vision? You can do it through me. You can do a phone enrollment over the phone. Okay, let's do that. Okay. So you want to do the NEC tell our reps, that's your preventative plan. Did you want to add dependents or did you just want to enroll by yourself? It's just me. Okay. That's \$16.80. That's for your preventative. Then between the two VIPs, being the Standard and the Classic, which one were you thinking about? The Standard is- The Classic. The Classic? Okay. That one's \$19.53 weekly. Yeah. And then did you want to do anything else as preventative in your hospital indemnity? What does the pre- preventative add to it? Nothing. So preventative is only for your preventative services. Um, that plan does have prescription benefits through Met Impact. It also offers a membership with 3RF, which gives you acc- which gives you access to over the top 90% generic drugs prescribed in the US, and some of them even free. It also offers the virtual urgent care, which offers medical assistance virtually with medical providers, but it only offers those services, and it's only a preventative plan. Hmm. And then if you wanted to add, like, dental and vision, term life, short-term disability, all of those are additional plans, and of course they do have their separate deductions. So dental is \$4.17 weekly from your paycheck. Short-term disability is \$4.61 weekly from your paycheck. Term life is \$1.07 from your paycheck. Vision is \$2.15 from your paycheck. Group accident is \$1.90 weekly from your paycheck. Behavioral health is \$1.50 weekly from your paycheck. So those are the additionals. So right now we have- The... What's the- Mm-hmm. What is the term life payout? Term life is only, um, death and dismemberment. Um, employee to age 64, \$10,000, and that's \$1.07. All right. And it's... So can we do the NEC, the Classic, dental and vision, and the... I already forgot the name of it. The term life? Yes. Okay. So dental is \$4.17 weekly, term life is \$1.07 weekly, and then vision is \$2.15, and your NEC is \$16.80 weekly from your paycheck. Um, since you're selecting the individual plan for dental, you would only have to pay a one-time deductible of \$50. And you just have to pay that once whenever you go to your- Yeah. ... visits. Um, that's a weekly deduction of \$43.72 weekly. Do you allow Surge to make this weekly deduction for your VIP Classic, dental, term life, vision, and your NEC tell our reps plan? Yes. Okay. Please allow one or two weeks for Surge to start making the first deduction of the \$42.08 from your paycheck. So, it looks like the company contributes \$1.64 towards your NEC plan. So, your weekly deduction is actually gonna be \$42.08 instead of \$43.72. Um, so please allow one or two weeks for them to start making the first deduction of \$42.08 from your paycheck. Once you see the very first deduction of \$42.08 come out of your check, the following Monday of that very first deduction is when your coverage becomes effective. And by that first week of active coverage, either that Thursday or Friday, you should be receiving your dental, vision, and NEC card, which is your preventative plan. Um, I do wanna advise you that for your VIP Classic, which is the plan that covers urgent care, emergency room, doctor visits, that plan, they normally don't mail that card out to you. So, once you become active, if you do want a physical card, you're welcome to contact us at

this number and you can request it to the carrier. And if you have a doctor's appointment, preventive dental or vision appointment coming up the week of your active coverage and you're still waiting on your card, you can just give us a call and we can email them to you as well. Okay. Okay? Yes. And then, um, since you became... Since you, um, enrolled into the NEC ..., I'ma go ahead and email you your registration steps for that 3Rx membership. Um, that 3Rx membership gives you access to the top 90% of generic drugs prescribed in the US. Um, so once you become active, I would go ahead and register for this. I'ma go ahead and send you that email, just so that once you become active you can go ahead and just register already. And then, I went ahead and emailed that to you, so you should be getting that also. Um, since you selected term life, I do need a beneficiary from you. If something was to happen to you, who do you want to put down as a beneficiary? Ashley Rose DeMarco. Okay. And then, what's the relationship? Girlfriend. Okay. All right. I have her down. Now you just gotta really play the waiting game and wait for them to start making the first deduction from your paycheck. Um, if you do wanna enroll into, into anything else... Give me one second. 'Cause I, I still haven't got the enrollment packet thing, either. Actually, uh, give me one second. Let me see what it's doing. Okay. So actually, nevermind. It's not gonna let me enroll you. Um, it just gave me a little... Your actual last day to enroll, ugh, it looks like it just passed. It was the 21st of March. That's not possible, because I didn't start working for Surge until the 10th. O- until the t-... Okay. In that case, I'ma have to send down a eligibility review for the main office, because we have a old hire date on file. It says 2/20/25. 2/20/25 I was in prison, so... Okay. So, I'ma go ahead and send them a eligibility review. It takes, like, 24 hours for them to get back out to me, um, so they're most likely gonna have to reach out to Surge to see why we have a old hire date, okay? Um- Okay. Once they get back to me, I'ma give you a call letting you know what they tell me. But it looks like right now it's not letting me enroll you because of that old hire date being past the 30 days. Um, so I'ma go ahead and tell them to do a eligibility review, and most likely I won't be able to reach back out to you 'til Monday. Um, is that a good number to reach you at, the 925-220-0824? Uh, no. It's 775-315-7220. Okay. Give me one second. Let me see. And it's Brandon Hicks, right? Yes. Okay. Yeah, I'm sorry. That was not right. Okay. I don't know why they had that hire date, but I think my system is acting up. Now I'm seeing a different one. Well, I think the 925 number is the Surge staffing girl's phone number. Okay. 'Cause now it's letting me... Okay. So, you said VIP Classic, dental, term life- And vision. ... and vision, and then the NEC still, right? Yeah. Okay. Let me do that one more time. I don't know why it's doing that. Okay. So it let me. So it looks like dental, \$4.17 weekly, term life, \$1.07, vision being \$2.15, VIP Classic being 1953, MUC PowerRx being \$16.80. That's a weekly deduction of \$42.08 from your paycheck. Um, let me get her name. Ashley... Rose DeMarco. And then phone number, 775-315-7220? Yes. Okay, yeah. That was... I don't know what happened to my system. Okay. Well, you're all set. Now you really just have to start, wait, play the waiting game, and then once they do the first deduction from your paycheck the following Monday, your plan becomes effective. Um, and like I said, if you do want a physical card for your VIP Classic, just make sure to give us a call and we'll request it. Okay. All right. So you've been enrolled. Did you have any questions? All right. Thank you very... Nope, that's it. All right. Well, I hope you have a great day. You too. Thank you. Um, did you ever get that email though, before I let you go regarding the FreeRx? Oh, that's a good point. Because once you become active, you do have to register to get that, um, FreeRx benefit for the cheaper generic medications. I didn't get it. Let me try to send that

one more time. And it is 92bhicks@gmail.com? Yeah. And the letters are all lowercase. Okay. 'Cause it's... The B is capitalized. I don't know if you're not getting it because of that reason. Um... Yeah, should be lowercase. Okay. I don't know if you mind checking. Let me go there. Info, FreeRx registration info? Yes, that one right there. Okay. Yep. All right. So once you become active, I would just... I would probably star that just as a reminder, you don't lose the... If you lose the email, you can just call right back and we'll send it to you again. But once you become active, you're welcome to, um, register. Okay. Thank you for your time. You're welcome. Have a great day. Yep, you too. Thank you. Thank you. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. I received a text saying I need to call to register.

Speaker speaker_0: Okay. Um, we're the healthcare administrators for different agencies around the nation. So, if you received that text, most likely you just started working at one of the staffing agencies and you're within 30 days of receiving your first check, which means that you're eligible to enroll into their healthcare benefits. Um, every plan does have its separate deductions, so depending on how many you were to select, which ones they are and if you add dependents, it has a lot to do with how much the weekly deduction is from your paycheck. And it's only healthcare benefits, like a dental, vision plan, um, preventative... um, and it is weekly deductions. Uh, some staffing agencies do auto-enroll their new hires into one of the plans called the MEC Tele-RF, which is only a preventative plan that only covers like a physical, some vaccines, some STD/cancer screening, um, but it will not cover like urgent care, doctor visits, estate, emergency room, hospital s- visits, surgeries, none of that. Um, some of them do, some of them don't. What staffing agency are you with?

Speaker speaker_1: Uh, Surge out of Carson City, Nevada.

Speaker speaker_0: Okay. So they do auto-en- They do take part of the auto-enrollment. So if you don't want to be enrolled automatically, you would have to opt out from the auto-enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, did you wanna enroll or did you wanna opt out?

Speaker speaker_1: Uh, so that, they're the free one or what's the deal there?

Speaker speaker_0: No. Uh, every plan that they offer has a z- deduction. So that first plan of the MEC Tele-RF does have its weekly deduction. So if they automatically enroll you into it, they are gonna start doing deductions from your paycheck for it. And that's only a preventative plan.

Speaker speaker_1: So how much is it?

Speaker speaker_0: Um, since we administer different agencies, different agencies offer different prices. So I would have to get in your file to let you know. Um, I just need the last four of your Social.

Speaker speaker_1: 5467.

Speaker speaker_0: Okay. Can you please verify the address that I have on file for... and your date of birth for security purposes?

Speaker speaker_1: All right. The date of birth is November 4th, 1992. The address is 3110 Suri Lane, Carson City, Nevada.

Speaker speaker_0: Okay. And then I have 775-315-7220 as your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have 92bhicks@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, it looks like for their pre- preventative plan, that only covers your preventative services and it does require an in-network requirement. That one would be a weekly deduction of \$16.80 from your paycheck if they do automatically enroll you into that plan.

Speaker speaker_1: Yeah, then I... Yeah. So do I need to do anything or does that just automatically happen?

Speaker speaker_0: So, if you don't opt out, then they automatically enroll you into it.

Speaker speaker_1: Okay. That works then.

Speaker speaker_0: Okay, so you do want to keep it?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And then they also offer, um, different... That's the preventative. And then they do also offer two other medical plans, which are the VIP Standard, the VIP Classic. These two do cover doctor visits, estate, hospital visits, if injured, urgent care, emergency room, and surgeries. They don't cover what the one that they auto-enroll you into covers, which is preventative services. They offer those two. They offer dental, short-term, term life, vision, critical illness, group accident, and behavior health. Did you want any information regarding those? 'Cause those-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... would, um, also be... Did you want me to go ahead and send you the benefit guide?

Speaker speaker_1: Yeah, would you please?

Speaker speaker_0: That benefit guide has the plans... Mm-hmm. That has the plans that they offer and the prices to those plans. Let me send that to your email. 'Cause they only

auto-enroll you into the preventative plan, um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... which is the one that would cover like a physical. That's like the most basic one, 'cause this doesn't cover any actual doctor visits, but it does cover preventative visits. Um, but like I said, they do also offer, um, additional plans. And then I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. And let me see when your last day to enroll is if you do decide to be... to enroll additional plans. Um, let's see.

Speaker speaker_1: 'Cause I, I still don't have the email.

Speaker speaker_0: Can you please check your spam and junk as well? It should come from an email that says info@benefitsinacar.com. And it looks like if you do decide to add additional plans, the last day to call and add those would be April the 18th. After April the 18th, if you miss your 30-day mark, you will only be automatically enrolled into the preventative plan, which is the MEC Tele-RF. And if you do want to add later on like vision, dental, all the other additional ones, you would have to do it before April 18th. 'Cause if you pass those 30 days, you have to do it... You would be able to do it within the next company open enrollment period, which for them is in the month of August.

Speaker speaker_1: Okay, I got the email. But all right.

Speaker speaker_0: So you want-

Speaker speaker_1: So I have, I have until the 18th?

Speaker speaker_0: Mm-hmm. Correct. If you do wanna be in... If you do wanna enroll into additional plans such as dental, vision, uh, any of the other two medical plans-If you want to do any of that, then you would have to call in, 'cause they don't automatically enroll you into anything other than the NEC TeleRx, which is only a preventative plan, like I said. And it does require you to stay within network.

Speaker speaker_1: Okay. Uh, how do I find out what plans are offered to me?

Speaker speaker_0: So, those are the plans. The guide that I sent you?

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yeah, those are the plans that Surge offers with the weekly deductions. Did you want me to go over any of them?

Speaker speaker_1: Uh, the website's freaking out. It keeps on changing colors and it's- it's cutting stuff off.

Speaker speaker_0: Oh.

Speaker speaker_1: So...

Speaker speaker_0: Do you want me to se- I can send it again.

Speaker speaker_1: Yeah, would you please?

Speaker speaker_0: Yes. Okay. I went ahead and emailed that to you.

Speaker speaker_1: Okay, I'm gonna try it again. Well, nope, still on the same thing.

Speaker speaker_0: Um, I-

Speaker speaker_1: Maybe it's something with the system.

Speaker speaker_0: Hmm, I'm not sure. I'm not sure why it would be doing that, 'cause I just opened it and it was working for me.

Speaker speaker_1: Yeah, 'cause-

Speaker speaker_0: Um, I can go over the plans though.

Speaker speaker_1: Yeah, would you please?

Speaker speaker_0: Mm-hmm. Okay. So, the preventative plan, like I said, will only cover like a physical, some vaccines, an ST cancer screening, but it does not cover any of your actual hos- hospital, doctor, urgent care visits. Um, it's only a preventative plan. They also offer this other plan called, let me see, the VIP Standard and the VIP Classic. So, these two plans will cover your urgent care, emergency room, surgeries, doctor visits if sick. But they don't cover your preventative visits, which would be like a physical, your annual check-ups, vaccines, ST and cancer screening. That's what the NEC covers. These plans would only cover those doctor visits once you're actually sick, or urgent care, emergency room. They don't require you to stay within the network compared to the Stay Healthy plan that it does. With the two VIPs you can be out of network. As long as that provider takes that insurance then you can use it. You do receive prescription benefits through Pharmaville. Depending on the generic medication that you get, depends on how much you gotta pay. You can pay up to \$30, \$20 or \$10. And for the non-generic medications, they do offer you a discount. The VIPs also cover Virtual Urgent Care, which offers medical assistance virtually, be a telephone or video call with medical providers. And the VIP Standard and the Classic covers a flat fee towards your hospital indemnity service. Out of the two of them, the Standard is the most basic one because it doesn't cover your intensive care unit benefit, rehabilitation, nor preventative surgery, while the VIP Classic does. And the VIP Classic covers a little bit more in dollar amounts towards your services. So, for example, surgery and hospital, the Standard only covers a flat fee of \$250 per day for a max of a day. While the VIP Classic would cover \$500 per day for a max of a day. If you select between the Standard and the Classic, the VIP Standard for employee only is \$17.63 weekly, and the VIP Classic would be \$19.53 weekly from your paycheck. And then those are the only medical plans that they offer. They also offer vision. For vision, there's a co-pay for an eye exam of \$10 that's required. Co-pay for lenses and frames is \$25, and your frame allowance is \$130. If you select the vision plan for employee only, that would be a weekly deduction of \$2.15 from your paycheck. Then for dental, a preventative visit is covered at 100%. Something basic is covered at 80%, so that would be like a cleaning of the teeth. Basic restorative, meaning like a simple cavity filling, that would be covered at 80%. X-rays are also covered at 80%. And you have an annual maximum of \$750 with your dental plan. With dental however, you would have to pay a

one-time deductible depending on the level of coverage that you select. If you select the employee plan, you would have to pay a one-time deduction of \$50. And if you select the family plan, you would have to pay a one-time deductible of \$150. For employee only, that dental plan is \$4.17 weekly from your paycheck. They also offer short-term disability available for all active employees working 20 hours or more per week. They give you a elimination period of seven days, meaning that those first seven days they don't pay them to you. After those seven days, the benefit amount is 180 days and the benefit amount is \$650 per month. The employee plan is \$4.61. They also offer term life, behavior health, 24-hour group accident. Did you have any questions about any of those?

Speaker speaker_1: The deductible for the dental, you have to pay that outright to enroll, or is that only if you go see a dentist?

Speaker speaker_0: That's when you go see a dentist. You pay that once.

Speaker speaker_1: Okay. And then the... Which one was the better, the VIP, the Classic or the Standard? I don't remember the name.

Speaker speaker_0: So the Standard is the one that doesn't cover intensive care, rehabilitation, nor preventive surgery. The Classic does cover those four areas and it covers a little bit more in dollar amount. So I'm going to give you an example. Um, the surgery one was the one that the Standard covers only 250 day... \$50 per day for a max of a day while the VIP Classic covers \$500 per day for a max of a day. Surgery and physician, the Standard covers only \$125 per day for a max of two days while your VIP Classic plan will cover \$250 per day for a max of two days. Um... Main-

Speaker speaker_1: Okay.

Speaker speaker_0: Honestly, like, a lot... a lot of it is kind of around the same price range, but certain areas, the Classic does pay a little bit more. Also for, like, ambulance, ground and air, the VIP Standard for ground, it looks like they only cover \$50 and then the VIP Classic would cover \$100. And for air, they would only cover \$100 in the Standard and the VIP Classic would cover \$200 for a max of a day. So in dollar amount, the VIP Classic pays a little bit more towards those services than the Standard and it covers those four areas that the Standard doesn't. So the VIP Standard for employee only is \$17.63 weekly from your paycheck. And then the VIP Classic is \$19.53 weekly from your paycheck.

Speaker speaker_1: Yep. And so if I enroll in the Classic, I still get the NEC too?

Speaker speaker_0: Yes. Correct, um, because remember, the NEC tell our reps it's only a preventative plan. It's not actually-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... like a hospital indemnity plan. So I know a lot of times they don't offer a fourth plan that covers preventative and hospital indemnity. So since they don't offer that, they do allow you to choose the NEC tell our reps for your preventative visits and then one of the VIPs. Since the two VIPs, the Standard and the Classic, is technically the same thing since it's hospital indemnity, you wouldn't be able to combine those two, since they're both

hospital indemnity plans. But since one... the NEC tell our reps is a preventative and not a hospital indemnity, you could select the NEC tell our reps for those preventative services, which are, like, a physical, vaccines, pap smears, mammograms. Like, those preventative services, the NEC covers and the VIP don't. And then the VIPs, since there's hospital indemnity, they don't cover preventatives. Um, but you can select between one of-

Speaker speaker_1: Okay. So...

Speaker speaker_0: ... the VIPs and then NEC.

Speaker speaker_1: So how do I enroll in the Classic in dental and vision?

Speaker speaker_0: You can do it through me. You can do a phone enrollment over the phone.

Speaker speaker_1: Okay, let's do that.

Speaker speaker_0: Okay. So you want to do the NEC tell our reps, that's your preventative plan. Did you want to add dependents or did you just want to enroll by yourself?

Speaker speaker_1: It's just me.

Speaker speaker_0: Okay. That's \$16.80. That's for your preventative. Then between the two VIPs, being the Standard and the Classic, which one were you thinking about? The Standard is-

Speaker speaker_1: The Classic.

Speaker speaker_0: The Classic? Okay. That one's \$19.53 weekly.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then did you want to do anything else as preventative in your hospital indemnity?

Speaker speaker_1: What does the pre- preventative add to it?

Speaker speaker_0: Nothing. So preventative is only for your preventative services. Um, that plan does have prescription benefits through Met Impact. It also offers a membership with 3RF, which gives you acc- which gives you access to over the top 90% generic drugs prescribed in the US, and some of them even free. It also offers the virtual urgent care, which offers medical assistance virtually with medical providers, but it only offers those services, and it's only a preventative plan.

Speaker speaker_1: Hmm.

Speaker speaker_0: And then if you wanted to add, like, dental and vision, term life, short-term disability, all of those are additional plans, and of course they do have their separate deductions. So dental is \$4.17 weekly from your paycheck. Short-term disability is \$4.61 weekly from your paycheck. Term life is \$1.07 from your paycheck. Vision is \$2.15 from your paycheck. Group accident is \$1.90 weekly from your paycheck. Behavioral health is \$1.50 weekly from your paycheck. So those are the additionals. So right now we have-

Speaker speaker_1: The... What's the-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: What is the term life payout?

Speaker speaker_0: Term life is only, um, death and dismemberment. Um, employee to age 64, \$10,000, and that's \$1.07.

Speaker speaker_1: All right. And it's... So can we do the NEC, the Classic, dental and vision, and the... I already forgot the name of it. The term life?

Speaker speaker_0: Yes. Okay. So dental is \$4.17 weekly, term life is \$1.07 weekly, and then vision is \$2.15, and your NEC is \$16.80 weekly from your paycheck. Um, since you're selecting the individual plan for dental, you would only have to pay a one-time deductible of \$50. And you just have to pay that once whenever you go to your-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... visits. Um, that's a weekly deduction of \$43.72 weekly. Do you allow Surge to make this weekly deduction for your VIP Classic, dental, term life, vision, and your NEC tell our reps plan?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for Surge to start making the first deduction of the \$42.08 from your paycheck. So, it looks like the company contributes \$1.64 towards your NEC plan. So, your weekly deduction is actually gonna be \$42.08 instead of \$43.72. Um, so please allow one or two weeks for them to start making the first deduction of \$42.08 from your paycheck. Once you see the very first deduction of \$42.08 come out of your check, the following Monday of that very first deduction is when your coverage becomes effective. And by that first week of active coverage, either that Thursday or Friday, you should be receiving your dental, vision, and NEC card, which is your preventative plan. Um, I do wanna advise you that for your VIP Classic, which is the plan that covers urgent care, emergency room, doctor visits, ... that plan, they normally don't mail that card out to you. So, once you become active, if you do want a physical card, you're welcome to contact us at this number and you can request it to the carrier. And if you have a doctor's appointment, preventive dental or vision appointment coming up the week of your active coverage and you're still waiting on your card, you can just give us a call and we can email them to you as well.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Yes.

Speaker speaker_0: And then, um, since you became... Since you, um, enrolled into the NEC ..., I'ma go ahead and email you your registration steps for that 3Rx membership. Um, that 3Rx membership gives you access to the top 90% of generic drugs prescribed in the US. Um, so once you become active, I would go ahead and register for this. I'ma go ahead and send

you that email, just so that once you become active you can go ahead and just register already. And then, I went ahead and emailed that to you, so you should be getting that also. Um, since you selected term life, I do need a beneficiary from you. If something was to happen to you, who do you want to put down as a beneficiary?

Speaker speaker_1: Ashley Rose DeMarco.

Speaker speaker_0: Okay. And then, what's the relationship?

Speaker speaker_1: Girlfriend.

Speaker speaker_0: Okay. All right. I have her down. Now you just gotta really play the waiting game and wait for them to start making the first deduction from your paycheck. Um, if you do wanna enroll into, into anything else... Give me one second.

Speaker speaker_1: 'Cause I, I still haven't got the enrollment packet thing, either.

Speaker speaker_0: Actually, uh, give me one second. Let me see what it's doing. Okay. So actually, nevermind. It's not gonna let me enroll you. Um, it just gave me a little... Your actual last day to enroll, ugh, it looks like it just passed. It was the 21st of March.

Speaker speaker_1: That's not possible, because I didn't start working for Surge until the 10th.

Speaker speaker_0: O- until the t-... Okay. In that case, I'ma have to send down a eligibility review for the main office, because we have a old hire date on file. It says 2/20/25.

Speaker speaker_1: 2/20/25 I was in prison, so...

Speaker speaker_0: Okay. So, I'ma go ahead and send them a eligibility review. It takes, like, 24 hours for them to get back out to me, um, so they're most likely gonna have to reach out to Surge to see why we have a old hire date, okay? Um-

Speaker speaker_1: Okay.

Speaker speaker_0: Once they get back to me, I'ma give you a call letting you know what they tell me. But it looks like right now it's not letting me enroll you because of that old hire date being past the 30 days. Um, so I'ma go ahead and tell them to do a eligibility review, and most likely I won't be able to reach back out to you 'til Monday. Um, is that a good number to reach you at, the 925-220-0824?

Speaker speaker_1: Uh, no. It's 775-315-7220.

Speaker speaker_0: Okay. Give me one second. Let me see. And it's Brandon Hicks, right?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Yeah, I'm sorry. That was not right. Okay. I don't know why they had that hire date, but I think my system is acting up. Now I'm seeing a different one.

Speaker speaker_1: Well, I think the 925 number is the Surge staffing girl's phone number.

Speaker speaker_0: Okay. 'Cause now it's letting me... Okay. So, you said VIP Classic, dental, term life-

Speaker speaker_1: And vision.

Speaker speaker_0: ... and vision, and then the NEC still, right?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. Let me do that one more time. I don't know why it's doing that. Okay. So it let me. So it looks like dental, \$4.17 weekly, term life, \$1.07, vision being \$2.15, VIP Classic being 1953, MUC PowerRx being \$16.80. That's a weekly deduction of \$42.08 from your paycheck. Um, let me get her name. Ashley...

Speaker speaker_2: Rose DeMarco.

Speaker speaker_0: And then phone number, 775-315-7220?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay, yeah. That was... I don't know what happened to my system. Okay. Well, you're all set. Now you really just have to start, wait, play the waiting game, and then once they do the first deduction from your paycheck the following Monday, your plan becomes effective. Um, and like I said, if you do want a physical card for your VIP Classic, just make sure to give us a call and we'll request it.

Speaker speaker_2: Okay.

Speaker speaker_0: All right. So you've been enrolled. Did you have any questions?

Speaker speaker_2: All right. Thank you very... Nope, that's it.

Speaker speaker_0: All right. Well, I hope you have a great day.

Speaker speaker_2: You too. Thank you.

Speaker speaker_0: Um, did you ever get that email though, before I let you go regarding the FreeRx?

Speaker speaker_2: Oh, that's a good point.

Speaker speaker_0: Because once you become active, you do have to register to get that, um, FreeRx benefit for the cheaper generic medications.

Speaker speaker_2: I didn't get it.

Speaker speaker_0: Let me try to send that one more time. And it is 92bhicks@gmail.com?

Speaker speaker_2: Yeah. And the letters are all lowercase.

Speaker speaker_0: Okay. 'Cause it's... The B is capitalized. I don't know if you're not getting it because of that reason. Um...

Speaker speaker_2: Yeah, should be lowercase.

Speaker speaker_0: Okay. I don't know if you mind checking.

Speaker speaker_2: Let me go there. Info, FreeRx registration info?

Speaker speaker_0: Yes, that one right there.

Speaker speaker_2: Okay. Yep.

Speaker speaker_0: All right. So once you become active, I would just... I would probably start that just as a reminder, you don't lose the... If you lose the email, you can just call right back and we'll send it to you again. But once you become active, you're welcome to, um, register.

Speaker speaker_2: Okay. Thank you for your time.

Speaker speaker_0: You're welcome. Have a great day.

Speaker speaker_2: Yep, you too. Thank you.

Speaker speaker_0: Thank you.

Speaker speaker_2: Bye.