

## Transcript: Estefania

**Acevedo-6106853598347264-5676475192492032**

### Full Transcript

. I have no clue what you said. I'll speak English. Oh, I'm sorry. Thank you for calling . My name is Stephanie. How can I assist you? Uh, yes, is this for insurance? Yes, sir. Yes, I would like to enroll in the insurance. See how much it would cost. Okay. Hi. What staff and agency do you work for? Church. Okay. Thank you. And then, what are the last four of your Social? 0953. And your first and last name, please? My first name is Edward. My last name is Culpepper. Let me spell that for you, 'cause everybody spells it differently. It is C-U-L-P-E-P-E-R. Single Ps. Mm-hmm. How long have you been working with them? Since the 5th of March. Okay. So we still don't have you in our files. Um, we can do two things. You can be calling throughout the week to see if we've received it, or I can go ahead and create a file for you. Okay. For that, I do need your full Social, full address, full date of birth. If you don't feel comfortable doing that, you're welcome to keep calling throughout the week to see if we've received your file. Okay. Hm. Um, but you're still not in there. Can you... Okay. That's fine. Excuse the background noise. I have a dog in the house. It's okay. He barked at... He barked at everything that moves outside. Oh, you're fine. You said your first name is Edward, right? Mm-hmm. And then, what was that last name again? Can you spell it? Cul- Culpepper. That's C-U-L-P-E-P-E-R. Okay. C-U-L-E-E-P-E-R. C-U-L. C-U-L. Mm-hmm. P as in pepper, E as in echo. P as in pepper. E as in echo. R as in Romeo. Okay. Thank you. Most people spell it C-U-L-P-E-P-E-R, like the word pepper. You're fine. Thank you. Our, our ancestors founded Culpeper County, Virginia, and that's how it's spelled. Oh, wow. Okay. Thank you. And then, what was your address? 3722 52nd. And you abbreviate Court as CT, and Southwest as SW. I don't know why our mailman, if you put C-O-U-R-T and spell out Southwest, he... They don't know how to get it to our a- our mailbox. Oh, wow. Okay. And then what was that city and state? It is Lanett, L-A-N-E-T-T, Alabama. Zip code? 36863. Okay. Thank you. And then can you give me that full address, just so that I'm sure that I got that in there correctly? Okay. That's 37222 52nd Court, which is CT, Southwest, which is SW, Lanett, L-A-N-E-T-T, Alabama, 36863. Okay. Thank you. I will tell you this, that when you first came on the line and you started speaking Spanish- Mm-hmm. ... I'm like, "This person is really Spanish." Then when you started- Oh, yeah. ... speaking English, I'm like, I'm like, "Well, is she English or is she Spanish?" Yeah. It's 'cause w- we speak both languages. We have bilinguals in here. So, are, are, are you Hispanic, or you're an American, English? Oh. No, I'm, um, Hispanic. Hispanic. Well, I would never know the difference, 'cause you speak- Oh. ... such good English. Oh. Thank you. And then what was your date of birth, sorry? My date of birth is 9/17/1967. Okay. And then, is this a good number to reach you? Yes. The 334-476-3435? Yes. Mm-hmm. Okay. Thank you. And then your Social? It is 419-17-0953.... 419-170953? Correct. Okay, thank you. And then did you want me to go over all the plans that they offer, um, or do you already know what you want to enroll into? I don't know... Hold, hold

on. I'm gonna let my... I'm gonna put you on speakerphone and let my wife hear, so we can see which one. So I'm gonna put you on speakerphone. So we can hear. And then if you want, I can also send you the benefit guide to your email. This benefit guide has all the plans that they offer with the plans to these- All right. ... plans. And then I can go over them so that you can get, like, a visual about what each plan has. It'll be easier to understand, um, just 'cause it is a lot of information. Okay. And then, um, can I please get your email please? It is small letters, all small letters, e and then my last name Culpepper, C-U-L-P-E-P-E-R15@gmail.com. Okay, thank you. And then I'mma put you in a brief hold while I send that over, okay? All right. When you get a minute, come up here. No. He's not doing anything. He's home. He came in his bed. He said he didn't want... Send an email. To my, my email. Give this... Hold on. Mellow music playing Okay. Thank you for your hold. I went ahead and emailed you the benefit guide to your email. Um, do you mind verifying that you received it please? Can I... Can I verify that I can... Hold on. I got you on speakerphone. It's hard to hear you. Oh, okay. Okay, verify that... Verify that I got the email? That you received the email correct. Okay. Hold on. Yes, sir. It's gonna come from an email that says info@benefitsinacar.com. Okay. If you could please let me know if you received it? All right, one moment. And if you don't see it right away, I would also check your spam and your junk file. All righty. One moment. One... One moment. And then, I put, um, the first initial E, and then your last name, 15@gmail.com. That's- Okay. I've got it, but I was doing something else at the same time. Oh, okay. I do apologize. Sorry. No, no, no, you're fine. And then whenever you're ready, I can go over the plan. It's not... Let me see here. Okay. See what this does. Okay. Take it back to my email. It's not pulling back up. I can send it again if you want me to. Okay. Send it again. Okay. Okay. I went ahead and sent it over. Okay. I'm not receiving it. Um, can you also check your spam and junk file? Oh. And that was, um, C as in Charlie, U as in unicorn, L as in laugh, P as in pepper, E as in echo, P as in pepper, E as in echo, and R as in Romeo, and then 15@gmail.com? Yes. Wait a minute, I got it now. I've got it. Okay. And then whenever you're ready, you can just let me know. Uh... Let me go back. Uh... Uh... All righty. Um, I'm ready. Okay. So, really your weekly deductions really just depend on how many plans you select as well as if you add dependents. Were you trying to enroll by yourself or with dependents? I wanted my wife to be on it. Okay. Um, so Search does auto-enroll their new hires in a MEC Tele-RF plan, which is only a preventative plan. This plan is only cover... Is gonna cover things such as, like, a physical, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But it's only a preventative plan, meaning it's not gonna cover any doctor visits that's big, hospital visits if you're injured, urgent care, emergency rooms, nor surgeries. So they do give you 30 days from the day that you first receive your first check to enroll into the healthcare benefits that they offer, as well as to be auto-enrolled into the MEC Tele-RF, which is only this preventative plan. If you don't want to be enrolled into this plan, you can opt out before your window closes, so that you won't be automatically enrolled into this MEC telarep plan, which is only a preventative plan. It does require you to stay within the network and only use your doctors and clinics to receive coverage. However, it does offer prescription benefits through MedImpact and it offers something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone or video call. It also offers a membership with 3Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. But like I said earlier, your Stay Healthy plan is only for those preventative visits, such as, like, a physical, um, your

yearly check-ups, STD and cancer screenings. Mm. And it's not gonna cover any doctor visits. If you select this plan and do decide to be auto-enrolled into it, for the employee plan, it's \$16.80 weekly, but for employee and spouse, it would be \$21.70 weekly. Um, that's for your preventative plan. They also offer two other medical plans called the VIPs. There is the VIP Standard and the VIP Classic. These are your hospital indemnity plans, meaning they're only gonna cover doctor visits that's sick, hospital visits, um, your urgent care, emergency room and even some surgeries. However, your VIPs don't cover preventative visits, such as a physical, um, your yearly check-ups, STD and cancer screenings. Those, the VIPs don't cover it. They only take care of the hospital side of those services, and it don't cover preventative services. Um, they won't- Can, can I... Mm-hmm. Can I tell you what I w- would like to have and you tell me how much it would be? Okay. Yeah, that's fine. And it would, it- it- it- it- it might save a little time here to, uh, not hear everything, but just tell you what I need and then go from there. I would like to be able to have doctor visits. Mm-hmm. And my medical, and my medical, 'cause, 'cause I'm a diab- I'm a diabetic and I have to have my medicine. I'd like for it to be covered. Okay. Okay. So, they don't offer a plan that covers both your preventative and your hospital indemnity. So the VIPs, they've all had their prescription benefits. The preventative one, you get prescription benefits through MedImpact, and they offer, um, 3Rx, which gives you that subscription to get over the top 90% generic drugs prescribed in the US. And with the two VIPs, you also receive prescription benefits, but through Pharmacoville, which depending on the generic medication that it is, it does depend upon how much you pay, you can pay up to \$10, 20 or 30. And then for the non-generics, they do offer you a discount. Um, so if you want to receive your hospital visits to have some type of coverage, the VIPs, between the Standard and the Classic, um, the Standard doesn't cover- Basically, the- Mm-hmm. Basically, all we need is doctor visits and prescription. Okay. So that would be between the V- It- it is- Yeah. If- if it ha- happens to have all these other bells and whistles, that will be fine. I just need a basic plan that will cover insurance and doctor visits on me and my wife, on we both of us- Okay. So that one- ... oh, like I say, diabetic. Mm-hmm. Go ahead. That one would be between, that one would be between the VIPs, the one that covers doctor visits. Mm-hmm. Because the MEC telareps wouldn't cover those visits at all. Okay. It only covers your re- like preventative, which would be like a physical. Okay. Like any type of like screening, some types of screening, not all of them, some types. Um, so between the two VIPs, those actually do cover a flat fee towards your doctor visits. Um, out of the two, the Standard is the basic one, 'cause it doesn't cover intensive care, rehabilitation or preventive surgery, while the VIP Classic does. The VIP Standard for employee and spouse is \$33.46 weekly from their paycheck. And then the Classic, that does cover intensive care, rehabilitation and preventive surgery. That one, for employee and spouse, is \$37.95. As well as the VIP Classic covers a little bit more out of pocket. So for example, for surgery and hospital, the VIP Standard covers \$250 per day, for a max of a day. Mm-hmm. While the VIP Classic would cover \$500. So if your bill is \$1000 and you have the Standard- Mm-hmm. ... it covers 250, so you would be responsible for 750. Mm-hmm. And then if you had the Classic and it was 1000, then they would cover 500 and you would be responsible for the remaining balance which is 500. So the, so the 30- 33.46 will cover, uh, doctor visits and- Hospital visits. Mm-hmm. It will cover the doctor visits and medical? It would cover, like, your hospital indemnity, so it would only cover, like, doctor visits that's sick, hospital visits that's injured, urgent care, emergency room. It will cover a flat fee towards those visits- Okay. ... but they

don't cover preventative, which are considered like cancer screening, STD screening. Okay. Um- Well, we wouldn't need all that. Okay. And then i- But does it, so does it cover the m- m- does it cover the medicine? Yeah. So all of the medical plans, even the preventative one has- Mm-hmm. ... pre- um, like prescription benefits. Okay. With the VIPs, it's through Pharmacoville. I wouldn't be able to tell you how much it would be. Um, that would be something that Pharmacoville would notify you. Which I actually have their number, if you have a question about a particular medicine being covered or not. I could always provide that information as well- Okay. ... 'cause I know sometimes people do want to know before enrolling. All righty. What's that number? Um, so for the two VIPs, being the standard and the classic, it would be 800- Eight- ... 93... Mm-hmm. Nine, three- Eight- ... Eight zero zero- Mm-hmm. ... nine, three, three- Uh-huh. ... 37, 34. So eight, zero, zero, nine, three, three, three, seven, three, four, and that's Pharmaville. That would be for the VIP Standard and the VIP Classic, and if for some reason you would wanna know about the StayHealthy plan, which is the preventative plan, that only covers- Okay. ... preventative visits, that one, it would be through Medimpact, and I have their phone number as well. All righty. I wouldn't need all that other, other stuff. I'm just... want doctor visits and prescription. Prescriptions. Okay. And the standard- All right. ... that one for employee and spouse, \$33.46, and then the classic is \$37.95. Okay. Uh, let's go with the... Can we go with the \$33.46? Mm-hmm. Yes, sir. All righty. And then did you wanna add anything else? They also offer additional benefit options which is considerate like your vision plan, your dental plan. I, I wouldn't need that. I wouldn't need that 'cause I'm looking forward to getting hired on within 90 days or a little bit later. So I w- I don't need... I just have got glasses not too long ago. Okay, so you don't wanna add none of that? No. No. Oh, okay, that's fine. So I have the VIP standard for \$33.46. Do you allow Surge Staffing to make this weekly deduction? How about you- C- Could you hold on just one moment? Yes. I have sort of a pimple back here on my eye. I wonder who it does come from. Okay. Okay. A, a, a quick question. Mm-hmm. For \$33.46, my wife had cataract surgery here a while back, and I was wondering if that plan at \$33.46, uh, plan would cover her to go back to see the doctor to have her eyes reexamined for the cataracts. So I wouldn't be able to tell you just because, um, since we're just the healthcare administrators- Mm-hmm. ... we're limited to the amount of information that we have, and I can really only go based off what the benefit guide tells me. That would be something that- Okay. ... we would have to ask the carrier, which I have those two numbers if you want them. Okay. Hm. Okay. But I know for sure, um, like past visits aren't covered 'cause the, the benefits don't start right away. You typically have to allow one or two weeks for your staffing agency- Oh. ... to start making the first deduction. Once you see- Okay. ... the first deduction of whatever amount for the selected plans is, the following Monday of that first deduction is when the plan becomes active, but I know for sure they don't cover, like, past visits, but regarding if that service is covered or not under the plans that you're looking into enrolling, you would have to contact the carrier who is American Public Life, and I do have- All right. ... some contact numbers for them. And that's something that- That, that'll be- ... they would be able- That'd be all right. ... to answer. Yeah, just go on and enroll us in the \$33.46. Okay, and then I also need, um, your spouse information. Okay. Can I get her first- Okay. Is that information- ... and last name? Her name is Terry, T-E-R-R-Y, and her last name is Culpeper. Okay. C-U-L-P-E-P-E-R. And what's her date of birth? 4/6/1966. And her social, please? One moment. If you... hey, I'm gonna let her give you her social. Okay. Hello? Hey, how are you? Um, could you please- I'm not doing too

good. ... provide your social security number? I'm not doing too good. I'm, I've been sick. Oh, no. I'm sorry to hear that. Uh, my, uh, social security number is 422- Mm-hmm. ... 13-2166. All right. Thank you so much. All right. That's all I needed, and please allow one or two weeks for your staffing agency, like I said, to start making the first deduction of \$33.46. Once you see the very first deduction of the \$33.46, the following Monday, your plan become active, and then by that first week of activation week, you're welcome to contact us to request a physical card of your VIP standard if you do want one, um, because when we spread this plan, they don't send it out to the members. So if you do want a physical, you're welcome to call in and we can put in a request. Um, we can definitely send it digitally as well. Uh, hold on one minute, ma'am. Uh, explain to my husband what you just explained to me. Okay. Um, I was gonna let you know to please allow one or two weeks for your staffing agency to start making the first deduction of \$33.40. Once you see the first deduction of the \$33.46 come out of your paycheck, the following Monday of that very first deduction is when your VIP standard plan go into effect. Um, normally for the VIP plan, they don't send that card out physically, so if you do want a physical one, you're welcome to contact us and we can put in a request for the carrier to mail it out to you. Um, also, we can send you one via email as well while you wait on- Okay. ... the physical one. Um, but I would just be checking your pay stubs. Since we don't really deal with our pay stubs or anything- Okay. ... like that, um, I wouldn't be able to tell you if it's gonna be one or two weeks. So I would just be looking out to see when you finally see that first deduction. Once you see that first one, the following Monday, you're welcome to call us and we can put that request in for the VIP standard. Okay. Mm-hmm. Did you have any questions? None whatsoever. Okay, and then once you get the card as well as in the email and mail, um, the pharmacy information's- Mm-hmm. ... on there as well as, um, the number that you can contact to find providers, but with the plan that you have, you're not required to stay within the network. As long as a provider accepts it, you can use it out of network. Okay? Okay. All righty. All right. Well, thank you for your time. I hope you have a great day. Thank you. Thank you. Mm-hmm.

## Conversation Format

Speaker speaker\_0: .

Speaker speaker\_1: I have no clue what you said. I'll speak English.

Speaker speaker\_0: Oh, I'm sorry. Thank you for calling . My name is Stephanie. How can I assist you?

Speaker speaker\_1: Uh, yes, is this for insurance?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Yes, I would like to enroll in the insurance. See how much it would cost.

Speaker speaker\_0: Okay. Hi. What staff and agency do you work for?

Speaker speaker\_1: Church.

Speaker speaker\_0: Okay. Thank you. And then, what are the last four of your Social?

Speaker speaker\_1: 0953.

Speaker speaker\_0: And your first and last name, please?

Speaker speaker\_1: My first name is Edward. My last name is Culpepper. Let me spell that for you, 'cause everybody spells it differently. It is C-U-L-P-E-P-E-R. Single Ps.

Speaker speaker\_0: Mm-hmm. How long have you been working with them?

Speaker speaker\_1: Since the 5th of March.

Speaker speaker\_0: Okay. So we still don't have you in our files. Um, we can do two things. You can be calling throughout the week to see if we've received it, or I can go ahead and create a file for you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: For that, I do need your full Social, full address, full date of birth. If you don't feel comfortable doing that, you're welcome to keep calling throughout the week to see if we've received your file.

Speaker speaker\_1: Okay. Hm.

Speaker speaker\_0: Um, but you're still not in there.

Speaker speaker\_1: Can you...

Speaker speaker\_0: Okay. That's fine.

Speaker speaker\_1: Excuse the background noise. I have a dog in the house.

Speaker speaker\_0: It's okay.

Speaker speaker\_1: He barked at... He barked at everything that moves outside.

Speaker speaker\_0: Oh, you're fine. You said your first name is Edward, right?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then, what was that last name again? Can you spell it?

Speaker speaker\_1: Cul- Culpepper. That's C-U-L-P-E-P-E-R.

Speaker speaker\_0: Okay. C-U-L-E-E-P-E-R.

Speaker speaker\_1: C-U-L. C-U-L.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: P as in pepper, E as in echo. P as in pepper. E as in echo. R as in Romeo.

Speaker speaker\_0: Okay. Thank you.

Speaker speaker\_1: Most people spell it C-U-L-P-E-P-P-E-R, like the word pepper.

Speaker speaker\_0: You're fine. Thank you.

Speaker speaker\_1: Our, our ancestors founded Culpeper County, Virginia, and that's how it's spelled.

Speaker speaker\_0: Oh, wow. Okay. Thank you. And then, what was your address?

Speaker speaker\_1: 3722 52nd. And you abbreviate Court as CT, and Southwest as SW. I don't know why our mailman, if you put C-O-U-R-T and spell out Southwest, he... They don't know how to get it to our a- our mailbox.

Speaker speaker\_0: Oh, wow. Okay. And then what was that city and state?

Speaker speaker\_1: It is Lanett, L-A-N-E-T-T, Alabama.

Speaker speaker\_0: Zip code?

Speaker speaker\_1: 36863.

Speaker speaker\_0: Okay. Thank you. And then can you give me that full address, just so that I'm sure that I got that in there correctly?

Speaker speaker\_1: Okay. That's 37222 52nd Court, which is CT, Southwest, which is SW, Lanett, L-A-N-E-T-T, Alabama, 36863.

Speaker speaker\_0: Okay. Thank you.

Speaker speaker\_1: I will tell you this, that when you first came on the line and you started speaking Spanish-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I'm like, "This person is really Spanish." Then when you started-

Speaker speaker\_0: Oh, yeah.

Speaker speaker\_1: ... speaking English, I'm like, I'm like, "Well, is she English or is she Spanish?"

Speaker speaker\_0: Yeah. It's 'cause w- we speak both languages. We have bilinguals in here.

Speaker speaker\_1: So, are, are, are you Hispanic, or you're an American, English?

Speaker speaker\_0: Oh. No, I'm, um, Hispanic.

Speaker speaker\_1: Hispanic. Well, I would never know the difference, 'cause you speak-

Speaker speaker\_0: Oh.

Speaker speaker\_1: ... such good English.

Speaker speaker\_0: Oh. Thank you. And then what was your date of birth, sorry?

Speaker speaker\_1: My date of birth is 9/17/1967.

Speaker speaker\_0: Okay. And then, is this a good number to reach you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: The 334-476-3435?

Speaker speaker\_1: Yes. Mm-hmm.

Speaker speaker\_0: Okay. Thank you. And then your Social?

Speaker speaker\_1: It is 419-17-0953.

Speaker speaker\_0: ... 419-170953?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay, thank you. And then did you want me to go over all the plans that they offer, um, or do you already know what you want to enroll into?

Speaker speaker\_1: I don't know... Hold, hold on. I'm gonna let my... I'm gonna put you on speakerphone and let my wife hear, so we can see which one. So I'm gonna put you on speakerphone. So we can hear.

Speaker speaker\_0: And then if you want, I can also send you the benefit guide to your email. This benefit guide has all the plans that they offer with the plans to these-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... plans. And then I can go over them so that you can get, like, a visual about what each plan has. It'll be easier to understand, um, just 'cause it is a lot of information.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then, um, can I please get your email please?

Speaker speaker\_1: It is small letters, all small letters, e and then my last name Culpepper, C-U-L-P-E-P-E-R15@gmail.com.

Speaker speaker\_0: Okay, thank you. And then I'mma put you in a brief hold while I send that over, okay?

Speaker speaker\_1: All right. When you get a minute, come up here.

Speaker speaker\_2: No. He's not doing anything.

Speaker speaker\_3: He's home.

Speaker speaker\_2: He came in his bed.

Speaker speaker\_3: He said he didn't want... Send an email. To my, my email. Give this... Hold on.

Speaker speaker\_1: Mellow music playing



Speaker speaker\_0: Okay. Thank you for your hold. I went ahead and emailed you the benefit guide to your email. Um, do you mind verifying that you received it please?

Speaker speaker\_1: Can I... Can I verify that I can... Hold on. I got you on speakerphone. It's hard to hear you.

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: Okay, verify that... Verify that I got the email?

Speaker speaker\_0: That you received the email correct.

Speaker speaker\_1: Okay. Hold on.

Speaker speaker\_0: Yes, sir. It's gonna come from an email that says info@benefitsinacar.com.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If you could please let me know if you received it?

Speaker speaker\_1: All right, one moment.

Speaker speaker\_0: And if you don't see it right away, I would also check your spam and your junk file.

Speaker speaker\_1: All righty. One moment.

Speaker speaker\_4: One... One moment.

Speaker speaker\_0: And then, I put, um, the first initial E, and then your last name, 15@gmail.com. That's-

Speaker speaker\_4: Okay. I've got it, but I was doing something else at the same time.

Speaker speaker\_0: Oh, okay.

Speaker speaker\_4: I do apologize.

Speaker speaker\_0: Sorry. No, no, no, you're fine. And then whenever you're ready, I can go over the plan.

Speaker speaker\_4: It's not... Let me see here. Okay. See what this does. Okay. Take it back to my email. It's not pulling back up.

Speaker speaker\_0: I can send it again if you want me to.

Speaker speaker\_4: Okay. Send it again.

Speaker speaker\_0: Okay. Okay. I went ahead and sent it over.

Speaker speaker\_4: Okay. I'm not receiving it.

Speaker speaker\_0: Um, can you also check your spam and junk file?

Speaker speaker\_4: Oh.

Speaker speaker\_0: And that was, um, C as in Charlie, U as in unicorn, L as in laugh, P as in pepper, E as in echo, P as in pepper, E as in echo, and R as in Romeo, and then 15@gmail.com?

Speaker speaker\_4: Yes. Wait a minute, I got it now. I've got it.

Speaker speaker\_0: Okay. And then whenever you're ready, you can just let me know.

Speaker speaker\_4: Uh... Let me go back. Uh... Uh... All righty. Um, I'm ready.

Speaker speaker\_0: Okay. So, really your weekly deductions really just depend on how many plans you select as well as if you add dependents. Were you trying to enroll by yourself or with dependents?

Speaker speaker\_4: I wanted my wife to be on it.

Speaker speaker\_0: Okay. Um, so Search does auto-enroll their new hires in a MEC Tele-RF plan, which is only a preventative plan. This plan is only cover... Is gonna cover things such as, like, a physical, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But it's only a preventative plan, meaning it's not gonna cover any doctor visits that's big, hospital visits if you're injured, urgent care, emergency rooms, nor surgeries. So they do give you 30 days from the day that you first receive your first check to enroll into the healthcare benefits that they offer, as well as to be auto-enrolled into the MEC Tele-RF, which is only this preventative plan. If you don't want to be enrolled into this plan, you can opt out before your window closes, so that you won't be automatically enrolled into this MEC telarep plan, which is only a preventative plan. It does require you to stay within the network and only use your doctors and clinics to receive coverage. However, it does offer prescription benefits through MedImpact and it offers something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone or video call. It also offers a membership with 3Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. But like I said earlier, your Stay Healthy plan is only for those preventative visits, such as, like, a physical, um, your yearly check-ups, STD and cancer screenings.

Speaker speaker\_1: Mm.

Speaker speaker\_0: And it's not gonna cover any doctor visits. If you select this plan and do decide to be auto-enrolled into it, for the employee plan, it's \$16.80 weekly, but for employee and spouse, it would be \$21.70 weekly. Um, that's for your preventative plan. They also offer two other medical plans called the VIPs. There is the VIP Standard and the VIP Classic. These are your hospital indemnity plans, meaning they're only gonna cover doctor visits that's sick, hospital visits, um, your urgent care, emergency room and even some surgeries. However, your VIPs don't cover preventative visits, such as a physical, um, your yearly check-ups, STD and cancer screenings. Those, the VIPs don't cover it. They only take care of the hospital side of those services, and it don't cover preventative services. Um, they won't-

Speaker speaker\_1: Can, can I...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Can I tell you what I w- would like to have and you tell me how much it would be?

Speaker speaker\_0: Okay. Yeah, that's fine.

Speaker speaker\_1: And it would, it- it- it- it- it might save a little time here to, uh, not hear everything, but just tell you what I need and then go from there. I would like to be able to have doctor visits.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And my medical, and my medical, 'cause, 'cause I'm a diab- I'm a diabetic and I have to have my medicine. I'd like for it to be covered.

Speaker speaker\_0: Okay. Okay. So, they don't offer a plan that covers both your preventative and your hospital indemnity. So the VIPs, they've all had their prescription benefits. The preventative one, you get prescription benefits through MedImpact, and they offer, um, 3Rx, which gives you that subscription to get over the top 90% generic drugs prescribed in the US. And with the two VIPs, you also receive prescription benefits, but through Pharmacoville, which depending on the generic medication that it is, it does depend upon how much you pay, you can pay up to \$10, 20 or 30. And then for the non-generics, they do offer you a discount. Um, so if you want to receive your hospital visits to have some type of coverage, the VIPs, between the Standard and the Classic, um, the Standard doesn't cover-

Speaker speaker\_1: Basically, the-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Basically, all we need is doctor visits and prescription.

Speaker speaker\_0: Okay. So that would be between the V-

Speaker speaker\_1: It- it is-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: If- if it ha- happens to have all these other bells and whistles, that will be fine. I just need a basic plan that will cover insurance and doctor visits on me and my wife, on we both of us-

Speaker speaker\_0: Okay. So that one-

Speaker speaker\_1: ... oh, like I say, diabetic. Mm-hmm. Go ahead.

Speaker speaker\_0: That one would be between, that one would be between the VIPs, the one that covers doctor visits.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Because the MEC telareps wouldn't cover those visits at all.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It only covers your re- like preventative, which would be like a physical.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Like any type of like screening, some types of screening, not all of them, some types. Um, so between the two VIPs, those actually do cover a flat fee towards your doctor visits. Um, out of the two, the Standard is the basic one, 'cause it doesn't cover intensive care, rehabilitation or preventive surgery, while the VIP Classic does. The VIP Standard for employee and spouse is \$33.46 weekly from their paycheck. And then the Classic, that does cover intensive care, rehabilitation and preventive surgery. That one, for employee and spouse, is \$37.95. As well as the VIP Classic covers a little bit more out of pocket. So for example, for surgery and hospital, the VIP Standard covers \$250 per day, for a max of a day.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: While the VIP Classic would cover \$500. So if your bill is \$1000 and you have the Standard-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... it covers 250, so you would be responsible for 750.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then if you had the Classic and it was 1000, then they would cover 500 and you would be responsible for the remaining balance which is 500.

Speaker speaker\_1: So the, so the 30- 33.46 will cover, uh, doctor visits and-

Speaker speaker\_0: Hospital visits. Mm-hmm.

Speaker speaker\_1: It will cover the doctor visits and medical?

Speaker speaker\_0: It would cover, like, your hospital indemnity, so it would only cover, like, doctor visits that's sick, hospital visits that's injured, urgent care, emergency room. It will cover a flat fee towards those visits-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... but they don't cover preventative, which are considered like cancer screening, STD screening.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um-

Speaker speaker\_1: Well, we wouldn't need all that.

Speaker speaker\_0: Okay. And then i-

Speaker speaker\_1: But does it, so does it cover the m- m- does it cover the medicine?

Speaker speaker\_0: Yeah. So all of the medical plans, even the preventative one has-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... pre- um, like prescription benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: With the VIPs, it's through Pharmacoville. I wouldn't be able to tell you how much it would be. Um, that would be something that Pharmacoville would notify you. Which I actually have their number, if you have a question about a particular medicine being covered or not. I could always provide that information as well-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 'cause I know sometimes people do want to know before enrolling.

Speaker speaker\_1: All righty. What's that number?

Speaker speaker\_0: Um, so for the two VIPs, being the standard and the classic, it would be 800-

Speaker speaker\_1: Eight-

Speaker speaker\_0: ... 93... Mm-hmm.

Speaker speaker\_1: Nine, three-

Speaker speaker\_0: Eight-

Speaker speaker\_1: ... Eight zero zero-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... nine, three, three-

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: ... 37, 34. So eight, zero, zero, nine, three, three, three, seven, three, four, and that's Pharmaville. That would be for the VIP Standard and the VIP Classic, and if for some reason you would wanna know about the StayHealthy plan, which is the preventative plan, that only covers- Okay.

Speaker speaker\_0: ... preventative visits, that one, it would be through Medimpact, and I have their phone number as well.

Speaker speaker\_1: All righty. I wouldn't need all that other, other stuff. I'm just... want doctor visits and prescription.

Speaker speaker\_0: Prescriptions. Okay. And the standard-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... that one for employee and spouse, \$33.46, and then the classic is \$37.95.

Speaker speaker\_1: Okay. Uh, let's go with the... Can we go with the \$33.46?

Speaker speaker\_0: Mm-hmm. Yes, sir.

Speaker speaker\_1: All righty.

Speaker speaker\_0: And then did you wanna add anything else? They also offer additional benefit options which is considerate like your vision plan, your dental plan.

Speaker speaker\_1: I, I wouldn't need that. I wouldn't need that 'cause I'm looking forward to getting hired on within 90 days or a little bit later. So I w- I don't need... I just have got glasses not too long ago.

Speaker speaker\_0: Okay, so you don't wanna add none of that?

Speaker speaker\_1: No. No.

Speaker speaker\_0: Oh, okay, that's fine. So I have the VIP standard for \$33.46. Do you allow Surge Staffing to make this weekly deduction?

Speaker speaker\_5: How about you-

Speaker speaker\_1: C- Could you hold on just one moment?

Speaker speaker\_0: Yes.

Speaker speaker\_5: I have sort of a pimple back here on my eye. I wonder who it does come from.

Speaker speaker\_1: Okay. Okay. A, a, a quick question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: For \$33.46, my wife had cataract surgery here a while back, and I was wondering if that plan at \$33.46, uh, plan would cover her to go back to see the doctor to have her eyes reexamined for the cataracts.

Speaker speaker\_0: So I wouldn't be able to tell you just because, um, since we're just the healthcare administrators-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... we're limited to the amount of information that we have, and I can really only go based off what the benefit guide tells me. That would be something that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... we would have to ask the carrier, which I have those two numbers if you want them.

Speaker speaker\_1: Okay. Hm. Okay.

Speaker speaker\_0: But I know for sure, um, like past visits aren't covered 'cause the, the benefits don't start right away. You typically have to allow one or two weeks for your staffing agency-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... to start making the first deduction. Once you see-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the first deduction of whatever amount for the selected plans is, the following Monday of that first deduction is when the plan becomes active, but I know for sure they don't cover, like, past visits, but regarding if that service is covered or not under the plans that you're looking into enrolling, you would have to contact the carrier who is American Public Life, and I do have-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... some contact numbers for them. And that's something that-

Speaker speaker\_1: That, that'll be-

Speaker speaker\_0: ... they would be able-

Speaker speaker\_1: That'd be all right.

Speaker speaker\_0: ... to answer.

Speaker speaker\_1: Yeah, just go on and enroll us in the \$33.46.

Speaker speaker\_0: Okay, and then I also need, um, your spouse information. Okay. Can I get her first-

Speaker speaker\_1: Okay. Is that information-

Speaker speaker\_0: ... and last name?

Speaker speaker\_1: Her name is Terry, T-E-R-R-Y, and her last name is Culpeper.

Speaker speaker\_0: Okay.

Speaker speaker\_1: C-U-L-P-E-P-E-R.

Speaker speaker\_0: And what's her date of birth?

Speaker speaker\_1: 4/6/1966.

Speaker speaker\_0: And her social, please?

Speaker speaker\_1: One moment. If you... hey, I'm gonna let her give you her social.

Speaker speaker\_0: Okay.

Speaker speaker\_6: Hello?

Speaker speaker\_0: Hey, how are you? Um, could you please-

Speaker speaker\_6: I'm not doing too good.

Speaker speaker\_0: ... provide your social security number?

Speaker speaker\_6: I'm not doing too good. I'm, I've been sick.

Speaker speaker\_0: Oh, no. I'm sorry to hear that.

Speaker speaker\_6: Uh, my, uh, social security number is 422-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_6: ... 13-2166.

Speaker speaker\_0: All right. Thank you so much. All right. That's all I needed, and please allow one or two weeks for your staffing agency, like I said, to start making the first deduction of \$33.46. Once you see the very first deduction of the \$33.46, the following Monday, your plan become active, and then by that first week of activation week, you're welcome to contact us to request a physical card of your VIP standard if you do want one, um, because when we spread this plan, they don't send it out to the members. So if you do want a physical, you're welcome to call in and we can put in a request. Um, we can definitely send it digitally as well.

Speaker speaker\_6: Uh, hold on one minute, ma'am. Uh, explain to my husband what you just explained to me.

Speaker speaker\_0: Okay. Um, I was gonna let you know to please allow one or two weeks for your staffing agency to start making the first deduction of \$33.40. Once you see the first deduction of the \$33.46 come out of your paycheck, the following Monday of that very first deduction is when your VIP standard plan go into effect. Um, normally for the VIP plan, they don't send that card out physically, so if you do want a physical one, you're welcome to contact us and we can put in a request for the carrier to mail it out to you. Um, also, we can send you one via email as well while you wait on-

Speaker speaker\_6: Okay.

Speaker speaker\_0: ... the physical one. Um, but I would just be checking your pay stubs. Since we don't really deal with our pay stubs or anything-

Speaker speaker\_6: Okay.

Speaker speaker\_0: ... like that, um, I wouldn't be able to tell you if it's gonna be one or two weeks. So I would just be looking out to see when you finally see that first deduction. Once you see that first one, the following Monday, you're welcome to call us and we can put that request in for the VIP standard.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm. Did you have any questions?

Speaker speaker\_1: None whatsoever.



Speaker speaker\_0: Okay, and then once you get the card as well as in the email and mail, um, the pharmacy information's-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... on there as well as, um, the number that you can contact to find providers, but with the plan that you have, you're not required to stay within the network. As long as a provider accepts it, you can use it out of network. Okay?

Speaker speaker\_1: Okay. All righty.

Speaker speaker\_0: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Mm-hmm.