

## Transcript: Francesca

**Baez-5145147530723328-6492872205582336**

### Full Transcript

Good morning. Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today? Hey. So, I work through Surge Staffing out of Seymour, Indiana, and they said usually people that work through them are auto-enrolled into your guys' insurance after 30 days. And I was never auto-enrolled. So they told me to call you and see if you guys could, uh, get me enrolled and start deducting out of this upcoming paycheck so I have insurance. Um, sure thing. I do just wanna say unfortunately it sounds like there was some miscommunication. Um, we don't own the benefits, we only administer them, as well as the fact that the process for enrollment could take up to two to three weeks in total. We wouldn't be able to enroll you into it and get the next upcoming paycheck being deducted for it. Okay. But we can take a look into your account to see if you're eligible for enrollment. Okay. What are the last four of your Social? 9970. And the last name? It's spelled S as in Sam, Z as in Zebra, E-W, C as in Cat, I-K. All right. Could you please verify the mailing address and date of birth to make sure I have the right account? 14020 East 400 South Elizabethtown, Indiana 47232, and my date of birth is 1/18/94. We have the best phone number to reach you down as 812-344-3351? Yes. And we have your email down as your last name number one at gmail.com? Yes. Um, so it actually shows here you spoke with one of my coworkers yesterday, and they informed me that you were in fact auto-enrolled into the medical preventative care plan. We're currently just waiting for the activation payment for that policy to be activated. Okay. And then when does... When is that gonna be, like, deducted or whatever? How does that work? So, your staffing company's the only one that has access to your paycheck. Their system is gonna process that deduction. Once you see the very first deduction, which is going to be for \$15.16 per paycheck, following Monday of that deduction is gonna be when your policy will be activated, and by the end of that week your carrier's gonna send out those benefit cards. Um, I do have to say, however, the plan that you were auto-enrolled into per Surge Company policy is a medical preventative plan only, so it wouldn't cover any hospital indemnity services, and it does have a network- Okay. ... requirement. Okay. F- If- All r- If you were looking into enrolling into dental or vision and everything separated, I would have to request for the front office to do an eligibility review to see if you're eligible to change that plan to something else. I- I just... I'm not worried about dental and vision. I'm more worried about- Mm-hmm. ... medical. I understand. So, what that plan is gonna cover specifically speaking as far as services go is gonna be your annual physical, your preventative screenings for your blood pressure, iron deficiency, the preventative counseling of having a healthy diet or evading the UV exposures from the sun, along with your immunizations such as influenza shot, tetanus, varicella, and the generic prescriptions of vitamins or statins. Um, you do still have a virtual urgent care package with the plan and a free ex membership. Those services that I mentioned that are not covered, um,

that are called hospital indemnity services is basically your doctor visits, the surgeries, emergency room or ER in person. Those services are not gonna be covered under that current preventative plan. Okay. So can I upgrade it for... 'Cause, like, I- I'm gonna have surgeries coming up here and physical therapy and all that probably within the next week to the next six months 'cause I just had a severe hand injury. I understand. So I'll have to act for them to do that eligibility review to see if you can change it. If you would like that I can also give you the phone number for the carrier of the medical hospital indemnity plan to see if they're gonna be able to cover that or if it's not gonna be covered considering a preexisting issue. Um, that's something that I would recommend you look into. Okay. So, that eligibility review should come back to me within 24 to 48 business hours, so if not by end of today, I'll be calling you back with the results end of tomorrow. Okay. And do you want me to give you their phone number or just simply transfer you to the carrier to see whether or not they would cover that? Um, I can take their phone number. All right. Let me know whenever you're ready. Yes, I'm ready. It's going to be 800- Okay. ... 256- ... 256. ... 86-06. Oh, okay. Thank you. My pleasure. Was there anything else we can assist you with today? No, not that I can think of. All right. I hope you have a wonderful rest of your day and I'll be giving you that call back as soon as I hear back from the front office. Alrighty. Thank you. My pleasure. Have a great day. You too. Bye. Bye.

## Conversation Format

Speaker speaker\_0: Good morning. Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hey. So, I work through Surge Staffing out of Seymour, Indiana, and they said usually people that work through them are auto-enrolled into your guys' insurance after 30 days. And I was never auto-enrolled. So they told me to call you and see if you guys could, uh, get me enrolled and start deducting out of this upcoming paycheck so I have insurance.

Speaker speaker\_0: Um, sure thing. I do just wanna say unfortunately it sounds like there was some miscommunication. Um, we don't own the benefits, we only administer them, as well as the fact that the process for enrollment could take up to two to three weeks in total. We wouldn't be able to enroll you into it and get the next upcoming paycheck being deducted for it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But we can take a look into your account to see if you're eligible for enrollment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: What are the last four of your Social?

Speaker speaker\_1: 9970.

Speaker speaker\_0: And the last name?

Speaker speaker\_1: It's spelled S as in Sam, Z as in Zebra, E-W, C as in Cat, I-K.

Speaker speaker\_0: All right. Could you please verify the mailing address and date of birth to make sure I have the right account?

Speaker speaker\_1: 14020 East 400 South Elizabethtown, Indiana 47232, and my date of birth is 1/18/94.

Speaker speaker\_0: We have the best phone number to reach you down as 812-344-3351?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And we have your email down as your last name number one at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Um, so it actually shows here you spoke with one of my coworkers yesterday, and they informed me that you were in fact auto-enrolled into the medical preventative care plan. We're currently just waiting for the activation payment for that policy to be activated.

Speaker speaker\_1: Okay. And then when does... When is that gonna be, like, deducted or whatever? How does that work?

Speaker speaker\_0: So, your staffing company's the only one that has access to your paycheck. Their system is gonna process that deduction. Once you see the very first deduction, which is going to be for \$15.16 per paycheck, following Monday of that deduction is gonna be when your policy will be activated, and by the end of that week your carrier's gonna send out those benefit cards. Um, I do have to say, however, the plan that you were auto-enrolled into per Surge Company policy is a medical preventative plan only, so it wouldn't cover any hospital indemnity services, and it does have a network-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... requirement.

Speaker speaker\_1: Okay. F-

Speaker speaker\_0: If-

Speaker speaker\_1: All r-

Speaker speaker\_0: If you were looking into enrolling into dental or vision and everything separated, I would have to request for the front office to do an eligibility review to see if you're eligible to change that plan to something else.

Speaker speaker\_1: I- I just... I'm not worried about dental and vision. I'm more worried about-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... medical.

Speaker speaker\_0: I understand. So, what that plan is gonna cover specifically speaking as far as services go is gonna be your annual physical, your preventative screenings for your blood pressure, iron deficiency, the preventative counseling of having a healthy diet or evading the UV exposures from the sun, along with your immunizations such as influenza shot, tetanus, varicella, and the generic prescriptions of vitamins or statins. Um, you do still have a virtual urgent care package with the plan and a free ex membership. Those services that I mentioned that are not covered, um, that are called hospital indemnity services is basically your doctor visits, the surgeries, emergency room or ER in person. Those services are not gonna be covered under that current preventative plan.

Speaker speaker\_1: Okay. So can I upgrade it for... 'Cause, like, I- I'm gonna have surgeries coming up here and physical therapy and all that probably within the next week to the next six months 'cause I just had a severe hand injury.

Speaker speaker\_0: I understand. So I'll have to act for them to do that eligibility review to see if you can change it. If you would like that I can also give you the phone number for the carrier of the medical hospital indemnity plan to see if they're gonna be able to cover that or if it's not gonna be covered considering a preexisting issue. Um, that's something that I would recommend you look into.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, that eligibility review should come back to me within 24 to 48 business hours, so if not by end of today, I'll be calling you back with the results end of tomorrow.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And do you want me to give you their phone number or just simply transfer you to the carrier to see whether or not they would cover that?

Speaker speaker\_1: Um, I can take their phone number.

Speaker speaker\_0: All right. Let me know whenever you're ready.

Speaker speaker\_1: Yes, I'm ready.

Speaker speaker\_0: It's going to be 800-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 256-

Speaker speaker\_1: ... 256.

Speaker speaker\_0: ... 86-06.

Speaker speaker\_1: Oh, okay. Thank you.

Speaker speaker\_0: My pleasure. Was there anything else we can assist you with today?

Speaker speaker\_1: No, not that I can think of.

Speaker speaker\_0: All right. I hope you have a wonderful rest of your day and I'll be giving you that call back as soon as I hear back from the front office.

Speaker speaker\_1: Alrighty. Thank you.

Speaker speaker\_0: My pleasure. Have a great day.

Speaker speaker\_1: You too. Bye.

Speaker speaker\_0: Bye.