

Transcript: Francesca

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Full Transcript

Your call- Hello. ... is being monitored or recorded for quality assurance purposes. Good afternoon. My name is Francesca with coming to speak with Ms. Blanch on behalf of Surge Staffing. Yeah, this is her. Yes, ma'am. I was giving you a call regarding the qualified life event you submitted. It was approved, so you are eligible to enroll into any of the healthcare plans that Surge offers all the way till April 4th. Okay. Um, so April 4th... So that means it'll end on April 4th? Yes, ma'am. That mean that will be the very last day that you have to enroll into any coverage. Okay, so that means that I won't be able to get it through you guys after that? That is correct, yes. So if you did not enroll into any plans or if anything that you wanted to be added into a policy does not get submitted or processed by April 4th, then you'll have to wait till August to be able to get the insurance with Surge then. Okay. I was just wondering... I, I, I was just a little confused. I just wanna make sure that I- ... can, uh, keep paying into it. I gotta do what I need to do and stuff. Um. Huh. So as far as that part goes- So am I... Hmm? Go ahead, I'm sorry. Go ahead, sorry. No, no, that's okay. Apologize. I was just gonna say that as far as that portion goes, the paying-wise, as long as you're still employed through Surge Staffing and you're receiving a Surge-issued paycheck, you will still be able to keep the benefits because the deduction for them does come out of that paycheck that Surge offers you when you work with them. Oh, okay. Great. Okay. Did you know which plans you wanted to be enrolled into, or do you need time to look over their benefit guide? Um, honestly, any... Um, uh, does it cover, like, dent- like, dental and stuff like that, and medicine? So all of those will be separated. Um, as far as the medicine goes, their medical plans do have prescription coverage. Um, they also do have a separate membership for prescriptions through FreeRx. The only thing is that all of their plans are separated in the sense that dental, medical, vision, short-term disability, term life, all of those, they're all separate. Okay, so I'd have to buy individual ones? That is correct, yes. Or pay for them. That's how they are for them. Okay. Mm-hmm. So, um, I, I would just want... You know, I don't know the plans or nothing, but I'm willing to pay anything if you, um, have, like, a certain plan that you think is best. So it all depends on your medical needs. The only plan that has one- I mean, more than one election for you is medical. Um, aside from that, their short-term disability, their group accident, life insurance, vision, dental and behavior health, all of those are one plan only to choose from. But the medical has a total of- Oh, okay, so I can only pick one? No, it just means that there's nowhere for you to go up or down from. There's only one plan being offered by Surge. Oh, okay. So I can just pick medical and, um, behavioral and the dent- dental? If you would like to, yes, ma'am. And then th-... That's wha- that's what I would like to do. Okay. And is it just for yourself, or are you putting a dependent on the policy? Just for myself. All right. So there's a dental plan- Sorry if this is just coming out of pond right now. Oh, that's okay. Um, their dental plan will be \$4.17 each paycheck. It's gonna cover your preventative services at 100%, your

basic services, basic restorative services and radiographs at 80%. And then the annual maximum it will cover for services will be \$750 with a \$50 deductible. \$750. So every month? No, ma'am, that's \$750 for the whole year. So for dental services, it's only gonna cover \$750. Oh. Mm-hmm. Okay, I understand what you're saying now. All right. And then their behavior plan is \$1.50 per paycheck for employee only, and it is digital only. And then- So I have to, uh, I have to have my appointments online? Yes, ma'am. Okay. Let's see. And then medical will be the last one. They offer three plans in total. Um, there is one preventative-only plan called Stay Healthy MEC TeleRx, which is \$16.80. What it will cover will be your preventative services like your annual physical, your screening for a healthy diet or avoiding UV exposures from the sun. Um, your counselings for... I mean, your screening for blood pressure or iron deficiency, the preventative immunizations like the influenza, the varicella, or pertussis one, and then your preventative generic prescriptions like vitamins, statins or FDA-approved contraceptive methods. Okay. And then that plan does have a network requirement. It comes with a free year membership as well. And then this plan, as well as the next two plans that I'm gonna go over, they offer a preventative... I mean, a virtual urgent care plan. So this preventative plan, as well as both of the next plans we're gonna go over, which are the VIP plans, they also have that- Okay. ... virtual urgent care on them. For the hospital indemnity, those are gonna be your services like your doctor's visits, the emergency room, the urgent care, or surgeries. Those services will be covered by the VIP plans. They have the VIP Standard, which is \$17.63 per paycheck, and then VIP Classic, which is \$19.53. The VIPs don't cover anything preventative, the same way that the State Healthy Plan doesn't cover any hospital indemnity services. So if you want to, you are able to make the State Healthy Preventative Plan with one of the VIP plans if you wish to, but you don't necessarily have to. It's up to you. Um, if that'll benefit me then I'll go ahead and mix them. And did you want to have the VIP Standard or the Classic? Um... The one, uh, I don't... Sorry, I'm not really good on this stuff when you're explaining it. I don't, um... Just the one- That's okay. ... that covers the most, like, like the one that does the most. Uh, I don't know. Just even if it costs more. Okay. So I will- The one that will cover more stuff. Okay. So I believe that will be the VIP Classic due to the fact that the Standard doesn't cover preventative surgeries and to the care unit- Okay. ... or rehabilitation benefits, and the Classic does, as well as the fact that the Classic is going to pay more of a dollar amount for certain services as well. Oh, okay. Okay, great. All right. So then I have you down for the medical preventative and the VIP Classic, their dental and their hospital behavior health virtual plan. Correct? And that, yeah. That behavioral health would be like a psychiatrist and stuff like that, right? Yes, ma'am. Okay. I just wanted to make sure, 'cause I didn't know if that would fall in the doctor category. Of course, I understand. Um, and then for now- Okay. ... do you want me to submit this enrollment and then send you the benefit guide just in case we missed anything that you could potentially want to be enrolled into? Okay, that sounds good. All right. Do you authorize search staffing to make the deduction of \$42 per paycheck for the selected plans? Okay. All right. So please allow one to two weeks for searches for making your deductions. When you see the first deduction of the \$40.36, following Monday will be when your coverage becomes effective. And then that same week of activation- Okay. ... Friday is going to be when your carrier sends out the benefit card to your mail. That's what I was wondering. I was going to ask how I present my insurance to the doctors. So I get a card? Yes, ma'am. So after Friday of your activation week, it should take, give or take, about three to four weeks max for it to get

to you. However, if you do need your benefit cards prior to them arriving physically to your home, you can give us a call and we can provide you a digital copy of those benefit cards once you're active, so that you can present it to the doctor, either a digital copy from your phone or print out that digital copy while you wait for the hard plastic copies to get to you. Oh, okay, great, 'cause I have a lot of appointments. Um, thank you so much for your help today. Of course. It was my pleasure. Oh, and lastly, I do have to say the VIP Classic benefit card, they only do a digital copy, so if you do need a plastic card copy, give us a call once you're active so that we can put in the mail request for it to specifically get to your home as well. Okay. All right, so you are all set. I did send out that email to you. It will come from our office email, which is info@benefits.inocart, and it's going to be titled ID, I mean, not ID card, sorry, benefit guide. Okay. All right. And then if you have any questions about insurance even if you're not active yet, you can always give us a call. Anything that has to do with insurance, it will be our phone number that you call in for. Oh, okay, great. All right then- Thank you so much. ... you are all set. Of course, it was my pleasure. I hope you have a wonderful rest of your day and thank you so much for taking my call today. Thank you. Have a good day.

Conversation Format

Speaker speaker_0: Your call-

Speaker speaker_1: Hello.

Speaker speaker_0: ... is being monitored or recorded for quality assurance purposes.

Speaker speaker_1: Good afternoon. My name is Francesca with coming to speak with Ms. Blanch on behalf of Surge Staffing. Yeah, this is her.

Speaker speaker_0: Yes, ma'am. I was giving you a call regarding the qualified life event you submitted. It was approved, so you are eligible to enroll into any of the healthcare plans that Surge offers all the way till April 4th.

Speaker speaker_1: Okay. Um, so April 4th... So that means it'll end on April 4th?

Speaker speaker_0: Yes, ma'am. That mean that will be the very last day that you have to enroll into any coverage.

Speaker speaker_1: Okay, so that means that I won't be able to get it through you guys after that?

Speaker speaker_0: That is correct, yes. So if you did not enroll into any plans or if anything that you wanted to be added into a policy does not get submitted or processed by April 4th, then you'll have to wait till August to be able to get the insurance with Surge then.

Speaker speaker_1: Okay. I was just wondering... I, I, I was just a little confused. I just wanna make sure that I- ... can, uh, keep paying into it. I gotta do what I need to do and stuff. Um.

Speaker speaker_0: Huh. So as far as that part goes-

Speaker speaker_1: So am I... Hmm?

Speaker speaker_0: Go ahead, I'm sorry.

Speaker speaker_1: Go ahead, sorry.

Speaker speaker_0: No, no, that's okay.

Speaker speaker_1: Apologize.

Speaker speaker_0: I was just gonna say that as far as that portion goes, the paying-wise, as long as you're still employed through Surge Staffing and you're receiving a Surge-issued paycheck, you will still be able to keep the benefits because the deduction for them does come out of that paycheck that Surge offers you when you work with them.

Speaker speaker_1: Oh, okay. Great. Okay.

Speaker speaker_0: Did you know which plans you wanted to be enrolled into, or do you need time to look over their benefit guide?

Speaker speaker_1: Um, honestly, any... Um, uh, does it cover, like, dent- like, dental and stuff like that, and medicine?

Speaker speaker_0: So all of those will be separated. Um, as far as the medicine goes, their medical plans do have prescription coverage. Um, they also do have a separate membership for prescriptions through FreeRx. The only thing is that all of their plans are separated in the sense that dental, medical, vision, short-term disability, term life, all of those, they're all separate.

Speaker speaker_1: Okay, so I'd have to buy individual ones?

Speaker speaker_0: That is correct, yes.

Speaker speaker_1: Or pay for them.

Speaker speaker_0: That's how they are for them.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, um, I, I would just want... You know, I don't know the plans or nothing, but I'm willing to pay anything if you, um, have, like, a certain plan that you think is best.

Speaker speaker_0: So it all depends on your medical needs. The only plan that has one- I mean, more than one election for you is medical. Um, aside from that, their short-term disability, their group accident, life insurance, vision, dental and behavior health, all of those are one plan only to choose from. But the medical has a total of-

Speaker speaker_1: Oh, okay, so I can only pick one?

Speaker speaker_0: No, it just means that there's nowhere for you to go up or down from. There's only one plan being offered by Surge.

Speaker speaker_1: Oh, okay. So I can just pick medical and, um, behavioral and the dental?

Speaker speaker_0: If you would like to, yes, ma'am.

Speaker speaker_1: And then th... That's wha- that's what I would like to do.

Speaker speaker_0: Okay. And is it just for yourself, or are you putting a dependent on the policy?

Speaker speaker_1: Just for myself.

Speaker speaker_0: All right. So there's a dental plan-

Speaker speaker_1: Sorry if this is just coming out of pond right now.

Speaker speaker_0: Oh, that's okay. Um, their dental plan will be \$4.17 each paycheck. It's gonna cover your preventative services at 100%, your basic services, basic restorative services and radiographs at 80%. And then the annual maximum it will cover for services will be \$750 with a \$50 deductible.

Speaker speaker_1: \$750. So every month?

Speaker speaker_0: No, ma'am, that's \$750 for the whole year. So for dental services, it's only gonna cover \$750.

Speaker speaker_1: Oh.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay, I understand what you're saying now.

Speaker speaker_0: All right. And then their behavior plan is \$1.50 per paycheck for employee only, and it is digital only. And then-

Speaker speaker_1: So I have to, uh, I have to have my appointments online?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's see. And then medical will be the last one. They offer three plans in total. Um, there is one preventative-only plan called Stay Healthy MEC TeleRx, which is \$16.80. What it will cover will be your preventative services like your annual physical, your screening for a healthy diet or avoiding UV exposures from the sun. Um, your counselings for... I mean, your screening for blood pressure or iron deficiency, the preventative immunizations like the influenza, the varicella, or pertussis one, and then your preventative generic prescriptions like vitamins, statins or FDA-approved contraceptive methods.

Speaker speaker_1: Okay.

Speaker speaker_0: And then that plan does have a network requirement. It comes with a free year membership as well. And then this plan, as well as the next two plans that I'm gonna go over, they offer a preventative... I mean, a virtual urgent care plan. So this preventative plan, as well as both of the next plans we're gonna go over, which are the VIP plans, they also have that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... virtual urgent care on them. For the hospital indemnity, those are gonna be your services like your doctor's visits, the emergency room, the urgent care, or surgeries. Those services will be covered by the VIP plans. They have the VIP Standard, which is \$17.63 per paycheck, and then VIP Classic, which is \$19.53. The VIPs don't cover anything preventative, the same way that the State Healthy Plan doesn't cover any hospital indemnity services. So if you want to, you are able to make the State Healthy Preventative Plan with one of the VIP plans if you wish to, but you don't necessarily have to. It's up to you.

Speaker speaker_1: Um, if that'll benefit me then I'll go ahead and mix them.

Speaker speaker_0: And did you want to have the VIP Standard or the Classic?

Speaker speaker_1: Um... The one, uh, I don't... Sorry, I'm not really good on this stuff when you're explaining it. I don't, um... Just the one-

Speaker speaker_0: That's okay.

Speaker speaker_1: ... that covers the most, like, like the one that does the most. Uh, I don't know. Just even if it costs more.

Speaker speaker_0: Okay. So I will-

Speaker speaker_1: The one that will cover more stuff.

Speaker speaker_0: Okay. So I believe that will be the VIP Classic due to the fact that the Standard doesn't cover preventative surgeries and to the care unit-

Speaker speaker_1: Okay.

Speaker speaker_0: ... or rehabilitation benefits, and the Classic does, as well as the fact that the Classic is going to pay more of a dollar amount for certain services as well.

Speaker speaker_1: Oh, okay. Okay, great.

Speaker speaker_0: All right. So then I have you down for the medical preventative and the VIP Classic, their dental and their hospital behavior health virtual plan. Correct?

Speaker speaker_1: And that, yeah. That behavioral health would be like a psychiatrist and stuff like that, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. I just wanted to make sure, 'cause I didn't know if that would fall in the doctor category.

Speaker speaker_0: Of course, I understand. Um, and then for now-

Speaker speaker_1: Okay.

Speaker speaker_0: ... do you want me to submit this enrollment and then send you the benefit guide just in case we missed anything that you could potentially want to be enrolled into?

Speaker speaker_1: Okay, that sounds good.

Speaker speaker_0: All right. Do you authorize search staffing to make the deduction of \$42 per paycheck for the selected plans?

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So please allow one to two weeks for searches for making your deductions. When you see the first deduction of the \$40.36, following Monday will be when your coverage becomes effective. And then that same week of activation-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Friday is going to be when your carrier sends out the benefit card to your mail.

Speaker speaker_1: That's what I was wondering. I was going to ask how I present my insurance to the doctors. So I get a card?

Speaker speaker_0: Yes, ma'am. So after Friday of your activation week, it should take, give or take, about three to four weeks max for it to get to you. However, if you do need your benefit cards prior to them arriving physically to your home, you can give us a call and we can provide you a digital copy of those benefit cards once you're active, so that you can present it to the doctor, either a digital copy from your phone or print out that digital copy while you wait for the hard plastic copies to get to you.

Speaker speaker_1: Oh, okay, great, 'cause I have a lot of appointments. Um, thank you so much for your help today.

Speaker speaker_0: Of course. It was my pleasure. Oh, and lastly, I do have to say the VIP Classic benefit card, they only do a digital copy, so if you do need a plastic card copy, give us a call once you're active so that we can put in the mail request for it to specifically get to your home as well.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, so you are all set. I did send out that email to you. It will come from our office email, which is info@benefits.inocart, and it's going to be titled ID, I mean, not ID card, sorry, benefit guide.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then if you have any questions about insurance even if you're not active yet, you can always give us a call. Anything that has to do with insurance, it

will be our phone number that you call in for.

Speaker speaker_1: Oh, okay, great.

Speaker speaker_0: All right then-

Speaker speaker_1: Thank you so much.

Speaker speaker_0: ... you are all set. Of course, it was my pleasure. I hope you have a wonderful rest of your day and thank you so much for taking my call today.

Speaker speaker_1: Thank you. Have a good day.