

## Transcript: Francesca

**Baez-6169208877432832-6096126921883648**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 00:00:10.com. My name is Francesca. How can I assist you today? Uh, yes, ma'am. Uh, I've got a email about the, uh, benefits enrollment and seen this number and I was wondering if I could enroll, uh, over the phone with you. What staffing company do you work with? Um, um, through Surge but I'm working, uh, with The Children's Place in Fort Payne, Alabama. It's okay, sir. It's okay. Surge will be the one providing you your staffing benefits. What are the last four of your Social? Uh, 0468. For security purposes, please verify your mailing address and date of birth. Uh, 516 County Road 329, uh, Geraldine, Alabama. Date of birth, 4/20/1991. We have a different address on file. It will be the one that you provided Surge when you filed your application. Do what? There is a different address on file than the one that you verified. Oh. I need the address that you provided Surge when you filled out your application. That would be the one they sent us. Um, well, I do live at 516 County Road 329, but it might be under, uh, 511 Lumay Avenue Boaz. Yes, sir. That was the address that you provided as your mailing address that you needed to be changed in our system. Yes, ma'am. Okay, and that was 156 County Road 329. Er, 516. Uh, 516 County Road 329, Lot Number Two. What is the city? Geraldine, Alabama. And the ZIP code? Uh, 35974. And you'll have the best number to reach ... who done this, 256-960-4089. Yes, ma'am. And lastly, we have your email done as your first name. Last name number1@icloud.com. Yes, ma'am. Did you know which benefit plans you wanted to be enrolled into? Uh, I want the, uh, best, uh, medical plan y'all offer as far as, uh, prescriptions and medications. I guess that's the Gold plan or the Plus plan. Sir, we're not BlueCross BlueShield. Your staffing company offers PPO limited plans, not major medical insurance, so these plans will be a little bit different than what you're used to. Legally speaking, I cannot advise you which will be the best medical plan. It all depends on what your specific needs are. Our other plans are separate in the sense that medical, vision and dental are different plans all together. And basically you select which plans you want to be in your policy to build it up. Okay. Uh, could you, uh, tell me the, uh, medical plans? Sure, sir. Your staffing company offers a total of five different medical plans. Out of all of our plans, in general there is only one that's a major medical insurance, which is a minimum volume plan. This is also the only one that's a monthly deduction. It is \$525.82 per month for employee only. This plan will give you an in-network deductible of \$6,500 and an out-of-network deductible of \$10,000. The office will be covered for primary care, \$15 copay, and specialist, \$30 copay with in network. And out of network, you will be covered 50% after the deductible is met. It does have a requirement of a separate eligibility review for this plan, and you have to be working at least 30 hours per check- I mean, per week to be eligible for it. Among the remaining four plans, they also offered a virtual primary care plan. With it, it will cover basically the same things that a half ... plan will cover, just in virtual. It will have urgent

care access 24/7, primary care virtually, care navigations and care coordinations, as well as a discount on participant labs in the event that you have any lab work that needs to be done. That plan is \$5.99 per paycheck for employee only. And then the remaining three medical plans are divided into two categories. There is the medical preventative. Preventative is basically all of those that involve checkups for you to make sure that you are up to health and there is no issues with you, such as your screenings for your blood pressure, iron deficiency. Um, those counselings that you usually get for a healthy diet or to avoid the UV exposures from the sun, the preventative prescriptions like vitamins and tetanus. I, I mean, and statins as well as the preventative immunizations, which is that Tetanus, the Varicella, or the Pertusis shots. So their medical preventative plan is Stay Healthy MEC TeleRx. It does come with a virtual packet as well as a Free Rx membership for the medications. It is \$16.80 per paycheck. The remaining two plans are what they call Hospital Indemnity. Basically those are your hospital services like your doctor visits, emergency room, urgent care, surgeries, or event sites. Um, okay. Uh, this, uh, I usually, um, see a doctor once a month, and I get a prescription filled once a month. Um, I know you can't advise me on anything, but as far as, uh, as if you or anybody else, uh, just seeing the doctor once a month and got the, the same prescription once a month, uh, what would, uh, the best in- insurance out of the five plans be for that situation? None of the medical plans that are being offered cover more than four visits to the doctor per year. The only one that might cover more than four visits is that Major Medical insurance that gets deducted monthly. Aside from that- Okay. ... I believe maybe the virtual one, but the plans that they have that will cover your face-to-face doctor visits doesn't cover more than four visits per year. And what it would be covering for those visits is just \$50 from the bill, and you're responsible for the remaining of the bill. Okay. Um, and can I go... Is there a website I can go to finish filling this out so I can kind of read about it? Because I r- I'm, um... I see a doctor and I get a, uh, narcotic prescribed to me once a month, and, uh, it's something, uh, very important that, that I have to have. And, uh, so, uh, can I go... Is there a website I can go to finish filling out my health benefit? Yes, sir. So you're able to go into the search website to be able to process your enrollment. We can also send you a copy of their benefit guide, and if you like, you can also call back to get enrolled over the phone. It's completely up to you. Okay. Yeah. Um, let me, uh, try this search thing, and, uh, can you send me a copy, uh, to my email address? Yes, sir. I send you a copy of their benefit guide to the email that we have on file. It will be coming in from the office email, which is [info@benefitsendocard.com](mailto:info@benefitsendocard.com). Okay. Okay. And then prior to letting you go, um, in regards to the prescriptions, I recommend looking up the Free Rx membership they offer, which is \$5.99. Okay. Due to the fact that the medical plans that they have that I was speaking with you in regards to it only covering four visits per year, those plans- Right. ... are the only ones that will cover the other prescriptions that are not preventative prescriptions. So they work with a tier system of \$10, \$20, or \$30 for generic prescriptions, and a discount for non-generics. O- okay. See, I... Honestly, I mean, just be- between me, me and you right now, I see a doctor, uh... I'm in recovery. I get a, uh, prescription narcotic, uh, Suboxone every month I, I see a doctor. So, uh, all it is, I mean, it's nothing major, and it's nothing, uh, life-threatening. It's just, uh, I go once a month. I see the doctor. Uh, I pay the co-pays and, um, then I, I get the prescription, you know, and pay whatever the insurance is. So I'm just really looking for, uh, the best insurance for that. I think it is the one you're, you're talking about. I just, um, I'll really... Um, honestly, uh, my wife, she, she's the one that, who really reads all into it, and, uh,

she, you know, ultimately chooses, you know, the best plan for us. So, uh, that's why I was wondering about the, uh, website. But, uh, do you have my email that you can send me, uh, y'all's, y'all's guide and... Yes, sir. I sent it to you from our office email. I feel like you can check your inbox to make sure you got it. Uh, oh, yes, ma'am. Yes, ma'am, I did. All right. So we have all of the information in regards to what the benefits that Surge Staffing is offering their members. You have all the way to the 20th of December to enroll into benefits. Okay. All right. Thank you so much. No problem. I hope you have a wonderful rest of your day, and thank you for your time today. All right. You too. Bye-bye. Yes.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits 00:00:10.com. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Uh, yes, ma'am. Uh, I've got a email about the, uh, benefits enrollment and seen this number and I was wondering if I could enroll, uh, over the phone with you.

Speaker speaker\_1: What staffing company do you work with?

Speaker speaker\_2: Um, um, through Surge but I'm working, uh, with The Children's Place in Fort Payne, Alabama.

Speaker speaker\_1: It's okay, sir. It's okay. Surge will be the one providing you your staffing benefits. What are the last four of your Social?

Speaker speaker\_2: Uh, 0468.

Speaker speaker\_1: For security purposes, please verify your mailing address and date of birth.

Speaker speaker\_2: Uh, 516 County Road 329, uh, Geraldine, Alabama. Date of birth, 4/20/1991.

Speaker speaker\_1: We have a different address on file. It will be the one that you provided Surge when you filed your application.

Speaker speaker\_2: Do what?

Speaker speaker\_1: There is a different address on file than the one that you verified.

Speaker speaker\_2: Oh.

Speaker speaker\_1: I need the address that you provided Surge when you filled out your application. That would be the one they sent us.

Speaker speaker\_2: Um, well, I do live at 516 County Road 329, but it might be under, uh, 511 Lumay Avenue Boaz.

Speaker speaker\_1: Yes, sir. That was the address that you provided as your mailing address that you needed to be changed in our system.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay, and that was 156 County Road 329.

Speaker speaker\_2: Er, 516.

Speaker speaker\_1: Uh, 516 County Road 329, Lot Number Two. What is the city?

Speaker speaker\_2: Geraldine, Alabama.

Speaker speaker\_1: And the ZIP code?

Speaker speaker\_2: Uh, 35974.

Speaker speaker\_1: And you'll have the best number to reach

Speaker speaker\_3: ... who done this, 256-960-4089.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_3: And lastly, we have your email done as your first name. Last name number1@icloud.com.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Did you know which benefit plans you wanted to be enrolled into?

Speaker speaker\_2: Uh, I want the, uh, best, uh, medical plan y'all offer as far as, uh, prescriptions and medications. I guess that's the Gold plan or the Plus plan.

Speaker speaker\_1: Sir, we're not BlueCross BlueShield. Your staffing company offers PPO limited plans, not major medical insurance, so these plans will be a little bit different than what you're used to. Legally speaking, I cannot advise you which will be the best medical plan. It all depends on what your specific needs are. Our other plans are separate in the sense that medical, vision and dental are different plans all together. And basically you select which plans you want to be in your policy to build it up.

Speaker speaker\_2: Okay. Uh, could you, uh, tell me the, uh, medical plans?

Speaker speaker\_1: Sure, sir. Your staffing company offers a total of five different medical plans. Out of all of our plans, in general there is only one that's a major medical insurance, which is a minimum volume plan. This is also the only one that's a monthly deduction. It is \$525.82 per month for employee only. This plan will give you an in-network deductible of \$6,500 and an out-of-network deductible of \$10,000. The office will be covered for primary care, \$15 copay, and specialist, \$30 copay with in network. And out of network, you will be covered 50% after the deductible is met. It does have a requirement of a separate eligibility review for this plan, and you have to be working at least 30 hours per check- I mean, per week to be eligible for it. Among the remaining four plans, they also offered a virtual primary care plan. With it, it will cover basically the same things that a half ... plan will cover, just in virtual. It

will have urgent care access 24/7, primary care virtually, care navigations and care coordinations, as well as a discount on participant labs in the event that you have any lab work that needs to be done. That plan is \$5.99 per paycheck for employee only. And then the remaining three medical plans are divided into two categories. There is the medical preventative. Preventative is basically all of those that involve checkups for you to make sure that you are up to health and there is no issues with you, such as your screenings for your blood pressure, iron deficiency. Um, those counselings that you usually get for a healthy diet or to avoid the UV exposures from the sun, the preventative prescriptions like vitamins and tetanus. I, I mean, and statins as well as the preventative immunizations, which is that Tetanus, the Varicella, or the Pertusis shots. So their medical preventative plan is Stay Healthy MEC TeleRx. It does come with a virtual packet as well as a Free Rx membership for the medications. It is \$16.80 per paycheck. The remaining two plans are what they call Hospital Indemnity. Basically those are your hospital services like your doctor visits, emergency room, urgent care, surgeries, or event sites.

Speaker speaker\_2: Um, okay. Uh, this, uh, I usually, um, see a doctor once a month, and I get a prescription filled once a month. Um, I know you can't advise me on anything, but as far as, uh, as if you or anybody else, uh, just seeing the doctor once a month and got the, the same prescription once a month, uh, what would, uh, the best in- insurance out of the five plans be for that situation?

Speaker speaker\_1: None of the medical plans that are being offered cover more than four visits to the doctor per year. The only one that might cover more than four visits is that Major Medical insurance that gets deducted monthly. Aside from that-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I believe maybe the virtual one, but the plans that they have that will cover your face-to-face doctor visits doesn't cover more than four visits per year. And what it would be covering for those visits is just \$50 from the bill, and you're responsible for the remaining of the bill.

Speaker speaker\_2: Okay. Um, and can I go... Is there a website I can go to finish filling this out so I can kind of read about it? Because I r- I'm, um... I see a doctor and I get a, uh, narcotic prescribed to me once a month, and, uh, it's something, uh, very important that, that I have to have. And, uh, so, uh, can I go... Is there a website I can go to finish filling out my health benefit?

Speaker speaker\_1: Yes, sir. So you're able to go into the search website to be able to process your enrollment. We can also send you a copy of their benefit guide, and if you like, you can also call back to get enrolled over the phone. It's completely up to you.

Speaker speaker\_2: Okay. Yeah. Um, let me, uh, try this search thing, and, uh, can you send me a copy, uh, to my email address?

Speaker speaker\_1: Yes, sir. I send you a copy of their benefit guide to the email that we have on file. It will be coming in from the office email, which is [info@benefitsendocard.com](mailto:info@benefitsendocard.com).

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. And then prior to letting you go, um, in regards to the prescriptions, I recommend looking up the Free Rx membership they offer, which is \$5.99.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Due to the fact that the medical plans that they have that I was speaking with you in regards to it only covering four visits per year, those plans-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... are the only ones that will cover the other prescriptions that are not preventative prescriptions. So they work with a tier system of \$10, \$20, or \$30 for generic prescriptions, and a discount for non-generics.

Speaker speaker\_2: O- okay. See, I... Honestly, I mean, just be- between me, me and you right now, I see a doctor, uh... I'm in recovery. I get a, uh, prescription narcotic, uh, Suboxone every month I, I see a doctor. So, uh, all it is, I mean, it's nothing major, and it's nothing, uh, life-threatening. It's just, uh, I go once a month. I see the doctor. Uh, I pay the co-pays and, um, then I, I get the prescription, you know, and pay whatever the insurance is. So I'm just really looking for, uh, the best insurance for that. I think it is the one you're, you're talking about. I just, um, I'll really... Um, honestly, uh, my wife, she, she's the one that, who really reads all into it, and, uh, she, you know, ultimately chooses, you know, the best plan for us. So, uh, that's why I was wondering about the, uh, website. But, uh, do you have my email that you can send me, uh, y'all's, y'all's guide and...

Speaker speaker\_1: Yes, sir. I sent it to you from our office email. I feel like you can check your inbox to make sure you got it.

Speaker speaker\_2: Uh, oh, yes, ma'am. Yes, ma'am, I did.

Speaker speaker\_1: All right. So we have all of the information in regards to what the benefits that Surge Staffing is offering their members. You have all the way to the 20th of December to enroll into benefits.

Speaker speaker\_2: Okay. All right. Thank you so much.

Speaker speaker\_1: No problem. I hope you have a wonderful rest of your day, and thank you for your time today.

Speaker speaker\_2: All right. You too. Bye-bye.

Speaker speaker\_1: Yes.