

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hey, Francesca. How you doing? My name is Stanley here and I'm just calling trying to s- understand what I'm about to say yes to. Because they do ask you, "Do you understand and allow us the benefits enrollment process?" What, what, what's the benef- what's the benefit in the card? What does that mean? What is that? Can you explain that to me please? Benefits in a Card is where you call the, the name of this business. Are you with a staffing company? Yeah. I, I haven't started yet. I'm, I'm trying to finish up the paperwork so I can, um, so they can get me on something to start. Okay. And this is part of the process. And, and you're doing that with the application for the job at the same time? Yeah. The application, I just filled it out, so, uh- Okay. ... this is part two right here, I'm in. What staffing company are you gonna be applying with? Uh, um, Surge. S-U... S-U-R-G-E. Company service. Oh, Surge? Yes. Surge. I'm sorry. Sorry. Yeah. Okay. Let me see if their benefit guide has a copy of their form, so that I can see which- Uh. ... section is the one asking you. Um, if not, can you read that paragraph one more time, the one that you're saying is saying something that you're supposed to say- Okay. ... yes to? It's say, "This the benefit, benefit of our card. You must sign up during your open enrollment period. Enroll or opt out of coverage by calling this phone number I just called, or checking the links on the next page. If you do not en- enroll by choosing one of these options, you will automatically be enrolled in the medical MEC, um, plan. You will have 30 days to cancel, to change your benefit plan from hiring date." Okay. So they're advising you in regards to the fact that they have a company policy where they auto-enroll their new hires into a medical preventative care plan. Mm-hmm. Um, as well as the fact that when you start working with them, before you receive that first paycheck, as well as after you receive it, you'll have 30 days after that first paycheck to enroll into the coverage. You're also able to enroll into it before you start working with them, um, just so their system can go ahead and advance a little bit on it and do the enrollment process already before they get the payroll going on. Um, our information- Oh. ... is in there since we administer their health insurance. Now the only thing is the following. Due to the fact that you're applying now, I can take a look and see if maybe at some point you worked with them. But if we don't have a profile on our system for you, it will then be either us- So- ... making the profile... Go ahead. You can, you can check, but I, I'm not... I've never worked for them, never ever. This is my f- first time of, um, I'm just picking up some... 'Cause I've normally worked... I, I've been working for myself for years, so, um... And because of my car accident, I got the breakdown and get something going. So I applied for this just yesterday, filled out this, this, this, all this work today. Last night my head hurt so bad, so much reading. I don't know what to do. Whew. I haven't seen how far he's- But anyway, yes, ma'am. ... been back in college. Yes. So, um, right now it says, uh, "Welcome to The

Surge Staffing LLC. Please select any of the following functions for more information about Surge service." Okay. Download documents, um, member login, enrollment, uh, decline coverage, um. Yeah. So where you are- What's that? ... right now, you have three choices- Hmm. ... in total. You can either process it yourself if you're gonna be declining so that they don't auto-enroll you into that medical preventative care plan. Um, you can do that online where it says enroll or decline, by making an online profile. Mm-hmm. I can do it with you over the phone, um, but on my side I will need your full social since I have to create an account, and then if you- Okay. ... do not want to try to do it online, or feel comfortable providing the full social, your third choice will be to call in periodically after you submit your application to see when their system will send over that information so we can process that declination for you. Okay. Uh, so in all clarity- Mm-hmm. ... basically this is just if I want medical, they gonna take out for medical, right? Is this what that is? So it's basically saying if you want insurance, call and ask- Yeah, insurance. ... what the plans are and that they'll- Mm-hmm. ... auto-enroll you into that medical preventative. Now, if you do not want them to automatically enroll you into it, decline, is basically what they're saying. Okay. They got 30 days to do that? Yes, sir. After that first paycheck. So before you get hired on where they're like, "Okay, we got you a job with MAU or with Michelin," stuff like that, before you get to the actual assignment, you have an unlimited amount of time to decline it. However, once you get that first paycheck, that's when the clock starts going down to 30 days before the system process it. Well, do you know how much it is, how much they take out, do you know? Or it's different for everybody, each person? Mm-mm. It is the same for all of the employees. It's \$15.16 per paycheck. Mm. Insurance cover you... Okay. All right. All right. So... All right. Um, nope. Uh, I won't, I won't mess with it yet. Um- Mm-hmm. ... I don't know if it's a good thing or a bad thing to have. I mean, I guess it's always good to have insurance. I can go over what it will cover if you like. Yes, ma'am. Please. Of course. So it is going to be a PPO limited plan, um, it has a network requirement but it is preventative only. Basically what those preventative services are, is like when we check to make sure that we're up to health, those would be your physical once a year, the screenings they usually do when you go to the doctor, your blood pressure, iron deficiency to make sure you're okay. The counseling for like a healthy diet to avoid the UV exposure from the sun and such. The generic preventative prescriptions like statins or vitamins, um, as well as your preventative vaccines, those immunizations like varicella, influenza, pertussis. Even though it doesn't cover hospital indemnity services, which those are what we recognize as regular hospital services, like when you go to the doctor visit, emergency room, surgeries, urgent care. Those things are covered since- They don't cover that? No, since they're not preventative. They do offer plans that cover it, but specifically speaking about the one that you will be auto-enrolled into, it wouldn't cover that. But they do give you a packet for virtual urgent care and a free Rx membership for the medications. So... so they won't pay for my heart transplant? They won't pay for what, I'm sorry? I was just being silly. So they won't pay for my heart transplant? No, it will cover for services to prevent you from needing it. Okay. I'm just being silly, trying to be funny. Um, okay I got it. Yeah, so what I would recommend doing in your case, um, since like you say you don't want to mess around with it too much right now, I would suggest just making a mental note or putting a, a note somewhere where you will daily see it. Mm-hmm. And if at the moment you feel uncertain as to what decision to take, you can always try to take care of it once Surge gets back to you and told you they got a job for you. Okay. Okay. I'll get... I can also- Okay let me just see how big

that number went on. I'm sorry? No, I'm just saying, yeah, I, I, I'm saying, I'm saying it, it, it, it can be a good thing, um, take care of the little things, uh, but okay. Hmm. Because the other thing I was going to say is if you're interested in maybe getting insurance with them once you start working, I can also send you their benefit guide if you give me an email as well. Okay. Okay. Um... Hmm, I'm going to see how much tax it's gonna take out. No, I don't know. Uh, let's, let's decline it for now. All right, what is that full social? 271-72-7658. All right, and first and last name? Stanley Harris. Excuse me. Harris, H-A-R-R-I-S? Yes, ma'am. And then did you say Stanley or Danley? It's Stan- Stanley with an S. There we go. Stanley with an S. S-T-A-N-L-E-Y? L-E-Y. Yes, ma'am. All right, and what is the mailing address? 2053 Broadmoor, one word, Broadmoor Way, Fairburn, Georgia 30213. Do most people keep that I- do they... No, most people that join a link? Honestly speaking it varies. Excuse me, bless you. Bless you. Thank you. Thank you. It varies. Some people do keep it, um, since it has that yearly annual, um, physical in there covered. Oh, yeah, that's what I heard you say. Yeah. Mm-hmm. No, and I'm not gonna decline it just yet 'cause I, I, I do, uh... So I can go get a physical, it'll take care of my physical if I want to get a physical once a year? Yes, sir. I was also gonna say some people also get it, get all of their checkups done yearly and then they decl- they cancel or decline it again later on. Okay. Okay, we'll, we'll hold on to it for right now, um, yeah. Okay. 'Cause as much as I hate doctors, going to the hospital is... ugh. I understand. Can I get the date of birth then just so I can save your profile in our system? Yes, ma'am. 4/10/63. 04/10/63. Is it okay if I put the phone number you called us on, that 470-391-6104? Uh-huh, that's... Yes, ma'am, that's my phone number. Yes, ma'am, you can. All right, and then the last thing, do you want me to leave an email on the account or leave it with no email for the moment? You can put an email. All right. V as in boy, O as in Oscar, C as in cat, E as in Edward, T as in cat, 1963@gmail.com. All right, so we are all set. I'll put a note in there, um, that at the moment you're gonna hold off on doing the declination for auto enrollment. Okay. No, I appreciate it. So, um, it wouldn't... This thing would not do my, um... when I did my, um, the first part of this, it wouldn't... where was it? The, um, tax part, it wouldn't let me sign my name nowhere. At the bottom, you know where you're supposed to sign or your, um- Mm-hmm. ... um, proof of, of being a uni- a citizen of the United States of America, I put the name and that stuff down there, but then it just froze up, it wouldn't let me tap nothing else. It even wouldn't let me send my name in with the date. Am I doing something wrong or what? Is it still doing it right now? Right now I'm looking at Surge Benefits and Cards. It says Down Documents. Um, do I need to go back? I don't know how to get back to that page. Member log in. Excuse me, can you hold on for a second, please? Yes, sir.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hey, Francesca. How you doing? My name is Stanley here and I'm just calling trying to s- understand what I'm about to say yes to. Because they do ask you, "Do you understand and allow us the benefits enrollment process?" What, what, what's the benef-

what's the benefit in the card? What does that mean? What is that? Can you explain that to me please?

Speaker speaker_1: Benefits in a Card is where you call the, the name of this business. Are you with a staffing company?

Speaker speaker_2: Yeah. I, I haven't started yet. I'm, I'm trying to finish up the paperwork so I can, um, so they can get me on something to start.

Speaker speaker_1: Okay.

Speaker speaker_2: And this is part of the process.

Speaker speaker_1: And, and you're doing that with the application for the job at the same time?

Speaker speaker_2: Yeah. The application, I just filled it out, so, uh-

Speaker speaker_1: Okay.

Speaker speaker_2: ... this is part two right here, I'm in.

Speaker speaker_1: What staffing company are you gonna be applying with?

Speaker speaker_2: Uh, um, Surge. S-U... S-U-R-G-E. Company service.

Speaker speaker_1: Oh, Surge?

Speaker speaker_2: Yes. Surge. I'm sorry. Sorry. Yeah.

Speaker speaker_1: Okay. Let me see if their benefit guide has a copy of their form, so that I can see which-

Speaker speaker_2: Uh.

Speaker speaker_1: ... section is the one asking you. Um, if not, can you read that paragraph one more time, the one that you're saying is saying something that you're supposed to say-

Speaker speaker_2: Okay.

Speaker speaker_1: ... yes to?

Speaker speaker_2: It's say, "This the benefit, benefit of our card. You must sign up during your open enrollment period. Enroll or opt out of coverage by calling this phone number I just called, or checking the links on the next page. If you do not en- enroll by choosing one of these options, you will automatically be enrolled in the medical MEC, um, plan. You will have 30 days to cancel, to change your benefit plan from hiring date."

Speaker speaker_1: Okay. So they're advising you in regards to the fact that they have a company policy where they auto-enroll their new hires into a medical preventative care plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, as well as the fact that when you start working with them, before you receive that first paycheck, as well as after you receive it, you'll have 30 days after that first paycheck to enroll into the coverage. You're also able to enroll into it before you start working with them, um, just so their system can go ahead and advance a little bit on it and do the enrollment process already before they get the payroll going on. Um, our information-

Speaker speaker_2: Oh.

Speaker speaker_1: ... is in there since we administer their health insurance. Now the only thing is the following. Due to the fact that you're applying now, I can take a look and see if maybe at some point you worked with them. But if we don't have a profile on our system for you, it will then be either us-

Speaker speaker_2: So-

Speaker speaker_1: ... making the profile... Go ahead.

Speaker speaker_2: You can, you can check, but I, I'm not... I've never worked for them, never ever. This is my f- first time of, um, I'm just picking up some... 'Cause I've normally worked... I, I've been working for myself for years, so, um... And because of my car accident, I got the breakdown and get something going. So I applied for this just yesterday, filled out this, this, this, all this work today. Last night my head hurt so bad, so much reading. I don't know what to do. Whew.

Speaker speaker_1: I haven't seen how far he's-

Speaker speaker_2: But anyway, yes, ma'am.

Speaker speaker_1: ... been back in college.

Speaker speaker_2: Yes. So, um, right now it says, uh, "Welcome to The Surge Staffing LLC. Please select any of the following functions for more information about Surge service." Okay. Download documents, um, member login, enrollment, uh, decline coverage, um.

Speaker speaker_1: Yeah. So where you are-

Speaker speaker_2: What's that?

Speaker speaker_1: ... right now, you have three choices-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... in total. You can either process it yourself if you're gonna be declining so that they don't auto-enroll you into that medical preventative care plan. Um, you can do that online where it says enroll or decline, by making an online profile.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I can do it with you over the phone, um, but on my side I will need your full social since I have to create an account, and then if you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... do not want to try to do it online, or feel comfortable providing the full social, your third choice will be to call in periodically after you submit your application to see when their system will send over that information so we can process that declination for you.

Speaker speaker_2: Okay. Uh, so in all clarity-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... basically this is just if I want medical, they gonna take out for medical, right? Is this what that is?

Speaker speaker_1: So it's basically saying if you want insurance, call and ask-

Speaker speaker_2: Yeah, insurance.

Speaker speaker_1: ... what the plans are and that they'll-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... auto-enroll you into that medical preventative. Now, if you do not want them to automatically enroll you into it, decline, is basically what they're saying.

Speaker speaker_2: Okay. They got 30 days to do that?

Speaker speaker_1: Yes, sir. After that first paycheck. So before you get hired on where they're like, "Okay, we got you a job with MAU or with Michelin," stuff like that, before you get to the actual assignment, you have an unlimited amount of time to decline it. However, once you get that first paycheck, that's when the clock starts going down to 30 days before the system process it.

Speaker speaker_2: Well, do you know how much it is, how much they take out, do you know? Or it's different for everybody, each person?

Speaker speaker_1: Mm-mm. It is the same for all of the employees. It's \$15.16 per paycheck.

Speaker speaker_2: Mm. Insurance cover you... Okay. All right. All right. So... All right. Um, nope. Uh, I won't, I won't mess with it yet. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... I don't know if it's a good thing or a bad thing to have. I mean, I guess it's always good to have insurance.

Speaker speaker_1: I can go over what it will cover if you like.

Speaker speaker_2: Yes, ma'am. Please.

Speaker speaker_1: Of course. So it is going to be a PPO limited plan, um, it has a network requirement but it is preventative only. Basically what those preventative services are, is like when we check to make sure that we're up to health, those would be your physical once a year, the screenings they usually do when you go to the doctor, your blood pressure, iron deficiency to make sure you're okay. The counseling for like a healthy diet to avoid the UV exposure from the sun and such. The generic preventative prescriptions like statins or

vitamins, um, as well as your preventative vaccines, those immunizations like varicella, influenza, pertussis. Even though it doesn't cover hospital indemnity services, which those are what we recognize as regular hospital services, like when you go to the doctor visit, emergency room, surgeries, urgent care. Those things are covered since-

Speaker speaker_2: They don't cover that?

Speaker speaker_1: No, since they're not preventative. They do offer plans that cover it, but specifically speaking about the one that you will be auto-enrolled into, it wouldn't cover that. But they do give you a packet for virtual urgent care and a free Rx membership for the medications.

Speaker speaker_2: So... so they won't pay for my heart transplant?

Speaker speaker_1: They won't pay for what, I'm sorry?

Speaker speaker_2: I was just being silly. So they won't pay for my heart transplant?

Speaker speaker_1: No, it will cover for services to prevent you from needing it.

Speaker speaker_2: Okay. I'm just being silly, trying to be funny. Um, okay I got it.

Speaker speaker_1: Yeah, so what I would recommend doing in your case, um, since like you say you don't want to mess around with it too much right now, I would suggest just making a mental note or putting a, a note somewhere where you will daily see it.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And if at the moment you feel uncertain as to what decision to take, you can always try to take care of it once Surge gets back to you and told you they got a job for you.

Speaker speaker_2: Okay. Okay. I'll get...

Speaker speaker_1: I can also-

Speaker speaker_2: Okay let me just see how big that number went on.

Speaker speaker_1: I'm sorry?

Speaker speaker_2: No, I'm just saying, yeah, I, I, I'm saying, I'm saying it, it, it, it can be a good thing, um, take care of the little things, uh, but okay. Hmm.

Speaker speaker_1: Because the other thing I was going to say is if you're interested in maybe getting insurance with them once you start working, I can also send you their benefit guide if you give me an email as well.

Speaker speaker_2: Okay. Okay. Um... Hmm, I'm going to see how much tax it's gonna take out. No, I don't know. Uh, let's, let's decline it for now.

Speaker speaker_1: All right, what is that full social?

Speaker speaker_2: 271-72-7658.

Speaker speaker_1: All right, and first and last name?

Speaker speaker_2: Stanley Harris. Excuse me.

Speaker speaker_1: Harris, H-A-R-R-I-S?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And then did you say Stanley or Danley?

Speaker speaker_2: It's Stan- Stanley with an S.

Speaker speaker_1: There we go.

Speaker speaker_2: Stanley with an S.

Speaker speaker_1: S-T-A-N-L-E-Y?

Speaker speaker_2: L-E-Y. Yes, ma'am.

Speaker speaker_1: All right, and what is the mailing address?

Speaker speaker_2: 2053 Broadmoor, one word, Broadmoor Way, Fairburn, Georgia 30213.
Do most people keep that I- do they... No, most people that join a link?

Speaker speaker_1: Honestly speaking it varies.

Speaker speaker_2: Excuse me, bless you.

Speaker speaker_1: Bless you.

Speaker speaker_2: Thank you. Thank you.

Speaker speaker_1: It varies. Some people do keep it, um, since it has that yearly annual,
um, physical in there covered.

Speaker speaker_2: Oh, yeah, that's what I heard you say.

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_2: No, and I'm not gonna decline it just yet 'cause I, I, I do, uh... So I can go
get a physical, it'll take care of my physical if I want to get a physical once a year?

Speaker speaker_1: Yes, sir. I was also gonna say some people also get it, get all of their
checkups done yearly and then they decl- they cancel or decline it again later on.

Speaker speaker_2: Okay. Okay, we'll, we'll hold on to it for right now, um, yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: 'Cause as much as I hate doctors, going to the hospital is... ugh.

Speaker speaker_1: I understand. Can I get the date of birth then just so I can save your
profile in our system?

Speaker speaker_2: Yes, ma'am. 4/10/'63.

Speaker speaker_1: 04/10/'63. Is it okay if I put the phone number you called us on, that 470-391-6104?

Speaker speaker_2: Uh-huh, that's... Yes, ma'am, that's my phone number. Yes, ma'am, you can.

Speaker speaker_1: All right, and then the last thing, do you want me to leave an email on the account or leave it with no email for the moment?

Speaker speaker_2: You can put an email.

Speaker speaker_1: All right.

Speaker speaker_2: V as in boy, O as in Oscar, C as in cat, E as in Edward, T as in cat, 1963@gmail.com.

Speaker speaker_1: All right, so we are all set. I'll put a note in there, um, that at the moment you're gonna hold off on doing the declination for auto enrollment.

Speaker speaker_2: Okay. No, I appreciate it. So, um, it wouldn't... This thing would not do my, um... when I did my, um, the first part of this, it wouldn't... where was it? The, um, tax part, it wouldn't let me sign my name nowhere. At the bottom, you know where you're supposed to sign or your, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, proof of, of being a uni- a citizen of the United States of America, I put the name and that stuff down there, but then it just froze up, it wouldn't let me tap nothing else. It even wouldn't let me send my name in with the date. Am I doing something wrong or what?

Speaker speaker_1: Is it still doing it right now?

Speaker speaker_2: Right now I'm looking at Surge Benefits and Cards. It says Down Documents. Um, do I need to go back? I don't know how to get back to that page. Member log in. Excuse me, can you hold on for a second, please?

Speaker speaker_1: Yes, sir.