

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. My name is Patrice Randall. Um, is this, um, like the, um, insurance coverage, like from the job for my employer? Yeah, we're the benefit administrators for staffing agencies. Who's your employer? Um, Surge. Surge yeah. Yes, so... Yeah, so we are their- Okay. Uh, I was calling, um... What are, um, b- benefits? Like, how much would I have to pay out of pocket for a doctor's appointment? Hello? Can you hear me? Hello. Can you hear me? Um, you're in and out. Is that better? Yeah. Okay. Um, so what I was saying is that Search Staffing, the plans offered through them are hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. So whatever the provider's copay is, you would pay that copay, and then the insurance carrier pays their set dollar amount. Okay. Um, like, like for example, uh, a specialist. How much would I have to pay out of pocket? A copay? So the... Usually the copays usually range from \$25 for regular doctor's visits, but \$50 for specialists. Um, s- usually \$50. And then once that, uh, copay has been met, whatever the insurance carrier pays, um, they'll pay that set dollar amount, and then whatever the remaining balance is would be your responsibility. Um, I can email you a copy of a benefit guide if you wanted to take some time to look something over. Um, okay. Uh, so I would have to pay the copay plus whatever, um, the insurance doesn't cover? Correct. Okay. Um, do I have a choice to opt out?

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. My name is Patrice Randall. Um, is this, um, like the, um, insurance coverage, like from the job for my employer?

Speaker speaker_1: Yeah, we're the benefit administrators for staffing agencies. Who's your employer?

Speaker speaker_2: Um, Surge. Surge yeah.

Speaker speaker_1: Yes, so... Yeah, so we are their-

Speaker speaker_2: Okay. Uh, I was calling, um... What are, um, b- benefits? Like, how much would I have to pay out of pocket for a doctor's appointment? Hello?

Speaker speaker_1: Can you hear me? Hello. Can you hear me?

Speaker speaker_2: Um, you're in and out.

Speaker speaker_1: Is that better?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Um, so what I was saying is that Search Staffing, the plans offered through them are hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. So whatever the provider's copay is, you would pay that copay, and then the insurance carrier pays their set dollar amount.

Speaker speaker_2: Okay. Um, like, like for example, uh, a specialist. How much would I have to pay out of pocket? A copay?

Speaker speaker_1: So the... Usually the copays usually range from \$25 for regular doctor's visits, but \$50 for specialists. Um, s- usually \$50. And then once that, uh, copay has been met, whatever the insurance carrier pays, um, they'll pay that set dollar amount, and then whatever the remaining balance is would be your responsibility. Um, I can email you a copy of a benefit guide if you wanted to take some time to look something over.

Speaker speaker_2: Um, okay. Uh, so I would have to pay the copay plus whatever, um, the insurance doesn't cover?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Um, do I have a choice to opt out?