

Transcript: Justin

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Full Transcript

Thank you for calling Benefits Can Attard. This is Justin. How can I help you today? I mean, it's probably I received a text and I'm trying to figure out what kind of benefit is this supposed to be? Uh, like medical, dental, vision insurance offered through your employer. However, the text message you received was just a courtesy reminder from them, like congratulating you on a job with them and letting you know you would be automatically enrolled into a preventative healthcare service plan, usually 30 days after your first paycheck. So, you have the option to either accept it or the option to opt out of it. Oh, okay. So, um, is there... Like, how much is the... How much would I be taking, would be taken out of this, out of this text? Like- Um, yeah. ... how does it work? I believe the automatic enrollment is \$15.18 per week. Okay. When you said it all, includes what now? Uh, it covers all of your preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Okay. Um, so like, not dental, not... Um, I, nothing like that, just like regular hospital stuff? Um, no, that's just the automatic enrollment. However, Surge Staffing does offer other things like dental, vision, short-term disability, stuff like that, yes ma'am. Uh, and how much would it be for like, I guess like a premium? A premium? Uh, well there's only one dental and vision plan. However, dental is \$4.17 while vision's \$2.15 for employee only. Okay. So, if I just stay with the regular hospital, like does that come with a co-pay type of thing, or...? Um, now, there shouldn't be any co-pays if... As long as it's preventative healthcare services, um, all of them should be covered at 100% as long as you stay in network. Okay, so say if I go to the hospital and they ask me do I have insurance, what would I let them know? Do I, would I be able to say yes or...? Um, now, that medical plan specifically wouldn't cover your hospital visits because going to the hospital is not considered preventative services. Um, preventative services include like your physical exams, a diabetes screening, vaccinations, STD checks, pretty much things that make you stay healthy. So you're preventing things from happening to you. Right. Okay. Um, so yeah, like, that's what I'm saying. Like, if I go for a doctor's visit or whatever, and they ask me do I have insurance or anything like that, would I, like, would I have a card for that or anything? That's what I'm trying to figure out. Yeah, so if you... Yes. So if you do accept the insurance, um, pending enrollments take one to two weeks to go through, and then physical ID cards would be received within 7 to 10 business days. So yes, you would have a physical ID card to show the doctor. Um, you would just tell them that the insurance carrier is 90 Degree Benefits and that you're covered for preventative healthcare services. Okay. Okay, so if I don't opt out of it, I basically am enrolled to it, right? Correct, because it's an automatic enrollment, usually 30 days after your first paycheck with Surge. Okay. Do y'all have anything like for, um, hospital visits or anything like that, or no? Um, they do offer other medical plans, the VIP plans, which do cover hospitals, doctors and medications. Um, however they range from \$17.63 to \$19.53 for employee only. So if I wanted to change to

something like that, would I still get the pre... Would I still also get that type of treatment plus more? If I decide to change the plan to something like the VIP? Well, the VIP sta- plans, those only cover hospitals, doctors and medications. It doesn't cover any preventative healthcare services. Um, but I do know you can combine the MEC with one of the VIP plans just so you have preventative plus hospital, doctor and medication coverage, but it's totally up to you. So if I wanted to do that, like what will be the average amount? That's what I'm just trying to see how much, because I do want to, I just want to see how much it would be totaling up to me. Totally understands. Um, so if we did the MEC TeleRx as well as the VIP Standard, and did you want to add dental and vision to it or no? Um, just to see how much it would come out to be, yeah. Okay. So doing the MEC, the VIP Standard and dental and vision for employee only would be \$40.75 per week. So um, um, I would stick with the... So if I wanted to add dental but just leave out the vision one. Could I do it like that? Yeah. Um, so the dental and vision are additional benefit options that could be added to either medical plans. Um, it's just you can't combine two VIP plans. Uh, but you can combine the MEC with a VIP plan, if that makes sense. No, so I'm saying I can't do the, um, VIP, the, um, the... You said the, the, the pre- what now? Um, I stated that you can't combine both VIP Standard and VIP Classic since they both cover hospitals, doctors and medications. You can add any additional benefit options that you wanted to to the medical plans. Um, also you could combine the MEC with one of the VIP plans, but you can't combine both VIP plans, if that makes any sense, since they both cover hospitals, doctors and medications. Okay. I wasn't trying to combine two of the VIPs, I was trying to do the, um, the VIP with the hospital and all of that, and the, um-... the, um, I keep forgetting the name of it, but the, the, uh- The MEC? Yeah, the MEC. Um, yeah, I wanted to combine those two, but I also wanted to add the dental. Oh, okay. So doing the- That's what I was trying to do. ... VIP standard... Yeah. So, the VIP standard, the MEC Telarex and dental for employee only would be \$38.60 per week. Okay. Um, uh, I'll do that. Now, if I wanted to take the dental off, could I do that anytime I want to or that would be... It, it is, it's going to be as-is? Um, could I- Um, so you can drop the coverage any time. Um, I do know that- Okay. ... cancellations do take one to two weeks to go through, so there is that. Mm-hmm. Okay. Well, yeah. I wanna, uh, you know what? This is what I'm going to do. I'm gonna do the, the stan- I'm gonna do the VIP and I'm gonna do the e- um, E, I mean M-E-C and, um, could I add the dental later on maybe? Uh, well, you have- What should I do? I need to... Well, you have 30 days from your first paycheck to be enrolled in the benefits because that's considered your personal open enrollment period. So, later down the, the line, um, you honestly have to wait until company open enrollment period or experience a qualified life event if you wanted to add dental at a later time. You know what? Just go ahead and put it all. Do the dentist, the dental one, the VIP and the MEC. I'm gonna just... It's better to be safe than sorry. Okay. Let me try pulling your files so you can confirm some, uh, demographic information. So, Surge Staffing, what's the last four of your Social? 6266. And your first and last name? Ryna, R-Y-N-A. Floyd, F-L-O-Y-D. And for security purposes, could you verify your home address, including city, state and zip code? 334 Sidney, I'm sorry, Cindy, C-I-N-D-Y, Drive, Conyers, Georgia, 30094. And confirm your date of birth. March 23rd, 1986. And a good telephone number has 470-350-0142. Yes. And an email has runniajohnson86@icloud? Yeah, Raniya. Raniya, my apologies. Let's see here. No problem. So, the VIP Classic Dental and the MEC for employee only would make your total deductions \$38.60 per week. Do you authorize Surge Staffing to make the deduction for you? What? She said, what now? I said, do you authorize Surge

Staffing to make that \$38.60 deduction for you? Yeah. How else would it be... I mean, what would be the other way to do it? I don't... I'm just a- asking for verbal consent. Oh, okay. Yeah. Okay . I thought it was a whole 'nother way, that's why I was asking. Sorry. No worries. Um, so like I said earlier, the pending enrollment process does take one to two weeks to go through and then whenever you witness your first payroll deduction of the \$38.60 come off your paycheck, coverage begins the Monday we receive that deduction from Surge Staffing. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, is there anything else I could help you out with today? No, that'll be all. Awesome. Well, thank you for calling Benefits and Incard! And I hope you have a wonderful day, okay? Thank you, too. Okay, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits Can Attard. This is Justin. How can I help you today?

Speaker speaker_1: I mean, it's probably I received a text and I'm trying to figure out what kind of benefit is this supposed to be?

Speaker speaker_0: Uh, like medical, dental, vision insurance offered through your employer. However, the text message you received was just a courtesy reminder from them, like congratulating you on a job with them and letting you know you would be automatically enrolled into a preventative healthcare service plan, usually 30 days after your first paycheck. So, you have the option to either accept it or the option to opt out of it.

Speaker speaker_1: Oh, okay. So, um, is there... Like, how much is the... How much would I be taking, would be taken out of this, out of this text? Like-

Speaker speaker_0: Um, yeah.

Speaker speaker_1: ... how does it work?

Speaker speaker_0: I believe the automatic enrollment is \$15.18 per week.

Speaker speaker_1: Okay. When you said it all, includes what now?

Speaker speaker_0: Uh, it covers all of your preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy.

Speaker speaker_1: Okay. Um, so like, not dental, not... Um, I, nothing like that, just like regular hospital stuff?

Speaker speaker_0: Um, no, that's just the automatic enrollment. However, Surge Staffing does offer other things like dental, vision, short-term disability, stuff like that, yes ma'am.

Speaker speaker_1: Uh, and how much would it be for like, I guess like a premium? A premium?

Speaker speaker_0: Uh, well there's only one dental and vision plan. However, dental is \$4.17 while vision's \$2.15 for employee only.

Speaker speaker_1: Okay. So, if I just stay with the regular hospital, like does that come with a co-pay type of thing, or...?

Speaker speaker_0: Um, now, there shouldn't be any co-pays if... As long as it's preventative healthcare services, um, all of them should be covered at 100% as long as you stay in network.

Speaker speaker_1: Okay, so say if I go to the hospital and they ask me do I have insurance, what would I let them know? Do I, would I be able to say yes or...?

Speaker speaker_0: Um, now, that medical plan specifically wouldn't cover your hospital visits because going to the hospital is not considered preventative services. Um, preventative services include like your physical exams, a diabetes screening, vaccinations, STD checks, pretty much things that make you stay healthy. So you're preventing things from happening to you.

Speaker speaker_1: Right. Okay. Um, so yeah, like, that's what I'm saying. Like, if I go for a doctor's visit or whatever, and they ask me do I have insurance or anything like that, would I, like, would I have a card for that or anything? That's what I'm trying to figure out.

Speaker speaker_0: Yeah, so if you... Yes. So if you do accept the insurance, um, pending enrollments take one to two weeks to go through, and then physical ID cards would be received within 7 to 10 business days. So yes, you would have a physical ID card to show the doctor. Um, you would just tell them that the insurance carrier is 90 Degree Benefits and that you're covered for preventative healthcare services.

Speaker speaker_1: Okay. Okay, so if I don't opt out of it, I basically am enrolled to it, right?

Speaker speaker_0: Correct, because it's an automatic enrollment, usually 30 days after your first paycheck with Surge.

Speaker speaker_1: Okay. Do y'all have anything like for, um, hospital visits or anything like that, or no?

Speaker speaker_0: Um, they do offer other medical plans, the VIP plans, which do cover hospitals, doctors and medications. Um, however they range from \$17.63 to \$19.53 for employee only.

Speaker speaker_1: So if I wanted to change to something like that, would I still get the pre... Would I still also get that type of treatment plus more? If I decide to change the plan to something like the VIP?

Speaker speaker_0: Well, the VIP sta- plans, those only cover hospitals, doctors and medications. It doesn't cover any preventative healthcare services. Um, but I do know you can combine the MEC with one of the VIP plans just so you have preventative plus hospital, doctor and medication coverage, but it's totally up to you.

Speaker speaker_1: So if I wanted to do that, like what will be the average amount? That's what I'm just trying to see how much, because I do want to, I just want to see how much it would be totaling up to me.

Speaker speaker_0: Totally understands. Um, so if we did the MEC TeleRx as well as the VIP Standard, and did you want to add dental and vision to it or no?

Speaker speaker_1: Um, just to see how much it would come out to be, yeah.

Speaker speaker_0: Okay. So doing the MEC, the VIP Standard and dental and vision for employee only would be \$40.75 per week.

Speaker speaker_1: So um, um, I would stick with the... So if I wanted to add dental but just leave out the vision one. Could I do it like that?

Speaker speaker_0: Yeah. Um, so the dental and vision are additional benefit options that could be added to either medical plans. Um, it's just you can't combine two VIP plans. Uh, but you can combine the MEC with a VIP plan, if that makes sense.

Speaker speaker_1: No, so I'm saying I can't do the, um, VIP, the, um, the... You said the, the, the pre- what now?

Speaker speaker_0: Um, I stated that you can't combine both VIP Standard and VIP Classic since they both cover hospitals, doctors and medications. You can add any additional benefit options that you wanted to to the medical plans. Um, also you could combine the MEC with one of the VIP plans, but you can't combine both VIP plans, if that makes any sense, since they both cover hospitals, doctors and medications.

Speaker speaker_1: Okay. I wasn't trying to combine two of the VIPs, I was trying to do the, um, the VIP with the hospital and all of that, and the, um-... the, um, I keep forgetting the name of it, but the, the, uh-

Speaker speaker_0: The MEC?

Speaker speaker_1: Yeah, the MEC. Um, yeah, I wanted to combine those two, but I also wanted to add the dental.

Speaker speaker_0: Oh, okay. So doing the-

Speaker speaker_1: That's what I was trying to do.

Speaker speaker_0: ... VIP standard... Yeah. So, the VIP standard, the MEC Telarex and dental for employee only would be \$38.60 per week.

Speaker speaker_1: Okay. Um, uh, I'll do that. Now, if I wanted to take the dental off, could I do that anytime I want to or that would be... It, it is, it's going to be as-is? Um, could I-

Speaker speaker_0: Um, so you can drop the coverage any time. Um, I do know that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... cancellations do take one to two weeks to go through, so there is that.

Speaker speaker_1: Mm-hmm. Okay. Well, yeah. I wanna, uh, you know what? This is what I'm going to do. I'm gonna do the, the stan- I'm gonna do the VIP and I'm gonna do the e- um, E, I mean M-E-C and, um, could I add the dental later on maybe?

Speaker speaker_0: Uh, well, you have-

Speaker speaker_1: What should I do? I need to...

Speaker speaker_0: Well, you have 30 days from your first paycheck to be enrolled in the benefits because that's considered your personal open enrollment period. So, later down the, the line, um, you honestly have to wait until company open enrollment period or experience a qualified life event if you wanted to add dental at a later time.

Speaker speaker_1: You know what? Just go ahead and put it all. Do the dentist, the dental one, the VIP and the MEC. I'm gonna just... It's better to be safe than sorry.

Speaker speaker_0: Okay. Let me try pulling your files so you can confirm some, uh, demographic information. So, Surge Staffing, what's the last four of your Social?

Speaker speaker_1: 6266.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Ryna, R-Y-N-A. Floyd, F-L-O-Y-D.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_1: 334 Sidney, I'm sorry, Cindy, C-I-N-D-Y, Drive, Conyers, Georgia, 30094.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: March 23rd, 1986.

Speaker speaker_0: And a good telephone number has 470-350-0142.

Speaker speaker_1: Yes.

Speaker speaker_0: And an email has runniajohnson86@icloud?

Speaker speaker_1: Yeah, Raniya.

Speaker speaker_0: Raniya, my apologies. Let's see here.

Speaker speaker_1: No problem.

Speaker speaker_0: So, the VIP Classic Dental and the MEC for employee only would make your total deductions \$38.60 per week. Do you authorize Surge Staffing to make the deduction for you?

Speaker speaker_1: What? She said, what now?

Speaker speaker_0: I said, do you authorize Surge Staffing to make that \$38.60 deduction for you?

Speaker speaker_1: Yeah. How else would it be... I mean, what would be the other way to do it? I don't...

Speaker speaker_0: I'm just a- asking for verbal consent.

Speaker speaker_1: Oh, okay. Yeah. Okay . I thought it was a whole 'nother way, that's why I was asking. Sorry.

Speaker speaker_0: No worries. Um, so like I said earlier, the pending enrollment process does take one to two weeks to go through and then whenever you witness your first payroll deduction of the \$38.60 come off your paycheck, coverage begins the Monday we receive that deduction from Surge Staffing. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, is there anything else I could help you out with today?

Speaker speaker_1: No, that'll be all.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and Incard! And I hope you have a wonderful day, okay?

Speaker speaker_1: Thank you, too.

Speaker speaker_0: Okay, bye-bye.