

Transcript: Justin

Mills-5980043566694400-6192499425591296

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. How are you doing today? Doing pretty well, and yourself? Well, um, I'm doing pretty good. Um, I, uh, just got this insurance through my agency, and, uh, I have additional insurance that I just pay out of pocket. What I need to know is, um, she was questioning me on what kind of insurance this is. Is this an HMO or... It just says MultiPlan. Okay. Um- We- we- ... which staffing agency do you work for? Uh, Surge. Okay. Well, I do know that Surge Staffing does automatically enroll their new hires into the MEC-TeleRx, which is a preventative healthcare service plan. Um, so it covers all of your preventative healthcare services, like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. However, I believe it's a hospital indemnity plan. Hospital indemnity? Yes. Okay. Uh-oh. I'm covered on preventative. Hospital indem- indemnity, I don't know what that means. What does that mean? Um, so hospital indemnity, uh, the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical insurance, you have a deductible that you have to meet before the insurance carrier pays a set percentage. But with the hospital indemnity, you just pay whatever the copay is, and then the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. Okay. Okay, that's what I wanted to make sure. Do you know, uh, if- is that a 80/20, or i- i- just the- how that breaks down for, you know- Uh- ... if I had it? No, it's a specific dollar amount. Now, I do know as long as you stay in network, all the preventative healthcare services would be covered at 100%. So you do have to- Okay. ... stay in the MultiPlan network for the, uh, preventative healthcare services to be covered at 100%. Okay, I understand that. And the indemnity, I'm, I'm sure she'll understand that more than I do. As far as how it breaks down, I don't know. But that's what we needed to know, Justin. Okay. Well, is there- Just, uh- ... anything else I can- ... to let you know what to say. ... help you with today? Um, it- Well, can you, uh, verify that I'm signed up for this? Um, if you received the ID card, you should already be signed up. But I can pull your file for you. Um, what's the last four of your social? 3676 'cause I bel- And what- ... 'cause I tried to go, go online, and something happened. I don't know if I completed or not. Yeah. What was your first and last name? Laura Zimoski. And for security purposes, can you verify your home address, including city, state, and zip code, Laura? It's 2835 State Route 529, Cardington, Ohio 43315. And your date of birth? 10/31/02. And a good telephone number has 614-981-6303. That's me. Yep, that's correct. And the email I have is your first and last name 66@gmail.com. Um, I don't have an email. Okay. No worries. Um- Okay. So looking at the calendar, uh, yes, you- Surge Staffing did automatically enroll you. Um, you became active as of December 2nd of 2024. Okay. I just wanted to make sure on that 'cause just trying to get all my benefits lined up, so... I understand. Not... Yeah,

not easy. Okay. Okay. Well, is there- So, nope, that was all I needed to know. I just wanted to verify and make sure I was signed up and, uh, um, what, what kind of plan it was. Awesome. Well, you have a wonderful weekend, okay, Laura? You too, Justin. Have a blessed day. Thank you. You as well. Bye-bye. Bye-bye.

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. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. How are you doing today?

Speaker speaker_1: Doing pretty well, and yourself?

Speaker speaker_2: Well, um, I'm doing pretty good. Um, I, uh, just got this insurance through my agency, and, uh, I have additional insurance that I just pay out of pocket. What I need to know is, um, she was questioning me on what kind of insurance this is. Is this an HMO or... It just says MultiPlan.

Speaker speaker_1: Okay. Um-

Speaker speaker_2: We- we-

Speaker speaker_1: ... which staffing agency do you work for?

Speaker speaker_2: Uh, Surge.

Speaker speaker_1: Okay. Well, I do know that Surge Staffing does automatically enroll their new hires into the MEC-TeleRx, which is a preventative healthcare service plan. Um, so it covers all of your preventative healthcare services, like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. However, I believe it's a hospital indemnity plan.

Speaker speaker_2: Hospital indemnity?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. Uh-oh. I'm covered on preventative. Hospital indem- indemnity, I don't know what that means. What does that mean?

Speaker speaker_1: Um, so hospital indemnity, uh, the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical insurance, you have a deductible that you have to meet before the insurance carrier pays a set percentage. But with the hospital indemnity, you just pay whatever the copay is, and then the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_2: Okay. Okay, that's what I wanted to make sure. Do you know, uh, if- is that a 80/20, or i- i- just the- how that breaks down for, you know-

Speaker speaker_1: Uh-

Speaker speaker_2: ... if I had it?

Speaker speaker_1: No, it's a specific dollar amount. Now, I do know as long as you stay in network, all the preventative healthcare services would be covered at 100%. So you do have to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... stay in the MultiPlan network for the, uh, preventative healthcare services to be covered at 100%.

Speaker speaker_2: Okay, I understand that. And the indemnity, I'm, I'm sure she'll understand that more than I do. As far as how it breaks down, I don't know. But that's what we needed to know, Justin.

Speaker speaker_1: Okay. Well, is there-

Speaker speaker_2: Just, uh-

Speaker speaker_1: ... anything else I can-

Speaker speaker_2: ... to let you know what to say.

Speaker speaker_1: ... help you with today?

Speaker speaker_2: Um, it- Well, can you, uh, verify that I'm signed up for this?

Speaker speaker_1: Um, if you received the ID card, you should already be signed up. But I can pull your file for you. Um, what's the last four of your social?

Speaker speaker_2: 3676 'cause I bel-

Speaker speaker_1: And what-

Speaker speaker_2: ... 'cause I tried to go, go online, and something happened. I don't know if I completed or not.

Speaker speaker_1: Yeah. What was your first and last name?

Speaker speaker_2: Laura Ziminoski.

Speaker speaker_1: And for security purposes, can you verify your home address, including city, state, and zip code, Laura?

Speaker speaker_2: It's 2835 State Route 529, Cardington, Ohio 43315.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 10/31/02.

Speaker speaker_1: And a good telephone number has 614-981-6303.

Speaker speaker_2: That's me. Yep, that's correct.

Speaker speaker_1: And the email I have is your first and last name 66@gmail.com.

Speaker speaker_2: Um, I don't have an email.

Speaker speaker_1: Okay. No worries. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: So looking at the calendar, uh, yes, you- Surge Staffing did automatically enroll you. Um, you became active as of December 2nd of 2024.

Speaker speaker_2: Okay. I just wanted to make sure on that 'cause just trying to get all my benefits lined up, so...

Speaker speaker_1: I understand.

Speaker speaker_2: Not... Yeah, not easy. Okay.

Speaker speaker_1: Okay. Well, is there-

Speaker speaker_2: So, nope, that was all I needed to know. I just wanted to verify and make sure I was signed up and, uh, um, what, what kind of plan it was.

Speaker speaker_1: Awesome. Well, you have a wonderful weekend, okay, Laura?

Speaker speaker_2: You too, Justin. Have a blessed day.

Speaker speaker_1: Thank you. You as well.

Speaker speaker_2: Bye-bye.

Speaker speaker_1: Bye-bye.