

## Transcript: Justin

**Mills-6051783360299008-6487582081990656**

### Full Transcript

Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hey, Justin. How are you doing today? Doing pretty well. And yourself? Pretty good. Uh, Justin, uh, I'm employed, uh, with a temp agency that, uh, you, um- Right. ... provide services for, and, uh, just wanted a little bit more information about, uh, some of your, uh, medical plans, health plans. I'm, I'm looking at Minimum Value Plan. Could you give me a little bit more explanation about that? It will cover both me and my spouse, right? Um, yes, sir. Um, what's that staffing agency you work for? The staffing agency is Surge. And the last four of your social? 9920. And what was your first and last name? James Dedrick. Okay. And for security purposes, can you verify your home address, including city, state, and ZIP code, James? 423 Nicholas Ridge Drive, Elizabethtown, Kentucky, 42701. And confirm your date of birth? May 19th, 1958. And a good telephone number has 270-872-9528. That's correct. And the email I have is jdpd2n@gmail.com? That is correct. Okay, so let's see here. So I do know that the MVP plan is their only major medical plan. However, it has a very high deductible, but after that deductible is met, everything is covered at 100%. Um, for example, urgent care, 100% after deductible, in-patient hospital, 100% after deductible. However, the monthly premium for employee plus spouse is \$1,084.32. Oh, wow. High deductible and high monthly premium. Yes, sir. Okay. Uh, well, what else do you have that, uh, my wife and I can have, um, while I'm- Well, they do offer- ... with a temp agency? Yeah, so they do offer three other indemnity plans. Um, they offer the StayHealthy MEC TeleRx, which covers only preventative healthcare services, so like physicals, diabetes screenings, vaccinations, stuff like that. For employee plus spouse, it's \$21.70 per week. Then they have two other medical plans, the VIP plans, uh, the Standard and the Classic, which both cover hospitals, doctors, and medications. The only major difference between the Standard and the Classic is just how much the insurance carrier pays to cover things. So say, for example, you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier pay \$250 a day, while under the Classic, they pay out \$500 a day. So like I said, the only major difference is just how much the carrier pays out. Um- Mm-hmm. ... but those range from \$33.46 to \$37.95 for employee plus spouse. Okay. Um, what are the deductibles on those? Um, so since those are not major medical plans, there's no deductibles on those. Um, as long as you pay the copays, uh, the insurance carrier pays their set dollar amount. Okay. And, uh, so the VIP just, I mean, the VIP offers more than the, uh, Standard is what you're saying? Uh, well, it covers hospitals, doctors, and medications, while the MEC TeleRx just covers preventative services. Okay, it seems like you had a, a... Let me look on here again. Yeah, the MEC TeleRx is the StayHealthy MEC. Okay. Okay, so you have the VIP Standard and the VIP Classic? Yes, sir. Um, so those- Oh. ... both cover hospitals, doctors, and medications. Okay. And the Standard is about \$250 a day and the Classic is \$500 a day. Is that what you're saying? Correct. So for,

for, so say if you've got surgery in a hospital, for example- Mm-hmm. ... that's how much the carrier will pay. Okay. Well, uh, I guess the, uh, I would get the Classic then. Okay. Uh, for myself and my spouse. Now, uh, this will be, like you said, as long as I'm paying- Mm-hmm. ... that's automatically deducted from my check. Is that correct? Correct. Yes, sir. Okay. So, there shouldn't be any problems with me paying the premiums- Right. ... 'cause you'd get it before I get it. And, um, uh, so when the, if the, then if the employer hires me on, I'm gonna say they, when they hire me on full-time, then how do I transition from that? Um, so say if they- Have them- ... hire you, yeah, if they hire you on full-time, um, you do have- Mm-hmm. ... the option to make up the four weeks of direct payments to maintain the coverage before your other coverage kicks in with the full-time position. Um- Uh-huh. ... or if you just wanted to let it go, you could. It's totally up to you. Okay. Okay. Okay. Yeah, we don't wanna go with any... Uh oh. But that decision will be made at that time. Is that correct? Correct. Okay. All right. So, what do I do to get signed up for the VIP Classic? Okay. So just the VIP Classic. Did you want to add anything else or just do medical? Uh... What else would be included? Vision or prescriptions or something like that? Um, so they have additional benefit options like FreeRx which gives out free or discounted prescription coverage for \$6.99 per week. Dental at \$8.02. Um, Term Life which is life insurance at \$1.89 per s- per week. Vision, \$4.35 per week. And then they offer behavioral health as well at \$1.50 per week. And I can do it now, or else I have to wait until the next open enrollment. Is that correct? Correct, um, you do have 30 days from your first paycheck to be enrolled, 'cause that's considered your personal open enrollment period. Okay. And uh, that was... So I'm, I'm closing in on that 30 days right now. Well, let me check on that. Hmm. So it looks like, how many days? Let's see, 31 days in March. Looks like your cutoff date would be April 26th. Okay. Okay, maybe I'll look into, uh, some of these additional services, uh, if I just do the, uh, VIP Standard at this time. But I still have until that time to, uh, add anything extra, like dental, things like that? Correct. Yes, sir. Okay. All right. All right. So just- So are the... Okay. I'm gonna- So just the VIP Classic for you and your spouse? Yes. Okay. So doing that one would make your total deductions \$37.95 per week. Do you authorize Surge Staffing to make the deduction for you? Yes. Okay. So I'm gonna go ahead and save that, and add your spouse's information down real quick. And what's your spouse's first name? Pamela. Pamela. Okay. All right. And do you have her social by any chance? Uh, 400-06-7526. Okay. And her date of birth? 07 or July 9th, 1961. 1961. Okay. Let's see here. So I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. Then whenever you witness your first payroll deduction, know that \$37.95 come off your paycheck. Coverage begins the Monday we receive that deduction from Surge Staffing. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. Other than that, is there anything else I can help you out with today, James? Okay. I understand that, uh, it takes a couple of weeks for this to be processed. Yes, sir. Is that what I understood? And the Monday after the first deduction, we're covered. Correct. Okay. Okay. So, for example, let's say this two weeks has passed and that deduction was today. Then next week, Monday next week, we would be covered. Correct. Yes, sir. Okay. All right. No, I don't have any other questions. Awesome. Well, thank you for calling Benefits Center Card, and hope you have a wonderful day, okay? Same with you. Have a blessed day. Bye-bye. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hey, Justin. How are you doing today?

Speaker speaker\_0: Doing pretty well. And yourself?

Speaker speaker\_1: Pretty good. Uh, Justin, uh, I'm employed, uh, with a temp agency that, uh, you, um-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... provide services for, and, uh, just wanted a little bit more information about, uh, some of your, uh, medical plans, health plans. I'm, I'm looking at Minimum Value Plan. Could you give me a little bit more explanation about that? It will cover both me and my spouse, right?

Speaker speaker\_0: Um, yes, sir. Um, what's that staffing agency you work for?

Speaker speaker\_1: The staffing agency is Surge.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 9920.

Speaker speaker\_0: And what was your first and last name?

Speaker speaker\_1: James Dedrick.

Speaker speaker\_0: Okay. And for security purposes, can you verify your home address, including city, state, and ZIP code, James?

Speaker speaker\_1: 423 Nicholas Ridge Drive, Elizabethtown, Kentucky, 42701.

Speaker speaker\_0: And confirm your date of birth?

Speaker speaker\_1: May 19th, 1958.

Speaker speaker\_0: And a good telephone number has 270-872-9528.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And the email I have is jdpd2n@gmail.com?

Speaker speaker\_1: That is correct.

Speaker speaker\_0: Okay, so let's see here. So I do know that the MVP plan is their only major medical plan. However, it has a very high deductible, but after that deductible is met, everything is covered at 100%. Um, for example, urgent care, 100% after deductible, in-patient hospital, 100% after deductible. However, the monthly premium for employee plus spouse is \$1,084.32.

Speaker speaker\_1: Oh, wow. High deductible and high monthly premium.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. Uh, well, what else do you have that, uh, my wife and I can have, um, while I'm-

Speaker speaker\_0: Well, they do offer-

Speaker speaker\_1: ... with a temp agency?

Speaker speaker\_0: Yeah, so they do offer three other indemnity plans. Um, they offer the StayHealthy MEC TeleRx, which covers only preventative healthcare services, so like physicals, diabetes screenings, vaccinations, stuff like that. For employee plus spouse, it's \$21.70 per week. Then they have two other medical plans, the VIP plans, uh, the Standard and the Classic, which both cover hospitals, doctors, and medications. The only major difference between the Standard and the Classic is just how much the insurance carrier pays to cover things. So say, for example, you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier pay \$250 a day, while under the Classic, they pay out \$500 a day. So like I said, the only major difference is just how much the carrier pays out. Um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... but those range from \$33.46 to \$37.95 for employee plus spouse.

Speaker speaker\_1: Okay. Um, what are the deductibles on those?

Speaker speaker\_0: Um, so since those are not major medical plans, there's no deductibles on those. Um, as long as you pay the copays, uh, the insurance carrier pays their set dollar amount.

Speaker speaker\_1: Okay. And, uh, so the VIP just, I mean, the VIP offers more than the, uh, Standard is what you're saying?

Speaker speaker\_0: Uh, well, it covers hospitals, doctors, and medications, while the MEC TeleRx just covers preventative services.

Speaker speaker\_1: Okay, it seems like you had a, a... Let me look on here again.

Speaker speaker\_0: Yeah, the MEC TeleRx is the StayHealthy MEC.

Speaker speaker\_1: Okay. Okay, so you have the VIP Standard and the VIP Classic?

Speaker speaker\_0: Yes, sir. Um, so those-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... both cover hospitals, doctors, and medications.

Speaker speaker\_1: Okay. And the Standard is about \$250 a day and the Classic is \$500 a day. Is that what you're saying?

Speaker speaker\_0: Correct. So for, for, so say if you've got surgery in a hospital, for example-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... that's how much the carrier will pay.

Speaker speaker\_1: Okay. Well, uh, I guess the, uh, I would get the Classic then.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, for myself and my spouse. Now, uh, this will be, like you said, as long as I'm paying-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... that's automatically deducted from my check. Is that correct?

Speaker speaker\_0: Correct. Yes, sir.

Speaker speaker\_1: Okay. So, there shouldn't be any problems with me paying the premiums-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... 'cause you'd get it before I get it. And, um, uh, so when the, if the, then if the employer hires me on, I'm gonna say they, when they hire me on full-time, then how do I transition from that?

Speaker speaker\_0: Um, so say if they-

Speaker speaker\_1: Have them-

Speaker speaker\_0: ... hire you, yeah, if they hire you on full-time, um, you do have-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the option to make up the four weeks of direct payments to maintain the coverage before your other coverage kicks in with the full-time position. Um-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... or if you just wanted to let it go, you could. It's totally up to you.

Speaker speaker\_1: Okay.Okay. Okay. Yeah, we don't wanna go with any... Uh oh. But that decision will be made at that time. Is that correct?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. All right. So, what do I do to get signed up for the VIP Classic?

Speaker speaker\_0: Okay. So just the VIP Classic. Did you want to add anything else or just do medical?

Speaker speaker\_1: Uh... What else would be included? Vision or prescriptions or something like that?

Speaker speaker\_0: Um, so they have additional benefit options like FreeRx which gives out free or discounted prescription coverage for \$6.99 per week. Dental at \$8.02. Um, Term Life which is life insurance at \$1.89 per s- per week. Vision, \$4.35 per week. And then they offer behavioral health as well at \$1.50 per week.

Speaker speaker\_1: And I can do it now, or else I have to wait until the next open enrollment. Is that correct?

Speaker speaker\_0: Correct, um, you do have 30 days from your first paycheck to be enrolled, 'cause that's considered your personal open enrollment period.

Speaker speaker\_1: Okay. And uh, that was... So I'm, I'm closing in on that 30 days right now.

Speaker speaker\_0: Well, let me check on that. Hmm. So it looks like, how many days? Let's see, 31 days in March. Looks like your cutoff date would be April 26th.

Speaker speaker\_1: Okay. Okay, maybe I'll look into, uh, some of these additional services, uh, if I just do the, uh, VIP Standard at this time. But I still have until that time to, uh, add anything extra, like dental, things like that?

Speaker speaker\_0: Correct. Yes, sir.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right. So just-

Speaker speaker\_1: So are the... Okay. I'm gonna-

Speaker speaker\_0: So just the VIP Classic for you and your spouse?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So doing that one would make your total deductions \$37.95 per week. Do you authorize Surge Staffing to make the deduction for you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So I'm gonna go ahead and save that, and add your spouse's information down real quick. And what's your spouse's first name?

Speaker speaker\_1: Pamela.

Speaker speaker\_0: Pamela. Okay. All right. And do you have her social by any chance?

Speaker speaker\_1: Uh, 400-06-7526.

Speaker speaker\_0: Okay. And her date of birth?

Speaker speaker\_1: 07 or July 9th, 1961.

Speaker speaker\_0: 1961. Okay. Let's see here. So I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. Then whenever you witness your first payroll deduction, know that \$37.95 come off your paycheck. Coverage begins the Monday we receive that deduction from Surge Staffing. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. Other than that, is there anything else I can help you out with today, James?

Speaker speaker\_1: Okay. I understand that, uh, it takes a couple of weeks for this to be processed.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Is that what I understood? And the Monday after the first deduction, we're covered.

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Okay. So, for example, let's say this two weeks has passed and that deduction was today. Then next week, Monday next week, we would be covered.

Speaker speaker\_0: Correct. Yes, sir.

Speaker speaker\_1: Okay. All right. No, I don't have any other questions.

Speaker speaker\_0: Awesome. Well, thank you for calling Benefits Center Card, and hope you have a wonderful day, okay?

Speaker speaker\_1: Same with you. Have a blessed day. Bye-bye.

Speaker speaker\_0: Thank you. Bye-bye.