

## **Transcript: Malcolm**

**Nash-6511435277877248-5749090729541632**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yeah, Malcolm, um, I got this message on my phone from Surge saying I was getting enrolled in something, and I was told to call this number within three days. Were you wanting to decline a coverage? What is, what is the coverage? What's it for? Health insurance offered through Surge. What, health insurance? Yes, sir, offered through Surge. And how much is it? Uh, depends on what you get enrolled into. The prices vary. It's taken out weekly. Oh. Oh, really? Uh, what about, um, for your spouse? Could you, uh... Would that... Could that be for your spouse or just, um, just me in the- Yes, sir. You can get a... You can do yourself, employee plus spouse, or employee, spouse and children. Oh, okay. All right. Uh, my question is this, uh, I am working... Um, I am... I'm working for Surge right now, but what happens if the job, if the job ends, the assignment ends? So you can make direct payments up to four weeks, but after four weeks, you'll no longer have health insurance. Oh, okay. Oh, okay. So this is probably just health insurance, as long as I'm employed with Surge, right? More likely, right? Yes, sir. Okay. Well, how much is it? Um, do you have paperwork? I would need to pull your account. What's the last four of your Social? Excuse me? Who's- I would need to pull up your account. What's the last four of your Social? Oh. 5505. First name? Lawrence. Last name? Laws, L-A-W-S. All right. For security purposes, can you verify your address and date of birth for me? 20... Um, 2721, uh, Linden Street, Unit 1, Bethlehem, PA, 18017, 4/18/64. You said 2721? No, 2720. That was my old address. I'm sorry. Okay. And the phone number is 353-3509? Yeah, that's correct. Yes. And the email is LarryLaws1216@gmail.com? Yep. Thank you. All right. So they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness- Um... ... and group accident. Okay. And, um, how much would... Uh, how much would that be for me and my wife? For which plans? All of them? No, no, just the health. Just the health, that's all. Just the major medical. So, man... Huh? So none, none of these plans are major medical plans. They're all limited benefits plans. What that means is... Oh. Oh, okay. ... the customer, the member sends the claim to the insurance carrier and the carrier pays for us to claim up to a set dollar amount. Oh. Oh, okay. And depending on what coverage they're sending in to cover, the remainder of the claim will be your responsibility. Oh. Well, what happens... This says, um, I mean, th- this is optional so I don't have to pay for this. They won't take this out of my paycheck if I decline it, right? Yes, sir. Yeah, I'm gonna de- I'm gonna decline that. I think I'm just, um, gonna look for something elsewhere right now for the meantime. Okay. I got that decline for you, Mr. Law. All right. Was there anything else I could help you with today? No, that's it. Thank you. I appreciate it. No problem. Thanks for calling Benefits in the Car. All right. Bye. You have a great day. All right.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Yeah, Malcolm, um, I got this message on my phone from Surge saying I was getting enrolled in something, and I was told to call this number within three days.

Speaker speaker\_1: Were you wanting to decline a coverage?

Speaker speaker\_2: What is, what is the coverage? What's it for?

Speaker speaker\_1: Health insurance offered through Surge.

Speaker speaker\_2: What, health insurance?

Speaker speaker\_1: Yes, sir, offered through Surge.

Speaker speaker\_2: And how much is it?

Speaker speaker\_1: Uh, depends on what you get enrolled into. The prices vary. It's taken out weekly.

Speaker speaker\_2: Oh. Oh, really? Uh, what about, um, for your spouse? Could you, uh... Would that... Could that be for your spouse or just, um, just me in the-

Speaker speaker\_1: Yes, sir. You can get a... You can do yourself, employee plus spouse, or employee, spouse and children.

Speaker speaker\_2: Oh, okay. All right. Uh, my question is this, uh, I am working... Um, I am... I'm working for Surge right now, but what happens if the job, if the job ends, the assignment ends?

Speaker speaker\_1: So you can make direct payments up to four weeks, but after four weeks, you'll no longer have health insurance.

Speaker speaker\_2: Oh, okay. Oh, okay. So this is probably just health insurance, as long as I'm employed with Surge, right? More likely, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. Well, how much is it? Um, do you have paperwork?

Speaker speaker\_1: I would need to pull your account. What's the last four of your Social?

Speaker speaker\_2: Excuse me? Who's-

Speaker speaker\_1: I would need to pull up your account. What's the last four of your Social?

Speaker speaker\_2: Oh. 5505.

Speaker speaker\_1: First name?

Speaker speaker\_2: Lawrence.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Laws, L-A-W-S.

Speaker speaker\_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: 20... Um, 2721, uh, Linden Street, Unit 1, Bethlehem, PA, 18017, 4/18/64.

Speaker speaker\_1: You said 2721?

Speaker speaker\_2: No, 2720. That was my old address. I'm sorry.

Speaker speaker\_1: Okay. And the phone number is 353-3509?

Speaker speaker\_2: Yeah, that's correct. Yes.

Speaker speaker\_1: And the email is LarryLaws1216@gmail.com?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Thank you. All right. So they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness-

Speaker speaker\_2: Um...

Speaker speaker\_1: ... and group accident.

Speaker speaker\_2: Okay. And, um, how much would... Uh, how much would that be for me and my wife?

Speaker speaker\_1: For which plans? All of them?

Speaker speaker\_2: No, no, just the health. Just the health, that's all. Just the major medical.

Speaker speaker\_1: So, man...

Speaker speaker\_2: Huh?

Speaker speaker\_1: So none, none of these plans are major medical plans. They're all limited benefits plans. What that means is...

Speaker speaker\_2: Oh. Oh, okay.

Speaker speaker\_1: ... the customer, the member sends the claim to the insurance carrier and the carrier pays for us to claim up to a set dollar amount.

Speaker speaker\_2: Oh. Oh, okay.

Speaker speaker\_1: And depending on what coverage they're sending in to cover, the remainder of the claim will be your responsibility.

Speaker speaker\_2: Oh. Well, what happens... This says, um, I mean, th- this is optional so I don't have to pay for this. They won't take this out of my paycheck if I decline it, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Yeah, I'm gonna de- I'm gonna decline that. I think I'm just, um, gonna look for something elsewhere right now for the meantime.

Speaker speaker\_1: Okay. I got that decline for you, Mr. Law.

Speaker speaker\_2: All right.

Speaker speaker\_1: Was there anything else I could help you with today?

Speaker speaker\_2: No, that's it. Thank you. I appreciate it.

Speaker speaker\_1: No problem. Thanks for calling Benefits in the Car.

Speaker speaker\_2: All right. Bye.

Speaker speaker\_1: You have a great day.

Speaker speaker\_2: All right.