

Transcript: Pearl

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Full Transcript

Thank you for calling Benefits in a Card. My name is Pearl, who may I have the pleasure of speaking with? Hi. My name is Brian. I am an employee of, uh, Surge Staffing and, um, I was calling to see how I gotten my benefits activated. How to get them activated or why they're activated? No, how to. Okay. Um, so did you... Do you know... Did you enroll? Did you do onboarding or, or give us a call or online? Uh, no. I, I just called the, um, the location that got me hired on and they said to call this number. Great, so we'll go ahead and get you started over here. What are the last four digits of your Social? 2902. And how long have you been working with them? Um, I'd say about, um, a month and two weeks, roughly. Okay, so let's take a look here. Confirm for me your last name, address, and date of birth. Clay, C-L-A-Y, uh, 120... 12040 State Route 56 and May 2nd, 2001. State Route 56. And it's just State Route 56, it's not west, north, east, nothing like that? No, it's 56 West. 56 West, okay. And, um, what is the city and state? I'm sorry. What is it? City and state? Today's date? City and state. Oh, city and state. Sorry. Uh, Williamsport, Ohio. Oh, okay. And I have your phone number as 614-284-0967? That's it. And I have your email address as baklay19@gmail.com? That's the one. All righty, let's take a look here. So, um, you do have a couple different hire dates on file. What I have to do before I can actually enroll you is get our main office perform what's called an eligibility review. And this is simply them reaching out to Surge Staffing to confirm that you are eligible to enroll. Okay. This process normally just takes... Will be within 24 to twen- 24 to 48 hours. Um, as soon as they let me know if you're eligible or not, I will give you a call. Do you know what you're wanting to enroll in? Um, uh, it would just depend on the price, honestly. I know, I know dental for sure. Um, I'm, I'm actually calling because I, I need some dental work done and, uh, that's why I want to get... That's why I want, like, am actively getting it set up. But, um, I do also need vision and I would like health just in case, so- Okay, so let me go ahead and go over those with you. That way, um, we can... If you are eligible, I can go ahead and enroll you and then give you a call, and, and if you don't answer, um, I'll leave you a voicemail confirming that I did go ahead and enroll you. Um, that way, we don't have to wait until we reach you to actually enroll you in what you're wanting to enroll in. Okay. And also, um, after it gets activated, will I need, like, a physical card or is it gonna be, like, uh, like, an app? Um, so the week after... It takes one to two weeks to process. I'll say we can get that done tomorrow. Uh, it'll take one to two weeks to process. Once you see that first deduction on your payroll check, the next Monday, you're active. Um, and then the f- the end of that week, you'll receive your dental and vision card in the mail and your medical will go to your email. You don't have to wait until you actually receive those cards. You can give... You can give the dental offices our num- the dental office our number and we can confirm your eligibility and then transfer them to the insurance carrier and get them th- whatever information they need for them. Um, it's just however they prefer. Sometimes the d- the offices

do require you to show them a card. Right. But if they don't, you can just give them our number and we'll confirm for you. Okay. Just give them the n- the number that I just called? Correct. Okay, cool. Let's see. And then, so dental i- for just your top is 4.17 a week, vision is 2.15 a week, \$2.50, \$4.17. And then there are two medical plans you can choose from, the VIP Standard and the VIP Classic. They don't have copays or deductibles but they only se- cover up to a certain dollar amount. The Standard is 17.63 a week and the Classic is 19.53 a week, and the difference between those two is just that dollar amount that they cover. And the, the VIP is 17 and the Classic is 19? Yes. Okay, and, um, uh, how much, how much do they cover? Um, so it depends on the service. Uh, I can give you an example. Um, let's see what the biggest difference on those two coverages is. I know that with the... So with the Standard, ICU benefits and rehab benefits are not included, um, and the biggest difference in price-wise is the surgery coverage, surgery in a hospital. The Standard covers 250 a day for one day, and the Classic covers \$500 a day for one day and then... And that's in a, in a hospital surgery in a, a physician's office. The Standard covers \$125 a day for two days, Classic covers 250, um, for two days. Um, and everything else has basically the same coverage. Um, as far as, like, urgent care facilities, physicians' offices, they cover \$50 for each of those services, four visits a year. Um, emergency rooms, they cover \$50 a day for two days a year. So it's just really just certain services that they cover different amounts. Okay, just, just go with the, um... You said the, the, the... Just go with the one that was, uh, 17. Okay, so the Classic? I don't... Yeah, I don't, I don't, I don't go to the hospital very often. Okay, so we're doing Dental- Knock on wood, you know? Right . Dental, vision, and the VIP Classic. And this is all for just yourself, correct? Yeah, just me. All righty, so I got that down. So if you are eligible to enroll, I'll go ahead and enroll you and give you a call. And then I'll reach you, you will be enrolled, um, and I'll leave a message stating that. And then if you're not eligible, obviously I won't enroll you, but I will give you a call anyways and let you know that you weren't eligible. Okay, and what, what does the eligibility, uh, like, co- count on? Is it time worked or hours worked or... How, how does that work? Um, so it's just that you do have to enroll within 30 days of receiving your first paycheck. Um, because you have a couple different ones, I... We have to just confirm. It looks like you still do have about three or four days based on the most recent one. We just have to confirm that that date is the best one to use. Okay, all right. That, that would make sense. 30, 30 days after my first paycheck. I think I'm... I think this one would be, like, my fourth or fifth paycheck that I'm actually receiving. Yeah, so that- that's what it looks like. So- It's coming up right on that one-month mark. Um, they're usually really quick about it. Yeah. I pro- I probably would be able to get you your... A call today, um, or get you at least enrolled today. But at most, it'd be tomorrow. Right, okay. Do you have any more- All right. That covers it. All righty, thank you so much for calling. You have a great day. All right, you too. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Pearl, who may I have the pleasure of speaking with?

Speaker speaker_1: Hi. My name is Brian. I am an employee of, uh, Surge Staffing and, um, I was calling to see how I gotten my benefits activated.

Speaker speaker_0: How to get them activated or why they're activated?

Speaker speaker_1: No, how to.

Speaker speaker_0: Okay. Um, so did you... Do you know... Did you enroll? Did you do onboarding or, or give us a call or online?

Speaker speaker_1: Uh, no. I, I just called the, um, the location that got me hired on and they said to call this number.

Speaker speaker_0: Great, so we'll go ahead and get you started over here. What are the last four digits of your Social?

Speaker speaker_1: 2902.

Speaker speaker_0: And how long have you been working with them?

Speaker speaker_1: Um, I'd say about, um, a month and two weeks, roughly.

Speaker speaker_0: Okay, so let's take a look here. Confirm for me your last name, address, and date of birth.

Speaker speaker_1: Clay, C-L-A-Y, uh, 120... 12040 State Route 56 and May 2nd, 2001.

Speaker speaker_0: State Route 56. And it's just State Route 56, it's not west, north, east, nothing like that?

Speaker speaker_1: No, it's 56 West.

Speaker speaker_0: 56 West, okay. And, um, what is the city and state? I'm sorry.

Speaker speaker_1: What is it?

Speaker speaker_0: City and state?

Speaker speaker_1: Today's date?

Speaker speaker_0: City and state.

Speaker speaker_1: Oh, city and state. Sorry. Uh, Williamsport, Ohio.

Speaker speaker_0: Oh, okay. And I have your phone number as 614-284-0967?

Speaker speaker_1: That's it.

Speaker speaker_0: And I have your email address as baklay19@gmail.com?

Speaker speaker_1: That's the one.

Speaker speaker_0: All righty, let's take a look here. So, um, you do have a couple different hire dates on file. What I have to do before I can actually enroll you is get our main office perform what's called an eligibility review. And this is simply them reaching out to Surge

Staffing to confirm that you are eligible to enroll.

Speaker speaker_1: Okay.

Speaker speaker_0: This process normally just takes... Will be within 24 to twen- 24 to 48 hours. Um, as soon as they let me know if you're eligible or not, I will give you a call. Do you know what you're wanting to enroll in?

Speaker speaker_1: Um, uh, it would just depend on the price, honestly. I know, I know dental for sure. Um, I'm, I'm actually calling because I, I need some dental work done and, uh, that's why I want to get... That's why I want, like, am actively getting it set up. But, um, I do also need vision and I would like health just in case, so-

Speaker speaker_0: Okay, so let me go ahead and go over those with you. That way, um, we can... If you are eligible, I can go ahead and enroll you and then give you a call, and, and if you don't answer, um, I'll leave you a voicemail confirming that I did go ahead and enroll you. Um, that way, we don't have to wait until we reach you to actually enroll you in what you're wanting to enroll in.

Speaker speaker_1: Okay. And also, um, after it gets activated, will I need, like, a physical card or is it gonna be, like, uh, like, an app?

Speaker speaker_0: Um, so the week after... It takes one to two weeks to process. I'll say we can get that done tomorrow. Uh, it'll take one to two weeks to process. Once you see that first deduction on your payroll check, the next Monday, you're active. Um, and then the f- the end of that week, you'll receive your dental and vision card in the mail and your medical will go to your email. You don't have to wait until you actually receive those cards. You can give... You can give the dental offices our num- the dental office our number and we can confirm your eligibility and then transfer them to the insurance carrier and get them th- whatever information they need for them. Um, it's just however they prefer. Sometimes the d- the offices do require you to show them a card.

Speaker speaker_1: Right.

Speaker speaker_0: But if they don't, you can just give them our number and we'll confirm for you.

Speaker speaker_1: Okay. Just give them the n- the number that I just called?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay, cool.

Speaker speaker_0: Let's see. And then, so dental i- for just your top is 4.17 a week, vision is 2.15 a week, \$2.50, \$4.17. And then there are two medical plans you can choose from, the VIP Standard and the VIP Classic. They don't have copays or deductibles but they only se- cover up to a certain dollar amount. The Standard is 17.63 a week and the Classic is 19.53 a week, and the difference between those two is just that dollar amount that they cover.

Speaker speaker_1: And the, the VIP is 17 and the Classic is 19?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, and, um, uh, how much, how much do they cover?

Speaker speaker_0: Um, so it depends on the service. Uh, I can give you an example. Um, let's see what the biggest difference on those two coverages is. I know that with the... So with the Standard, ICU benefits and rehab benefits are not included, um, and the biggest difference in price-wise is the surgery coverage, surgery in a hospital. The Standard covers 250 a day for one day, and the Classic covers \$500 a day for one day and then... And that's in a, in a hospital surgery in a, a physician's office. The Standard covers \$125 a day for two days, Classic covers 250, um, for two days. Um, and everything else has basically the same coverage. Um, as far as, like, urgent care facilities, physicians' offices, they cover \$50 for each of those services, four visits a year. Um, emergency rooms, they cover \$50 a day for two days a year. So it's just really just certain services that they cover different amounts.

Speaker speaker_1: Okay, just, just go with the, um... You said the, the, the... Just go with the one that was, uh, 17.

Speaker speaker_0: Okay, so the Classic?

Speaker speaker_1: I don't... Yeah, I don't, I don't, I don't go to the hospital very often.

Speaker speaker_0: Okay, so we're doing Dental-

Speaker speaker_1: Knock on wood, you know?

Speaker speaker_0: Right . Dental, vision, and the VIP Classic. And this is all for just yourself, correct?

Speaker speaker_1: Yeah, just me.

Speaker speaker_0: All righty, so I got that down. So if you are eligible to enroll, I'll go ahead and enroll you and give you a call. And then I'll reach you, you will be enrolled, um, and I'll leave a message stating that. And then if you're not eligible, obviously I won't enroll you, but I will give you a call anyways and let you know that you weren't eligible.

Speaker speaker_1: Okay, and what, what does the eligibility, uh, like, co- count on? Is it time worked or hours worked or... How, how does that work?

Speaker speaker_0: Um, so it's just that you do have to enroll within 30 days of receiving your first paycheck. Um, because you have a couple different ones, I... We have to just confirm. It looks like you still do have about three or four days based on the most recent one. We just have to confirm that that date is the best one to use.

Speaker speaker_1: Okay, all right. That, that would make sense. 30, 30 days after my first paycheck. I think I'm... I think this one would be, like, my fourth or fifth paycheck that I'm actually receiving.

Speaker speaker_0: Yeah, so that- that's what it looks like.

Speaker speaker_1: So-

Speaker speaker_0: It's coming up right on that one-month mark. Um, they're usually really quick about it.

Speaker speaker_1: Yeah.

Speaker speaker_0: I pro- I probably would be able to get you your... A call today, um, or get you at least enrolled today. But at most, it'd be tomorrow.

Speaker speaker_1: Right, okay.

Speaker speaker_0: Do you have any more-

Speaker speaker_1: All right. That covers it.

Speaker speaker_0: All righty, thank you so much for calling. You have a great day.

Speaker speaker_1: All right, you too. Thank you.