

## **Transcript: Sara**

**Marulanda-5936782011482112-6274104666046464**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Mickey Hoskins. Hello, Mr. Hoskins. How may I help you? Um, I'm trying to sign up for this Surge, I guess. It's like a temp agency. Like Surge Staffing? Okay. And, um... Yes, ma'am. Okay. I need- And I'm trying to find the prices for the, um, for the, for the coverage, for the benefits. Okay. Sure, I can help you with that. Uh, let's try to find your account first. May I have the last four digits of your Social Security number, please? Um, 9181. 9181? Yes, ma'am. Okay, thank you. Okay, Hoskins. Um, 9181, Surge Staffing. And when did you start working with the company? Um, I haven't yet. Um, I'm in the process of doing the I-9s and stuff now. Okay, I got you. Okay. Because you are such a brand-new employee, they have not sent us your profile at this moment. So there is two things that we can do. One, um, if you want, we can go ahead create a profile on, uh, well, if you want to enroll, all that. Or if you don't want us to create a profile, if you don't feel comfortable, we can wait until Surge send us your profile. But I still being able to, uh, I mean, explain you the plans and send you the benefit guide to your email. Either way will work for me. It's, uh, whatever you feel more comfortable with. Um, we can do one now. Okay. So let me do that. Okay. Now may I have your complete Social Security number, please? It's, uh, 224-949181. So we got 224-949181. Um, okay. It's showing up here. Now it shows up. Okay, Mr. Mickey Hoskins. And just for security purposes, sir, can I please verify your address and date of birth? It's, uh, 1729 Moore, M-O-O-R-E, Street, Fremont, Ohio, 43420, Apartment 4. And your date of birth? August 13th, '72. Email mick81372@jim-... at yahoo.com? Yes, ma'am. And is your phone number 757-861-3974? Uh, no, it's not. Okay, which one is your phone number? Uh, 757-613-9755. So we got 757-613-9755. Yes. Okay, sir. Thank you very much. Okay. You are under your personal open enrollment period, so you have 30 days from your first paycheck to enroll, um, on the healthcare benefits. Um, okay, first I'm gonna send you the benefit guide. Just one minute. I'm working on it. Okay. I'm sending it to Mick email. Have you received it already? Um... It doesn't appear to. Okay. If you can see that on your, um, on your, um, regular inbox. Uh, if you want to check on your junk tray, maybe it went there. Uh, it may be. It's gonna be an email from info@benefitsinacard. Nothing yet? Um, it's weird. It's showing that I've got a email pending, but it's not showing me anything. It might not have come through while I'm on the phone. Hmm. You may need to refresh your page. Okay. It's up to you if you want me to explain you the benefits, or if you want to review the benefit guide and give us a call back. Either way work for me. All right, yeah, um, actually there it is. Okay. All right, yeah, I got it. Oh, okay, perfect. So do you prefer for us to review the bene- the benefits together? Um, sure, if you have time. Yes, I do have time, of course. Okay, uh, Surge is offering, um, four different plans. One, the first one is just preventative. That one will not cover any doctor visitations if you are sick or it won't cover any hospitalizations or ER

or, uh, surgeries. But that- Right. ... one will cover. But it will cover one physical yearly examination, virtual urgent care like video calls for urgent, eh, care. Free Rx, which is for, em, m- prescriptions, eh, coverage. It will cover, em... Okay, it will c- cover screenings like blood pressure, eh, a- aortic aneurysm, cholesterol, colorectal cancer which is, eh, some kind of colonoscopy, depression- Right. ... diabetic, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, em, obesity. It will give you counseling for healthy diet, reduce UV exposure, eh, tobac- tobacco cessation and pre- STIS prevention. It will cover aspirins and statins, and it will cover immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal, hepatitis A and B. This is the most, um, affordable plan. It will... Okay, will the coverage be for yourself only or somebody else at the family? Uh, my wife and I, yes. Okay, for you two, that plan is gonna cost you \$21.70 per week. Eh, the only th- Oh, that's not bad at all. No, it isn't. Uh, the only thing they, they, they require network but other than that, it's pretty good. At least they have virtual urgent care, which help a lot. Right. Okay. There is two other plans. They don't cover anything of what I just explained you about the, the preventive care. But they will cover hospital indemnity, uh, doctor visitations, urgent care, em, m- emergency room. They're gonna cover a flat fee. This plan does not work like the, eh, normal plans, em, percentage after you reach a deductible. No, this one will cover a flat fee. Let, let me explain you that. Okay. Eh, for hospital admission benefit, each plan will co- will cover \$500 per day for one day. For hospital confinement benefit, they will cover \$50 per day for 30 days. Em, intensive care unit, uh, VIP Standard will not cover that, but VIP Classic will cover \$100 per day for 20 days. For rehabilitation benefit, VIP Standard will not cover that, but VIP, eh, Classic will cover \$25 per day for 30 days. For surgery in hospital, VIP Standard will cover \$250 per day, one day. And VIP Classic will cover \$500 per day, one day. Um, like for emergency room, they both will cover \$50 per day two times. For urgent care, eh, facility, they both will cover \$50 per day four times. Same for physician's office visit, they bo- they both will cover \$50 per day four times. What that means is, any difference between what the insurance covers and the final bill, that will be your responsibility. Okay. Okay. VIP Standard will cost you \$17.63. And VIP Classic... I know, I'm sorry. That's for employee only. Let me tell you, for employee plus spouse it's gonna be \$33.46 per week, and VIP Classic will cost you \$37.95 per week. Okay. The, the fourth plan is called MVP or minimum value plan. That one will cover all what they offer, all the benefits, 100% after you reach the deductibles, which will be \$6,500 per participant in network. And out of network, \$10,000. They have deductible. And this one will cost for yourself and your spouse, a monthly premium will be \$1,084 with 32 cents. Okay. Now, they have additional options as well, additional benefit options, like short-term disability, 24-hour group accident, vision, dental, term life and AD&D, and behavioral health, and free Rx. How that work is like this. If you want, you can enroll all just in the preventive care or, eh, just the medical, or the medical and the preventatives, or none of those and the additional benefit options, each one or all. I mean, you can mix and match whatever you want from those plans. Right. Yeah, I did the, uh, I did the class or the, the...Not the classic, but the other one. Uh, like, uh, for benefits? Yes. Okay. Okay, good. So you already know how that works. Yeah. So it's up to you. Just tell me what you would like to enroll at and we'll proceed with your enrollment. All right. Um, actually I think I've already done it. Um, I was doing it as we were talking. Okay, let me... 'Cause I just needed to know the price. Yes. Yes. Uh, you got free RX. For some reason that didn't click in blue for me. You got free RX, dental, vision, and VIP Classic for employee plus

spouse. Is that correct? Yep. Oh. All right. Um, one more thing, Mr. Hoskin. Uh, okay. No, you're pretty much done. Yes. All right. So you just need to allow- Well, I appreciate your help with that. You're welcome. You just need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. You're going to receive your, um, dental, vision and... Hold on please. Your, uh, dental and vision, uh, ID cards by the end of that, um, by the end of that week. After the first deduction, you're going to receive them at your email address. The medical is going to be sent to your mailing... I mean, the opposite. Dental and vision are going to be sent to your mailing address and medical is going to be sent to your email address. If you want to receive a hard copy of the medical, just give us a call once you see the first deduction and we will be able to send you, uh, to send a request for that ID card to be sent to your mailing address because they don't send that automatically to your mailing address. Now, will this be after I get hired in or how does that work? Yes. Uh, because the deductions are made from your paycheck, so, uh, your coverage will become active one or two weeks after, um, you start working with the company. That's the time you need to give them. Okay. All right. Well, I appreciate all your info. You're more than welcome, sir. Uh, wish you too have a wonderful night and thank you for calling Benefits in a Cart. All right. Thank you. Okay. You're welcome. Have a great night. Right. Bye-bye. Yeah.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Mickey Hoskins. Hello, Mr. Hoskins. How may I help you? Um, I'm trying to sign up for this Surge, I guess. It's like a temp agency. Like Surge Staffing? Okay. And, um... Yes, ma'am. Okay. I need- And I'm trying to find the prices for the, um, for the, for the coverage, for the benefits. Okay. Sure, I can help you with that. Uh, let's try to find your account first. May I have the last four digits of your Social Security number, please? Um, 9181. 9181? Yes, ma'am. Okay, thank you. Okay, Hoskins. Um, 9181, Surge Staffing. And when did you start working with the company? Um, I haven't yet. Um, I'm in the process of doing the I-9s and stuff now. Okay, I got you. Okay. Because you are such a brand-new employee, they have not sent us your profile at this moment. So there is two things that we can do. One, um, if you want, we can go ahead create a profile on, uh, well, if you want to enroll, all that. Or if you don't want us to create a profile, if you don't feel comfortable, we can wait until Surge send us your profile. But I still being able to, uh, I mean, explain you the plans and send you the benefit guide to your email. Either way will work for me. It's, uh, whatever you feel more comfortable with. Um, we can do one now. Okay. So let me do that. Okay. Now may I have your complete Social Security number, please? It's, uh, 224-949181. So we got 224-949181. Um, okay. It's showing up here. Now it shows up. Okay, Mr. Mickey Hoskins. And just for security purposes, sir, can I please verify your address and date of birth? It's, uh, 1729 Moore, M-O-O-R-E, Street, Fremont, Ohio, 43420, Apartment 4. And your date of birth? August 13th, '72. Email mick81372@jim-... at yahoo.com? Yes, ma'am. And is your phone number 757-861-3974? Uh, no, it's not. Okay, which one is your phone number? Uh, 757-613-9755. So we got 757-613-9755. Yes. Okay, sir. Thank you very much. Okay. You are under your personal

open enrollment period, so you have 30 days from your first paycheck to enroll, um, on the healthcare benefits. Um, okay, first I'm gonna send you the benefit guide. Just one minute. I'm working on it. Okay. I'm sending it to Mick email. Have you received it already? Um... It doesn't appear to. Okay. If you can see that on your, um, on your, um, regular inbox. Uh, if you want to check on your junk tray, maybe it went there. Uh, it may be. It's gonna be an email from info@benefitsinacard. Nothing yet? Um, it's weird. It's showing that I've got a email pending, but it's not showing me anything. It might not have come through while I'm on the phone. Hmm. You may need to refresh your page. Okay. It's up to you if you want me to explain you the benefits, or if you want to review the benefit guide and give us a call back. Either way work for me. All right, yeah, um, actually there it is. Okay. All right, yeah, I got it. Oh, okay, perfect. So do you prefer for us to review the bene- the benefits together? Um, sure, if you have time. Yes, I do have time, of course. Okay, uh, Surge is offering, um, four different plans. One, the first one is just preventative. That one will not cover any doctor visitations if you are sick or it won't cover any hospitalizations or ER or, uh, surgeries. But that- Right. ... one will cover. But it will cover one physical yearly examination, virtual urgent care like video calls for urgent, eh, care. Free Rx, which is for, em, m- prescriptions, eh, coverage. It will cover, em... Okay, it will c- cover screenings like blood pressure, eh, a- aortic aneurysm, cholesterol, colorectal cancer which is, eh, some kind of colonoscopy, depression- Right. ... diabetic, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, em, obesity. It will give you counseling for healthy diet, reduce UV exposure, eh, tobac- tobacco cessation and pre- STIS prevention. It will cover aspirins and statins, and it will cover immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal, hepatitis A and B. This is the most, um, affordable plan. It will... Okay, will the coverage be for yourself only or somebody else at the family? Uh, my wife and I, yes. Okay, for you two, that plan is gonna cost you \$21.70 per week. Eh, the only th- Oh, that's not bad at all. No, it isn't. Uh, the only thing they, they, they require network but other than that, it's pretty good. At least they have virtual urgent care, which help a lot. Right. Okay. There is two other plans. They don't cover anything of what I just explained you about the, the preventive care. But they will cover hospital indemnity, uh, doctor visitations, urgent care, em, m- emergency room. They're gonna cover a flat fee. This plan does not work like the, eh, normal plans, em, percentage after you reach a deductible. No, this one will cover a flat fee. Let, let me explain you that. Okay. Eh, for hospital admission benefit, each plan will co- will cover \$500 per day for one day. For hospital confinement benefit, they will cover \$50 per day for 30 days. Em, intensive care unit, uh, VIP Standard will not cover that, but VIP Classic will cover \$100 per day for 20 days. For rehabilitation benefit, VIP Standard will not cover that, but VIP, eh, Classic will cover \$25 per day for 30 days. For surgery in hospital, VIP Standard will cover \$250 per day, one day. And VIP Classic will cover \$500 per day, one day. Um, like for emergency room, they both will cover \$50 per day two times. For urgent care, eh, facility, they both will cover \$50 per day four times. Same for physician's office visit, they both will cover \$50 per day four times. What that means is, any difference between what the insurance covers and the final bill, that will be your responsibility. Okay. Okay. VIP Standard will cost you \$17.63. And VIP Classic... I know, I'm sorry. That's for employee only. Let me tell you, for employee plus spouse it's gonna be \$33.46 per week, and VIP Classic will cost you \$37.95 per week. Okay. The, the fourth plan is called MVP or minimum value plan. That one will cover all what they offer, all the benefits, 100% after you reach the deductibles,

which will be \$6,500 per participant in network. And out of network, \$10,000. They have deductible. And this one will cost for yourself and your spouse, a monthly premium will be \$1,084 with 32 cents. Okay. Now, they have additional options as well, additional benefit options, like short-term disability, 24-hour group accident, vision, dental, term life and AD&D, and behavioral health, and free Rx. How that work is like this. If you want, you can enroll all just in the preventive care or, eh, just the medical, or the medical and the preventatives, or none of those and the additional benefit options, each one or all. I mean, you can mix and match whatever you want from those plans. Right. Yeah, I did the, uh, I did the class or the, the...Not the classic, but the other one. Uh, like, uh, for benefits? Yes. Okay. Okay, good. So you already know how that works. Yeah. So it's up to you. Just tell me what you would like to enroll at and we'll proceed with your enrollment. All right. Um, actually I think I've already done it. Um, I was doing it as we were talking. Okay, let me... 'Cause I just needed to know the price. Yes. Yes. Uh, you got free RX. For some reason that didn't click in blue for me. You got free RX, dental, vision, and VIP Classic for employee plus spouse. Is that correct? Yep. Oh. All right. Um, one more thing, Mr. Hoskin. Uh, okay. No, you're pretty much done. Yes. All right. So you just need to allow- Well, I appreciate your help with that. You're welcome. You just need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. You're going to receive your, um, dental, vision and... Hold on please. Your, uh, dental and vision, uh, ID cards by the end of that, um, by the end of that week. After the first deduction, you're going to receive them at your email address. The medical is going to be sent to your mailing... I mean, the opposite. Dental and vision are going to be sent to your mailing address and medical is going to be sent to your email address. If you want to receive a hard copy of the medical, just give us a call once you see the first deduction and we will be able to send you, uh, to send a request for that ID card to be sent to your mailing address because they don't send that automatically to your mailing address. Now, will this be after I get hired in or how does that work? Yes. Uh, because the deductions are made from your paycheck, so, uh, your coverage will become active one or two weeks after, um, you start working with the company. That's the time you need to give them. Okay. All right. Well, I appreciate all your info. You're more than welcome, sir. Uh, wish you too have a wonderful night and thank you for calling Benefits in a Cart. All right. Thank you. Okay. You're welcome. Have a great night. Right. Bye-bye. Yeah.