

Transcript: VICTORIA

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Full Transcript

Thank you for calling- Thank you. ... Benefits Card. This is Victoria. How can I help you? Yes, ma'am. My name is Jason Knight. I work for Surge and, uh, they sent me a text message, uh, last week and I just, like, I've been having a, trying to call y'all. I was trying to find out about, about this insurance here. Okay. Um, what's the name of the agency you work for? Surge. And the last four of your Social? 3786. And your first and last name? Jason Knight. Okay. Do you mind verifying your address and date of birth? December 15th, 1973. 315 Festival Drive, Prattville, Alabama 36067. All right. Phone number 251-508-1132? Yes, ma'am. All right. And email is jasonknight2@yahoo.com? That is correct. Okay. Um, and I'm sorry. Do... Are you wanting to enroll into coverage or... I'm trying to find out what it's all about before I decide to do it. Okay. Do you have a copy of the benefits guide? N- No, ma'am. They didn't give me anything. Okay. I can- They just sent me a text message and, um... Go ahead. I'm sorry. I just need to know, is this real medical insurance? That's gonna pay any- Yeah. ... kind of copays or anything like that to go to the doctor and help with medicines or anything like that? Okay. So, this is not major medical insurance. So it's not gonna work like major medical insurance. Um, and it really just depends on the plan that you choose. Um, so there's a few different ones. There's, um... Let me pull them up. Okay, so there's about four different medical plans that we offer. There's the StayHealthy MUC TeleRx, which is mainly for your preventative healthcare that covers things like yearly physicals, vaccinations and preventative screenings. And it covers that at 100% as long as you stay in-network. That plan now also does come with, um, FreeRx which is like a prescription plan, and then it also comes with Virtual Urgent Care. Um, but again, like I said, that plan is mainly for your preventative healthcare. Then we have, um, our Hospital Indemnity Plans, the VIP Standard and the VIP Classic. Neither one of these plans will cover, uh, your preventative healthcare like the StayHealthy does, but they provide coverage more for, like, non-preventative things. So if you were to be admitted to the hospital, if you have to go to the, uh, emergency room or urgent care. Uh, there's also coverage for a physician's office. The way that these, the VIP plans work is there is no copay or deductible. The insurance is gonna pay a set dollar amount towards the benefits and you would pay the remainder of the bill. Um- Okay, so in other words this is something else to say I have insurance so I don't get charged on my taxes, right? Not necessarily. This is just the insurance being offered through Surge Staffing. Like I said, it's not major medical, so it's not gonna cover a large portion of the medical bills and it doesn't work like major medical insurance. Yeah. I don't know about all that. I'm gonna have to sit down and think about that problem with my wife because, uh, she's 55 and I'm 51 and, you know, I'm, I'm a diabetic and all that. The doctor might need to change me to something else so, you know, I need, I need the insurance for, for that, for that kind of thing. I understand. Well, I'm gonna send a copy of the benefits guide to your email that goes over all the plans, what they cover and how much

they cost, so you can look over that. But I do wanna let you know that your employer, Surge Staffing, will automatically enroll you into one of the plans unless you opt out beforehand. So do you wanna go ahead and decline? Uh, I'm, I'm gonna read what you got and I'ma talk to my wife. Okay. So just make sure to give us a call back either on or before the 21st of February so that if you are wanting to decline coverage, we can get that declined before you're enrolled. All righty. Well, that won't be no problem. I'm sure I'll get the email sometime today or tonight. Yes, sir. I, I already sent it to you. I was just letting you know, like, your, your deadline is the 21st of February- I got you. ... to either decline or get enrolled. I got you. Well, I appreciate you so much. You're welcome. You have a wonderful day. You too, sweetheart. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling-

Speaker speaker_1: Thank you.

Speaker speaker_0: ... Benefits Card. This is Victoria. How can I help you?

Speaker speaker_2: Yes, ma'ap. My name is Jason Knight. I work for Surge and, uh, they sent me a text message, uh, last week and I just, like, I've been having a, trying to call y'all. I was trying to find out about, about this insurance here.

Speaker speaker_0: Okay. Um, what's the name of the agency you work for?

Speaker speaker_2: Surge.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_2: 3786.

Speaker speaker_0: And your first and last name?

Speaker speaker_2: Jason Knight.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: December 15th, 1973. 315 Festival Drive, Prattville, Alabama 36067.

Speaker speaker_0: All right. Phone number 251-508-1132?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: All right. And email is jasonknight2@yahoo.com?

Speaker speaker_2: That is correct.

Speaker speaker_0: Okay. Um, and I'm sorry. Do... Are you wanting to enroll into coverage or...

Speaker speaker_2: I'm trying to find out what it's all about before I decide to do it.

Speaker speaker_0: Okay. Do you have a copy of the benefits guide?

Speaker speaker_2: N- No, ma'am. They didn't give me anything.

Speaker speaker_0: Okay. I can-

Speaker speaker_2: They just sent me a text message and, um... Go ahead. I'm sorry. I just need to know, is this real medical insurance? That's gonna pay any-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... kind of copays or anything like that to go to the doctor and help with medicines or anything like that?

Speaker speaker_0: Okay. So, this is not major medical insurance. So it's not gonna work like major medical insurance. Um, and it really just depends on the plan that you choose. Um, so there's a few different ones. There's, um... Let me pull them up. Okay, so there's about four different medical plans that we offer. There's the StayHealthy MUC TeleRx, which is mainly for your preventative healthcare that covers things like yearly physicals, vaccinations and preventative screenings. And it covers that at 100% as long as you stay in-network. That plan now also does come with, um, FreeRx which is like a prescription plan, and then it also comes with Virtual Urgent Care. Um, but again, like I said, that plan is mainly for your preventative healthcare. Then we have, um, our Hospital Indemnity Plans, the VIP Standard and the VIP Classic. Neither one of these plans will cover, uh, your preventative healthcare like the StayHealthy does, but they provide coverage more for, like, non-preventative things. So if you were to be admitted to the hospital, if you have to go to the, uh, emergency room or urgent care. Uh, there's also coverage for a physician's office. The way that these, the VIP plans work is there is no copay or deductible. The insurance is gonna pay a set dollar amount towards the benefits and you would pay the remainder of the bill. Um-

Speaker speaker_2: Okay, so in other words this is something else to say I have insurance so I don't get charged on my taxes, right?

Speaker speaker_0: Not necessarily. This is just the insurance being offered through Surge Staffing. Like I said, it's not major medical, so it's not gonna cover a large portion of the medical bills and it doesn't work like major medical insurance.

Speaker speaker_2: Yeah. I don't know about all that. I'm gonna have to sit down and think about that problem with my wife because, uh, she's 55 and I'm 51 and, you know, I'm, I'm a diabetic and all that. The doctor might need to change me to something else so, you know, I need, I need the insurance for, for that, for that kind of thing.

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Speaker speaker_2: Uh, I'm, I'm gonna read what you got and I'ma talk to my wife.

Speaker speaker_0: Okay. So just make sure to give us a call back either on or before the 21st of February so that if you are wanting to decline coverage, we can get that declined before you're enrolled.

Speaker speaker_2: All righty. Well, that won't be no problem. I'm sure I'll get the email sometime today or tonight.

Speaker speaker_0: Yes, sir. I, I already sent it to you. I was just letting you know, like, your, your deadline is the 21st of February-

Speaker speaker_2: I got you.

Speaker speaker_0: ... to either decline or get enrolled.

Speaker speaker_2: I got you. Well, I appreciate you so much.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_2: You too, sweetheart. Bye-bye.

Speaker speaker_0: Bye-bye.