

## **Transcript: Chris Sofield**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Hi. Um, my name is Brenda Harrison and I'm also m- calling for my son, Lucas Harrison, who is an employee for Surge. And he can't call because he is in work release, which is a correctional, you know, community thing. He can't u- use his phone except when he goes out to work. Um, I need to know where he would send claims for one thing. Okay. So, that depends on what it's for. Is it for medical, dental or vision? It's for medical. One moment. And then second question, would this be for, um... Actually, never mind. It doesn't look like it matters. Okay. Um, so any claims, if he needs to submit them for some reason, um, would be submitted to, uh, the following claims billing address. Um, let me know when you're ready. I'm ready. It's PO Box 21704. Wait a minute. 21704? Yes, ma'am. That's in Eagan. That is E-A-G-A-N, Minnesota, 55121. Okay, and what's the name of his company or whatever he puts on the top? Uh, let's see here. It would be American Public Life. American Public Life. All right. Um, now if he happened to have a dental claim, where would he send you them? Dental claims... Let me double-check. Okay. So, um, so it's still gonna be American Public Life, but they have a different PO box for dental claims. Let me know when you're ready for that one. Okay. I'm ready. That PO box is PO Box 248950. And that's in Oklahoma City, Oklahoma, 73124. 73124? Correct. Okay. Now does, um, does he have any coverage for, like, emergency room visit? That is gonna require me actually pulling his file up. Um, let... And you said that he's unable to give us a call to speak with us directly due to the circumstances of his work release, correct? Correct. Okay. Let me, let me verify something on my end real quick with, um... If you just don't mind holding on the line for me? Okay. Thank you. All right, ma'am? Mm-hmm. Hey, thank you for holding, I do appreciate your patience. I, uh, was checking to see regarding, like, 'cause nor- in under normal circumstances we do require authorization to speak to someone else on the m- on the employee's behalf. However, given the circumstances of this, I just needed to verify that there wasn't going to be any issue if we couldn't speak with him and there's not going to be, so- Yes, yeah. ... we can go ahead and move forward. Um, do you happen to know what staffing company he has his, he has his coverage, or his, uh, employment through? Yes. Surge, in Richmond, Indiana. Okay. And then what's the last four of his Social? 2178. And then his first and last name? Lucas Harrison. Okay. And could you verify, um... Now given his circumstances, I'm not sure if this is a good one, but, um, would you happen to know the address that he put on file? Um, it would have been for Community Corrections. Um, let's see. Um, I could probably look it up if you g- give me a second. Um, it's, it's an address in Connersville, Indiana? Yes. Okay. I just wanted to... I, I was hope, like I was just wondering if that would have, kind of like maybe ring any bells, or... Yes, it is. So- It's in Connersville, Indiana. Okay. All right, would you, would you happen to know like the, the street address

itself or is that what you're trying to locate? Um, probably 3rd Street, but I could, I could, um, look for sure. That's fine. Um, you said it was on 3rd Street? Yes, I think so. Okay. All right. So that, that's... Yeah, we've got that. And then what's, what's Lucas's date of birth? 5/30/90. Okay. And then... Now I assume this is his phone, um, we have it as 765-377-01210. Yes. But, um, he's not allowed to use his phone there, unless- Right, I understand, but right. Except when he goes to work, which is stupid because when he's at work, he can't talk on the phone. But he's not allowed to carry or... He has to keep his cell phone locked up, except like when he leaves to go to work. Right, I understand. So that's the only time he... So I can give you- I- ... my phone number, we can at least get- Yes. ... a message to him. Uh, yes, what- Or you could call Community Corrections and get a message to him. Um, it probably w- would be better for us to put your phone number down. What would that be? 765-417-0527. I'm his mother. Okay. And your name, ma'am? Brenda Harrison. Got it. Okay. All right, Ms. Harrison, um, okay, this is going to be something. Let me... 'Cause I'm not showing that Lucas is currently enrolled into any insurance benefits at this time. I do know that Surge has an automatic enrollment process. However, that is for preventative care services only. So things like physicals and vaccines and things like that. Um, any other types of medical services for sickness or injury are not covered as well as it doesn't include any sort of dental or vision or anything like that. Now- Okay. ... let me... If you'll hold on the line- Does he have any insurance... Oh, like a number? Well, 'cause I- ID number? Well, that's, that's the thing, he... No, because he doesn't have an insurance plan yet. The automatic enrollment hasn't happened. Um, and even then, that would only be for, like I said, those physicals and vaccines and things like that. Now, our system shows that he's still eligible to enroll. However, with his circumstances, we'll have to... I, I need to verify to see if you're able to enroll into, him into any insurance benefits on his behalf. Again, due to his circumstance. Yes. Yes. Um, do you, do you- He gave me permission. Well, I, I know that he may have given you permission, but I need to check to see how that, how that works with our policies and the, and the, and what we're supposed to uphold. Um, if you could just hold on the line for me for just a moment, I, I just need to verify how exactly this will work as far as that goes. Um, and, and I'll get back, right back to you, if you'll just hold on for me, okay? Okay. Thank you. Ms. Harrison? Hello, Ms. Harrison? Yes. Okay. Thank you for holding. I appreciate your patience. All right. So with Lucas... With, with the fact that we're now aware that Lucas is, through Surge, on a work release, um, the... Hi- his eligibility is now more or less subject to Surge, um, as we're not sure if... We're, we're not sure how the work release will affect his eligibility or not. Um, we have... I'll get in contact with our back office team and check with them and, and, uh, see if they can check with Surge to see if this will affect his eligibility to enroll in any insurance benefits. Um, because again, I'm, I'm not sure and this is something that... This is now, um... unfortunately, no longer our call to make. We need to, we need to speak- reach out to Surge for assistance. Okay. Well- Um, what, what- Let me, let me explain, like, community, um, corrections. It's, it's not the same as jail. They don't, they don't provide or pay for any medical expenses. They don't provide or pay for any meals or anything like that. Basically, the, the men just sleep there. Um, they wear a bracelet, um, they go to, go to work, and come back and there's... They're restricted as to places they can go, like, you know, he can go to church, he can go to work. They, but they don't cover any... All medical expenses are up to him. They're not covered at all. Right. I understand that. However, again, eligibility, at this point, with his circumstances, is outside of our company's control. We need to, we need to check

with Surge to see what their policies relating to this state when it comes to eligibility. I cannot- Mm-hmm. ... do anything until we have reached out to them. Once we have- We need... ... reached out to them, it... Yeah. Once we have reached out to them, please give us 24 to 48 business hours and I will then get in contact with you, um, once I hear back from them to let, to let you know what Lucas is able to do, if anything. Okay? I c- I can't guarantee- Okay. ... one way or the other, but we... Until we hear back from them. Well, his case w- his, um, person at Surge told him that he had insurance from day one th- that, um, he started working for them. So, I don't know w- which insurance- So, that... So, that sounds like some unfortunate miscommunication because that's not true. Surge, Surge does have an automatic enrollment policy. However, they do not start the automatic enrollment until 30 days after the first paycheck. And again, with his circumstances, his eligibility, at this point, to our company, is in question. We need to- Mm-hmm. ... verify with Surge, specifically with their, their corporate teams, not, not a, not a recruiter, their corporate teams, to see what exactly their policy states in, in terms of this. So... Okay. I, I can't say anything other than any information you have been given so far may be incorrect. But I don't know until we reach out- Yeah. ... to them. Okay? I, I know that he doesn't... Um, I understand everything that you said, but I just have a couple more questions in case he would qualify. Do they cover, um, behavioral? And if so, what kind of, um, add-on would he need for that? Well, I guess I see, but down here, it's \$1.48 for behavioral. Um... Okay. So, that is going to be, uh, d- due to his circumstances, something that I'm not sure how it will work. Behavioral health is an option, but it is purely through virtual care services. So, purely phone or video chat, which I'm not... Uh, which from what it sounds like, he's not allowed access to. Okay. So, I don't know, I don't know how that will work. Well, he, he takes Suboxone and that was one of his questions, that if he could qualify for this insurance, would that be covered? That, I don't know. We're just the enrollment administrator for Surge. We, we do not have detailed que- like, detailed information to answer questions such as any specific prescription coverage. And until we know, um, until we know if he's even eligible for the insurance benefits, I'm, I, I'm not sure if any information on how to locate, like, if... Any information on who to contact for that kind of information, I'm not sure if it will be helpful because again, we don't know if he's eligible. Okay. One last question and again, I, I do realize that his enrollment is contingent on what you find out, but is there anything, any kind of, um, added benefit or anything that he can add that would cover emergency room visits? So, so that would be, um, either of the two VIP medical policies. They do cover emergency room benefit. Um, how much they cover is subject to what exactly is done and how... Like, and if the insurance company themselves will cover that. So, I, I wouldn't know specifics, but I do know that under those two medical policies, the, uh, emergency room visits are listed as an example of a covered service. Okay. Okay. So, he just need to have a VIP plan. So... Okay. Um... So, like I said, once, once, once I hear back from them or once I hear back from my back office after they have heard back from Surge on, on Lucas's eligibility, I'll give you a call back and let you know, um, let you know what can be done at that point. Um, and then... Yeah, and then we'll just have to see exactly what can happen as far as him enrolling as even with permission to speak to you on his behalf and even under the circumstances, um, we're... The only person allowed to enroll into any insurance benefits is Lucas. So however... If he needs to, like, speak with his recruiter while he's on the job, set up a meeting with them to be able to, to be able to do whatever he needs to do to set that enrollment up, that's something that he may need to discuss with them, but

it's all contingent on what we hear back from our back office team. Okay? Okay. Okay, um, thank you very much. You answered a lot of questions and I appreciate it. No problem, ma'am. Thank you again for calling and have a wonderful day. Okay. Thank you. Bye now.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits on a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hi. Um, my name is Brenda Harrison and I'm also m- calling for my son, Lucas Harrison, who is an employee for Surge. And he can't call because he is in work release, which is a correctional, you know, community thing. He can't u- use his phone except when he goes out to work. Um, I need to know where he would send claims for one thing.

Speaker speaker\_1: Okay. So, that depends on what it's for. Is it for medical, dental or vision?

Speaker speaker\_2: It's for medical.

Speaker speaker\_1: One moment. And then second question, would this be for, um... Actually, never mind. It doesn't look like it matters. Okay. Um, so any claims, if he needs to submit them for some reason, um, would be submitted to, uh, the following claims billing address. Um, let me know when you're ready.

Speaker speaker\_2: I'm ready.

Speaker speaker\_1: It's PO Box 21704.

Speaker speaker\_2: Wait a minute. 21704?

Speaker speaker\_1: Yes, ma'am. That's in Eagan. That is E-A-G-A-N, Minnesota, 55121.

Speaker speaker\_2: Okay, and what's the name of his company or whatever he puts on the top?

Speaker speaker\_1: Uh, let's see here. It would be American Public Life.

Speaker speaker\_2: American Public Life. All right. Um, now if he happened to have a dental claim, where would he send you them?

Speaker speaker\_1: Dental claims... Let me double-check. Okay. So, um, so it's still gonna be American Public Life, but they have a different PO box for dental claims. Let me know when you're ready for that one.

Speaker speaker\_2: Okay. I'm ready.

Speaker speaker\_1: That PO box is PO Box 248950. And that's in Oklahoma City, Oklahoma, 73124.

Speaker speaker\_2: 73124?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay. Now does, um, does he have any coverage for, like, emergency room visit?

Speaker speaker\_1: That is gonna require me actually pulling his file up. Um, let... And you said that he's unable to give us a call to speak with us directly due to the circumstances of his work release, correct?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. Let me, let me verify something on my end real quick with, um... If you just don't mind holding on the line for me?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Thank you. All right, ma'am?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Hey, thank you for holding, I do appreciate your patience. I, uh, was checking to see regarding, like, 'cause nor- in under normal circumstances we do require authorization to speak to someone else on the m- on the employee's behalf. However, given the circumstances of this, I just needed to verify that there wasn't going to be any issue if we couldn't speak with him and there's not going to be, so-

Speaker speaker\_2: Yes, yeah.

Speaker speaker\_1: ... we can go ahead and move forward. Um, do you happen to know what staffing company he has his, he has his coverage, or his, uh, employment through?

Speaker speaker\_2: Yes. Surge, in Richmond, Indiana.

Speaker speaker\_1: Okay. And then what's the last four of his Social?

Speaker speaker\_2: 2178.

Speaker speaker\_1: And then his first and last name?

Speaker speaker\_2: Lucas Harrison.

Speaker speaker\_1: Okay. And could you verify, um... Now given his circumstances, I'm not sure if this is a good one, but, um, would you happen to know the address that he put on file?

Speaker speaker\_2: Um, it would have been for Community Corrections. Um, let's see. Um, I could probably look it up if you g- give me a second.

Speaker speaker\_1: Um, it's, it's an address in Connersville, Indiana?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. I just wanted to... I, I was hope, like I was just wondering if that would have, kind of like maybe ring any bells, or...

Speaker speaker\_2: Yes, it is.

Speaker speaker\_1: So-

Speaker speaker\_2: It's in Connersville, Indiana.

Speaker speaker\_1: Okay. All right, would you, would you happen to know like the, the street address itself or is that what you're trying to locate?

Speaker speaker\_2: Um, probably 3rd Street, but I could, I could, um, look for sure.

Speaker speaker\_1: That's fine. Um, you said it was on 3rd Street?

Speaker speaker\_2: Yes, I think so.

Speaker speaker\_1: Okay. All right. So that, that's... Yeah, we've got that. And then what's, what's Lucas's date of birth?

Speaker speaker\_2: 5/30/90.

Speaker speaker\_1: Okay. And then... Now I assume this is his phone, um, we have it as 765-377-01210.

Speaker speaker\_2: Yes. But, um, he's not allowed to use his phone there, unles-

Speaker speaker\_1: Right, I understand, but right.

Speaker speaker\_2: Except when he goes to work, which is stupid because when he's at work, he can't talk on the phone. But he's not allowed to carry or... He has to keep his cell phone locked up, except like when he leaves to go to work.

Speaker speaker\_1: Right, I understand.

Speaker speaker\_2: So that's the only time he... So I can give you-

Speaker speaker\_1: I-

Speaker speaker\_2: ... my phone number, we can at least get-

Speaker speaker\_1: Yes.

Speaker speaker\_2: ... a message to him.

Speaker speaker\_1: Uh, yes, what-

Speaker speaker\_2: Or you could call Community Corrections and get a message to him.

Speaker speaker\_1: Um, it probably w- would be better for us to put your phone number down. What would that be?

Speaker speaker\_2: 765-417-0527. I'm his mother.

Speaker speaker\_1: Okay. And your name, ma'am?

Speaker speaker\_2: Brenda Harrison.

Speaker speaker\_1: Got it. Okay. All right, Ms. Harrison, um, okay, this is going to be something. Let me... 'Cause I'm not showing that Lucas is currently enrolled into any insurance benefits at this time. I do know that Surge has an automatic enrollment process. However, that is for preventative care services only. So things like physicals and vaccines and things like that. Um, any other types of medical services for sickness or injury are not covered as well as it doesn't include any sort of dental or vision or anything like that. Now-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... let me... If you'll hold on the line-

Speaker speaker\_2: Does he have any insurance... Oh, like a number?

Speaker speaker\_1: Well, 'cause I-

Speaker speaker\_2: ID number?

Speaker speaker\_1: Well, that's, that's the thing, he... No, because he doesn't have an insurance plan yet. The automatic enrollment hasn't happened. Um, and even then, that would only be for, like I said, those physicals and vaccines and things like that. Now, our system shows that he's still eligible to enroll. However, with his circumstances, we'll have to... I, I need to verify to see if you're able to enroll into, him into any insurance benefits on his behalf. Again, due to his circumstance.

Speaker speaker\_2: Yes. Yes.

Speaker speaker\_1: Um, do you, do you-

Speaker speaker\_2: He gave me permission.

Speaker speaker\_1: Well, I, I know that he may have given you permission, but I need to check to see how that, how that works with our policies and the, and the, and what we're supposed to uphold. Um, if you could just hold on the line for me for just a moment, I, I just need to verify how exactly this will work as far as that goes. Um, and, and I'll get back, right back to you, if you'll just hold on for me, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Thank you. Ms. Harrison? Hello, Ms. Harrison?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Okay. Thank you for holding. I appreciate your patience. All right. So with Lucas... With, with the fact that we're now aware that Lucas is, through Surge, on a work release, um, the... Hi- his eligibility is now more or less subject to Surge, um, as we're not sure if... We're, we're not sure how the work release will affect his eligibility or not. Um, we have... I'll get in contact with our back office team and check with them and, and, uh, see if they can check with Surge to see if this will affect his eligibility to enroll in any insurance benefits. Um, because again, I'm, I'm not sure and this is something that... This is now, um-... unfortunately, no longer our call to make. We need to, we need to speak- reach out to Surge for assistance.

Speaker speaker\_2: Okay. Well-

Speaker speaker\_1: Um, what, what-

Speaker speaker\_2: Let me, let me explain, like, community, um, corrections. It's, it's not the same as jail. They don't, they don't provide or pay for any medical expenses. They don't provide or pay for any meals or anything like that. Basically, the, the men just sleep there. Um, they wear a bracelet, um, they go to, go to work, and come back and there's... They're restricted as to places they can go, like, you know, he can go to church, he can go to work. They, but they don't cover any... All medical expenses are up to him. They're not covered at all.

Speaker speaker\_1: Right. I understand that. However, again, eligibility, at this point, with his circumstances, is outside of our company's control. We need to, we need to check with Surge to see what their policies relating to this state when it comes to eligibility. I cannot-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... do anything until we have reached out to them. Once we have-

Speaker speaker\_2: We need...

Speaker speaker\_1: ... reached out to them, it... Yeah. Once we have reached out to them, please give us 24 to 48 business hours and I will then get in contact with you, um, once I hear back from them to let, to let you know what Lucas is able to do, if anything. Okay? I c- I can't guarantee-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... one way or the other, but we... Until we hear back from them.

Speaker speaker\_2: Well, his case w- his, um, person at Surge told him that he had insurance from day one th- that, um, he started working for them. So, I don't know w- which insurance-

Speaker speaker\_1: So, that... So, that sounds like some unfortunate miscommunication because that's not true. Surge, Surge does have an automatic enrollment policy. However, they do not start the automatic enrollment until 30 days after the first paycheck. And again, with his circumstances, his eligibility, at this point, to our company, is in question. We need to-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... verify with Surge, specifically with their, their corporate teams, not, not a, not a recruiter, their corporate teams, to see what exactly their policy states in, in terms of this. So...

Speaker speaker\_2: Okay.

Speaker speaker\_1: I, I can't say anything other than any information you have been given so far may be incorrect. But I don't know until we reach out-

Speaker speaker\_2: Yeah.



Speaker speaker\_1: ... to them. Okay?

Speaker speaker\_2: I, I know that he doesn't... Um, I understand everything that you said, but I just have a couple more questions in case he would qualify. Do they cover, um, behavioral? And if so, what kind of, um, add-on would he need for that? Well, I guess I see, but down here, it's \$1.48 for behavioral. Um...

Speaker speaker\_1: Okay. So, that is going to be, uh, d- due to his circumstances, something that I'm not sure how it will work. Behavioral health is an option, but it is purely through virtual care services. So, purely phone or video chat, which I'm not... Uh, which from what it sounds like, he's not allowed access to.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, I don't know, I don't know how that will work.

Speaker speaker\_2: Well, he, he takes Suboxone and that was one of his questions, that if he could qualify for this insurance, would that be covered?

Speaker speaker\_1: That, I don't know. We're just the enrollment administrator for Surge. We, we do not have detailed que- like, detailed information to answer questions such as any specific prescription coverage. And until we know, um, until we know if he's even eligible for the insurance benefits, I'm, I, I'm not sure if any information on how to locate, like, if... Any information on who to contact for that kind of information, I'm not sure if it will be helpful because again, we don't know if he's eligible.

Speaker speaker\_2: Okay. One last question and again, I, I do realize that his enrollment is contingent on what you find out, but is there anything, any kind of, um, added benefit or anything that he can add that would cover emergency room visits?

Speaker speaker\_1: So, so that would be, um, either of the two VIP medical policies. They do cover emergency room benefit. Um, how much they cover is subject to what exactly is done and how... Like, and if the insurance company themselves will cover that. So, I, I wouldn't know specifics, but I do know that under those two medical policies, the, uh, emergency room visits are listed as an example of a covered service.

Speaker speaker\_2: Okay. Okay. So, he just need to have a VIP plan. So... Okay. Um...

Speaker speaker\_1: So, like I said, once, once, once I hear back from them or once I hear back from my back office after they have heard back from Surge on, on Lucas's eligibility, I'll give you a call back and let you know, um, let you know what can be done at that point. Um, and then... Yeah, and then we'll just have to see exactly what can happen as far as him enrolling as even with permission to speak to you on his behalf and even under the circumstances, um, we're... The only person allowed to enroll into any insurance benefits is Lucas. So however... If he needs to, like, speak with his recruiter while he's on the job, set up a meeting with them to be able to, to be able to do whatever he needs to do to set that enrollment up, that's something that he may need to discuss with them, but it's all contingent on what we hear back from our back office team. Okay?

Speaker speaker\_2: Okay. Okay, um, thank you very much. You answered a lot of questions and I appreciate it.

Speaker speaker\_1: No problem, ma'am. Thank you again for calling and have a wonderful day.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: Bye now.