

Transcript: Chris Sofield

(deactivated)-6372009990635520-4842338195030016

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Colt. How can I help you today? And your name was? Chris. Chris? Yes, sir. All right, Chris. This is Richard Mayfield. I received a text message from Surge about the health insurance. Okay. Uh, what exactly did the text message you receive say? Hold on just a second because I'm gonna write down your name. Chris. All right. This is what it's stating. It says, "Congratulations on your job with Surge. You will be auto-enrolled in MEC Tech Rx. Within 30 days, call BIC at 800-497-da da number to make changes before window closes. Stop to opt out." What kind of deal do you have on the insurance and all that kind of stuff and what's the co-pay, um, the deductibles and all that? Okay, so the plan they are automatically enrolling you into, uh, the MEC TeleRx Plan, that plan is for preventative care services only. So it's good for things like physicals, vaccinations, cancer screenings and things like that. Um, and it does carry prescription coverage through a program called FreeRx, where if it's a covered medication under their formulary, then it is no out-of-pocket cost for you. Um- Correct. ... if- if it's one of those covered services, the- so a preventative care service, and you- as long as you're following the network, you have no- you have no out-of-pocket responsibility. Um, there's no- Correct. ... there's no co-pay, there's no deductible, nothing like that. Um, however, it is preventative care only, meaning that any treatment services, so if you are sick or if you are injured or anything like that, this- that plan does not cover anything towards that. Uh, because- As far as like a disability or something such as that, as far as major surgeries or anything that don't cover none of that, correct? Correct. Any sort of treatment-related services, regardless of what it is for, is not covered. It could be anything as simple as just the doctor's visit for the common cold or up to like any sort of major surgeries. It's n- it's not covered under that- that state healthy plan. The other- Right. Uh, there are other plans available, uh, known as the VIP Standard and VIP Classic Plans, uh, which do cover those sorts of services. Um, they're- effectively, they're just two levels of the same plan with Standard being the lower, Classic being the higher. Uh, these plans will cover those treatment services. So like those- those if you're sick or if you're injured or anything like that and you need to go to the doctor or the hospital, uh, those are covered by VIP. Now again, there's still no deductible, there's still no co-pay. How these plans work is the doctor will bill- Okay, hold up- hold up- hold up- hold up just a second. You said the VIP, correct? Classic. Correct. I see. Okay. Now, what would that cost weekly through Surge? Uh, VIP C- is it for just yourself? Yes, sir. Uh, VIP Classic is \$19.53 per week. \$0.53 per week. And that's counting hospitalization and all that, correct? Uh, correct. Okay. Like short-term, long-term disability, is it anything about that? Uh, not long-term disability, but short-term disability is- is available for \$4.61 per week. That was four what? \$4.61 per week. Okay. And now, we're talking about, say, if you go to the doctor as far as for minutes, you know, just...

See, the insurance I have now, I can go every six months for a full checkup and everything. It's no cost to me, no co-payment. Anything about that? So yeah, the plan that they- Um... Yeah, the plan that they would automatically enroll you into, uh, does cover those, uh, those s- sorts of services. Uh, so, um, any sort of like blood pressure, cholesterol screenings, any sort of screenings for any- any STDs, uh, immunizations for like flu shot, tetanus shot, um, pertussis, all those kinds of vaccines. Um, those are- like as long as you're following the network, then there's no cost to you for any of those services. Okay. Can you look up and see if these folks is in your network? I cannot because we are not the network itself nor are we the insurance company itself. We're just the, uh, enrollment administrator for Surge Staffing. Um, the only thing I could state on that is that there- the website to go to to verify if a provider is part of network or not would be multiplan.com. Multi? Yes, MultiPlan. M-U-L-T-I P-L-A-N. M-U-L-T-I... Okay. Dot com? Yeah. Yeah. M-U-L-T-I P-L-A-N, multiplan.com. Yes, sir. Dot com. All right. And then I can find out if Aaron and them North, uh, Medical here at luka would be in their...And that would be for full health insurance, right? So are you talking about the plan that they automatically enroll you into or the VIP plan? No, the VIP. So as, as I was stating, um, the VIP plan, it, it is no, no deductible, no copay or anything like that. How these plans work is that the insurance company for these plans, which is American Public Life, they have set up that certain services are covered at a certain dollar amount. The doctor will bill American Public Life first. American Public Life will pay up to their set dollar cap for whatever service has been rendered, depending on if it's a covered service or not and how much they... and how much they cover it at. Um, but then you're just responsible for whatever is left on, on the bill after the i- insurance has made their payment. So there's not, like, a 20/80 or a 70/30 or anything such as that? No. No, it's... it does not work like that, um, because these are not PPO plans. These are not gonna be comparable to any sort of, like, Blue Cross or United Healthcare Plan or anything like that. Right. All right, sir. Well, that's understandable about what it is and I'll just... I'll keep on paying the insurance what I'm paying now up until I get hired on full time out there with them folks. And I'll... And Surge is a good place. Mr. Londa at Conch, Mississippi, she is a wonderful woman. Put me in a good job placement. But by what I recollect about this, all that kind of stuff, that's... That's sort of a set rate that they were paying, and I'd be responsible for the rest of it. And I'm gonna opt out on it. No, I understand. So yeah, we can definitely opt you out of any insurance from Surge Staffing. I'll just need a little bit of information to locate your file to start that process for you, starting with I'll need the last four of your Social at this time. 1656. All right. And then your first and last name? Richard Mayfield. Mayfield. All right. Okay, Mr. Mayfield, can you please verify your address and your date of birth? That's gonna be 9CR175 Tishomingo, Mississippi 38873. Date of birth is gonna be 08/18/1968. Thank you. Mr. Mayfield, we have a phone number on file for you. It's 662-279-4150. Is that correct? Absolutely. All right. I have you opted out of any insurance from Surge Staffing. You will not be enrolled into anything from them. Now, if you do change your mind and you wish to enroll into anything, you've got that 30 days from your first check to do so. Uh, but if you want to just keep it as it is, we're good to go. Was there anything else I could help you with? Uh, that'll do it, Chris. All right then. Well, if that's everything, thank you again for calling. I hope you have a wonderful day. Yes sir, you too. All right. Mm, 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 in a Card. This is Colt. How can I help you today?

Speaker speaker_2: And your name was?

Speaker speaker_1: Chris.

Speaker speaker_2: Chris?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All right, Chris. This is Richard Mayfield. I received a text message from Surge about the health insurance.

Speaker speaker_1: Okay. Uh, what exactly did the text message you receive say?

Speaker speaker_2: Hold on just a second because I'm gonna write down your name. Chris. All right. This is what it's stating. It says, "Congratulations on your job with Surge. You will be auto-enrolled in MEC Tech Rx. Within 30 days, call BIC at 800-497-da da number to make changes before window closes. Stop to opt out." What kind of deal do you have on the insurance and all that kind of stuff and what's the co-pay, um, the deductibles and all that?

Speaker speaker_1: Okay, so the plan they are automatically enrolling you into, uh, the MEC TeleRx Plan, that plan is for preventative care services only. So it's good for things like physicals, vaccinations, cancer screenings and things like that. Um, and it does carry prescription coverage through a program called FreeRx, where if it's a covered medication under their formulary, then it is no out-of-pocket cost for you. Um-

Speaker speaker_2: Correct.

Speaker speaker_1: ... if- if it's one of those covered services, the- so a preventative care service, and you- as long as you're following the network, you have no- you have no out-of-pocket responsibility. Um, there's no-

Speaker speaker_2: Correct.

Speaker speaker_1: ... there's no co-pay, there's no d- deductible, nothing like that. Um, however, it is preventative care only, meaning that any treatment services, so if you are sick or if you are injured or anything like that, this- that plan does not cover anything towards that. Uh, because-

Speaker speaker_2: As far as like a disability or something such as that, as far as major surgeries or anything that don't cover none of that, correct?

Speaker speaker_1: Correct. Any sort of treatment-related services, regardless of what it is for, is not covered. It could be anything as simple as just the doctor's visit for the common cold or up to like any sort of major surgeries. It's n- it's not covered under that- that state healthy

plan. The other-

Speaker speaker_2: Right.

Speaker speaker_1: Uh, there are other plans available, uh, known as the VIP Standard and VIP Classic Plans, uh, which do cover those sorts of services. Um, they're- effectively, they're just two levels of the same plan with Standard being the lower, Classic being the higher. Uh, these plans will cover those treatment services. So like those- those if you're sick or if you're injured or anything like that and you need to go to the doctor or the hospital, uh, those are covered by VIP. Now again, there's still no deductible, there's still no co-pay. How these plans work is the doctor will bill-

Speaker speaker_2: Okay, hold up- hold up- hold up- hold up just a second. You said the VIP, correct? Classic.

Speaker speaker_1: Correct.

Speaker speaker_2: I see. Okay. Now, what would that cost weekly through Surge?

Speaker speaker_1: Uh, VIP C- is it for just yourself?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Uh, VIP Classic is \$19.53 per week.

Speaker speaker_2: \$0.53 per week. And that's counting hospitalization and all that, correct?

Speaker speaker_1: Uh, correct.

Speaker speaker_2: Okay. Like short-term, long-term disability, is it anything about that?

Speaker speaker_1: Uh, not long-term disability, but short-term disability is- is available for \$4.61 per week.

Speaker speaker_2: That was four what?

Speaker speaker_1: \$4.61 per week.

Speaker speaker_2: Okay. And now, we're talking about, say, if you go to the doctor as far as for minutes, you know, just... See, the insurance I have now, I can go every six months for a full checkup and everything. It's no cost to me, no co-payment. Anything about that?

Speaker speaker_1: So yeah, the plan that they-

Speaker speaker_2: Um...

Speaker speaker_1: Yeah, the plan that they would automatically enroll you into, uh, does cover those, uh, those s- sorts of services. Uh, so, um, any sort of like blood pressure, cholesterol screenings, any sort of screenings for any- any STDs, uh, immunizations for like flu shot, tetanus shot, um, pertussis, all those kinds of vaccines. Um, those are- like as long as you're following the network, then there's no cost to you for any of those services.

Speaker speaker_2: Okay. Can you look up and see if these folks is in your network?

Speaker speaker_1: I cannot because we are not the network itself nor are we the insurance company itself. We're just the, uh, enrollment administrator for Surge Staffing. Um, the only thing I could state on that is that there- the website to go to to verify if a provider is part of network or not would be multiplan.com.

Speaker speaker_2: Multi?

Speaker speaker_1: Yes, MultiPlan. M-U-L-T-I P-L-A-N.

Speaker speaker_2: M-U-L-T-I... Okay. Dot com?

Speaker speaker_1: Yeah. Yeah. M-U-L-T-I P-L-A-N, multiplan.com. Yes, sir.

Speaker speaker_2: Dot com. All right. And then I can find out if Aaron and them North, uh, Medical here at luka would be in their...And that would be for full health insurance, right?

Speaker speaker_1: So are you talking about the plan that they automatically enroll you into or the VIP plan?

Speaker speaker_2: No, the VIP.

Speaker speaker_1: So as, as I was stating, um, the VIP plan, it, it is no, no deductible, no copay or anything like that. How these plans work is that the insurance company for these plans, which is American Public Life, they have set up that certain services are covered at a certain dollar amount. The doctor will bill American Public Life first. American Public Life will pay up to their set dollar cap for whatever service has been rendered, depending on if it's a covered service or not and how much they... and how much they cover it at. Um, but then you're just responsible for whatever is left on, on the bill after the i- insurance has made their payment.

Speaker speaker_2: So there's not, like, a 20/80 or a 70/30 or anything such as that?

Speaker speaker_1: No. No, it's... it does not work like that, um, because these are not PPO plans. These are not gonna be comparable to any sort of, like, Blue Cross or United Healthcare Plan or anything like that.

Speaker speaker_2: Right. All right, sir. Well, that's understandable about what it is and I'll just... I'll keep on paying the insurance what I'm paying now up until I get hired on full time out there with them folks. And I'll... And Surge is a good place. Mr. Londa at Conch, Mississippi, she is a wonderful woman. Put me in a good job placement. But by what I recollect about this, all that kind of stuff, that's... That's sort of a set rate that they were paying, and I'd be responsible for the rest of it. And I'm gonna opt out on it.

Speaker speaker_1: No, I understand. So yeah, we can definitely opt you out of any insurance from Surge Staffing. I'll just need a little bit of information to locate your file to start that process for you, starting with I'll need the last four of your Social at this time.

Speaker speaker_2: 1656.

Speaker speaker_1: All right. And then your first and last name?

Speaker speaker_2: Richard Mayfield.

Speaker speaker_1: Mayfield. All right. Okay, Mr. Mayfield, can you please verify your address and your date of birth?

Speaker speaker_2: That's gonna be 9CR175 Tishomingo, Mississippi 38873. Date of birth is gonna be 08/18/1968.

Speaker speaker_1: Thank you. Mr. Mayfield, we have a phone number on file for you. It's 662-279-4150. Is that correct?

Speaker speaker_2: Absolutely.

Speaker speaker_1: All right. I have you opted out of any insurance from Surge Staffing. You will not be enrolled into anything from them. Now, if you do change your mind and you wish to enroll into anything, you've got that 30 days from your first check to do so. Uh, but if you want to just keep it as it is, we're good to go. Was there anything else I could help you with?

Speaker speaker_2: Uh, that'll do it, Chris.

Speaker speaker_1: All right then. Well, if that's everything, thank you again for calling. I hope you have a wonderful day.

Speaker speaker_2: Yes sir, you too.

Speaker speaker_1: All right. Mm, bye now.