

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... everyone now- ... in a car. My name is Stephanie. How can I assist you? Yes. Uh, I was calling to assist somebody about a job from Surge. I was just calling to see what's going on with it. I mean, uh, it was just, it just popped up on my phone, so I just called, you know? Okay. So where are actually, we don't work in Surge. We're the healthcare administrators for Surge, though. So if you want to enroll into healthcare benefits, this would be the number to call. Oh, for healthcare benefits? Okay. Yes, sir. Um- Um, are you looking into enrolling? Uh, well, well, uh, well, we're doing all this other stuff. I mean- So they offer different plans. Um, we administrate the benefits for different staffing agencies, so I would have to get, like, in your specific file to give you information, just because not all the agencies have the same plans or the prices. Uh, but I know Surge does auto enroll their members into a preventative plan. So if you don't want to be enrolled into anything, I could opt you out from being auto enrolled. Um, but they do offer different plans, like, um, one that's called the MUC Talent RX. That's the preventative plan that they auto enroll you in. It covers, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings. But it's only a preventative plan. They also offer dental, vision, um, like, term life. Mm-hmm. There's different plans to choose from, though. So it just really depends. Oh, okay. So you said they offer, uh, vision and dental? Yeah. Yes. And then- And they have their weekly deductions to it. Okay. So, uh, so how do I enroll? Like, do you, y'all, do, do you enroll me or- Yes, sir. I would- ... I get online? Um, you could do it over the phone with me. And if you want, I can give you more information. Yeah. Okay. So, uh, one thing I want to know, like you said, uh, what's the, like, what's the price? You know what I mean? Like- So I would have to get in your file, um, to know, just because we administrate multiple staffing agencies. Uh, so I can give you information. Um, you said you work with Surge. What are the last four of your social? 3828. And your first and last name? Derrick Carter. Okay. And for security purposes, I do need you to verify the address as well as your, uh, as your, um, date of birth. Sorry. My date of birth, 01/01/'74. And then your address. It was 420, 420 South... I just moved, on my, my bad. 420 South, uh, High Street, Muncie, Indiana. So I think I have your old address, 'cause I have a different one. Do you remember your previous address? 415 East Gilbert, apartment eight. Okay. Okay. Um, do you want me to go ahead and update that address to the new one? Yes, ma'am. Okay. What was that, um, current address? 420 South High Street, apartment three oh, I mean three fourteen. Okay. And that was 420 South High Street, apartment three one four? Yes. High. H-I-G-H, High Street. Okay. Yeah. Okay. Thank you. And then what city and state is that? It's in Muncie, Indiana. And then the zip code? 47304. Hi. Okay. And then is your phone number still the 765-30-1616? Yes, ma'am. Okay. Your email address, scarterderrick005@gmail.com, is that still up to date? Yes, ma'am. Okay. So if you wish, I can send you the benefit guide to your

email file. That benefit guide has all the prices and the plans that they offer. Um, and as well, if you want, I can go ahead and go over the plans with you. Okay. Uh, you can send it to my email. That would be all right. Okay. All right. Okay. I went ahead and emailed you your benefit guide. Do you mind verifying to see if you have received it? It comes, it's gonna come from an email that says info@benefitsinacar.com.... email will be coming from... Well, is it employer or whatever? Hold on. Hold on real quick. And if you don't see it right away, I would also check your spam and junk files. Okay. Hold on. No. They're telling me to check my spam. Yeah, your spam and your junk file. Okay. And you said it's coming from who now? From info@benefitsinacar.com. Okay. Oh. You saying my junk mail. That's the trash, right? Trash mail. Spam or trash mail you said. I don't got no junk mail, so it gotta be the trash mail. No. I don't got it. Uh, one time... You're welcome, question.com. Hmm. I ain't got it. Mm, is it C-A-R-T-E-R-D-E-R-E-K 005@Gmail.com? Yes. Yeah, that's the email I sent it to. I can try one more time. Okay. Give me... Let me try one more time. Okay, I sent it again. Okay. Oh. It come through here. Let me see. Oh. Oh. I didn't understand that. Hold on. May, that's my... That's my Gmail, huh? My Texas home mail. Um, I would look... 'Cause I believe everyone has a junk email. I would look in the junk. It's gonna say J-U-N, J-U-N-K email. Right. Well, that's spam and junk. Or, or s- or spam. Yeah, I got the spam. I'm looking through the spam right now, so... Hold on. Hold on. Keep on. Well, I don't got nothing to say. Hmm. Well, if you want, I can go over the plans with you. Is that something that you wish for me to do? Okay. Go ahead and go, go ahead. Okay. So they offer different plans, depending on how many you select, as well as depending if you choose dependents with these plans, has a lot to do with how much the weekly deductions would be. So the first plan that they offer is a preventative plan, which is the one that I told you earlier that they auto-enroll you into. So this one's called the Stay Healthy MEC Tele-RS. It covers like one physical visit a year, some STD screenings, some cancer screenings, even some counseling. But it's only for preventative services. So it's not gonna cover any doctor visits if you get sick, hospital visits if you get injured, urgent care visits, emergency rooms, nor surgeries. So it's only for preventative services. It requires you to stay within the network to receive coverage. And it includes something called Free Rx which gives you access to over 800 of the top 90% generic drugs prescribed in the US. It also includes virtual urgent care, which gives you access to medical providers virtually. Um, but like I said, the MEC Tele-RS is only your preventative plan, so it only covers preventative services. And this is the one that they auto-enroll you into. So if you don't want to be auto-enrolled into that particular plan, I could go ahead and opt you out from the auto-enrollment. If you do decide to stay and not opt out, the weekly deduction would be, for employee, of \$16.80 for that preventative plan. Then they offer two hospital indemnity plans. So these are called the VIPs. There's a VIP Standard and the VIP Classic. So these two are the ones that would cover doctor visits if you get sick. Hospital visits if you get injured. Urgent care, emergency room and even some surgeries. With these two plans, you're not required to stay within the network. You could be in the network or out of the network and receive coverage and the VIPs don't cover your preventative services. So, these are just, like, if you actually get sick and need to go to the doctor, hospital, urgent care, emergency room and surgeries. It offers prescription benefits through Pharmaville, which can pay up to \$10, \$20, \$30 for generic prescriptions and for the non-generic, they offer discounts. They also include the virtual urgent care which gives you medical assistance with, with medical providers virtually. And the VIP Standard, compared to the VIP Classic, doesn't include intensive care

unit benefits, rehabilitation benefits, nor any preventive surg- surgery that you may require, while the VIP Classic does cover those four areas. From these two, the VIPs cover a flat fee towards whatever service you're going for. So, for example, if you're needing surgery and hospital, the Standard would cover \$250 per day for a max of one day, while the VIP Classic would cover a flat fee of \$500 per day for a max of one day. For, for surgery and for a physician office, the Standard would cover \$125 per day for a max of two days, while the VIP Classic would cover \$250 per day for a max of two days. So, out of the two of them, the Classic would cover a greater dollar amount towards those services. If you were to swap between the Standard and the Classic, the Standard, for employee only, would be a weekly deduction of \$17.63, while the VIP Classic would be a weekly deduction of \$19.53. There's also additional benefits that you could include in your coverage. That would be the dental, vision, short-term, 24-hour- I got one question. I got one question. So, if I just- Mm-hmm. ... if I was the... You said they would take something out of something, but, like, can I just have a... Can I just think on it, and try to, you know, get back to it? Because I don't want no... I don't want... I gotta check over everything. I don't want nothing coming out of my checks or nothing coming off my card, none of that. I gotta check to see what's going on before I agree to anything. I ain't agreeing to nothing- Okay. ... you know? Yeah, that's fine. Do you want me to go ahead and opt you out from the auto-enrollment then? Um, let me see when your deadline to enroll, just in case you're interested, is. Give me one second. Let me verify. Okay. So, if you do decide to enroll, you have till December 20th to give us a call. Okay. But if you're not so sure yet, do you want me to go ahead and decline the auto-enrollment? Yeah. Decline the auto-enrollment, because I don't want to be enrolled in there, getting taken stuff. I mean, I, I don't know what's gonna happen. I want no... You know what I'm saying? No nothing. Okay. I can't afford nothing coming out of my money. No money coming out of my checking. Okay. Yeah. Okay. So, I went ahead and declined the auto-enrollment. Um, and you have till December 20th if you do decide to enroll, okay? To give us a call. Okay. And then, um- Mm-hmm. ... most likely they would have to do a eligibility review, but, but if you want, I can go ahead and send that email to see if you're eligible or not, and if you are, I'll give you a call to inform you, and then from there you would just have to decide if you do wanna enroll or not. Oh, yeah. Well, like you said, I got till December 20th. Well- Mm-hmm. I just... Okay. I just, I, I think on it's... Just, um, just don't... Um, just take me off the enrollment list right now though. Okay. All right. Thank you. You're welcome. Have a nice day. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... everyone now-

Speaker speaker_0: ... in a car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yes. Uh, I was calling to assist somebody about a job from Surge. I was just calling to see what's going on with it. I mean, uh, it was just, it just popped up on my phone, so I just called, you know?

Speaker speaker_0: Okay. So where are actually, we don't work in Surge. We're the healthcare administrators for Surge, though. So if you want to enroll into healthcare benefits, this would be the number to call.

Speaker speaker_2: Oh, for healthcare benefits? Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_2: Um-

Speaker speaker_0: Um, are you looking into enrolling?

Speaker speaker_2: Uh, well, well, uh, well, we're doing all this other stuff. I mean-

Speaker speaker_0: So they offer different plans. Um, we administrate the benefits for different staffing agencies, so I would have to get, like, in your specific file to give you information, just because not all the agencies have the same plans or the prices. Uh, but I know Surge does auto enroll their members into a preventative plan. So if you don't want to be enrolled into anything, I could opt you out from being auto enrolled. Um, but they do offer different plans, like, um, one that's called the MUC Talent RX. That's the preventative plan that they auto enroll you in. It covers, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings. But it's only a preventative plan. They also offer dental, vision, um, like, term life.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: There's different plans to choose from, though. So it just really depends.

Speaker speaker_2: Oh, okay. So you said they offer, uh, vision and dental? Yeah.

Speaker speaker_0: Yes.

Speaker speaker_2: And then-

Speaker speaker_0: And they have their weekly deductions to it.

Speaker speaker_2: Okay. So, uh, so how do I enroll? Like, do you, y'all, do, do you enroll me or-

Speaker speaker_0: Yes, sir. I would-

Speaker speaker_2: ... I get online?

Speaker speaker_0: Um, you could do it over the phone with me. And if you want, I can give you more information.

Speaker speaker_2: Yeah. Okay. So, uh, one thing I want to know, like you said, uh, what's the, like, what's the price? You know what I mean? Like-

Speaker speaker_0: So I would have to get in your file, um, to know, just because we administrate multiple staffing agencies. Uh, so I can give you information. Um, you said you work with Surge. What are the last four of your social?

Speaker speaker_2: 3828.

Speaker speaker_0: And your first and last name?

Speaker speaker_2: Derrick Carter.

Speaker speaker_0: Okay. And for security purposes, I do need you to verify the address as well as your, uh, as your, um, date of birth. Sorry.

Speaker speaker_2: My date of birth, 01/01/'74.

Speaker speaker_0: And then your address.

Speaker speaker_2: It was 420, 420 South... I just moved, on my, my bad. 420 South, uh, High Street, Muncie, Indiana.

Speaker speaker_0: So I think I have your old address, 'cause I have a different one. Do you remember your previous address?

Speaker speaker_2: 415 East Gilbert, apartment eight.

Speaker speaker_0: Okay. Okay. Um, do you want me to go ahead and update that address to the new one?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. What was that, um, current address?

Speaker speaker_2: 420 South High Street, apartment three oh, I mean three fourteen.

Speaker speaker_0: Okay. And that was 420 South High Street, apartment three one four?

Speaker speaker_2: Yes. High. H-I-G-H, High Street.

Speaker speaker_0: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. Thank you. And then what city and state is that?

Speaker speaker_2: It's in Muncie, Indiana.

Speaker speaker_0: And then the zip code?

Speaker speaker_2: 47304. Hi.

Speaker speaker_0: Okay. And then is your phone number still the 765-30-1616?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. Your email address, scarterderrick005@gmail.com, is that still up to date?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. So if you wish, I can send you the benefit guide to your email file. That benefit guide has all the prices and the plans that they offer. Um, and as well, if you want, I can go ahead and go over the plans with you.

Speaker speaker_2: Okay. Uh, you can send it to my email. That would be all right.

Speaker speaker_0: Okay.

Speaker speaker_2: All right.

Speaker speaker_0: Okay. I went ahead and emailed you your benefit guide. Do you mind verifying to see if you have received it? It comes, it's gonna come from an email that says info@benefitsinacar.com.

Speaker speaker_3: ... email will be coming from... Well, is it employer or whatever? Hold on. Hold on real quick .

Speaker speaker_4: And if you don't see it right away, I would also check your spam and junk files.

Speaker speaker_3: Okay. Hold on. No. They're telling me to check my spam.

Speaker speaker_4: Yeah, your spam and your junk file.

Speaker speaker_3: Okay. And you said it's coming from who now?

Speaker speaker_4: From info@benefitsinacar.com.

Speaker speaker_3: Okay. Oh. You saying my junk mail. That's the trash, right? Trash mail. Spam or trash mail you said. I don't got no junk mail, so it gotta be the trash mail. No. I don't got it. Uh, one time... You're welcome, question.com. Hmm. I ain't got it.

Speaker speaker_4: Mm, is it C-A-R-T-E-R-D-E-R-E-K 005@Gmail.com?

Speaker speaker_3: Yes.

Speaker speaker_4: Yeah, that's the email I sent it to. I can try one more time.

Speaker speaker_3: Okay.

Speaker speaker_4: Give me... Let me try one more time. Okay, I sent it again.

Speaker speaker_3: Okay. Oh. It come through here. Let me see. Oh. Oh. I didn't understand that. Hold on. May, that's my... That's my Gmail, huh? My Texas home mail.

Speaker speaker_4: Um, I would look... 'Cause I believe everyone has a junk email. I would look in the junk. It's gonna say J-U-N, J-U-N-K email.

Speaker speaker_3: Right. Well, that's spam and junk.

Speaker speaker_4: Or, or s- or spam.

Speaker speaker_3: Yeah, I got the spam. I'm looking through the spam right now, so... Hold on. Hold on. Keep on. Well, I don't got nothing to say.

Speaker speaker_4: Hmm. Well, if you want, I can go over the plans with you. Is that something that you wish for me to do?

Speaker speaker_3: Okay. Go ahead and go, go ahead.

Speaker speaker_4: Okay. So they offer different plans, depending on how many you select, as well as depending if you choose dependents with these plans, has a lot to do with how much the weekly deductions would be. So the first plan that they offer is a preventative plan, which is the one that I told you earlier that they auto-enroll you into. So this one's called the Stay Healthy MEC Tele-RS. It covers like one physical visit a year, some STD screenings, some cancer screenings, even some counseling. But it's only for preventative services. So it's not gonna cover any doctor visits if you get sick, hospital visits if you get injured, urgent care visits, emergency rooms, nor surgeries. So it's only for preventative services. It requires you to stay within the network to receive coverage. And it includes something called Free Rx which gives you access to over 800 of the top 90% generic drugs prescribed in the US. It also includes virtual urgent care, which gives you access to medical providers virtually. Um, but like I said, the MEC Tele-RS is only your preventative plan, so it only covers preventative services. And this is the one that they auto-enroll you into. So if you don't want to be auto-enrolled into that particular plan, I could go ahead and opt you out from the auto-enrollment. If you do decide to stay and not opt out, the weekly deduction would be, for employee, of \$16.80 for that preventative plan. Then they offer two hospital indemnity plans. So these are called the VIPs. There's a VIP Standard and the VIP Classic. So these two are the ones that would cover doctor visits if you get sick.

Speaker speaker_0: Hospital visits if you get injured. Urgent care, emergency room and even some surgeries. With these two plans, you're not required to stay within the network. You could be in the network or out of the network and receive coverage and the VIPs don't cover your preventative services. So, these are just, like, if you actually get sick and need to go to the doctor, hospital, urgent care, emergency room and surgeries. It offers prescription benefits through Pharmaville, which can pay up to \$10, \$20, \$30 for generic prescriptions and for the non-generic, they offer discounts. They also include the virtual urgent care which gives you medical assistance with, with medical providers virtually. And the VIP Standard, compared to the VIP Classic, doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surg- surgery that you may require, while the VIP Classic does cover those four areas. From these two, the VIPs cover a flat fee towards whatever service you're going for. So, for example, if you're needing surgery and hospital, the Standard would cover \$250 per day for a max of one day, while the VIP Classic would cover a flat fee of \$500 per day for a max of one day. For, for surgery and for a physician office, the Standard would cover \$125 per day for a max of two days, while the VIP Classic would cover \$250 per day for a max of two days. So, out of the two of them, the Classic would cover a greater dollar amount towards those services. If you were to swap between the Standard and the Classic, the Standard, for employee only, would be a weekly deduction of \$17.63, while the VIP Classic would be a weekly deduction of \$19.53. There's also additional benefits that you could include in your coverage. That would be the dental, vision, short-term, 24-hour-

Speaker speaker_2: I got one question. I got one question. So, if I just-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... if I was the... You said they would take something out of something, but, like, can I just have a... Can I just think on it, and try to, you know, get back to it? Because I don't want no... I don't want... I gotta check over everything. I don't want nothing coming out of my checks or nothing coming off my card, none of that. I gotta check to see what's going on before I agree to anything. I ain't agreeing to nothing-

Speaker speaker_0: Okay.

Speaker speaker_2: ... you know?

Speaker speaker_0: Yeah, that's fine. Do you want me to go ahead and opt you out from the auto-enrollment then? Um, let me see when your deadline to enroll, just in case you're interested, is. Give me one second. Let me verify. Okay. So, if you do decide to enroll, you have till December 20th to give us a call.

Speaker speaker_2: Okay.

Speaker speaker_0: But if you're not so sure yet, do you want me to go ahead and decline the auto-enrollment?

Speaker speaker_2: Yeah. Decline the auto-enrollment, because I don't want to be enrolled in there, getting taken stuff. I mean, I, I don't know what's gonna happen. I want no... You know what I'm saying? No nothing.

Speaker speaker_0: Okay.

Speaker speaker_2: I can't afford nothing coming out of my money. No money coming out of my checking.

Speaker speaker_0: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. So, I went ahead and declined the auto-enrollment. Um, and you have till December 20th if you do decide to enroll, okay? To give us a call.

Speaker speaker_2: Okay.

Speaker speaker_0: And then, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... most likely they would have to do a eligibility review, but, but if you want, I can go ahead and send that email to see if you're eligible or not, and if you are, I'll give you a call to inform you, and then from there you would just have to decide if you do wanna enroll or not.

Speaker speaker_2: Oh, yeah. Well, like you said, I got till December 20th. Well-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: I just... Okay. I just, I, I, I think on it's... Just, um, just don't... Um, just take me off the enrollment list right now though.

Speaker speaker_0: Okay.

Speaker speaker_2: All right. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_2: You too.