

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. How are you? Good. How about you? Um, I'm well. Um, excuse me. So I got this text from, uh, it said, "Congrats with your job with Surge," because I, I got a job through Surge. It's a temp job, but anyway, I got this text about this, uh, TeleRx and, you know, and what, and your number. So I mean, what is it? What is that exactly? I just wanna- So we're the health- ... try to find out. Mm-hmm. We're the healthcare administrators for the staffing agencies. So if you just started working with Surge, they do offer medical plans to their employees, such as like a dental plan, a vision plan, a behavioral health plan. Depending on how many medical plans you were to select and if you add dependents with these plans has a lot to do with how much the weekly deduction from your paycheck is for the selected plans. They do have weekly deductions to them. Um, it's something completely optional, but Surge is one of the staffing agencies that does auto-enrollment for one of those plans, being the MEC TeleRx, which is a preventative plan. It will cover like one physical visit, some vaccinations, some STD and cancer screening, but it doesn't cover any of your doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's only for preventative services. They do offer different medical plans as well, so you don't really have to just pick that one. Um, but it is giving you reminders letting you know that you do only have 30 days from the day that you receive your first check to be eligible to enroll into the healthcare benefits. Okay. Okay, so here's what... So you, so the one that they're offering me is just a preventative, right? So one visit, whatnot. Is that, is, is that gonna cost me? Yes. All of the plans- Okay. ... cost money and they all have their- Okay. ... weekly deductions. So depending on how many you were to select and if you were to enroll by yourself or with dependents has a lot to do with how much the deductions are for those plans. Right. Sure. Um, but it's not free. Um, it's, it is- Yeah. ... just letting you know that if you don't want to enroll into that plan or be enrolled, that you have 30 days to either enroll into benefits or to either opt out of the auto-enrollment before they start making weekly deductions- Yeah. Yeah. ... for that plan. So how, how much does it cost? Um, I would have to get in your file. So we are the healthcare administrators for different agencies in the nation. Um, so I would have to get in the file to let you know. You said you work with Surge? Yes. And then what are the last four of your Social? 5893. And your first and last name? Thomas Haynes. I'm sorry, you said Thomas? Yes. Okay. Okay, so I still don't see that they have sent us your file. Um... Okay. But I can give you general information. Um, so it looks like if you were to enroll into the MEC TeleRx, which is just a preventative plan, it doesn't cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgery. So it'll only cover your preventative services, which would be like a physical. Um, if you select this plan for employee only, that's a weekly deduction of \$16.80 from your paycheck. Every week? Yeah. And that's, that's just for preventative care? Yeah. Yeah. Uh,

what, what exactly does it cover? Uh, yeah, like a physical basically or vaccinations. So yeah, so some... Yeah. So one physical, some vaccines, not all of them, some STD screenings- Yeah, not even all of them. ... not all of them. Some cancer screening, not all of them. So it'll cover some of your preventatives, but it doesn't cover all of them. Right. And this is the most basic one. Okay. Okay, so... So \$16 a week. Yeah, yeah, 16 something. Huh? 16 something a week, but that's, you know, I mean, eh. So what's the plan after that though? Yeah, well, yeah, what, what's a plan that actually covers doctor's visits and- Yeah. ... stuff like that? So those are the, those are the VIPs. There's the VIP Standard and the VIP Classic. Those are your hospital indemnity plan. So it'll cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries, but it doesn't cover your preventative services. So if you were to go to the doctor for a physical, that's not gonna be covered with the two VIPs. So it can only be doctor visits once you're sick or hospital visits if you're injured, um, stuff like that. And it'll cover a flat fee towards those services. So it doesn't cover everything, but it does cover a flat fee towards it. With your VIPs, you're not required to stay within the network. You could be out of the network and still receive coverage. You do get prescription benefits through Pharmaville. Depending on the generic medication that it is, you can pay up to \$10, \$20, \$30. It just depends. And for the non-generics, they offer you a discount. It includes virtual urgent care, which offers medical assistance virtually with medical providers, and the two VIPs cover a flat fee towards your services. Um, out of the two, the standard is the most basic because it doesn't cover intensive care, rehabilitation, nor preventive surgery. Well, I mean, ... Um, while the VIP Classic does. Um, if you were to select the VIP Standard for employee, that's a weekly deduction of \$17.63. And for the VIP Classic, it would be a weekly deduction of \$19.53. Um, just keep in mind that the Standards and the Classic don't- All right. ... cover preventative services. So, if you did want preventative service- benefits, as well as your hospital indemnity, you would have to get the Stay Healthy MEC Tele-RS as well as one of the VIPs 'cause they don't offer one plan that covers both benefits, being your preventative, which would be like your annuals and your check-ups, as well- All right. ... as your actual doctor visits if sick. So, if you want coverage for those two, you would have to get, um, the MEC Tele-RS- That's Yeah, well- ... and one of the VIPs. Yes, sir. Right. Well, I'm just note- And those are two separate deductions. So there's, so there's two different... So I'd have to pay, pay... So it's not like- 16.80 for the MEC- Shit, like- ... Tele-RS, and then if you were to select- ... like the other one? Correct. Yes. So that's why- Right. Um, so that's why, depending on how many plans you were to select depends a lot on how much the deduction from your paycheck is weekly, as well as if you add dependents 'cause if you add dependents, that weekly deduction changes. So, for example- Right. ... the, the preventative one, the first one I went over, for employees- Mm-hmm. ... only \$16.80 weekly. But if you were to add, for example, a dependent like your spouse, that goes up to \$21.70 weekly. Oof. Employee and child, it goes up to \$22.39 weekly. Or for the family plan, which would be yourself, your spouse, and a child, or children, uh, that would be \$26.73 weekly. Gotcha. You know, so, and so is there a, is there a website or a f- or something we can look to see and, and decide after we actually look at it? Yeah, I- Yeah. ... can send you the benefit guide. Um, I believe Surge has a website, but you can also call and do a phone enrollment. And they do only give you- I agree. I wanna see. I wanna, I, 'cause this is- Yeah, yeah. I want- ... just a couple last people- I wanna actually read it. ... I'm gonna read it. Yeah. Go ahead and read it to me so I know. Okay. Yeah, so like, yeah. So, but you say, you said, she said Surge has a website. Oh, okay.

I can go on there s- Um, I don't know if it- Yeah. I don't know if it provides the benefit guide, though. Um, I know I can- Okay. ... send you the benefit guide if you want. Um, you did say that the last four of your Social were 5853? 5893. 5893? Yeah. Okay, let me pull you up first so that I can send you that information. And then for security purposes, could you verify your address and date of birth? Uh, ma- you know, I don't really know I wanna do all that on... What's that? Give me my address and date of birth on the phone. I don't think so. Yeah, I just, you know, I, I just wanted a pamphlet or something, or, or a website- Yeah, so- ... to look at. Um, ... I'm not sure. I mean, you guys don't have a website that I can go to? That's what I'm wondering. So we're just, so we're just a healthcare administrators. We don't actually work in Surge. Um, let me see if they have a website, but like I said, I'm not sure if on that website the- Okay. ... benefit guide of the brochure with the benefits is gonna be there. Um, it could be, but I'm not 100% sure. And I was also gonna tell you, uh, the last day that you would have to enroll 'cause they give you only 30 days. But to give you that information- Okay. ... I do need to verified information- Well, I'll, I'll, I mean- ... before I give you any of that. L- let, let me call the lady from the place. Okay. Just keep in mind that- Okay. ... they do give you 30 days from the day that you receive your first ch- Okay. ... check to enroll and to opt out of the auto enrollment, okay? So if you don't wanna be- Okay. ... enrolled into that preventative plan, you do have to call to opt out, okay? So it's very important- Okay. ... that you know that. But they will- Okay, all right. ... ask for the last four of your Social, and then for security purposes, they will have to verify your address and date of birth. But you're welcome to contact them if you don't feel comfortable doing it over the phone. Okay. But I do wanna give you that disclaimer just so that you're aware that you would still have to opt out of the auto enrollment, um, to not be enrolled. Okay. Okay? Okay. All right. Thank you very much. You're welcome. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. How are you?

Speaker speaker_0: Good. How about you?

Speaker speaker_1: Um, I'm well. Um, excuse me. So I got this text from, uh, it said, "Congrats with your job with Surge," because I, I got a job through Surge. It's a temp job, but anyway, I got this text about this, uh, TeleRx and, you know, and what, and your number. So I mean, what is it? What is that exactly? I just wanna-

Speaker speaker_0: So we're the health-

Speaker speaker_1: ... try to find out.

Speaker speaker_0: Mm-hmm. We're the healthcare administrators for the staffing agencies. So if you just started working with Surge, they do offer medical plans to their employees, such as like a dental plan, a vision plan, a behavioral health plan. Depending on how many medical

plans you were to select and if you add dependents with these plans has a lot to do with how much the weekly deduction from your paycheck is for the selected plans. They do have weekly deductions to them. Um, it's something completely optional, but Surge is one of the staffing agencies that does auto-enrollment for one of those plans, being the MEC TeleRx, which is a preventative plan. It will cover like one physical visit, some vaccinations, some STD and cancer screening, but it doesn't cover any of your doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's only for preventative services. They do offer different medical plans as well, so you don't really have to just pick that one. Um, but it is giving you reminders letting you know that you do only have 30 days from the day that you receive your first check to be eligible to enroll into the healthcare benefits.

Speaker speaker_1: Okay. Okay, so here's what... So you, so the one that they're offering me is just a preventative, right? So one visit, whatnot. Is that, is, is that gonna cost me?

Speaker speaker_0: Yes. All of the plans-

Speaker speaker_1: Okay.

Speaker speaker_0: ... cost money and they all have their-

Speaker speaker_1: Okay.

Speaker speaker_0: ... weekly deductions. So depending on how many you were to select and if you were to enroll by yourself or with dependents has a lot to do with how much the deductions are for those plans.

Speaker speaker_1: Right. Sure.

Speaker speaker_0: Um, but it's not free. Um, it's, it is-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... just letting you know that if you don't want to enroll into that plan or be enrolled, that you have 30 days to either enroll into benefits or to either opt out of the auto-enrollment before they start making weekly deductions-

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: ... for that plan.

Speaker speaker_1: So how, how much does it cost?

Speaker speaker_0: Um, I would have to get in your file. So we are the healthcare administrators for different agencies in the nation. Um, so I would have to get in the file to let you know. You said you work with Surge?

Speaker speaker_1: Yes.

Speaker speaker_0: And then what are the last four of your Social?

Speaker speaker_1: 5893.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Thomas Haynes.

Speaker speaker_0: I'm sorry, you said Thomas?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Okay, so I still don't see that they have sent us your file. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But I can give you general information. Um, so it looks like if you were to enroll into the MEC TeleRx, which is just a preventative plan, it doesn't cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgery. So it'll only cover your preventative services, which would be like a physical. Um, if you select this plan for employee only, that's a weekly deduction of \$16.80 from your paycheck.

Speaker speaker_2: Every week?

Speaker speaker_1: Yeah.

Speaker speaker_2: And that's, that's just for preventative care?

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_2: Uh, what, what exactly does it cover?

Speaker speaker_1: Uh, yeah, like a physical basically or vaccinations.

Speaker speaker_0: So yeah, so some...

Speaker speaker_1: Yeah.

Speaker speaker_0: So one physical, some vaccines, not all of them, some STD screenings-

Speaker speaker_1: Yeah, not even all of them.

Speaker speaker_0: ... not all of them. Some cancer screening, not all of them. So it'll cover some of your preventatives, but it doesn't cover all of them.

Speaker speaker_1: Right.

Speaker speaker_0: And this is the most basic one.

Speaker speaker_1: Okay. Okay, so...

Speaker speaker_2: So \$16 a week.

Speaker speaker_1: Yeah, yeah, 16 something.

Speaker speaker_2: Huh?

Speaker speaker_1: 16 something a week, but that's, you know, I mean, eh.

Speaker speaker_2: So what's the plan after that though?

Speaker speaker_1: Yeah, well, yeah, what, what's a plan that actually covers doctor's visits and-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... stuff like that?

Speaker speaker_0: So those are the, those are the VIPs. There's the VIP Standard and the VIP Classic. Those are your hospital indemnity plan. So it'll cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries, but it doesn't cover your preventative services. So if you were to go to the doctor for a physical, that's not gonna be covered with the two VIPs. So it can only be doctor visits once you're sick or hospital visits if you're injured, um, stuff like that. And it'll cover a flat fee towards those services. So it doesn't cover everything, but it does cover a flat fee towards it. With your VIPs, you're not required to stay within the network. You could be out of the network and still receive coverage. You do get prescription benefits through Pharmaville. Depending on the generic medication that it is, you can pay up to \$10, \$20, \$30. It just depends. And for the non-generics, they offer you a discount. It includes virtual urgent care, which offers medical assistance virtually with medical providers, and the two VIPs cover a flat fee towards your services. Um, out of the two, the standard is the most basic because it doesn't cover intensive care, rehabilitation, nor preventive surgery.

Speaker speaker_1: Well, I mean, ...

Speaker speaker_0: Um, while the VIP Classic does. Um, if you were to select the VIP Standard for employee, that's a weekly deduction of \$17.63. And for the VIP Classic, it would be a weekly deduction of \$19.53. Um, just keep in mind that the Standards and the Classic don't-

Speaker speaker_1: All right.

Speaker speaker_0: ... cover preventative services. So, if you did want preventative service-benefits, as well as your hospital indemnity, you would have to get the Stay Healthy MEC Tele-RS as well as one of the VIPs 'cause they don't offer one plan that covers both benefits, being your preventative, which would be like your annuals and your check-ups, as well-

Speaker speaker_1: All right.

Speaker speaker_0: ... as your actual doctor visits if sick. So, if you want coverage for those two, you would have to get, um, the MEC Tele-RS-

Speaker speaker_1: That's

Speaker speaker_3: Yeah, well-

Speaker speaker_0: ... and one of the VIPs. Yes, sir.

Speaker speaker_1: Right. Well, I'm just note-

Speaker speaker_0: And those are two separate deductions.

Speaker speaker_1: So there's, so there's two different... So I'd have to pay, pay... So it's not like-

Speaker speaker_0: 16.80 for the MEC-

Speaker speaker_1: Shit, like-

Speaker speaker_0: ... Tele-RS, and then if you were to select-

Speaker speaker_1: ... like the other one?

Speaker speaker_0: Correct. Yes. So that's why-

Speaker speaker_1: Right.

Speaker speaker_0: Um, so that's why, depending on how many plans you were to select depends a lot on how much the deduction from your paycheck is weekly, as well as if you add dependents 'cause if you add dependents, that weekly deduction changes. So, for example-

Speaker speaker_1: Right.

Speaker speaker_0: ... the, the preventative one, the first one I went over, for employees-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... only \$16.80 weekly. But if you were to add, for example, a dependent like your spouse, that goes up to \$21.70 weekly.

Speaker speaker_1: Oof.

Speaker speaker_0: Employee and child, it goes up to \$22.39 weekly. Or for the family plan, which would be yourself, your spouse, and a child, or children, uh, that would be \$26.73 weekly.

Speaker speaker_1: Gotcha.

Speaker speaker_3: You know, so, and so is there a, is there a website or a f- or something we can look to see and, and decide after we actually look at it?

Speaker speaker_0: Yeah, I-

Speaker speaker_1: Yeah.

Speaker speaker_3: ... can send you the benefit guide. Um, I believe Surge has a website, but you can also call and do a phone enrollment. And they do only give you- I agree. I wanna see. I wanna, I, 'cause this is-

Speaker speaker_1: Yeah, yeah. I want-

Speaker speaker_3: ... just a couple last people-

Speaker speaker_1: I wanna actually read it.

Speaker speaker_3: ... I'm gonna read it.

Speaker speaker_1: Yeah.

Speaker speaker_3: Go ahead and read it to me so I know.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, so like, yeah. So, but you say, you said, she said Surge has a website.

Speaker speaker_3: Oh, okay.

Speaker speaker_1: I can go on there s-

Speaker speaker_0: Um, I don't know if it-

Speaker speaker_1: Yeah.

Speaker speaker_0: I don't know if it provides the benefit guide, though. Um, I know I can-

Speaker speaker_1: Okay.

Speaker speaker_0: ... send you the benefit guide if you want. Um, you did say that the last four of your Social were 5853?

Speaker speaker_1: 5893.

Speaker speaker_0: 5893?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, let me pull you up first so that I can send you that information. And then for security purposes, could you verify your address and date of birth?

Speaker speaker_1: Uh, ma- you know, I don't really know I wanna do all that on...

Speaker speaker_3: What's that?

Speaker speaker_1: Give me my address and date of birth on the phone.

Speaker speaker_0: I don't think so.

Speaker speaker_1: Yeah, I just, you know, I, I just wanted a pamphlet or something, or, or a website-

Speaker speaker_0: Yeah, so-

Speaker speaker_1: ... to look at.

Speaker speaker_3: Um, ... I'm not sure.

Speaker speaker_1: I mean, you guys don't have a website that I can go to? That's what I'm wondering.

Speaker speaker_0: So we're just, so we're just a healthcare administrators. We don't actually work in Surge. Um, let me see if they have a website, but like I said, I'm not sure if on that

website the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... benefit guide of the brochure with the benefits is gonna be there. Um, it could be, but I'm not 100% sure. And I was also gonna tell you, uh, the last day that you would have to enroll 'cause they give you only 30 days. But to give you that information-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I do need to verified information-

Speaker speaker_1: Well, I'll, I'll, I mean-

Speaker speaker_0: ... before I give you any of that.

Speaker speaker_1: L- let, let me call the lady from the place.

Speaker speaker_0: Okay. Just keep in mind that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they do give you 30 days from the day that you receive your first ch-

Speaker speaker_1: Okay.

Speaker speaker_0: ... check to enroll and to opt out of the auto enrollment, okay? So if you don't wanna be-

Speaker speaker_1: Okay.

Speaker speaker_0: ... enrolled into that preventative plan, you do have to call to opt out, okay? So it's very important-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that you know that. But they will-

Speaker speaker_1: Okay, all right.

Speaker speaker_0: ... ask for the last four of your Social, and then for security purposes, they will have to verify your address and date of birth. But you're welcome to contact them if you don't feel comfortable doing it over the phone.

Speaker speaker_1: Okay.

Speaker speaker_0: But I do wanna give you that disclaimer just so that you're aware that you would still have to opt out of the auto enrollment, um, to not be enrolled.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay. All right. Thank you very much.

Speaker speaker_0: You're welcome.

Speaker speaker_1: All right, bye-bye.