

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Stephanie, I had a employee that wanted to sign up. He called this morning to see if it was too late. Wh- how do I need to give him? Uh, I gave him the, um... And I'm with Surge. Mm-hmm. I gave him Benefits in a Card enrollment and Benefits in a Card. Mm-hmm. But it didn't give him any options to - So he... His... So he's welcome to call us and we can do the phone enrollment over the phone and we'll be happy to explain the plans to him. Well, look here. He's right here. Can you do it? Yeah. He's right here. Okay. Yeah. I can talk to him. Okay. All right. Thank you. Hello? Hey. Good afternoon. Um, you wanted to go ahead and sign up for your benefits? Uh, yes. Okay. Um, y-... She said you work with Surge, right? Right. And then what are the last four of your Social? 8464. Okay. Thank you. Give me one second. And your first and last name? Uh, Shawn High. For security purposes, could you verify your full address and your date of birth? Uh, 606 Blaze Street, New Albany, Mississippi 38652. Okay. Thank you. And then, what was that date of birth? Uh, 9/20/78. Okay. Thank you. I have the phone number as 662-316-1788. Is that correct? Uh, yes. And then I have shawn.high24@gmail.com. Is that up to date? Uh, yes. Okay. So let's see. It looks like you're within your personal open enrollment, meaning you have 30 days from the day that you receive your first check to enroll into the benefits. Let me see when your last date is. And then if you... So it looks like your last day to enroll is tomorrow. So if you want, I can go ahead and go over the plans and you can just let me know if you want to enroll and stuff. And then if you do, you'll let me know which ones. Um, would you like me to send you the benefit guide to your email file so that you can look at it while I review the plans that they offer? Yes. Okay. Yes, you can. Okay. Let me go ahead and send you that. You think I'm gonna do the other side, just call it bothering you? Call it ain't bothering me. Okay. Okay. You need a pencil and paper? Nah, she gonna send it to the email that I... I guess the options that I got for this. Yeah. And then if you could verify, I'mma let you know once I send it, just to make sure that you did receive it. And then if you could just let me know and then I'll start going over the plans. All right. I went ahead and sent it. You should be getting it right now. Um, do you mind verifying? Yeah. Let me, uh... Okay. Yes. I have it. Okay. So once you open that PDF, it's gonna show you the plans that they offer. So Surge Staffing offers three different medical plans. The first plan that I'm gonna go over, it's called the Stay Healthy ME/C Tele-RF. This plan is a preventative plan only, meaning it's only gonna cover, like, one physical visit a year, some vaccines, some cancer screenings, some STD screenings and even some counseling. But your Stay Healthy ME/C Tele-RF is only for those preventative services. It's not gonna cover doctor visits if sick, hospital visits if injured, urgent care, emergency room nor surgeries. So it's only for those preventative services that you go for. And it does require for you to stay within the network and only use your preferred

providers to receive coverage. You can't get out of the network. If not, you're not gonna be covered. So you do have to stay within the network. And it's only a preventative plan. You do, however, receive prescription benefits for your preventative prescriptions with something called Aletra. And they offer a membership with Free RF, which Free RF- Sorry. ... gives you access to over 800 of the top 90% generic drugs prescribed in the US. And in other words, you could get cheaper generic, um, prescriptions with that Free RF membership. This plan also does include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. Like I said earlier, your Stay Healthy ME/C Tele-RF is only for those preventative services. So if you were to select this plan for employee only, it would be a weekly deduction of \$16.80. If you were to choose employee and spouse for this plan, it would be \$21.70. Or if you were to select employee and child, it would be \$22.39. Or if you were to select the family plan, that would be a weekly deduction of \$26.70. Um, for the medical plans, are you looking into enrolling by yourself or with dependents? Um, by myself. Okay. So for the preventative, for employee only, it would be \$16.80. That's for your preventative. Mm-hmm. Okay. And then they offer two other medical plans called the VIPs. So there's the VIP Standard, which is one, and then the VIP Classic, which is the second one. With the VIPs, you're not required to stay within the network so you could use, um, medical preferred providers outside the network or within the network and still receive coverage. And the VIPs are the ones that do cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, it does cover those areas. However, it doesn't cover your preventative services, which is what I basically just went over with the other plan. So, it wouldn't cover like one physical visit, it wouldn't cover the STD screening, cancer screening, nor even counseling. So, it's only for your actual doctor visits once you're sick. So, the two VIPs, being the standard and the classic. Um, you do receive- Okay. ... prescription benefits with Pharmacoville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. It just depends. And for the non-generic medications, they do offer discounts. These two plans do also include the virtual urgent care, which offers medical assistance virtually with medical providers. And out of the standard and the classic, the standard is the most basic one, because it doesn't cover your intensive care unit, rehabilitation- Mm-hmm. ... visits nor your preventive surgeries, while your VIP Classic does. And the VIPs cover a flat fee towards whatever service you go for. Out of the two, the classic is gonna pay a little bit more towards certain services, like for a surgery in hospital, if you were to select the VIP Standard, they would cover \$250 per day from up to one day. So, \$250 would be the flat fee that they cover. And then for the VIP Classic, it would be \$500 per day from up to one day. And then an example for surgery physician office, the VIP Standard only covers a flat fee of \$125 per day from up to two days, while your VIP Classic would cover \$250 per day from up to two days. So, in some areas, the VIP Classic covers a little bit more, and it does cover intensive care, rehabilitation, and preventive surgery, while your VIP Standard doesn't. If you were to select the VIP Standard for employee only, that would be \$17.63. And for VIP Classic, it would be \$19.53 weekly. And they don't offer a plan that covers both your preventative and your hospital indemnity services. So, let's say that you would want to receive coverage for your preventative services as well as your actual doctor visits, you would have to get the StayHealthy MEC for your preventatives and one of the VIPs for the actual doctor visits. But it, but it's, it's really just your choice. Um, the weekly- Okay. ... deductions depend on how many plans you select, which ones they are, and how many. So,

they only offer those three medical plans, one being the preventative, and then the other two, um, being the hospital indemnity services that you can choose from. Mm-hmm. And then they do offer additional benefits that have their separate deductions, which would be considered like the dental plan, the vision plan, the life plan, the behavior health, 24-hour group accident, short-term disability. All of those, those should have their separate deductions to them, that would just be added on to your, um, your coverage. So, for example, if you want- Okay. ... vision, vision for employee would be \$2.15 weekly. Out of that vision plan, there's co-pays. So, the co-pay for an eye exam is only \$10 that you would need to pay. Co-pay for lenses and frames would be \$25, and your frame allowance is \$130. For the dental plan, the preventative visit is covered at 100%. Something basic- Mm-hmm. ... like if you got to go in for a cleaning of the teeth, that's covered at 80%, basic restorative. If they find a cavity and got to fill it, that would be covered at 80%. X-rays are covered also at 80%, and your annual maximum is \$750. For the dental plan, there is a one-time deductible that you would have to give- Oh. ... if you choose this plan. So, for the... if you choose the employee plan, you would only- Okay. ... have to give a one-time deductible of \$50 for that dental plan. And then they also offer short-term disability for all active employees working 20 hours or more per week. That's the plan that if you get injured and can't go to work, um, you'll get, like, paid for those days. For the first seven days, though, there's a elimination period, meaning that- Okay. ... the first seven days, they don't pay them to you. But after those seven days, the benefit period is 180 days, and the benefit amount is- Okay. ... \$650 per month. For employee, that's \$4.61. Um, they also offer 24-hour group accident. For employee, that would be \$1.90. Your term life for employee, \$1.07 weekly. Behavior health for \$1.50 weekly. Mm-hmm. Optional critical illness with limited benefit rider. Critical i- illness for employee would be \$3.88. So, the weekly deductions from your paycheck just really depend on which plan you select, how many, and if you were to add dependents. Oh, okay. Mm-hmm. So, basically I need, like, you know, saying the health, dental, and, uh, vision, 'cause like I said, I go to the doctor- Okay. ... but I... I wear contacts. Okay, so you want to do vision, dental- So... ... did you say dental? Yes, dental, 'cause you never know about any... Okay. And then which one of the medical plans? So, the MEC Tele-RS is the one that's only for your preventative services, meaning like a physical, um, some vaccines, some STD and cancer screening. But the MEC Tele-RS is only for those preventative services. So, in other words, for like your annuals, but it doesn't cover your actual doctor visits if sick, hospital visits if injured, nor urgent care. The ones that would cover that area are the TVIPs, being the VIP Standard and the VIP Classic. But the VIPs don't cover your preventative. So, if you want both of those benefits, you would have to add the MEC Tele-RS for your preventatives.... coverage and one of the VIPs for your hospital indemnity. But, um, if you don't wanna add the preventative, then you don't have to. I'm about to find out, how- how much are those two together then if- if you're getting both? So, the MEC telara is the one for, like, one physical visit, like, in other words for, like, your annual. That one's \$16.80 for the plan of employee. And then- Okay. ... it depends on which one of the VIPs you get. There's the VIP Standard, which doesn't include intensive care, rehabilitation or preventive surgery. That one is \$17.63 weekly. And then for the VIP Classic, that does cover intensive care, rehabilitation and preventive surgery. That one's \$19.53- Wait. But doctor vis- doctor visits too or... Yeah. So the two VIPs are the ones that actually do cover your doctor visits, um, but they don't cover which would be, like, your preventative, which is considered like a physical. Your annuals won't be covered with the VIPs. Yeah, I see. That's why you would

have to- Shit. ... uh, if you did wanna have, um, the preventative, you would have to add the MEC telara as well in addition. Yeah, that's what I need 'cause- But the VIPs only cover your doctor visits. Um, so which one of the two would you choose for your actual doctor visits? So the Classic. Oh, the Classic would be better I'm thinking. So, yeah the Classic does cover a little bit more- Okay. ... in certain areas, a little bit more of a dollar amount in certain areas and it does include the, um, intensive care unit benefit, rehabilitation benefit and preventive surgery. Also the extra step. What would- what would be the copay on those, on that one? So they pay a flat fee towards your service. So let's say- Right. ... you go for a emergency room visit, they would pay \$50 towards that visit for a max of two days. And then let's say your- Right. ... visit comes out to be \$100, they would cover \$50 and you would be responsible for the other \$50. Oh, okay. Yes, that's probably what I'm looking for, the Classic then on the- Okay. ... medical. Okay. So I have the VIP Classic for \$19.53 weekly for the employee plan, dental for \$4.17 for employee and vision for \$2.15 for employee and I'll add that- Now what's the vis- now what's the vis- uh, vision? I know you said a lot on- on the vision. So for the vision- 'Cause I, like I said, I do... 'Cause I have to do, like, wearing contacts, you know, you have to have a exam every- once a year. Yeah. So for the vision plan, they only have one plan as well as for dental. Oh, okay. It's only one. And then for vision, there's only copays for that plan. So your frame allowance is \$130, copay for contact lens fittings is \$0, copay for lenses and frames is \$25 and copay for an eye exam would be \$10. Oh, okay. So it wouldn't cover no, no, uh, contacts, right? Two- I believe not, um, because it's not really, it's only telling me that there's copays towards that plan and then that your frame allowance is \$130. Oh, okay. Hmm. And that one's \$2.15 for employee weekly. Yeah. Hmm. Well, I have to go, though. I go to the, like, like I said, I'm talking to the, uh, the lady in fresh now. No, you're fine. But I- I got to go... Yeah, 'cause I go get an eye exam. Wearing contacts, they- they- it's- you must- you've got to get an eye examination. Yeah. I guess the only thing that was... Yeah, so you basically be coming out of pocket with your own on the, uh, on the contact deal. Yes, sir. And the, uh, copay for the, uh, actual visit would be what? What did you say the- The- ... copay would be? For an eye exam it's \$10. And what about the actual, uh, visit? Like, you know what I mean? You got to pay a co- So for... So I don't have information regarding the copay for the visit. Right. Oh, okay. Okay. Hmm. Wow. Yeah, 'cause I have to go just to... Once a year anyway, so... Yeah. So definitely the Classic on the medical. So what now? It's... Yeah, it's totally your choice. If you do wanna add it though- Okay. ... the last day that you would have to add it would be tomorrow because your deadline to enroll in general is tomorrow. So if you did wanna... Let's say you enroll in some plans today and, like, tomorrow you wanna enroll in something else also, um, you would have to call us tomorrow and that would be your last day to enroll. Okay. 'Cause after tomorrow, then, um, you would have to wait within the next company open enrollment because only in two periods you're eli- eligible to enroll into benefits or eligible to enroll into additional benefits is within your personal open enrollment, which are the first 30 days of receiving your first check or within company open enrollment, which for Cert Staffing is in the month of August. Oh, okay. Well yeah, most definitely the Classic on the medical anyway, but, and the dental. Okay, so take the vision off? So what now? No leave it. Yeah, yeah. Oh, leave it on? Yeah. Okay. So I have VIP Classic for \$19.53, dental for \$4.17, vision for \$2.15 and then your preventative plan, which would cover, like, a physical or just one physical, some vaccines, some STD screenings, some cancer screening and even some counseling for \$16.33 weekly. Right. That would be a weekly

deduction from your paycheck.... of \$42.65. Do you allow- Okay. ... Surge Staffing to do the weekly- Okay. ... deduction of \$42.65 from your paycheck for these selected plans? Yes, that's, yes. Okay. Please allow one or two weeks for Surge to start making that deduction. Once you see the very first deduction of- Ah. ... the f- um, \$41.01, the following Monday of that deduction is when you have active coverage and by that first week of your activation week, you should either be... You should be getting your dental card, your vision card, your preventative card and then for your VIP Classic, they normally don't mail those out to the members, so if you do want a physical card for your VIP Classic, which is the plan that actually covers your doctor visits with sick, urgent care, emergency room and some surgeries, um, you would have to call the first Monday of your activation week to request it, so that we can, um, put in a request- Okay. ... for them to email it out to you. And then if you- So basically, so bas- so basically- Mm-hmm. ... I gotta wait til the card... I mean- So yes. ... til the two weeks before I even go to the doctor is what you're saying? So you have to wait for your staffing agency to start making that first deduction. It can be one week or it can be two weeks. I wouldn't be able to- Okay. ... tell you when they're gonna start making that first deduction from your paycheck. Uh, but once- Okay. ... you see that they do... Um, once you see that they do, that first deduction out of your paycheck, the following- Uh-huh. ... Monday of that first deduction is when your coverage becomes active and then that first week of your activation week, either that Thursday or Friday, you should be getting your dental card, your vision card and your preventative card. And if you want- Right. ... a hard copy of that VIP Classic, once you see that they did that first deduction, you're welcome to give us a call and we... To request like a VIP Classic card to be sent out to you and we'll go ahead and put that- Okay. ... request in. But you would have to be- All right. ... active for us to request it. And if you have a doctor's appointment that first week that you become active and you still don't have your cards, you're welcome to give this number a call and we can email you your cards via email. Okay. That's fine then. Okay. And then you- Probably keep this number anyway. Yes, sir. Um, and I was gonna tell you, if you do wanna add additional plans, you have till tomorrow to do it. We're open from 8:00 AM- Okay. ... up until 8:00 PM Eastern Time. No, this will be fine, what I got now. Okay. But, um... Yes, sir. So you're all set now. Now you really just have to start... Um, you just really have to wait for your staffing agency to do that first deduction, and once you see that- Okay. ... they did it, the following Monday is when your coverage becomes active for those plans. Okay. All right. That'll work. All right. Did you have any more questions? Uh, no, I do not. Okay. So once you become active and you get your cards, the carrier's information, the pharmacy's information, all of that's gonna be mailed out to you when you get them. Okay. All right. That'll work. All right. Well, thank you for your time. I hope you have a great day. Okay. All right. Thank you. Thank you.

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. My name is Stephanie. How can I assist you?

Speaker speaker_2: Stephanie, I had a employee that wanted to sign up. He called this morning to see if it was too late. Wh- how do I need to give him? Uh, I gave him the, um... And I'm with Surge.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I gave him Benefits in a Card enrollment and Benefits in a Card.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But it didn't give him any options to -

Speaker speaker_1: So he... His... So he's welcome to call us and we can do the phone enrollment over the phone and we'll be happy to explain the plans to him.

Speaker speaker_2: Well, look here. He's right here. Can you do it?

Speaker speaker_1: Yeah.

Speaker speaker_2: He's right here. Okay.

Speaker speaker_1: Yeah. I can talk to him.

Speaker speaker_2: Okay. All right. Thank you.

Speaker speaker_3: Hello?

Speaker speaker_1: Hey. Good afternoon. Um, you wanted to go ahead and sign up for your benefits?

Speaker speaker_3: Uh, yes.

Speaker speaker_1: Okay. Um, y-... She said you work with Surge, right?

Speaker speaker_3: Right.

Speaker speaker_1: And then what are the last four of your Social?

Speaker speaker_3: 8464.

Speaker speaker_1: Okay. Thank you. Give me one second. And your first and last name?

Speaker speaker_3: Uh, Shawn High.

Speaker speaker_1: For security purposes, could you verify your full address and your date of birth?

Speaker speaker_3: Uh, 606 Blaze Street, New Albany, Mississippi 38652.

Speaker speaker_1: Okay. Thank you. And then, what was that date of birth?

Speaker speaker_3: Uh, 9/20/78.

Speaker speaker_1: Okay. Thank you. I have the phone number as 662-316-1788. Is that correct?

Speaker speaker_3: Uh, yes.

Speaker speaker_1: And then I have shawn.high24@gmail.com. Is that up to date?

Speaker speaker_3: Uh, yes.

Speaker speaker_1: Okay. So let's see. It looks like you're within your personal open enrollment, meaning you have 30 days from the day that you receive your first check to enroll into the benefits. Let me see when your last date is. And then if you... So it looks like your last day to enroll is tomorrow. So if you want, I can go ahead and go over the plans and you can just let me know if you want to enroll and stuff. And then if you do, you'll let me know which ones. Um, would you like me to send you the benefit guide to your email file so that you can look at it while I review the plans that they offer?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay.

Speaker speaker_3: Yes, you can.

Speaker speaker_1: Okay. Let me go ahead and send you that.

Speaker speaker_3: You think I'm gonna do the other side, just call it bothering you?

Speaker speaker_2: Call it ain't bothering me.

Speaker speaker_3: Okay. Okay.

Speaker speaker_2: You need a pencil and paper?

Speaker speaker_3: Nah, she gonna send it to the email that I... I guess the options that I got for this.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then if you could verify, I'mma let you know once I send it, just to make sure that you did receive it. And then if you could just let me know and then I'll start going over the plans. All right. I went ahead and sent it. You should be getting it right now. Um, do you mind verifying?

Speaker speaker_3: Yeah. Let me, uh... Okay. Yes. I have it.

Speaker speaker_1: Okay. So once you open that PDF, it's gonna show you the plans that they offer. So Surge Staffing offers three different medical plans. The first plan that I'm gonna go over, it's called the Stay Healthy ME/C Tele-RF. This plan is a preventative plan only, meaning it's only gonna cover, like, one physical visit a year, some vaccines, some cancer screenings, some STD screenings and even some counseling. But your Stay Healthy ME/C Tele-RF is only for those preventative services. It's not gonna cover doctor visits if sick, hospital visits if injured, urgent care, emergency room nor surgeries. So it's only for those preventative services that you go for. And it does require for you to stay within the network and only use your preferred providers to receive coverage. You can't get out of the network. If not, you're not gonna be covered. So you do have to stay within the network. And it's only a

preventative plan. You do, however, receive prescription benefits for your preventative prescriptions with something called Aletra. And they offer a membership with Free RF, which Free RF-

Speaker speaker_3: Sorry.

Speaker speaker_1: ... gives you access to over 800 of the top 90% generic drugs prescribed in the US. And in other words, you could get cheaper generic, um, prescriptions with that Free RF membership. This plan also does include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. Like I said earlier, your Stay Healthy ME/C Tele-RF is only for those preventative services. So if you were to select this plan for employee only, it would be a weekly deduction of \$16.80. If you were to choose employee and spouse for this plan, it would be \$21.70. Or if you were to select employee and child, it would be \$22.39. Or if you were to select the family plan, that would be a weekly deduction of \$26.70. Um, for the medical plans, are you looking into enrolling by yourself or with dependents?

Speaker speaker_3: Um, by myself.

Speaker speaker_1: Okay. So for the preventative, for employee only, it would be \$16.80. That's for your preventative.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Okay. And then they offer two other medical plans called the VIPs. So there's the VIP Standard, which is one, and then the VIP Classic, which is the second one. With the VIPs, you're not required to stay within the network so you could use, um, medical preferred providers outside the network or within the network and still receive coverage. And the VIPs are the ones that do cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, it does cover those areas. However, it doesn't cover your preventative services, which is what I basically just went over with the other plan. So, it wouldn't cover like one physical visit, it wouldn't cover the STD screening, cancer screening, nor even counseling. So, it's only for your actual doctor visits once you're sick. So, the two VIPs, being the standard and the classic. Um, you do receive-

Speaker speaker_4: Okay.

Speaker speaker_1: ... prescription benefits with Pharmacoville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. It just depends. And for the non-generic medications, they do offer discounts. These two plans do also include the virtual urgent care, which offers medical assistance virtually with medical providers. And out of the standard and the classic, the standard is the most basic one, because it doesn't cover your intensive care unit, rehabilitation-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... visits nor your preventive surgeries, while your VIP Classic does. And the VIPs cover a flat fee towards whatever service you go for. Out of the two, the classic is gonna pay a little bit more towards certain services, like for a surgery in hospital, if you were to

select the VIP Standard, they would cover \$250 per day from up to one day. So, \$250 would be the flat fee that they cover. And then for the VIP Classic, it would be \$500 per day from up to one day. And then an example for surgery physician office, the VIP Standard only covers a flat fee of \$125 per day from up to two days, while your VIP Classic would cover \$250 per day from up to two days. So, in some areas, the VIP Classic covers a little bit more, and it does cover intensive care, rehabilitation, and preventive surgery, while your VIP Standard doesn't. If you were to select the VIP Standard for employee only, that would be \$17.63. And for VIP Classic, it would be \$19.53 weekly. And they don't offer a plan that covers both your preventative and your hospital indemnity services. So, let's say that you would want to receive coverage for your preventative services as well as your actual doctor visits, you would have to get the StayHealthy MEC for your preventatives and one of the VIPs for the actual doctor visits. But it, but it's, it's really just your choice. Um, the weekly-

Speaker speaker_4: Okay.

Speaker speaker_1: ... deductions depend on how many plans you select, which ones they are, and how many. So, they only offer those three medical plans, one being the preventative, and then the other two, um, being the hospital indemnity services that you can choose from.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: And then they do offer additional benefits that have their separate deductions, which would be considered like the dental plan, the vision plan, the life plan, the behavior health, 24-hour group accident, short-term disability. All of those, those should have their separate deductions to them, that would just be added on to your, um, your coverage. So, for example, if you want-

Speaker speaker_4: Okay.

Speaker speaker_1: ... vision, vision for employee would be \$2.15 weekly. Out of that vision plan, there's co-pays. So, the co-pay for an eye exam is only \$10 that you would need to pay. Co-pay for lenses and frames would be \$25, and your frame allowance is \$130. For the dental plan, the preventative visit is covered at 100%. Something basic-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... like if you got to go in for a cleaning of the teeth, that's covered at 80%, basic restorative. If they find a cavity and got to fill it, that would be covered at 80%. X-rays are covered also at 80%, and your annual maximum is \$750. For the dental plan, there is a one-time deductible that you would have to give-

Speaker speaker_4: Oh.

Speaker speaker_1: ... if you choose this plan. So, for the... if you choose the employee plan, you would only-

Speaker speaker_4: Okay.

Speaker speaker_1: ... have to give a one-time deductible of \$50 for that dental plan. And then they also offer short-term disability for all active employees working 20 hours or more per

week. That's the plan that if you get injured and can't go to work, um, you'll get, like, paid for those days. For the first seven days, though, there's a elimination period, meaning that-

Speaker speaker_4: Okay.

Speaker speaker_1: ... the first seven days, they don't pay them to you. But after those seven days, the benefit period is 180 days, and the benefit amount is-

Speaker speaker_4: Okay.

Speaker speaker_1: ... \$650 per month. For employee, that's \$4.61. Um, they also offer 24-hour group accident. For employee, that would be \$1.90. Your term life for employee, \$1.07 weekly. Behavior health for \$1.50 weekly.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: Optional critical illness with limited benefit rider. Critical i- illness for employee would be \$3.88. So, the weekly deductions from your paycheck just really depend on which plan you select, how many, and if you were to add dependents.

Speaker speaker_4: Oh, okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: So, basically I need, like, you know, saying the health, dental, and, uh, vision, 'cause like I said, I go to the doctor-

Speaker speaker_1: Okay.

Speaker speaker_4: ... but I... I wear contacts.

Speaker speaker_1: Okay, so you want to do vision, dental-

Speaker speaker_4: So...

Speaker speaker_1: ... did you say dental?

Speaker speaker_4: Yes, dental, 'cause you never know about any...

Speaker speaker_1: Okay. And then which one of the medical plans? So, the MEC Tele-RS is the one that's only for your preventative services, meaning like a physical, um, some vaccines, some STD and cancer screening. But the MEC Tele-RS is only for those preventative services. So, in other words, for like your annuals, but it doesn't cover your actual doctor visits if sick, hospital visits if injured, nor urgent care. The ones that would cover that area are the TVIPs, being the VIP Standard and the VIP Classic. But the VIPs don't cover your preventative. So, if you want both of those benefits, you would have to add the MEC Tele-RS for your preventatives.... coverage and one of the VIPs for your hospital indemnity. But, um, if you don't wanna add the preventative, then you don't have to.

Speaker speaker_5: I'm about to find out, how- how much are those two together then if- if you're getting both?

Speaker speaker_1: So, the MEC telara is the one for, like, one physical visit, like, in other words for, like, your annual. That one's \$16.80 for the plan of employee. And then-

Speaker speaker_5: Okay.

Speaker speaker_1: ... it depends on which one of the VIPs you get. There's the VIP Standard, which doesn't include intensive care, rehabilitation or preventive surgery. That one is \$17.63 weekly. And then for the VIP Classic, that does cover intensive care, rehabilitation and preventive surgery. That one's \$19.53-

Speaker speaker_5: Wait. But doctor vis- doctor visits too or...

Speaker speaker_1: Yeah. So the two VIPs are the ones that actually do cover your doctor visits, um, but they don't cover which would be, like, your preventative, which is considered like a physical. Your annuals won't be covered with the VIPs.

Speaker speaker_5: Yeah, I see.

Speaker speaker_1: That's why you would have to-

Speaker speaker_5: Shit.

Speaker speaker_1: ... uh, if you did wanna have, um, the preventative, you would have to add the MEC telara as well in addition.

Speaker speaker_5: Yeah, that's what I need 'cause-

Speaker speaker_1: But the VIPs only cover your doctor visits. Um, so which one of the two would you choose for your actual doctor visits?

Speaker speaker_5: So the Classic. Oh, the Classic would be better I'm thinking.

Speaker speaker_1: So, yeah the Classic does cover a little bit more-

Speaker speaker_5: Okay.

Speaker speaker_1: ... in certain areas, a little bit more of a dollar amount in certain areas and it does include the, um, intensive care unit benefit, rehabilitation benefit and preventive surgery. Also the extra step.

Speaker speaker_5: What would- what would be the copay on those, on that one?

Speaker speaker_1: So they pay a flat fee towards your service. So let's say-

Speaker speaker_5: Right.

Speaker speaker_1: ... you go for a emergency room visit, they would pay \$50 towards that visit for a max of two days. And then let's say your-

Speaker speaker_5: Right.

Speaker speaker_1: ... visit comes out to be \$100, they would cover \$50 and you would be responsible for the other \$50.

Speaker speaker_5: Oh, okay. Yes, that's probably what I'm looking for, the Classic then on the-

Speaker speaker_1: Okay.

Speaker speaker_5: ... medical.

Speaker speaker_1: Okay. So I have the VIP Classic for \$19.53 weekly for the employee plan, dental for \$4.17 for employee and vision for \$2.15 for employee and I'll add that-

Speaker speaker_5: Now what's the vis- now what's the vis- uh, vision? I know you said a lot on- on the vision.

Speaker speaker_1: So for the vision-

Speaker speaker_5: 'Cause I, like I said, I do... 'Cause I have to do, like, wearing contacts, you know, you have to have a exam every- once a year.

Speaker speaker_1: Yeah. So for the vision plan, they only have one plan as well as for dental.

Speaker speaker_5: Oh, okay.

Speaker speaker_1: It's only one. And then for vision, there's only copays for that plan. So your frame allowance is \$130, copay for contact lens fittings is \$0, copay for lenses and frames is \$25 and copay for an eye exam would be \$10.

Speaker speaker_5: Oh, okay. So it wouldn't cover no, no, uh, contacts, right? Two-

Speaker speaker_1: I believe not, um, because it's not really, it's only telling me that there's copays towards that plan and then that your frame allowance is \$130.

Speaker speaker_5: Oh, okay. Hmm.

Speaker speaker_1: And that one's \$2.15 for employee weekly.

Speaker speaker_5: Yeah. Hmm. Well, I have to go, though. I go to the, like, like I said, I'm talking to the, uh, the lady in fresh now.

Speaker speaker_1: No, you're fine.

Speaker speaker_5: But I- I got to go... Yeah, 'cause I go get an eye exam. Wearing contacts, they- they- it's- you must- you've got to get an eye examination.

Speaker speaker_1: Yeah.

Speaker speaker_5: I guess the only thing that was... Yeah, so you basically be coming out of pocket with your own on the, uh, on the contact deal.

Speaker speaker_1: Yes, sir.

Speaker speaker_5: And the, uh, copay for the, uh, actual visit would be what? What did you say the-

Speaker speaker_1: The-

Speaker speaker_5: ... copay would be?

Speaker speaker_1: For an eye exam it's \$10.

Speaker speaker_5: And what about the actual, uh, visit? Like, you know what I mean? You got to pay a co-

Speaker speaker_1: So for... So I don't have information regarding the copay for the visit.

Speaker speaker_5: Right. Oh, okay. Okay. Hmm. Wow. Yeah, 'cause I have to go just to... Once a year anyway, so...

Speaker speaker_1: Yeah.

Speaker speaker_5: So definitely the Classic on the medical. So what now?

Speaker speaker_1: It's... Yeah, it's totally your choice. If you do wanna add it though-

Speaker speaker_5: Okay.

Speaker speaker_1: ... the last day that you would have to add it would be tomorrow because your deadline to enroll in general is tomorrow. So if you did wanna... Let's say you enroll in some plans today and, like, tomorrow you wanna enroll in something else also, um, you would have to call us tomorrow and that would be your last day to enroll.

Speaker speaker_5: Okay.

Speaker speaker_1: 'Cause after tomorrow, then, um, you would have to wait within the next company open enrollment because only in two periods you're eli- eligible to enroll into benefits or eligible to enroll into additional benefits is within your personal open enrollment, which are the first 30 days of receiving your first check or within company open enrollment, which for Cert Staffing is in the month of August.

Speaker speaker_5: Oh, okay. Well yeah, most definitely the Classic on the medical anyway, but, and the dental.

Speaker speaker_1: Okay, so take the vision off?

Speaker speaker_5: So what now? No leave it. Yeah, yeah.

Speaker speaker_1: Oh, leave it on?

Speaker speaker_5: Yeah.

Speaker speaker_1: Okay. So I have VIP Classic for \$19.53, dental for \$4.17, vision for \$2.15 and then your preventative plan, which would cover, like, a physical or just one physical, some vaccines, some STD screenings, some cancer screening and even some counseling for \$16.33 weekly.

Speaker speaker_5: Right.

Speaker speaker_1: That would be a weekly deduction from your paycheck.... of \$42.65. Do you allow-

Speaker speaker_6: Okay.

Speaker speaker_1: ... Surge Staffing to do the weekly-

Speaker speaker_6: Okay.

Speaker speaker_1: ... deduction of \$42.65 from your paycheck for these selected plans?

Speaker speaker_6: Yes, that's, yes.

Speaker speaker_1: Okay. Please allow one or two weeks for Surge to start making that deduction. Once you see the very first deduction of-

Speaker speaker_6: Ah.

Speaker speaker_1: ... the f- um, \$41.01, the following Monday of that deduction is when you have active coverage and by that first week of your activation week, you should either be... You should be getting your dental card, your vision card, your preventative card and then for your VIP Classic, they normally don't mail those out to the members, so if you do want a physical card for your VIP Classic, which is the plan that actually covers your doctor visits with sick, urgent care, emergency room and some surgeries, um, you would have to call the first Monday of your activation week to request it, so that we can, um, put in a request-

Speaker speaker_6: Okay.

Speaker speaker_1: ... for them to email it out to you. And then if you-

Speaker speaker_6: So basically, so bas- so basically-

Speaker speaker_1: Mm-hmm.

Speaker speaker_6: ... I gotta wait til the card... I mean-

Speaker speaker_1: So yes.

Speaker speaker_6: ... til the two weeks before I even go to the doctor is what you're saying?

Speaker speaker_1: So you have to wait for your staffing agency to start making that first deduction. It can be one week or it can be two weeks. I wouldn't be able to-

Speaker speaker_6: Okay.

Speaker speaker_1: ... tell you when they're gonna start making that first deduction from your paycheck. Uh, but once-

Speaker speaker_6: Okay.

Speaker speaker_1: ... you see that they do... Um, once you see that they do, that first deduction out of your paycheck, the following-

Speaker speaker_6: Uh-huh.

Speaker speaker_1: ... Monday of that first deduction is when your coverage becomes active and then that first week of your activation week, either that Thursday or Friday, you should be getting your dental card, your vision card and your preventative card. And if you want-

Speaker speaker_6: Right.

Speaker speaker_1: ... a hard copy of that VIP Classic, once you see that they did that first deduction, you're welcome to give us a call and we... To request like a VIP Classic card to be sent out to you and we'll go ahead and put that-

Speaker speaker_6: Okay.

Speaker speaker_1: ... request in. But you would have to be-

Speaker speaker_6: All right.

Speaker speaker_1: ... active for us to request it. And if you have a doctor's appointment that first week that you become active and you still don't have your cards, you're welcome to give this number a call and we can email you your cards via email.

Speaker speaker_6: Okay. That's fine then.

Speaker speaker_1: Okay. And then you-

Speaker speaker_6: Probably keep this number anyway.

Speaker speaker_1: Yes, sir. Um, and I was gonna tell you, if you do wanna add additional plans, you have till tomorrow to do it. We're open from 8:00 AM-

Speaker speaker_6: Okay.

Speaker speaker_1: ... up until 8:00 PM Eastern Time.

Speaker speaker_6: No, this will be fine, what I got now.

Speaker speaker_1: Okay.

Speaker speaker_6: But, um...

Speaker speaker_1: Yes, sir. So you're all set now. Now you really just have to start... Um, you just really have to wait for your staffing agency to do that first deduction, and once you see that-

Speaker speaker_6: Okay.

Speaker speaker_1: ... they did it, the following Monday is when your coverage becomes active for those plans.

Speaker speaker_6: Okay. All right. That'll work.

Speaker speaker_1: All right. Did you have any more questions?

Speaker speaker_6: Uh, no, I do not.

Speaker speaker_1: Okay. So once you become active and you get your cards, the carrier's information, the pharmacy's information, all of that's gonna be mailed out to you when you get them.

Speaker speaker_6: Okay. All right. That'll work.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_6: Okay. All right. Thank you.

Speaker speaker_1: Thank you.