

## 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? Hey, how you doing? Uh, I just, currently just tried to, uh, with Surge and, um, I was completing the application and, um, I was trying to, um, make a, um... They just told me to call y'all. Well- Did you want to opt out from the benefits or did you wanna enroll? I want to enroll. Okay, and then what are the last four of your Social? Um, two-six-eight-nine. And your first and last name? Lavontae Adams. Lavonte Adams? Uh, Lavontae. L-A-V-O-N- Okay. ... T-A-E. Okay, so it looks like they still haven't sent your information over. If you want, I can go ahead and create a file for you or you can be calling out, calling throughout the week to see if we received your information. It's whatever makes you feel more comfortable. Um, I will be needing your full Social and all that information. Uh, it's 4018 53 2689. I'm sorry you said 40185? 3... Uh-huh. ... 2689. Oh, I think, um, I put too many numbers. Okay, so 4018- No, it's four... No, it's 418. 418. Mm-hmm. 53 2689. Okay, thank you. Okay, and then you said your first name was Lavontae? Yes, Lavontae. Sure is a bust, eh? Last name Adams? Yeah. What's your address? 3003 George B. Edmonson. What was after George? A B. It's a, um, letter B. Mm-hmm. Uh, George B. Edmonson. E-D-M... Edmondson. Okay. Is that the city? Uh, that's my a- address. Okay. 3... 33- 303 George B. Edmundson. George B. Drive. And then what's the city and the state? Um, the city is Montgomery and the state is Alabama. Met- Grum... Sorry, Montgomery, Alabama? Yes. Mon- Montgomery, Alabama. And then what's that ZIP code? 36110. And then, um, what is your date of birth? Um, May the 9th, 2001. And then is, is this a good number, uh, 334-384-6788? Yes. This, this my number. Okay. And then what's a good email address? Um, L-A-V-O-N-T-A-E A-D-A-M-S 5@gmail.com. Oh, I'm sorry. Your, okay, so it's your first name. What was after the A? A-D- Is it Adams? Yes. It's Lavontae Adams. Mm-hmm.... is it @gmail? It's @gmail, lavonteadams5@gmail.com. lavonteadams5@gmail.com? Yes. Okay. Thank you. Okay. And then, did you want me to go ahead and go over the plans with you? So depending on how many plans you select, which ones they are, um, and if you add dependents has a lot to do with how much the weekly deductions are for the selected plans from your paycheck. Were you looking into enrolling with a dependent or by yourself? Um, by myself. Okay. Um, I do want to let you know that Surge does auto-enroll their members into a preventative plan called the MEC TeleRx. So, I'm just gonna go ahead and start explaining that plan to you. So Surge does auto-enroll their members into a preventative plan called the MEC TeleRx. This plan requires you to stay within the network to receive coverage, and only use their preferred providers, but it does offer prescription benefits with Alextar and a membership with FreeRx, which gives you access to over 800 of the top 90% drugs prescribed in the US for a cheaper price. But this plan is only a preventative plan, meaning it's only gonna cover, like, one physical visit a year, some vaccines, some cancer screenings,

some STD screenings. But it's not gonna cover any doctor visits that's sick, hospital visits if injured, urgent care, emergency room, or surgeries. So, it's only for those preventative services, and it does include virtual urgent care, which offers medical assistance virtually with medical providers. So, this is a, um, plan that they auto-enroll you into. If you don't wish to be enrolled, you can always opt out of this plan to avoid the auto-enrollment. So, for this plan, if you do decide to get it, for the Stay Healthy MEC TeleRx, it's a weekly deduction of \$16.80 from your paycheck. And they offer two other medical plans called the VIPs. There's the VIP Standard and the VIP Classic. With these fees, you're not required to stay within the network. You could either be within the network and still receive coverage, or be out of the network and still be able to be covered. Um, however, the VIPs don't cover any preventive services, which are like your physicals, some vaccines, some cancer and STD screening. So, it doesn't cover your preventative services, but it does cover your doctor visits if you get sick, there are hospital visits if you were to get injured, emergency room, urgent care, and even some surgeries, and it does offer prescription benefits with Pharmaville which you can pay up to \$10, \$20, \$30 depending on the generic medication that you need, and for the non-generic, they do offer a discount. Um, this plan does also include the virtual urgent care which offers medical assistance virtually with medical providers. Out of the two of them, the Standard is the most basic one because it doesn't cover intensive care unit, rehabilitation, or any preventive surgery, while your VIP Classic does. And the VIP Classic covers a little bit more in dollar amount when it comes to certain services. So, if you need like, for example, surgery in hospital and get the VIP Standard, that one only covers \$250 per day for a max of one day, while your VIP Classic would cover \$500 per day for a max of a day. Another example is for surgery and physician, the VIP Standard only covers \$125 per day while, for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you were to select between those two plans, VIP Standard for employee would be \$17.63, and the VIP Classic is \$19.53 for the employee plan. Um, so those are the three medical plans that they offer. If you do want to receive both benefits, both your preventative services being covered, which are considered like one physical visit, some vaccinations, some STD and cancer screenings, and also want to be covered with their hospital indemnity services, you would be required to get the MEC and one of the VIPs. That's totally up to you. And they do offer additional benefits which would be like dental, vision, behavior health, and all of those have their separate deductions to them as well. So, your weekly deduction really just depend on how many plans you select- Okay. ... which ones they are, and if you add dependents. All right. Well, I just wanted to enroll. I was doing the application, I just... If they, if they, um, let you know something down there, um, I'll enroll. So, you do want to enroll? Which one do you want to enroll into? Um, can I, uh, can I finish up the, uh, finish the application? Yeah, you're welcome to call us back, like if you're not so sure yet. And if you want, I can go ahead and send you the benefit guide to your email. That benefit guide has all the, all the plans that they offer and the prices to those plans. And, um, they do have weekly deductions to these plans, so if you do decide to enroll, depending on how many plans you get, has a lot to do with how much the weekly deductions are from your paycheck. Um, and then just keep in mind that they do only give you 30 days from the day that you receive your first check to be eligible to enroll into the benefits. So, they only give you 30 days from the day that you receive your check to give us a call and enroll. Um, and then just remember that they do auto-enroll their members into that MEC TeleRx plan. So, if you don't want to be auto-enrolled into it, I can go

ahead and opt you out, and then whenever you want, you can give us a call to enroll into the benefits. Would you like to do that? Just in case you forget. Yeah, I would like to. Yeah, I, I would like to do that. Okay, give me one second. So, I'll go ahead and opt you out of that auto-enrollment. Um, and if you do want to enroll, just keep in mind you have 30 days from the day that you receive your first check to give us a call to enroll into the benefits. And I went ahead and sent that, those, um, plans to your email, so you should be receiving that. All right. All right. Did you have any more questions? Um, no, that's it. All right. Well, you should be getting that guide, and then if you do want to enroll, you have 30 days from the day that you receive your check to give us a call and, um, enroll into the benefits. But I went ahead and declined your auto-enrollment just in case you forget to give us a call. All right. Thank you. You're welcome.

## 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: Hey, how you doing? Uh, I just, currently just tried to, uh, with Surge and, um, I was completing the application and, um, I was trying to, um, make a, um... They just told me to call y'all. Well-

Speaker speaker\_1: Did you want to opt out from the benefits or did you wanna enroll?

Speaker speaker\_2: I want to enroll.

Speaker speaker\_1: Okay, and then what are the last four of your Social?

Speaker speaker\_2: Um, two-six-eight-nine.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Lavontae Adams.

Speaker speaker\_1: Lavonte Adams?

Speaker speaker\_2: Uh, Lavontae. L-A-V-O-N-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... T-A-E.

Speaker speaker\_1: Okay, so it looks like they still haven't sent your information over. If you want, I can go ahead and create a file for you or you can be calling out, calling throughout the week to see if we received your information. It's whatever makes you feel more comfortable. Um, I will be needing your full Social and all that information.

Speaker speaker\_2: Uh, it's 4018 53 2689.

Speaker speaker\_1: I'm sorry you said 40185?

Speaker speaker\_2: 3...

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: ... 2689.

Speaker speaker\_1: Oh, I think, um, I put too many numbers. Okay, so 4018-

Speaker speaker\_2: No, it's four... No, it's 418.

Speaker speaker\_1: 418. Mm-hmm.

Speaker speaker\_2: 53 2689.

Speaker speaker\_1: Okay, thank you. Okay, and then you said your first name was Lavontae?

Speaker speaker\_2: Yes, Lavontae.

Speaker speaker\_3: Sure is a bust, eh?

Speaker speaker\_1: Last name Adams?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: What's your address?

Speaker speaker\_2: 3003 George B. Edmonson.

Speaker speaker\_1: What was after George?

Speaker speaker\_2: A B. It's a, um, letter B.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Uh, George B. Edmonson. E-D-M... Edmondson.

Speaker speaker\_1: Okay. Is that the city?

Speaker speaker\_2: Uh, that's my a- address.

Speaker speaker\_1: Okay.

Speaker speaker\_2: 3... 33-

Speaker speaker\_1: 303 George B. Edmundson.

Speaker speaker\_2: George B. Drive.

Speaker speaker\_1: And then what's the city and the state?

Speaker speaker\_2: Um, the city is Montgomery and the state is Alabama.

Speaker speaker\_1: Met- Grum... Sorry, Montgromery, Alabama?

Speaker speaker\_2: Yes. Mon- Montgomery, Alabama.

Speaker speaker\_1: And then what's that ZIP code?

Speaker speaker\_2: 36110.

Speaker speaker\_1: And then, um, what is your date of birth?

Speaker speaker\_2: Um, May the 9th, 2001.

Speaker speaker\_1: And then is, is this a good number, uh, 334-384-6788?

Speaker speaker\_2: Yes. This, this my number.

Speaker speaker\_1: Okay. And then what's a good email address?

Speaker speaker\_2: Um, L-A-V-O-N-T-A-E A-D-A-M-S 5@gmail.com.

Speaker speaker\_1: Oh, I'm sorry. Your, okay, so it's your first name. What was after the A?

Speaker speaker\_2: A-D-

Speaker speaker\_1: Is it Adams?

Speaker speaker\_2: Yes. It's Lavontae Adams.

Speaker speaker\_1: Mm-hmm.... is it @gmail?

Speaker speaker\_4: It's @gmail, lavonteadams5@gmail.com.

Speaker speaker\_1: lavonteadams5@gmail.com?

Speaker speaker\_4: Yes.

Speaker speaker\_1: Okay. Thank you. Okay. And then, did you want me to go ahead and go over the plans with you? So depending on how many plans you select, which ones they are, um, and if you add dependents has a lot to do with how much the weekly deductions are for the selected plans from your paycheck. Were you looking into enrolling with a dependent or by yourself?

Speaker speaker\_4: Um, by myself.

Speaker speaker\_1: Okay. Um, I do want to let you know that Surge does auto-enroll their members into a preventative plan called the MEC TeleRx. So, I'm just gonna go ahead and start explaining that plan to you. So Surge does auto-enroll their members into a preventative plan called the MEC TeleRx. This plan requires you to stay within the network to receive coverage, and only use their preferred providers, but it does offer prescription benefits with Alextar and a membership with FreeRx, which gives you access to over 800 of the top 90% drugs prescribed in the US for a cheaper price. But this plan is only a preventative plan, meaning it's only gonna cover, like, one physical visit a year, some vaccines, some cancer screenings, some STD screenings. But it's not gonna cover any doctor visits that's sick, hospital visits if injured, urgent care, emergency room, or surgeries. So, it's only for those preventative services, and it does include virtual urgent care, which offers medical assistance

virtually with medical providers. So, this is a, um, plan that they auto-enroll you into. If you don't wish to be enrolled, you can always opt out of this plan to avoid the auto-enrollment. So, for this plan, if you do decide to get it, for the Stay Healthy MEC TeleRx, it's a weekly deduction of \$16.80 from your paycheck. And they offer two other medical plans called the VIPs. There's the VIP Standard and the VIP Classic. With these fees, you're not required to stay within the network. You could either be within the network and still receive coverage, or be out of the network and still be able to be covered. Um, however, the VIPs don't cover any preventive services, which are like your physicals, some vaccines, some cancer and STD screening. So, it doesn't cover your preventative services, but it does cover your doctor visits if you get sick, there are hospital visits if you were to get injured, emergency room, urgent care, and even some surgeries, and it does offer prescription benefits with Pharmaville which you can pay up to \$10, \$20, \$30 depending on the generic medication that you need, and for the non-generic, they do offer a discount. Um, this plan does also include the virtual urgent care which offers medical assistance virtually with medical providers. Out of the two of them, the Standard is the most basic one because it doesn't cover intensive care unit, rehabilitation, or any preventive surgery, while your VIP Classic does. And the VIP Classic covers a little bit more in dollar amount when it comes to certain services. So, if you need like, for example, surgery in hospital and get the VIP Standard, that one only covers \$250 per day for a max of one day, while your VIP Classic would cover \$500 per day for a max of a day. Another example is for surgery and physician, the VIP Standard only covers \$125 per day while, for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you were to select between those two plans, VIP Standard for employee would be \$17.63, and the VIP Classic is \$19.53 for the employee plan. Um, so those are the three medical plans that they offer. If you do want to receive both benefits, both your preventative services being covered, which are considered like one physical visit, some vaccinations, some STD and cancer screenings, and also want to be covered with their hospital indemnity services, you would be required to get the MEC and one of the VIPs. That's totally up to you. And they do offer additional benefits which would be like dental, vision, behavior health, and all of those have their separate deductions to them as well. So, your weekly deduction really just depend on how many plans you select-

Speaker speaker\_4: Okay.

Speaker speaker\_1: ... which ones they are, and if you add dependents.

Speaker speaker\_4: All right. Well, I just wanted to enroll. I was doing the application, I just... If they, if they, um, let you know something down there, um, I'll enroll.

Speaker speaker\_1: So, you do want to enroll? Which one do you want to enroll into?

Speaker speaker\_4: Um, can I, uh, can I finish up the, uh, finish the application?

Speaker speaker\_1: Yeah, you're welcome to call us back, like if you're not so sure yet. And if you want, I can go ahead and send you the benefit guide to your email. That benefit guide has all the, all the plans that they offer and the prices to those plans. And, um, they do have weekly deductions to these plans, so if you do decide to enroll, depending on how many plans you get, has a lot to do with how much the weekly deductions are from your paycheck. Um, and then just keep in mind that they do only give you 30 days from the day that you receive

your first check to be eligible to enroll into the benefits. So, they only give you 30 days from the day that you receive your check to give us a call and enroll. Um, and then just remember that they do auto-enroll their members into that MEC TeleRx plan. So, if you don't want to be auto-enrolled into it, I can go ahead and opt you out, and then whenever you want, you can give us a call to enroll into the benefits. Would you like to do that? Just in case you forget.

Speaker speaker\_4: Yeah, I would like to. Yeah, I, I would like to do that.

Speaker speaker\_1: Okay, give me one second. So, I'll go ahead and opt you out of that auto-enrollment. Um, and if you do want to enroll, just keep in mind you have 30 days from the day that you receive your first check to give us a call to enroll into the benefits. And I went ahead and sent that, those, um, plans to your email, so you should be receiving that.

Speaker speaker\_4: All right.

Speaker speaker\_1: All right. Did you have any more questions?

Speaker speaker\_4: Um, no, that's it.

Speaker speaker\_1: All right. Well, you should be getting that guide, and then if you do want to enroll, you have 30 days from the day that you receive your check to give us a call and, um, enroll into the benefits. But I went ahead and declined your auto-enrollment just in case you forget to give us a call.

Speaker speaker\_4: All right. Thank you.

Speaker speaker\_1: You're welcome.