

Transcript: Estefania

Acevedo-6185537327546368-6409063028441088

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? Uh, yes. I had someone that, uh, emailed me the plans, uh, yesterday. And I got to looking at that stuff, and I, I... Uh, the classic plan, is that the one that has the best coverage? Um, I would have to get in your file to see which one you're talking about. Okay. Just because we are the healthcare administrators for multiple agencies, and then- Oh. ... different agencies have different plans and different prices. What I gotta tell you then, do you need my Social Security number? No, I just need the last four, and then I just need the name of the agency. Oh. Well, I'm going through Surge, which is an employment agency. Is that what you mean? Mm-hmm. Yes, sir. Okay, cool. And then, what is the last four? 5621. And my name is Jack Talkington. Okay, thank you. Okay, and for security purposes, Jack, could you verify your full address as well as your date of birth? 4830 Bryce Drive, Carson City, Nevada 89706. And my birthdate is 7/11/74. Thank you. Um, is your phone number still currently 775-301-7870? Yes. Then I have jack_last name@hotmail.com. Is that still up to date? Okay. Actually, it's interesting that you have that. Uh, that's... It says... Does it say last name or my- No, it's your last name, Talkington. ... last name, or is it Talkington? Okay, okay. Yeah. That's good. I'm sure. Hey, 'cause I've told that to people before, but yesterday I got the email she sent me. So cool, we're on the same page. Yes. Yeah. That is the, uh, thing. Okay. Yes, that's all good. Okay. And then let me open that benefit guide. Okay. So the most basic one out of the medical plans is gonna be the one that says MEC-Tele-RS. So that plan is only a preventative plan. That one's only the one that covers only preventative services such as, like, your physicals, one physical visit a year, some vaccines, some cancer screenings, some STD screens. It wouldn't cover any hospital visits that's sick, um, doctor visits, urgent care rooms. Yeah, I, I'm trye- that's what I'm trying to do, is I wanna pl- I want a plan that I can go, I, I can use, you know, for all that. You know what I'm saying? Okay. Yes, sir. And then, um- So which one is that? So we don't have- The classic one? S- so we don't have a... So for the VIPs, those cover your doctor visits that's sick, hospital visits, urgent care rooms, and even some surgeries. But they don't cover the preventative side. So if you were looking into having, like, obviously your doctor visits, hospital visits, um, that would be- Got it. ... the VIPs. Between the two VIPs, the one that would... They, they technically cover almost the same thing. The only thing is that the VIP Standard is the most basic one, because it doesn't cover, um, intensive care visits, rehabilitation, or any preventive surgery, while the VIP Classic does. Um, but those VIP plans would only cover, like, the hospital indemnity side of the plans. They don't cover the preventative care. So if you want to be, to have the preventative care covered as well, you would have to select the MEC, and then you could pick between one of the two VIPs. But if you're not, like, really looking into any preventative services, like your physicals, cancer

screening, STD screenings, um, then your hospital indemnity plans would be your VIP Standard and your VIP Classic. Okay. Yeah. I'm not... Well, I don't need any of that preventative stuff. I just need- Okay. ... if I, if I get hurt, I need to be able to pay it, uh, with, you know, some type of- Yeah. ... insurance plan. So your, so the two VIPs, like I said, um, the one that would include intensive care, rehabilitation benefit, and p- any preventive surgeries, would be your VIP Classic. Then the VIP Standard, um, doesn't include intensive care, rehabilitation, or any preventive surgery. It includes everything else that the Classic does but those four areas. And the Classic- Okay. It sounds like I need the Classic one. And then the Classic does cover you at a higher dollar amount, depending on what service you go for. I understand. But then they would take that out of my check every week, correct? Yeah. So these are weekly deductions. So if you were to choose the VIP Classic for employee only, it's a weekly deduction of \$19.53. And then- That sounds good. And then, um, for the VIP Classics, they cover a dollar amount, um, for whatever service you go for. So let's say- Oh. ... you have a surgery in hospital, and you have the VIP Classic. For the VIP Classic, it covers \$500 per day for a maximum of one day. So if your bill was, like, \$1000, they would cover \$500, and then you would be responsible for the remaining balance. Okay. That sounds good to me. Can we sign me up? Yes, sir. Okay. And what about dental? Do you cover anything like that? Yeah. So those would be the additional benefit options. Add-ons? Um, yes. Those would be the add-ons that you would have to add. So they offer dental, um, for employee only. That's a weekly deduction of \$4.17. For a preventative visit- Yeah, I have that too. Yes, sir. So for a preventative visit, it covers you at 100%. Anything basic is covered at 80%, basic restorative, 80%, x-rays, 80%, and then you get a annual maximum of \$750. You would have to give a one-time deductible though, um, for one visit. If you choose the employee only, it would only be \$50, but that's only the first time. Okay. That sounds good to me. Can you just put that date onto that? Mm-hmm. And then they also have vision, term life, behavior health- Yeah. I saw all that, but I'm not interested in that at the moment. Okay, gotcha. Just my teeth and if I fall off the forklift. Okay. Okay, so I got the VIP classic for employee only, and that comes out to be a weekly deduction of \$19.53. And then I have the dental plan for \$4.17. That comes out to be a weekly deduction of \$23.70. Um, do you authorize Surge Staffing to make that weekly deduction of \$23.70? That sounds good. Okay. Please allow one or two weeks for your employer to start making that deduction. Okay. Once you see the first deduction out of your check of \$23.73, um, the following Monday is when your coverage would become active. Um, that first week will be your activation week. By that Friday or Thursday, they usually mail out your cards, um, so you should be receiving that dental card. I did want to advise, Steve, for the VIP plans, they normally don't send that card out to the member physically, um, but if you do wish to have a physical card, the week that you have activation, you're welcome to give us a call at this number, and we could request a physical one. Okay, thank you. But you would have to be active, okay? So you're welcome to give us call. I understand. Appreciate it. Mm-hmm. And then, um, it looks like... Let's see until what date you have. Um, 'cause you're still within your personal open enrollment period. Let me see when is your last day to make any changes, just in case you want to add anything or change anything. Let me give you that date real quick, just in case. Okay. It looks like if you want to make any changes or add anything, you have until the 29th of November. Okay. A- And we're open from 8:00 AM to 8:00 PM Eastern Time. Okay. Thank you. You're welcome. I hope you have a great day. You too. Bye. Bye.

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: Uh, yes. I had someone that, uh, emailed me the plans, uh, yesterday. And I got to looking at that stuff, and I, I... Uh, the classic plan, is that the one that has the best coverage?

Speaker speaker_1: Um, I would have to get in your file to see which one you're talking about.

Speaker speaker_2: Okay.

Speaker speaker_1: Just because we are the healthcare administrators for multiple agencies, and then-

Speaker speaker_2: Oh.

Speaker speaker_1: ... different agencies have different plans and different prices.

Speaker speaker_2: What I gotta tell you then, do you need my Social Security number?

Speaker speaker_1: No, I just need the last four, and then I just need the name of the agency.

Speaker speaker_2: Oh. Well, I'm going through Surge, which is an employment agency. Is that what you mean?

Speaker speaker_1: Mm-hmm. Yes, sir.

Speaker speaker_2: Okay, cool.

Speaker speaker_1: And then, what is the last four?

Speaker speaker_2: 5621. And my name is Jack Talkington.

Speaker speaker_1: Okay, thank you. Okay, and for security purposes, Jack, could you verify your full address as well as your date of birth?

Speaker speaker_2: 4830 Bryce Drive, Carson City, Nevada 89706. And my birthdate is 7/11/74.

Speaker speaker_1: Thank you. Um, is your phone number still currently 775-301-7870?

Speaker speaker_2: Yes.

Speaker speaker_1: Then I have jack_last name@hotmail.com. Is that still up to date?

Speaker speaker_2: Okay. Actually, it's interesting that you have that. Uh, that's... It says... Does it say last name or my-

Speaker speaker_1: No, it's your last name, Talkington.

Speaker speaker_2: ... last name, or is it Talkington? Okay, okay.

Speaker speaker_1: Yeah. That's good.

Speaker speaker_2: I'm sure. Hey, 'cause I've told that to people before, but yesterday I got the email she sent me. So cool, we're on the same page. Yes.

Speaker speaker_1: Yeah.

Speaker speaker_2: That is the, uh, thing. Okay. Yes, that's all good.

Speaker speaker_1: Okay. And then let me open that benefit guide. Okay. So the most basic one out of the medical plans is gonna be the one that says MEC-Tele-RS. So that plan is only a preventative plan. That one's only the one that covers only preventative services such as, like, your physicals, one physical visit a year, some vaccines, some cancer screenings, some STD screens. It wouldn't cover any hospital visits that's sick, um, doctor visits, urgent care rooms.

Speaker speaker_2: Yeah, I, I'm trye- that's what I'm trying to do, is I wanna pl- I want a plan that I can go, I, I can use, you know, for all that. You know what I'm saying?

Speaker speaker_1: Okay. Yes, sir. And then, um-

Speaker speaker_2: So which one is that?

Speaker speaker_1: So we don't have-

Speaker speaker_2: The classic one?

Speaker speaker_1: S- so we don't have a... So for the VIPs, those cover your doctor visits that's sick, hospital visits, urgent care rooms, and even some surgeries. But they don't cover the preventative side. So if you were looking into having, like, obviously your doctor visits, hospital visits, um, that would be-

Speaker speaker_2: Got it.

Speaker speaker_1: ... the VIPs. Between the two VIPs, the one that would... They, they technically cover almost the same thing. The only thing is that the VIP Standard is the most basic one, because it doesn't cover, um, intensive care visits, rehabilitation, or any preventive surgery, while the VIP Classic does. Um, but those VIP plans would only cover, like, the hospital indemnity side of the plans. They don't cover the preventative care. So if you want to be, to have the preventative care covered as well, you would have to select the MEC, and then you could pick between one of the two VIPs. But if you're not, like, really looking into any preventative services, like your physicals, cancer screening, STD screenings, um, then your hospital indemnity plans would be your VIP Standard and your VIP Classic.

Speaker speaker_2: Okay. Yeah. I'm not... Well, I don't need any of that preventative stuff. I just need-

Speaker speaker_1: Okay.

Speaker speaker_2: ... if I, if I get hurt, I need to be able to pay it, uh, with, you know, some type of-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... insurance plan.

Speaker speaker_1: So your, so the two VIPs, like I said, um, the one that would include intensive care, rehabilitation benefit, and p- any preventive surgeries, would be your VIP Classic. Then the VIP Standard, um, doesn't include intensive care, rehabilitation, or any preventive surgery. It includes everything else that the Classic does but those four areas. And the Classic-

Speaker speaker_2: Okay. It sounds like I need the Classic one.

Speaker speaker_1: And then the Classic does cover you at a higher dollar amount, depending on what service you go for.

Speaker speaker_2: I understand. But then they would take that out of my check every week, correct?

Speaker speaker_1: Yeah. So these are weekly deductions. So if you were to choose the VIP Classic for employee only, it's a weekly deduction of \$19.53. And then-

Speaker speaker_2: That sounds good.

Speaker speaker_1: And then, um, for the VIP Classics, they cover a dollar amount, um, for whatever service you go for. So let's say-

Speaker speaker_2: Oh.

Speaker speaker_1: ... you have a surgery in hospital, and you have the VIP Classic. For the VIP Classic, it covers \$500 per day for a maximum of one day. So if your bill was, like, \$1000, they would cover \$500, and then you would be responsible for the remaining balance.

Speaker speaker_2: Okay. That sounds good to me. Can we sign me up?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And what about dental? Do you cover anything like that?

Speaker speaker_1: Yeah. So those would be the additional benefit options.

Speaker speaker_2: Add-ons?

Speaker speaker_1: Um, yes. Those would be the add-ons that you would have to add. So they offer dental, um, for employee only. That's a weekly deduction of \$4.17. For a preventative visit-

Speaker speaker_3: Yeah, I have that too.

Speaker speaker_1: Yes, sir. So for a preventative visit, it covers you at 100%. Anything basic is covered at 80%, basic restorative, 80%, x-rays, 80%, and then you get a annual maximum

of \$750. You would have to give a one-time deductible though, um, for one visit. If you choose the employee only, it would only be \$50, but that's only the first time.

Speaker speaker_3: Okay. That sounds good to me. Can you just put that date onto that?

Speaker speaker_1: Mm-hmm. And then they also have vision, term life, behavior health-

Speaker speaker_3: Yeah. I saw all that, but I'm not interested in that at the moment.

Speaker speaker_1: Okay, gotcha.

Speaker speaker_3: Just my teeth and if I fall off the forklift.

Speaker speaker_1: Okay. Okay, so I got the VIP classic for employee only, and that comes out to be a weekly deduction of \$19.53. And then I have the dental plan for \$4.17. That comes out to be a weekly deduction of \$23.70. Um, do you authorize Surge Staffing to make that weekly deduction of \$23.70?

Speaker speaker_3: That sounds good.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction.

Speaker speaker_3: Okay.

Speaker speaker_1: Once you see the first deduction out of your check of \$23.73, um, the following Monday is when your coverage would become active. Um, that first week will be your activation week. By that Friday or Thursday, they usually mail out your cards, um, so you should be receiving that dental card. I did want to advise, Steve, for the VIP plans, they normally don't send that card out to the member physically, um, but if you do wish to have a physical card, the week that you have activation, you're welcome to give us a call at this number, and we could request a physical one.

Speaker speaker_3: Okay, thank you.

Speaker speaker_1: But you would have to be active, okay? So you're welcome to give us call.

Speaker speaker_3: I understand. Appreciate it.

Speaker speaker_1: Mm-hmm. And then, um, it looks like... Let's see until what date you have. Um, 'cause you're still within your personal open enrollment period. Let me see when is your last day to make any changes, just in case you want to add anything or change anything. Let me give you that date real quick, just in case.

Speaker speaker_3: Okay.

Speaker speaker_1: It looks like if you want to make any changes or add anything, you have until the 29th of November.

Speaker speaker_3: Okay.

Speaker speaker_1: A- And we're open from 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_3: Okay. Thank you.

Speaker speaker_1: You're welcome. I hope you have a great day.

Speaker speaker_3: You too. Bye.

Speaker speaker_1: Bye.