

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? I, um, started working for Surge and they said that my insurance will kick in if I don't contact you guys. Mm-hmm. What's, uh, I, uh, is there a deadline or anything? So, um, the reason why they said that is because they have a company policy of auto enrollment. Automatically, they enrolled you into a medical preventative care plan. Now, as far as, like, where in those 30 days it will take place, to be quite honest, they do not have a set timeframe. It just happens at any point after you receive that first paycheck, you have 30 days. During those 30 days, at some point the system can process that enrollment or you can decline it. However, it doesn't mean that you can't enroll into other medical plans they offer. You're more than welcome to, so long as you're still within your personal enrollment period. Well, is it possible to decline it now? Of course. Yes, sir. What are the last four of your Social? 0046. All right. And I apologize, can I have the last name? Uh, Barga. B-A... B-A-R-G-A. And that's B as in boy, not as in Victor, correct? B as in boy. There we go. And then just to make sure that I did locate the right account, can you verify your mailing address for me and date of birth? 5/1 is my date of birth. 5/1/67. My mailing address is 153 West 6th Street, Minister, Ohio, 45865. Can I have best contact same as the one you called on, 419-771-6218? Yes. And then email we have at your last name, A2-14@gmail.com? Uh, yes. Can you, uh... Am I gonna need anything? That's, that's, that's the Surge through that email to me. But I don't ha- I never used it, I never wrote it down. I don't have no idea what that is, but I don't know- Okay. So as far- far as we're doing today, it won't matter, um, if you have access to it or not. Due to the fact that you're actually what they would consider a rehire, Mr. Vargas. That means that at some point you already work with the company. So the auto enrollment won't take effect on you. However, their system, being a computer, will still send you text messages, emails, or automated calls saying that you are going to be auto enrolled because it just gets a contact list and it just sends it out to it. But you won't be auto enrolled because you already worked with Surge at some point back in 2023. So as of right now, the only way that you can have insurance with them is if you specifically ask for it. Yeah, I'd like to go with that. All right. So you are all set. They're still, just remember, going to send those messages, but you can ignore them because you won't be auto enrolled into anything. Okay. That's, that's... I just wanted the... Uh, what, what is the price of the, uh, automatic, uh, insurance rate? So that will be into a medical preventative care plan. It would be \$15.16 per paycheck. Um, the services that you will get with that plan will be your preventative services like your annual physicals, your screenings for blood pressure, iron deficiency, your counselings for a healthy diet and such, your preventative immunizations like influenza or tetanus, as well as your generic preventative prescriptions. It does come with a virtual urgent care package and a free Rx membership for your prescriptions and it does have a network requirement. Yeah, I never, uh... Yeah, uh, I'd

just like to just, uh, decline it right now. Yes, sir. So I will process a declination for this year's offerings for you. Was there anything else we can assist you with aside from declining coverage for this year? Uh, will it take sus- effect this week on my, uh, pay, pay, bank pay stub? No, Mr. Vargas, because you're a rehire, so their system isn't going to auto enroll you into anything. The only thing that I did today was place a record that this year you have declined coverage with them. So nothing was being taken out of your paycheck as of right now and nothing will be as such. The only medical related deduction that you should see is that federal income tax... I mean, not income tax, sorry. Federal tax for Medicaid that we get deducted for, um, but that will be the only medical related deduction that you should see on your pay stub because Surge won't be taking anything out for insurance. Yeah, I called Surge and they said there's no way they can, uh, look into this stuff. This is the only way, is to call you, uh, your company. Yes, sir. The reason for it is because everything that has to do with their health insurance, they place us as the account administrator to handle it. So their staff members wouldn't be able to assist with health insurance. They will more than likely assist you and tell you to give us a call instead because they don't have access to this part of the system. Uh, do you show any medical, uh, coverage in 2024? Since you said I worked for them and stuff and... Yes, sir. Back in 2024, you were active in that medical preventative care plan from August 28, 2023 till March 17, 2024. Well, my tax, uh, H&R Block refused to give me my refund because they said I didn't get no W90 or 1099 forms. I never received that from your company. So while we do administer the health insurance, we do not have access to any of the tax purposes documents that you would need like that W2 or that 1099 or 1095. Surge Staffing is supposed to be providing that to you. Who is? Surge. Surge, they said they don't know nothing about it and I, I did my taxes two to three months ago and they just, H&R Block went and just filed a paper saying I didn't get no 1099 or 1095 from anybody. Did you try speaking with human resources? From where, Surge? Yes, sir. I called the main office where I went in. They said, "There's no way we can deal with any of this stuff." And so I just got charged extra because of, uh, no one's sending me their proper information on this 1099 or 10, uh, 95. And H&R Block, uh, I couldn't get my refund 'cause they, the government said that he did have health coverage. So I do apologize for that inconvenience 'cause we don't have access to it. If we did, I will be more than welcome to send that to your email but we don't handle any of the tax purpose documents unfortunately. So I'm not sure if human resources or Surge Staffing was unable to assist you. I'm not sure who will be then 'cause while we do administer the health insurance, they're the ones that take care of any documents related to it when the tax purposes come into effect. Well, they come into effect because I just experienced it and, uh, the company Surge says they have no idea what a 10 W99 is or 1095 and they said they do not send that to, uh, people. That's, that's the, your office is supposed to send it to 'em. By any chance do you remember what the name of that specific staff member is? Well they, uh, uh... I don't know the staff member but I know that they have a staffing issues too, that people come in there and they, they r- will run... They can jump in there and they can do the computer work but then they only do it for maybe two or three months, I don't know. I, I don't... I meant... I don't know, I'm just telling you what I just dealt with like, in the last month. They canceled my, uh, they refused to give me my, uh, tax return because I did not have a 1099 or 1095 from this insurance company. So the insurance company that I planned with was actually 90 Degree where only an administrator... We don't own any of the benefit plans that your staffing company offers. We only administer it. But I do apologize for that

inconvenience and not being able to further assist regarding the issue with that form that you were not provided. Was there like, a law that you had to send out the... Is Surge supposed to be sending this, uh, 1099 or 1095 out or is your company supposed to be sending them out? We don't have access to it sir so we're not responsible to send it out. Legally speaking, I wouldn't be able to answer that question 'cause we don't service just one state. We service all of the Surge office in the whole country. All right. Uh, um, we got the decline involved and, um... Is that all we need to talk about? Yes, sir. I already processed a declination for you. All right, okay. Thank you. You're welcome. I'm sorry for not being able to assist with the other issue. I hope you have a wonderful rest of your day. Okay, thank you. You're welcome, goodbye. Okay.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: I, um, started working for Surge and they said that my insurance will kick in if I don't contact you guys.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: What's, uh, I, uh, is there a deadline or anything?

Speaker speaker_0: So, um, the reason why they said that is because they have a company policy of auto enrollment. Automatically, they enrolled you into a medical preventative care plan. Now, as far as, like, where in those 30 days it will take place, to be quite honest, they do not have a set timeframe. It just happens at any point after you receive that first paycheck, you have 30 days. During those 30 days, at some point the system can process that enrollment or you can decline it. However, it doesn't mean that you can't enroll into other medical plans they offer. You're more than welcome to, so long as you're still within your personal enrollment period.

Speaker speaker_1: Well, is it possible to decline it now?

Speaker speaker_0: Of course. Yes, sir. What are the last four of your Social?

Speaker speaker_1: 0046.

Speaker speaker_0: All right. And I apologize, can I have the last name?

Speaker speaker_1: Uh, Barga. B-A... B-A-R-G-A.

Speaker speaker_0: And that's B as in boy, not as in Victor, correct?

Speaker speaker_1: B as in boy.

Speaker speaker_0: There we go. And then just to make sure that I did locate the right account, can you verify your mailing address for me and date of birth?

Speaker speaker_1: 5/1 is my date of birth. 5/1/67. My mailing address is 153 West 6th Street, Minister, Ohio, 45865.

Speaker speaker_0: Can I have best contact same as the one you called on, 419-771-6218?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email we have at your last name, A2-14@gmail.com?

Speaker speaker_1: Uh, yes. Can you, uh... Am I gonna need anything? That's, that's, that's the Surge through that email to me. But I don't ha- I never used it, I never wrote it down. I don't have no idea what that is, but I don't know-

Speaker speaker_0: Okay. So as far- far as we're doing today, it won't matter, um, if you have access to it or not. Due to the fact that you're actually what they would consider a rehire, Mr. Vargas. That means that at some point you already work with the company. So the auto enrollment won't take effect on you. However, their system, being a computer, will still send you text messages, emails, or automated calls saying that you are going to be auto enrolled because it just gets a contact list and it just sends it out to it. But you won't be auto enrolled because you already worked with Surge at some point back in 2023. So as of right now, the only way that you can have insurance with them is if you specifically ask for it.

Speaker speaker_1: Yeah, I'd like to go with that.

Speaker speaker_0: All right. So you are all set. They're still, just remember, going to send those messages, but you can ignore them because you won't be auto enrolled into anything.

Speaker speaker_1: Okay. That's, that's... I just wanted the... Uh, what, what is the price of the, uh, automatic, uh, insurance rate?

Speaker speaker_0: So that will be into a medical preventative care plan. It would be \$15.16 per paycheck. Um, the services that you will get with that plan will be your preventative services like your annual physicals, your screenings for blood pressure, iron deficiency, your counselings for a healthy diet and such, your preventative immunizations like influenza or tetanus, as well as your generic preventative prescriptions. It does come with a virtual urgent care package and a free Rx membership for your prescriptions and it does have a network requirement.

Speaker speaker_1: Yeah, I never, uh... Yeah, uh, I'd just like to just, uh, decline it right now.

Speaker speaker_0: Yes, sir. So I will process a declination for this year's offerings for you. Was there anything else we can assist you with aside from declining coverage for this year?

Speaker speaker_1: Uh, will it take sus- effect this week on my, uh, pay, pay, bank pay stub?

Speaker speaker_0: No, Mr. Vargas, because you're a rehire, so their system isn't going to auto enroll you into anything. The only thing that I did today was place a record that this year you have declined coverage with them. So nothing was being taken out of your paycheck as of right now and nothing will be as such. The only medical related deduction that you should see is that federal income tax... I mean, not income tax, sorry. Federal tax for Medicaid that we get deducted for, um, but that will be the only medical related deduction that you should

see on your pay stub because Surge won't be taking anything out for insurance.

Speaker speaker_1: Yeah, I called Surge and they said there's no way they can, uh, look into this stuff. This is the only way, is to call you, uh, your company.

Speaker speaker_0: Yes, sir. The reason for it is because everything that has to do with their health insurance, they place us as the account administrator to handle it. So their staff members wouldn't be able to assist with health insurance. They will more than likely assist you and tell you to give us a call instead because they don't have access to this part of the system.

Speaker speaker_1: Uh, do you show any medical, uh, coverage in 2024? Since you said I worked for them and stuff and...

Speaker speaker_0: Yes, sir. Back in 2024, you were active in that medical preventative care plan from August 28, 2023 till March 17, 2024.

Speaker speaker_1: Well, my tax, uh, H&R Block refused to give me my refund because they said I didn't get no W90 or 1099 forms. I never received that from your company.

Speaker speaker_0: So while we do administer the health insurance, we do not have access to any of the tax purposes documents that you would need like that W2 or that 1099 or 1095. Surge Staffing is supposed to be providing that to you.

Speaker speaker_1: Who is?

Speaker speaker_0: Surge.

Speaker speaker_1: Surge, they said they don't know nothing about it and I, I did my taxes two to three months ago and they just, H&R Block went and just filed a paper saying I didn't get no 1099 or 1095 from anybody.

Speaker speaker_0: Did you try speaking with human resources?

Speaker speaker_1: From where, Surge?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I called the main office where I went in. They said, "There's no way we can deal with any of this stuff." And so I just got charged extra because of, uh, no one's sending me their proper information on this 1099 or 10, uh, 95. And H&R Block, uh, I couldn't get my refund 'cause they, the government said that he did have health coverage.

Speaker speaker_0: So I do apologize for that inconvenience 'cause we don't have access to it. If we did, I will be more than welcome to send that to your email but we don't handle any of the tax purpose documents unfortunately. So I'm not sure if human resources or Surge Staffing was unable to assist you. I'm not sure who will be then 'cause while we do administer the health insurance, they're the ones that take care of any documents related to it when the tax purposes come into effect.

Speaker speaker_1: Well, they come into effect because I just experienced it and, uh, the company Surge says they have no idea what a 10 W99 is or 1095 and they said they do not send that to, uh, people. That's, that's the, your office is supposed to send it to 'em.

Speaker speaker_0: By any chance do you remember what the name of that specific staff member is?

Speaker speaker_1: Well they, uh, uh... I don't know the staff member but I know that they have a staffing issues too, that people come in there and they, they r- will run... They can jump in there and they can do the computer work but then they only do it for maybe two or three months, I don't know. I, I don't... I meant... I don't know, I'm just telling you what I just dealt with like, in the last month. They canceled my, uh, they refused to give me my, uh, tax return because I did not have a 1099 or 1095 from this insurance company.

Speaker speaker_0: So the insurance company that I planned with was actually 90 Degree where only an administrator... We don't own any of the benefit plans that your staffing company offers. We only administer it. But I do apologize for that inconvenience and not being able to further assist regarding the issue with that form that you were not provided.

Speaker speaker_1: Was there like, a law that you had to send out the... Is Surge supposed to be sending this, uh, 1099 or 1095 out or is your company supposed to be sending them out?

Speaker speaker_0: We don't have access to it sir so we're not responsible to send it out. Legally speaking, I wouldn't be able to answer that question 'cause we don't service just one state. We service all of the Surge office in the whole country.

Speaker speaker_1: All right. Uh, um, we got the decline involved and, um... Is that all we need to talk about?

Speaker speaker_0: Yes, sir. I already processed a declination for you.

Speaker speaker_1: All right, okay. Thank you.

Speaker speaker_0: You're welcome. I'm sorry for not being able to assist with the other issue. I hope you have a wonderful rest of your day.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: You're welcome, goodbye.

Speaker speaker_1: Okay.