

## **Transcript: Francesca**

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### **Full Transcript**

Thank you for calling Benefits in No Car. My name is Francesca. How can I assist you today? Hi. I was wondering what all the insurance covers. Yeah. I'll have to take a look and see what plan you're currently on with health and company you work with. Surge. What are the last four digits of your Social? 2227. And your last name? Miller. Did you just recently started working with them? Yeah. So you're not active yet, due to the fact that we do not have an account. If we're talking about the auto enrollment that they have per their company policy, that specific plan that you're going to be auto enrolled into is a medical preventative care plan. Was that the one that you were calling to have information on? Yeah. Okay. So the services and details of that plan will be the preventative services such as your annual physical, your screenings for blood pressure or iron deficiency, counseling such as a healthy diet or avoiding UV exposures from the sun, preventative immunizations like the influenza, tetanus or varicella one, along with the generic preventative prescriptions like vitamins and statins. It does come with a urgent care virtual package and a free Rx membership, which is for prescriptions as well, giving you access to about 90% of the generic drugs prescribed in the US for free. However, the plan does have restrictions. It has a network requirement, meaning there's a specific list of locations and doctors that you need to go to for those services to be covered. Um, and then the last thing will be the fact that the plan is preventative only, so things that are not preventative won't be covered under it such as hospital indemnity plans, which are those services that you're commonly use like your doctor's visits, the emergency room, urgent care or surgeries. Those would not be covered under this plan. All right. Yes, sir. Additionally, I do want to say, you're not restricted to only be able to have that plan. That is the only plan that will go into effect with auto enrollment. They do offer other medical plans and other benefit plans such as vision, dental, short-term disability that you are eligible to enroll into. Usually when you get your first paycheck, you have 30 days after that first paycheck to enroll into coverage. That's your window of restriction. But before you do get that paycheck, you're able to enroll into anything you wish to without a deadline. All right. And how would I go about adding someone onto my insurance? So currently, the only dependents that you'll be able to put is either a spouse or childrens or both, which will be then considered family. You're able to make your enrollment either during your orientation with Surge or doing your application if you did it online. Aside from that, the other third option is to be doing them over the phone with us. In your specific situation, as of right now, since we do not have any account for you, we will have to make one to process an enrollment. And to do so, I will need a full Social. However, if you're not comfortable providing your full Social on a recorded line, then the other option will be for you to call in periodically throughout the week to see when we do have your account. The best bet will be once you get your first paycheck. By then, we'll have that account in our system. Or you can call before then throughout the week to check as well. All right. All right.

Was there anything else that we can do for you today? Um, would you like to make the account or at least have the benefit guide sent to your email? Uh, yeah. Could you send it to my email? Sure. Give me one second. What- what would be the best email, Mr. Miller, to send it to? Uh, micromill218@gmail.com. And Micro as in M-I-C-R-O, correct? Yep. Mill, M-I-L-L, 218@gmail.com? Yes. All right. Give me one moment. Let me make sure it leaves our email. All right. Um, so it has left on our end. Once you open that PDF attachment, you're gonna be able to see that where the names of the plans are and the information. There's gonna be four prices in total. It's gonna provide you the price for yourself, if you add only your spouse, if you only add the children, and then the family if you add both type of dependents. All right. All right. Was there anything else that we can assist you with today? No. That'll be all. Thank you. My pleasure. I hope you have a wonderful rest of your day. You too. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in No Car. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi. I was wondering what all the insurance covers.

Speaker speaker\_0: Yeah. I'll have to take a look and see what plan you're currently on with health and company you work with.

Speaker speaker\_1: Surge.

Speaker speaker\_0: What are the last four digits of your Social?

Speaker speaker\_1: 2227.

Speaker speaker\_0: And your last name?

Speaker speaker\_1: Miller.

Speaker speaker\_0: Did you just recently started working with them?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So you're not active yet, due to the fact that we do not have an account. If we're talking about the auto enrollment that they have per their company policy, that specific plan that you're going to be auto enrolled into is a medical preventative care plan. Was that the one that you were calling to have information on?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. So the services and details of that plan will be the preventative services such as your annual physical, your screenings for blood pressure or iron deficiency, counseling such as a healthy diet or avoiding UV exposures from the sun, preventative immunizations like the influenza, tetanus or varicella one, along with the generic preventative prescriptions like vitamins and statins. It does come with a urgent care virtual package and a free Rx membership, which is for prescriptions as well, giving you access to about 90% of the

generic drugs prescribed in the US for free. However, the plan does have restrictions. It has a network requirement, meaning there's a specific list of locations and doctors that you need to go to for those services to be covered. Um, and then the last thing will be the fact that the plan is preventative only, so things that are not preventative won't be covered under it such as hospital indemnity plans, which are those services that you're commonly use like your doctor's visits, the emergency room, urgent care or surgeries. Those would not be covered under this plan.

Speaker speaker\_1: All right.

Speaker speaker\_0: Yes, sir. Additionally, I do want to say, you're not restricted to only be able to have that plan. That is the only plan that will go into effect with auto enrollment. They do offer other medical plans and other benefit plans such as vision, dental, short-term disability that you are eligible to enroll into. Usually when you get your first paycheck, you have 30 days after that first paycheck to enroll into coverage. That's your window of restriction. But before you do get that paycheck, you're able to enroll into anything you wish to without a deadline.

Speaker speaker\_1: All right. And how would I go about adding someone onto my insurance?

Speaker speaker\_0: So currently, the only dependents that you'll be able to put is either a spouse or childrens or both, which will be then considered family. You're able to make your enrollment either during your orientation with Surge or doing your application if you did it online. Aside from that, the other third option is to be doing them over the phone with us. In your specific situation, as of right now, since we do not have any account for you, we will have to make one to process an enrollment. And to do so, I will need a full Social. However, if you're not comfortable providing your full Social on a recorded line, then the other option will be for you to call in periodically throughout the week to see when we do have your account. The best bet will be once you get your first paycheck. By then, we'll have that account in our system. Or you can call before then throughout the week to check as well.

Speaker speaker\_1: All right.

Speaker speaker\_0: All right. Was there anything else that we can do for you today? Um, would you like to make the account or at least have the benefit guide sent to your email?

Speaker speaker\_1: Uh, yeah. Could you send it to my email?

Speaker speaker\_0: Sure. Give me one second. What- what would be the best email, Mr. Miller, to send it to?

Speaker speaker\_1: Uh, micromill218@gmail.com.

Speaker speaker\_0: And Micro as in M-I-C-R-O, correct?

Speaker speaker\_1: Yep.

Speaker speaker\_0: Mill, M-I-L-L, 218@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. Give me one moment. Let me make sure it leaves our email. All right. Um, so it has left on our end. Once you open that PDF attachment, you're gonna be able to see that where the names of the plans are and the information. There's gonna be four prices in total. It's gonna provide you the price for yourself, if you add only your spouse, if you only add the children, and then the family if you add both type of dependents.

Speaker speaker\_1: All right.

Speaker speaker\_0: All right. Was there anything else that we can assist you with today?

Speaker speaker\_1: No. That'll be all. Thank you.

Speaker speaker\_0: My pleasure. I hope you have a wonderful rest of your day.

Speaker speaker\_1: You too.

Speaker speaker\_0: Bye-bye. Bye.