

Transcript: Franchesca

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Full Transcript

Thank you for calling Benefit... Can I help you today? Hello? Yes, sir. Hello? Yes, um, my name is Gregory Wamor. Um, I work at Scourge. Um, I've been there for, like, more than 30, um, days. So I wondered if I, will I be able to get any health benefits from y'all? I need to take a look in your files to see if you're still eligible. What are the last four of the Social? Um, six, seven, five, seven. Can you please verify your mailing address for me and your date of birth? Um, it's 4011 Deep Hollow Drive and my date of birth is, um, August 21st, '92. I have the best phone number to reach you down as 919-448-5391? Yes. That's it. Ooh. And then I have the last, um, the email down as your first and last name at gmail.com? Yes. Okay. Um, so there is two things I would like to say before we get into it. Um, the first one being you're actually calling on your very last day to enroll into coverage thankfully, so you are still eligible. We can go ahead and get you enrolled. Okay. Cool. And then the second thing is your company has something called company policy where they auto-enroll new hires. So automatically the system will enroll you into a default plan which in Surge case will be a medical preventative care plan which is already being processed out. Okay. So they already put it down? So... Yeah they already... Their system already processed the enrollment for that medical preventative. We can still submit a different enrollment, it would just mean that it... We'll start seeing those deductions on your paycheck, but not for the policy that we would submit today, will be the only thing to keep in mind. All right. And that's the only, um, health? I don't got anything else like dental or plan or nothing like that? So Surge does offer medical, dental, vision, short-term disability, term life which is basically their life insurance, critical illness, group accident, behavior health which is virtual therapy and lastly virtual primary care and for your ex for medication memberships. So that's the list of the plans that they are currently offering. Specifically speaking the one that you are being auto-enrolled into is their medical preventative plan. So those preventative services will strictly mean your annual physical, um, your preventative screenings which are usually your blood pressure or your iron deficiency, your immunizations for like influenza, varicella, tetanus and preventative generic prescriptions. But what they consider hospital indemnity, which is basically your hospital services like your doctor visits, emergency room, urgent care or surgeries, those are not considered Well I just had a um, visit. Say again? Was that all right? Yes, sir. I was just clarifying that those services that I said about the hospital services, they're not considered preventative so they wouldn't be covered under the plan that you're being enrolled into. Um, and I do want to clarify even if you had a visit recently, you're not yet active so it wouldn't be covered under the plan. Oh, it wouldn't be covered in the plan, even though I had a visit, um, as such? Yes, sir. Do you know somewhat what type of plans- I have a bill. ... you're looking? Okay, but it won't be covered, sir, regardless of whether or not you submit a claim. You don't have any active insurance at the moment. They're not going to cover that visit. Oh, okay. All

right. Well, that's not helpful. Okay. Okay. That's good. That's good to know. Um, so which specific plans were you looking to be enrolled into? Well, I'm not ready to make the plan yet since, um, I don't have the coverage. I gotta pay off this bill so... Okay. I have to wait and see unless I- So you only have 'til- ... have my check. Understood. Um, I do have to let you know you only have 'til end of day today, 8:00 PM Eastern Time to enroll into coverage after which you'll have to wait- Mm-hmm. ... 'til August during the company open enrollment period. If you'd like I can send you- I'll be out here all right. Okay. Understood then. So you want me to cancel that preventative- Yeah. ... plan inscription from the auto-enrollment? For now. I mean, why you wanna cancel it? I was just asking, sir. It is a preventative only plan and it has a network requirement. Just keep those in mind. Was there anything else we can assist you with today? Not now, no. No. Understood. Well, thank you. No, no. Uh, no, no. Have a wonderful rest of your day. All right. Thanks.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit... Can I help you today?

Speaker speaker_1: Hello?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Hello? Yes, um, my name is Gregory Wamor. Um, I work at Scourge. Um, I've been there for, like, more than 30, um, days. So I wondered if I, will I be able to get any health benefits from y'all?

Speaker speaker_0: I need to take a look in your files to see if you're still eligible. What are the last four of the Social?

Speaker speaker_1: Um, six, seven, five, seven.

Speaker speaker_0: Can you please verify your mailing address for me and your date of birth?

Speaker speaker_1: Um, it's 4011 Deep Hollow Drive and my date of birth is, um, August 21st, '92.

Speaker speaker_0: I have the best phone number to reach you down as 919-448-5391?

Speaker speaker_1: Yes. That's it.

Speaker speaker_0: Ooh. And then I have the last, um, the email down as your first and last name at gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so there is two things I would like to say before we get into it. Um, the first one being you're actually calling on your very last day to enroll into coverage thankfully, so you are still eligible. We can go ahead and get you enrolled.

Speaker speaker_1: Okay. Cool.

Speaker speaker_0: And then the second thing is your company has something called company policy where they auto-enroll new hires. So automatically the system will enroll you into a default plan which in Surge case will be a medical preventative care plan which is already being processed out.

Speaker speaker_1: Okay. So they already put it down?

Speaker speaker_0: So... Yeah they already... Their system already processed the enrollment for that medical preventative. We can still submit a different enrollment, it would just mean that it... We'll start seeing those deductions on your paycheck, but not for the policy that we would submit today, will be the only thing to keep in mind.

Speaker speaker_1: All right. And that's the only, um, health? I don't got anything else like dental or plan or nothing like that?

Speaker speaker_0: So Surge does offer medical, dental, vision, short-term disability, term life which is basically their life insurance, critical illness, group accident, behavior health which is virtual therapy and lastly virtual primary care and for your ex for medication memberships. So that's the list of the plans that they are currently offering. Specifically speaking the one that you are being auto-enrolled into is their medical preventative plan. So those preventative services will strictly mean your annual physical, um, your preventative screenings which are usually your blood pressure or your iron deficiency, your immunizations for like influenza, varicella, tetanus and preventative generic prescriptions. But what they consider hospital indemnity, which is basically your hospital services like your doctor visits, emergency room, urgent care or surgeries, those are not considered

Speaker speaker_2: Well I just had a um, visit.

Speaker speaker_0: Say again?

Speaker speaker_2: Was that all right?

Speaker speaker_0: Yes, sir. I was just clarifying that those services that I said about the hospital services, they're not considered preventative so they wouldn't be covered under the plan that you're being enrolled into. Um, and I do want to clarify even if you had a visit recently, you're not yet active so it wouldn't be covered under the plan.

Speaker speaker_2: Oh, it wouldn't be covered in the plan, even though I had a visit, um, as such?

Speaker speaker_0: Yes, sir. Do you know somewhat what type of plans-

Speaker speaker_2: I have a bill.

Speaker speaker_0: ... you're looking? Okay, but it won't be covered, sir, regardless of whether or not you submit a claim. You don't have any active insurance at the moment. They're not going to cover that visit.

Speaker speaker_2: Oh, okay. All right. Well, that's not helpful.

Speaker speaker_0: Okay.

Speaker speaker_2: Okay. That's good. That's good to know.

Speaker speaker_0: Um, so which specific plans were you looking to be enrolled into?

Speaker speaker_2: Well, I'm not ready to make the plan yet since, um, I don't have the coverage. I gotta pay off this bill so...

Speaker speaker_0: Okay.

Speaker speaker_2: I have to wait and see unless I-

Speaker speaker_0: So you only have 'til-

Speaker speaker_2: ... have my check.

Speaker speaker_0: Understood. Um, I do have to let you know you only have 'til end of day today, 8:00 PM Eastern Time to enroll into coverage after which you'll have to wait-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... 'til August during the company open enrollment period. If you'd like I can send you-

Speaker speaker_2: I'll be out here all right.

Speaker speaker_0: Okay. Understood then. So you want me to cancel that preventative-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... plan inscription from the auto-enrollment?

Speaker speaker_1: For now. I mean, why you wanna cancel it?

Speaker speaker_0: I was just asking, sir. It is a preventative only plan and it has a network requirement. Just keep those in mind. Was there anything else we can assist you with today?

Speaker speaker_1: Not now, no. No.

Speaker speaker_0: Understood. Well, thank you.

Speaker speaker_1: No, no. Uh, no, no.

Speaker speaker_0: Have a wonderful rest of your day.

Speaker speaker_1: All right. Thanks.