

## **Transcript: Francesca**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in No Car. My name is Francesca. How can I assist you today? Um, I, I, I got, I got a letter pertaining to this, um, health... This, this, um, a continuing, continuing coverage of, um, of, of, um, health coverage. And it says, uh, you and, and any covered dependents are now qualified beneficiaries. Your qualifying has been employee termed. What does that mean? I'm not sure, sir. Unfortunately, I don't have access to that letter, so I'm not sure what that letter is in regards to. I can take a look at the status of your account, but we're an account administrators for the health insurance of the staffing companies offered. Well, because it really... It, it, it's saying it's coming from, um, from a P.O. and I guess P.O. boxes are not a good source really to be able to know what it is, right? There is no company name on that letter? It says Surge. I mean, it, it says Health Plan of Surge. Uh, it has a number and then Surge Staffing. Is there the word COBRA anywhere in that letter? Yeah and then, yeah, and then it has COBRA in it. Yeah. Well, so it means at some point you had benefits with Surge Staffing. At the moment, they are terminated due to non-payment or you stopped working with Surge Staffing, so you're eligible to continue Sur- co- benefits with COBRA, which is not us. It's a different company. Okay. They... See, I just, I've just called them and they never really stated that, and now what I'm, I'm coming to find out is, um, I'm, I'm... It, it just seems like there is more to it than what's being said because that, that, you know, that's something they could have told me. Because at one time they, they told me that I had coverage through them, but now suddenly when I mentioned this letter, they, they said that they didn't know nothing about what that meant. The reason for it is Surge Staffing doesn't handle their insurance, their medical insurance. We do for them. We're their account administrator. Anything related to health insurance or any health benefits that you would have with Surge Staffing, their staffing members at the actual offices that you go into to either apply or discuss job offers that they have, they don't handle that portion of that benefit, so they don't have that information. Yeah. All right. All right. Thanks. Of course. Did you want me to transfer you to COBRA so that they can discuss with you how much it will be to continue the benefits with them or you just wanted to get an understanding what the letter was in regards to? No, ma'am. Right now, I guess it's saying that I have to give a, a, a fee of money that I r- uh, I really don't have at this moment. I, I, you know, I didn't know my coverage was contingent on me having to, uh, to, to be able to be, uh, covered when all the time I ha- I had been working and I, I was under a plan, so I didn't... I just didn't know that they never told me what the name of it was. And it's like now, you know, now that, um, they can say that I have, I don't work for them or I haven't been working for them, now I get to find out stuff that I never was told. Okay. That doesn't really help me in any, any manner. It's just like, like I try to say, to me, it just seem like there's more to it and I don't know all of the details of saying what it is, but it's... Sounds like there's more to

it than me just not, um, able to get any, um, employment. But that's, that's nothing that, you know, you can do about it, so. Yes, sir, 'cause the letter, per what information you read to me, has nothing to do with employment. It is a medical insurance. Right. Doesn't refer to what the letter is. Okay. But I guess it may have, it, it could have implications on me getting employment anyway, so- Mm-hmm. Yes, sir. ... because it's a, because it's a network. I mean, that's what it seemed like the letter is generated from, a, a network. So there is no health insurance that is going to have any implication on you working, sir, or getting a job. Okay. All right. Especially the ones that Surge Staffing offers since they're limited PPO. They're not even major medical insurances. So whether or not you can enroll into benefits with a staffing company, or if you decline the benefits or if, in your case, the benefits become inactive due to non-payment, that does not affect you getting a job in any way, sir. Yeah. All right. Thank you. Of course. Was there any other information I can provide to you today? Um, no, I mean, uh, no. I miss him, I don't hear what- And I guess it, I guess, I guess, like if you- . If you heard what I just said then maybe you could say something that could be helpful towards what I'm actually, you know, uh... But your job is just really, um, the, the, to see if you can, you know, abide by the letter that and the information I said, right? That's your job? No, sir. My job is to administer the health insurance of the staffing companies offered. You said which? You said certain t- certain, um, staffing companies or Surge itself? Surge is one of our clients, yes, sir. But we don't work with just Surge. It's multiple staffing companies all around the country. All right. Surge is one of our clients, but we work with more than just Surge. Hmm. Wow. Okay. All right then. Thank... Um, I appreciate, um, you taking your time out to try to be helpful. Of course, sir. I hope you have a wonderful rest of your day and if you come up with any other questions, feel free to give us a call back. We're open 8:00 AM to 8:00 PM Monday through Friday, Eastern time. All right. Have a good one. Thank... All right, then.

## 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 No Car. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Um, I, I, I got, I got a letter pertaining to this, um, health... This, this, um, a continuing, continuing coverage of, um, of, of, um, health coverage. And it says, uh, you and, and any covered dependents are now qualified beneficiaries. Your qualifying has been employee termed. What does that mean?

Speaker speaker\_1: I'm not sure, sir. Unfortunately, I don't have access to that letter, so I'm not sure what that letter is in regards to. I can take a look at the status of your account, but we're an account administrators for the health insurance of the staffing companies offered.

Speaker speaker\_2: Well, because it really... It, it, it's saying it's coming from, um, from a P.O. and I guess P.O. boxes are not a good source really to be able to know what it is, right?

Speaker speaker\_1: There is no company name on that letter?

Speaker speaker\_2: It says Surge. I mean, it, it says Health Plan of Surge. Uh, it has a number and then Surge Staffing.

Speaker speaker\_1: Is there the word COBRA anywhere in that letter?

Speaker speaker\_2: Yeah and then, yeah, and then it has COBRA in it. Yeah.

Speaker speaker\_1: Well, so it means at some point you had benefits with Surge Staffing. At the moment, they are terminated due to non-payment or you stopped working with Surge Staffing, so you're eligible to continue Sur- co- benefits with COBRA, which is not us. It's a different company.

Speaker speaker\_2: Okay. They... See, I just, I've just called them and they never really stated that, and now what I'm, I'm coming to find out is, um, I'm, I'm... It, it just seems like there is more to it than what's being said because that, that, you know, that's something they could have told me. Because at one time they, they told me that I had coverage through them, but now suddenly when I mentioned this letter, they, they said that they didn't know nothing about what that meant.

Speaker speaker\_1: The reason for it is Surge Staffing doesn't handle their insurance, their medical insurance. We do for them. We're their account administrator. Anything related to health insurance or any health benefits that you would have with Surge Staffing, their staffing members at the actual offices that you go into to either apply or discuss job offers that they have, they don't handle that portion of that benefit, so they don't have that information.

Speaker speaker\_2: Yeah. All right. All right. Thanks.

Speaker speaker\_1: Of course. Did you want me to transfer you to COBRA so that they can discuss with you how much it will be to continue the benefits with them or you just wanted to get an understanding what the letter was in regards to?

Speaker speaker\_2: No, ma'am. Right now, I guess it's saying that I have to give a, a, a fee of money that I r- uh, I really don't have at this moment. I, I, you know, I didn't know my coverage was contingent on me having to, uh, to, to be able to be, uh, covered when all the time I ha- I had been working and I, I was under a plan, so I didn't... I just didn't know that they never told me what the name of it was. And it's like now, you know, now that, um, they can say that I have, I don't work for them or I haven't been working for them, now I get to find out stuff that I never was told.

Speaker speaker\_1: Okay.

Speaker speaker\_2: That doesn't really help me in any, any manner. It's just like, like I try to say, to me, it just seem like there's more to it and I don't know all of the details of saying what it is, but it's... Sounds like there's more to it than me just not, um, able to get any, um, employment. But that's, that's nothing that, you know, you can do about it, so.

Speaker speaker\_1: Yes, sir, 'cause the letter, per what information you read to me, has nothing to do with employment. It is a medical insurance.

Speaker speaker\_2: Right.

Speaker speaker\_1: Doesn't refer to what the letter is.

Speaker speaker\_2: Okay. But I guess it may have, it, it could have implications on me getting employment anyway, so-

Speaker speaker\_1: Mm-hmm. Yes, sir.

Speaker speaker\_2: ... because it's a, because it's a network. I mean, that's what it seemed like the letter is generated from, a, a network.

Speaker speaker\_1: So there is no health insurance that is going to have any implication on you working, sir, or getting a job.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: Especially the ones that Surge Staffing offers since they're limited PPO. They're not even major medical insurances. So whether or not you can enroll into benefits with a staffing company, or if you decline the benefits or if, in your case, the benefits become inactive due to non-payment, that does not affect you getting a job in any way, sir.

Speaker speaker\_2: Yeah. All right. Thank you.

Speaker speaker\_1: Of course. Was there any other information I can provide to you today?

Speaker speaker\_2: Um, no, I mean, uh, no.

Speaker speaker\_1: I miss him, I don't hear what-

Speaker speaker\_2: And I guess it, I guess, I guess, like if you-

Speaker speaker\_1: .

Speaker speaker\_2: If you heard what I just said then maybe you could say something that could be helpful towards what I'm actually, you know, uh... But your job is just really, um, the, the, to see if you can, you know, abide by the letter that and the information I said, right? That's your job?

Speaker speaker\_1: No, sir. My job is to administer the health insurance of the staffing companies offered.

Speaker speaker\_2: You said which? You said certain t- certain, um, staffing companies or Surge itself?

Speaker speaker\_1: Surge is one of our clients, yes, sir. But we don't work with just Surge. It's multiple staffing companies all around the country.

Speaker speaker\_2: All right.

Speaker speaker\_1: Surge is one of our clients, but we work with more than just Surge.

Speaker speaker\_2: Hmm. Wow. Okay. All right then. Thank... Um, I appreciate, um, you taking your time out to try to be helpful.

Speaker speaker\_1: Of course, sir. I hope you have a wonderful rest of your day and if you come up with any other questions, feel free to give us a call back. We're open 8:00 AM to 8:00 PM Monday through Friday, Eastern time.

Speaker speaker\_2: All right.

Speaker speaker\_1: Have a good one.

Speaker speaker\_2: Thank... All right, then.