

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling RedCrest. Hello? Hello? How can I help you, sir? Your phone breaking up. How can I help you, sir? I can't hear you clearly. Yes, I wanna, uh... My employer gave me your guys' number. I wanted to apply for the benefits you guys have, because I have blue cross blue shield and they told me I have to reach out to my employer. Okay. What staffing company do you work with? Surge. Home Service, Surge Staffing. What are the last four of your social? Six, oh, five, eight. And the last name, please. White. It'll be spelled like the color, right? Yes, white, the color. Is there any other last name? I'm not locating any file for Surge with those last four- social and that last name. Say that again? Yes, sir. Do you have any other last name? We don't have any record of an account for Surge Staffing with those last four digits and that last name. Um. Uh, so y'all... Damn. So I'm trying to call to find out if I can sign up for some type of insurance. Yes, sir, I understand, but I can't do that without an account. That's why I'm asking you by any chance do you have another last name. Maybe they processed it wrong and they sent it with your other last name. No. No, it should be White. Okay. Did you recently apply with them? Huh? Did you just recently apply with them? What, like working wise? Yes, sir. Did you recently submit your application for work with Surge Staffing? Yeah, I been working for them, almost for two months now. Okay. So we should have already had your account. The only thing that I can offer to do will be make an account. Um, for that I would need your full social. That is up to you, if you feel comfortable providing it on a recorded line. Why would that help me do, get the insurance? Yes, sir, because... So you're calling an account administrators for health insurance of different staffing companies. We're not Surge directly. We administer their health insurance. In order for me to be able to enroll you into coverage, I need an account. I don't have one at the moment. Yeah. That's fine. You can set up one for me. Have me, uh... So you guys can give me dental and health? We wouldn't be giving it. We're just gonna process an account for you to have it with Surge. Yeah, Surge does offer dental and vision and medical among other plans for their employees. Okay, we can do that real quick. 'Cause I'm trying to get checked up real fast. Okay, I do have to let you know, benefits won't be effective right away. It does take one to two weeks for them to start making those deductions. Okay, that's fine. Understood. What would be the full social? Three, two, eight. Oh, well, nine... Yeah, it is three, two, eight. It's three, two, eight. Nine, two, six, seven, five, eight. And what is your first name? Tavon. T-A-V-O-N. And last name is White. What is your mailing address? Uh, is it, uh... What is it? Uh, dang, is it... One, 114 Westwood Avenue. I believe. Hold on, let me make sure. Give me a second, please. Okay. Hello? Yes, hello. Yes, hello. Yeah, this is 914 Westwood Avenue, ma'am. What city is that located in? Hey, man. What y'all really doing to my...? Hello? Yes, sir. What city is that located in? Illinois. What is the ZIP code? 60436. 24426? 60436. Hello? Yes, sir. Do you understand me? Yes, sir. You said

that the ZIP code is 36436. 60436. Sorry about that. What's your date of birth? 10/20/95. 10/20/95. Is the phone number you're calling in a good contact for them? Yeah, 6009, yeah. And then the last thing, do you wanna put an email or leave no email for now? The email is, uh, tykango, uh, 20... tykango29@gmail.com. And that was Tango like the dance? Huh? You said T-Y-Tango? Tykango, T-A-N-T-G-O 29 @gmail.com. All right. There we go. Okay. So currently Searches offering one dental plan and this will be for just yourself, no dependents, correct? Right. So it will be \$4.17 per paycheck. It will cover your preventative services at 100%, basic services, basic restorative services and the radiograph at 80%. The maximum that it will cover you per year for services is \$750 with a \$50 deductible. That's for what? For dental. Right. Do that again for me, please. Sure thing, sir. It will cover preventative services at 100%, basic services, basic restoratives and radiographs at 80%. The maximum in services that it will cover you per year is \$750 with a \$50 deductible. All right. It will be \$7 and s- But what... Go ahead. All right. My bad. First of all, so, uh, so that mean I can go there and get my teeth pulled out, no problem? Oh, these are not major medical insurance, sir. These are PPO limited. They wouldn't cover that. Unless the service is considered preventive, basic or basic restorative, it won't cover it. Right. So how do I get the coverage... So, so insurance that if I can go in there and get my teeth pulled out? I need my wisdom teeth pulled and like two more teeth pulled. Yes. If I'm not mistaken, that won't be covered by the plans that Search Shopping offers. Unfortunately, Benefits in a Card wouldn't be able to assist you in getting a dental plan that would cover that since we only administer the health insurance that your shopping company selects for their employees. That's cool. I can get the health, the health, uh, the health insurance. Okay. So they have three medical plans that they're offering. One of them is preventative only, which means that it's only going to cover services like your annual physical, your screenings for your blood pressure, iron deficiency. The counseling for a healthy diet, avoiding UV exposures from the sun. The preventative prescriptions are generic only like- Right. ... vitamins and vitamins. And your preventative immunizations for like the influenza and such. So it's not going to cover anything that's considered hospital services like doctor visits, emergency room, surgeries and such. No, I just need like a physical from this, get physical checkup so they can just check my insurance. That's all. So once again, these are PPO limited plans. They are divided. If you were looking to have both your physical and preventative screenings as well as your doctor's visits covered, you'll have to mix the Stay Healthy with one of the VIP plans. The Stay Healthy is \$16.80 per paycheck. You'll have to mix this one with one of the VIP plans. VIP Standard is \$17.63 and VIP Classic is \$19.53. The difference between those two VIP is that the Standard won't cover your preventative surgeries or the intensive care unit or rehabilitation benefit. Only the VIP Classics will cover those. Right. So it's kind of like con... It's kind of some BS to get insurance with them, man. They really got some BS insurance. I don't know. So I do understand where your frustration might come, sir, but the line is recorded. I need you to keep it professional. I understand that these are limited PPO plans, but you have to keep in mind the services that Search provides to people are temporary jobs. These are temporary insurance as well. It is a safety blanket while you get hired on by your assignments. That's what I'm saying, man. I need some good insurance so I... Well, I mean, like you could give me two in one. I could pay \$20 a month, whatever it is a week, so I can get some good dental insurance and just like good medical insurance, health insurance. Unfortunately, I can only offer you what Search has selected for their employees. These are PPO limited. It sounds like what you're looking for is a major

medical insurance. You can mix the Stay Healthy with the VIP plan to get some more coverage with both of the plans together. The only other choice if you're looking for something that's going to cover more towards it will be the MVP plan. For that plan you have to work at least 30 hours per week. Um, and if you were to enroll into it, it would be a monthly deduction rather than weekly. And it is \$525.82 per month for employee only. Um, with the plan you have in and out of network. It has an in-network deductible of \$6,500 and out of network for \$10,000. Um, however, it does not cover speciality drugs, chemotherapy, secondary chiropractics. Right. So those would be the only medical insurance- So where is, where is, where is the, where is the they, they cover for, for, uh, for, uh, medical and dental? They have nothing. The dental, the dental will be that only one plan that we went over and the medical will be the four plans that we just went over. So how much is... So I can get both of those? You can't get the MVP with one of the other plans. You can however mix the Stay Healthy with one of the VIP plans. The only thing is I have to- I'm going to need help though. ... see what you're looking... Okay. I do have to advise you dental wise while you're looking to cover, the dental plan they offer will not cover those tooth being pulled or the root canal. Come say again? Yes, sir. As I have advised you previously, the dental plan they offer is not going to cover those teeth being pulled or the root canal. So what do they got to cover so I can get me some insurance so I, I need to get my teeth pulled. I ain't paying no insurance for them. I can't go to Denton to get my teeth pulled. It's just kind of BS to me. Like that's dumb. And I understand that, sir. This is your second verbal warning using the 8004 800 number for me. Okay. I under- Or why should they call y'all for when y'all can't do nothing for a motherfucker though? Shit is stupid. Okay. Have a great day and keep in mind, your shopping chooses your plan. We don't.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling RedCrest.

Speaker speaker_2: Hello? Hello?

Speaker speaker_1: How can I help you, sir? Your phone breaking up. How can I help you, sir? I can't hear you clearly. Yes, I wanna, uh... My employer gave me your guys' number. I wanted to apply for the benefits you guys have, because I have blue cross blue shield and they told me I have to reach out to my employer. Okay. What staffing company do you work with? Surge. Home Service, Surge Staffing. What are the last four of your social? Six, oh, five, eight. And the last name, please. White. It'll be spelled like the color, right? Yes, white, the color. Is there any other last name? I'm not locating any file for Surge with those last four-social and that last name. Say that again? Yes, sir. Do you have any other last name? We don't have any record of an account for Surge Staffing with those last four digits and that last name. Um. Uh, so y'all... Damn. So I'm trying to call to find out if I can sign up for some type of insurance. Yes, sir, I understand, but I can't do that without an account. That's why I'm asking you by any chance do you have another last name. Maybe they processed it wrong and they sent it with your other last name. No. No, it should be White. Okay. Did you recently apply with

them? Huh? Did you just recently apply with them? What, like working wise? Yes, sir. Did you recently submit your application for work with Surge Staffing? Yeah, I been working for them, almost for two months now. Okay. So we should have already had your account. The only thing that I can offer to do will be make an account. Um, for that I would need your full social. That is up to you, if you feel comfortable providing it on a recorded line. Why would that help me do, get the insurance? Yes, sir, because... So you're calling an account administrators for health insurance of different staffing companies. We're not Surge directly. We administer their health insurance. In order for me to be able to enroll you into coverage, I need an account. I don't have one at the moment. Yeah. That's fine. You can set up one for me. Have me, uh... So you guys can give me dental and health? We wouldn't be giving it. We're just gonna process an account for you to have it with Surge. Yeah, Surge does offer dental and vision and medical among other plans for their employees. Okay, we can do that real quick. 'Cause I'm trying to get checked up real fast. Okay, I do have to let you know, benefits won't be effective right away. It does take one to two weeks for them to start making those deductions. Okay, that's fine. Understood. What would be the full social? Three, two, eight. Oh, well, nine... Yeah, it is three, two, eight. It's three, two, eight. Nine, two, six, seven, five, eight. And what is your first name? Tavon. T-A-V-O-N. And last name is White. What is your mailing address? Uh, is it, uh... What is it? Uh, dang, is it... One, 114 Westwood Avenue. I believe. Hold on, let me make sure. Give me a second, please. Okay.

Speaker speaker_2: Hello?

Speaker speaker_0: Yes, hello. Yes, hello.

Speaker speaker_2: Yeah, this is 914 Westwood Avenue, ma'am.

Speaker speaker_0: What city is that located in?

Speaker speaker_2: Hey, man. What y'all really doing to my...? Hello?

Speaker speaker_0: Yes, sir. What city is that located in?

Speaker speaker_2: Illinois.

Speaker speaker_3: What is the ZIP code?

Speaker speaker_4: 60436.

Speaker speaker_3: 24426?

Speaker speaker_4: 60436. Hello?

Speaker speaker_3: Yes, sir.

Speaker speaker_4: Do you understand me?

Speaker speaker_3: Yes, sir. You said that the ZIP code is 36436.

Speaker speaker_4: 60436.

Speaker speaker_3: Sorry about that. What's your date of birth?

Speaker speaker_4: 10/20/95.

Speaker speaker_3: 10/20/95. Is the phone number you're calling in a good contact for them?

Speaker speaker_4: Yeah, 6009, yeah.

Speaker speaker_3: And then the last thing, do you wanna put an email or leave no email for now?

Speaker speaker_4: The email is, uh, tykango, uh, 20... tykango29@gmail.com.

Speaker speaker_3: And that was Tango like the dance?

Speaker speaker_4: Huh?

Speaker speaker_3: You said T-Y-Tango?

Speaker speaker_4: Tykango, T-A-N-T-G-O 29 @gmail.com.

Speaker speaker_3: All right. There we go. Okay. So currently Searches offering one dental plan and this will be for just yourself, no dependents, correct?

Speaker speaker_4: Right.

Speaker speaker_3: So it will be \$4.17 per paycheck. It will cover your preventative services at 100%, basic services, basic restorative services and the radiograph at 80%. The maximum that it will cover you per year for services is \$750 with a \$50 deductible.

Speaker speaker_4: That's for what?

Speaker speaker_3: For dental.

Speaker speaker_4: Right. Do that again for me, please.

Speaker speaker_3: Sure thing, sir. It will cover preventative services at 100%, basic services, basic restoratives and radiographs at 80%. The maximum in services that it will cover you per year is \$750 with a \$50 deductible.

Speaker speaker_4: All right.

Speaker speaker_3: It will be \$7 and s-

Speaker speaker_4: But what...

Speaker speaker_3: Go ahead.

Speaker speaker_4: All right. My bad. First of all, so, uh, so that mean I can go there and get my teeth pulled out, no problem?

Speaker speaker_3: Oh, these are not major medical insurance, sir. These are PPO limited. They wouldn't cover that. Unless the service is considered preventive, basic or basic restorative, it won't cover it.

Speaker speaker_4: Right. So how do I get the coverage... So, so insurance that if I can go in there and get my teeth pulled out? I need my wisdom teeth pulled and like two more teeth pulled.

Speaker speaker_3: Yes. If I'm not mistaken, that won't be covered by the plans that Search Shopping offers. Unfortunately, Benefits in a Card wouldn't be able to assist you in getting a dental plan that would cover that since we only administer the health insurance that your shopping company selects for their employees.

Speaker speaker_4: That's cool. I can get the health, the health, uh, the health insurance.

Speaker speaker_3: Okay. So they have three medical plans that they're offering. One of them is preventative only, which means that it's only going to cover services like your annual physical, your screenings for your blood pressure, iron deficiency. The counseling for a healthy diet, avoiding UV exposures from the sun. The preventative prescriptions are generic only like-

Speaker speaker_4: Right.

Speaker speaker_3: ... vitamins and vitamins. And your preventative immunizations for like the influenza and such. So it's not going to cover anything that's considered hospital services like doctor visits, emergency room, surgeries and such.

Speaker speaker_4: No, I just need like a physical from this, get physical checkup so they can just check my insurance. That's all.

Speaker speaker_3: So once again, these are PPO limited plans. They are divided. If you were looking to have both your physical and preventative screenings as well as your doctor's visits covered, you'll have to mix the Stay Healthy with one of the VIP plans. The Stay Healthy is \$16.80 per paycheck. You'll have to mix this one with one of the VIP plans. VIP Standard is \$17.63 and VIP Classic is \$19.53. The difference between those two VIP is that the Standard won't cover your preventative surgeries or the intensive care unit or rehabilitation benefit. Only the VIP Classics will cover those.

Speaker speaker_4: Right. So it's kind of like con... It's kind of some BS to get insurance with them, man. They really got some BS insurance. I don't know.

Speaker speaker_3: So I do understand where your frustration might come, sir, but the line is recorded. I need you to keep it professional. I understand that these are limited PPO plans, but you have to keep in mind the services that Search provides to people are temporary jobs. These are temporary insurance as well. It is a safety blanket while you get hired on by your assignments.

Speaker speaker_4: That's what I'm saying, man. I need some good insurance so I... Well, I mean, like you could give me two in one. I could pay \$20 a month, whatever it is a week, so I can get some good dental insurance and just like good medical insurance, health insurance.

Speaker speaker_3: Unfortunately, I can only offer you what Search has selected for their employees. These are PPO limited. It sounds like what you're looking for is a major medical insurance. You can mix the Stay Healthy with the VIP plan to get some more coverage with

both of the plans together. The only other choice if you're looking for something that's going to cover more towards it will be the MVP plan. For that plan you have to work at least 30 hours per week. Um, and if you were to enroll into it, it would be a monthly deduction rather than weekly. And it is \$525.82 per month for employee only. Um, with the plan you have in and out of network. It has an in-network deductible of \$6,500 and out of network for \$10,000. Um, however, it does not cover speciality drugs, chemotherapy, secondary chiropractics.

Speaker speaker_4: Right.

Speaker speaker_3: So those would be the only medical insurance-

Speaker speaker_4: So where is, where is, where is the, where is the they, they cover for, for, uh, for, uh, medical and dental? They have nothing.

Speaker speaker_3: The dental, the dental will be that only one plan that we went over and the medical will be the four plans that we just went over.

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Speaker speaker_3: You can't get the MVP with one of the other plans. You can however mix the Stay Healthy with one of the VIP plans. The only thing is I have to-

Speaker speaker_4: I'm going to need help though.

Speaker speaker_3: ... see what you're looking... Okay. I do have to advise you dental wise while you're looking to cover, the dental plan they offer will not cover those tooth being pulled or the root canal.

Speaker speaker_4: Come say again?

Speaker speaker_3: Yes, sir. As I have advised you previously, the dental plan they offer is not going to cover those teeth being pulled or the root canal.

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Speaker speaker_3: And I understand that, sir. This is your second verbal warning using the 8004 800 number for me.

Speaker speaker_4: Okay.

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Speaker speaker_4: Or why should they call y'all for when y'all can't do nothing for a motherfucker though? Shit is stupid.

Speaker speaker_3: Okay. Have a great day and keep in mind, your shopping chooses your plan. We don't.