

Transcript: Francesca

Baez-6551086811365376-4901531304902656

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. My name is Francesca up in this particular card. How can I assist you today? Um, I wanna see if my health insurance is up and running, if it's activated or not. All right, and you said your health insurance is your policy, correct? Mm-hmm. All right. What staffing company do you work with? Serge. What are the last four of your Social? Six, one, six, seven. And what is the last name? Too Little. I do not believe your insurance has started. Is this the fact that I do not have a file with the last name Too Little and the starts of the Social 8467 on my system. Did you just recently become an employee with them? No, I've been with them since October, 2023. I figure I would be, have a policy 'cause they pull out, um, they checked my checks for the insurance. Not only that, but with the amount of time you have working with them, we should have a file already. Are you sure that the last name that they put you under was 8467 being the last four of your Social? It's 6167. Bare with me one moment. First name Mia? Yes. Please provide your mailing address and date of birth so that I can make sure I have the right account. 12/01/2002. I'm still waiting on the address. Whenever you feel like this. Um, I recently moved, so I believe it's probably need updating. You want me to give you a, the, um, old one or the new one? Uh, we need the one that Surge Staffing sent to us. The one that you provided to them when you applied. I just have to make sure that this is your account that I'm on before I can give any information on it. Okay, it's 3501 Birmingham Highway, Apartment 904. What was the city, state and zip code? 36801 Opelika, Alabama. Okay, you said you needed to update it, correct? Yes. What will be the new address? 810 North Ninth Longstreet, Apartment 120. Will it be the same city, state and zip code? Yes. Okay. 36801 correct for that zip code? Uh-hu. We have your phone number down as 334-524-6305. Uh, repeat that number for me. 334-524-6305. No. Would you like to update your phone number too? Mm-hmm. Which phone number would you like us to have on file? Uh, 334-524-3122. And lastly, I have your email down as your first and last name 013 at gmail.com? Mm-hmm. Justices put in place that would uphold permanent values, and Donald Trump made that a campaign pledge, and it has so certainly delivered that. We now ... potential benefit, and again, we don't know how these justices are going to rule just because they are- You just need a copy of a benefit card, correct? That doesn't move things. I'm sorry, the phone line breaking up. No, that's okay. We're just verifying, you said that you needed a copy of that benefit card, correct? Oh, I have a, I have a card. ... first president to enter the oval office, and she has been given immunity from all official acts that are hugely significant and in the position... Okay, so since you already have the card, the policy itself has been active since November 27th. The only time you had any lapse on it was on April 8th through the 14th, but aside from that you have been steadily staying active. Yes. So, it is active? Yes, ma'am. Okay, so, um, for example, if I were to go to the doctor's, 'cause the card I have it reads...

'cause I'm trying to figure out, like, how I use this card right here. So it reads Medical MultiPlan and then it also has Virtual Care. Maybe if I jump to the- Yes, ma'am. So you were auto enrolled per Surge Company policy in a medical preventative care plan. That medical preventative care plan does come with a urgent care virtual care package, which is what that information on your benefit card is for, as well as a free Rx membership for your medications. Um, keep in mind however that it does require network. That's why the MultiPlan Network Provider information is there because your- Uh-huh. ... plan itself has a network requirement. If you go to any provider's office that's without the network or out of the network, the insurance will not cover any of your preventative services. See how pepper his language is? At the same time I've been talking to someone- Okay, so I have to set up one of these networks to my insurance? No, ma'am. So when you have health insurance and a health insurance plan has a network requirement, you don't get to set up anything. What a network requirement means is, is that your carrier, which is your insurance company itself, they have a specific list for provider offices and doctors that are within that list and that list itself is what they call network. So the company- Oh, okay. ... MultiPlan Network, they're the ones that have that list. Okay, so that's just there to recommend doctors and offices? Not to recommend them, but to advise you who's on that list because once again if you go out of that list, then you will not be covered for services. Let's say for example you call MultiPlan Network, you're looking for a preventative, um, physical exam to get done and you're calling to get a provider list from them. They're going to advise you which doctor's offices in your area are within that network requirement list for your services to be covered. Otherwise, let's say if Dr. John is not within the network, you're paying out of pocket for the full visit. You will not be able to submit any claims for it because you went outside of the network. Okay, okay, I understand now. I'm sorry, I'm 22 and I'm just learning all this on my own. That's all right, ma'am. That's what we're here for. So all... When I go to... So, I go onto MultiPlan and can I... I can see if StopWatch or StopLight, say one of those, if they cover it by this insurance I can go ahead and use this insurance with them? Yes, ma'am. Just keep in mind that your insurance is for preventative services only. It's not going to cover any hospital indemnity services. Like, it'll cover a check-up? So preventative services are those services that we get done to make sure that we're up to health. Um, examples would be the physical, counselings for a healthy diet or avoiding the UV exposures from the sun, um, those screenings that we get for your blood pressure, your iron deficiency, your preventative immunizations for influenza, tetanus, or varicella, as well as your generic preventative prescriptions like vitamins, um, aspirin, FDA-approved contraceptive methods and such. Now what they consider hospital indemnity services, what that term refers to, are hospital services basically, like your doctor's visit for let's say you have a sore throat, um, you have pink eye or anything like that and you went to see a doctor for that, even if the doctor is within network, that's not a preventative services, that's a hospital indemnity services. So it's going to the emergency room, urgent care or having a surgery, all of those services are hospital indemnity services. Oh, okay. Okay. The 43rd President of the United States, the Honorable Henry Kissinger. But when I do go I just hand them this card and I'll be good? Yes, ma'am. So once you go to a doctor's visit you'll present your benefit card. Once that for your ID and depending on the doctor's office or provider's office policy will depend whether or not there will be paperwork for you to fill out or not at their store. All right. Well, that's all I needed to know. I appreciate your help. Of course. Well, there anything else we can assist you with today? Uh, no. Thank you. All right. I hope

you have a wonderful rest of your day and thank you for your time as well as calling Benefits on a Card today. All right. Thank you. No problem. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good morning. My name is Francesca up in this particular card. How can I assist you today?

Speaker speaker_2: Um, I wanna see if my health insurance is up and running, if it's activated or not.

Speaker speaker_1: All right, and you said your health insurance is your policy, correct?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All right. What staffing company do you work with?

Speaker speaker_2: Serge.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: Six, one, six, seven.

Speaker speaker_1: And what is the last name?

Speaker speaker_2: Too Little.

Speaker speaker_1: I do not believe your insurance has started. Is this the fact that I do not have a file with the last name Too Little and the starts of the Social 8467 on my system. Did you just recently become an employee with them?

Speaker speaker_2: No, I've been with them since October, 2023. I figure I would be, have a policy 'cause they pull out, um, they checked my checks for the insurance.

Speaker speaker_1: Not only that, but with the amount of time you have working with them, we should have a file already. Are you sure that the last name that they put you under was 8467 being the last four of your Social?

Speaker speaker_2: It's 6167.

Speaker speaker_1: Bare with me one moment. First name Mia?

Speaker speaker_2: Yes.

Speaker speaker_1: Please provide your mailing address and date of birth so that I can make sure I have the right account.

Speaker speaker_2: 12/01/2002.

Speaker speaker_1: I'm still waiting on the address. Whenever you feel like this.

Speaker speaker_2: Um, I recently moved, so I believe it's probably need updating. You want me to give you a, the, um, old one or the new one?

Speaker speaker_1: Uh, we need the one that Surge Staffing sent to us. The one that you provided to them when you applied. I just have to make sure that this is your account that I'm on before I can give any information on it.

Speaker speaker_2: Okay, it's 3501 Birmingham Highway, Apartment 904.

Speaker speaker_1: What was the city, state and zip code?

Speaker speaker_2: 36801 Opelika, Alabama.

Speaker speaker_1: Okay, you said you needed to update it, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: What will be the new address?

Speaker speaker_2: 810 North Ninth Longstreet, Apartment 120.

Speaker speaker_1: Will it be the same city, state and zip code?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. 36801 correct for that zip code?

Speaker speaker_2: Uh-hu.

Speaker speaker_1: We have your phone number down as 334-524-6305.

Speaker speaker_2: Uh, repeat that number for me.

Speaker speaker_1: 334-524-6305.

Speaker speaker_2: No.

Speaker speaker_1: Would you like to update your phone number too?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Which phone number would you like us to have on file?

Speaker speaker_2: Uh, 334-524-3122.

Speaker speaker_1: And lastly, I have your email down as your first and last name 013 at gmail.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Justices put in place that would uphold permanent values, and Donald Trump made that a campaign pledge, and it has so certainly delivered that. We now ... potential benefit, and again, we don't know how these justices are going to rule just because they are-

Speaker speaker_1: You just need a copy of a benefit card, correct?

Speaker speaker_0: That doesn't move things.

Speaker speaker_2: I'm sorry, the phone line breaking up.

Speaker speaker_1: No, that's okay. We're just verifying, you said that you needed a copy of that benefit card, correct?

Speaker speaker_2: Oh, I have a, I have a card.

Speaker speaker_0: ... first president to enter the oval office, and she has been given immunity from all official acts that are hugely significant and in the position...

Speaker speaker_1: Okay, so since you already have the card, the policy itself has been active since November 27th. The only time you had any lapse on it was on April 8th through the 14th, but aside from that you have been steadily staying active.

Speaker speaker_0: Yes.

Speaker speaker_2: So, it is active?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, so, um, for example, if I were to go to the doctor's, 'cause the card I have it reads-... 'cause I'm trying to figure out, like, how I use this card right here. So it reads Medical MultiPlan and then it also has Virtual Care.

Speaker speaker_3: Maybe if I jump to the-

Speaker speaker_1: Yes, ma'am. So you were auto enrolled per Surge Company policy in a medical preventative care plan. That medical preventative care plan does come with a urgent care virtual care package, which is what that information on your benefit card is for, as well as a free Rx membership for your medications. Um, keep in mind however that it does require network. That's why the MultiPlan Network Provider information is there because your-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... plan itself has a network requirement. If you go to any provider's office that's without the network or out of the network, the insurance will not cover any of your preventative services.

Speaker speaker_3: See how pepper his language is? At the same time I've been talking to someone-

Speaker speaker_2: Okay, so I have to set up one of these networks to my insurance?

Speaker speaker_1: No, ma'am. So when you have health insurance and a health insurance plan has a network requirement, you don't get to set up anything. What a network requirement means is, is that your carrier, which is your insurance company itself, they have a specific list for provider offices and doctors that are within that list and that list itself is what they call network. So the company-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... MultiPlan Network, they're the ones that have that list.

Speaker speaker_2: Okay, so that's just there to recommend doctors and offices?

Speaker speaker_1: Not to recommend them, but to advise you who's on that list because once again if you go out of that list, then you will not be covered for services. Let's say for example you call MultiPlan Network, you're looking for a preventative, um, physical exam to get done and you're calling to get a provider list from them. They're going to advise you which doctor's offices in your area are within that network requirement list for your services to be covered. Otherwise, let's say if Dr. John is not within the network, you're paying out of pocket for the full visit. You will not be able to submit any claims for it because you went outside of the network.

Speaker speaker_2: Okay, okay, I understand now. I'm sorry, I'm 22 and I'm just learning all this on my own.

Speaker speaker_1: That's all right, ma'am. That's what we're here for.

Speaker speaker_2: So all... When I go to... So, I go onto MultiPlan and can I... I can see if StopWatch or StopLight, say one of those, if they cover it by this insurance I can go ahead and use this insurance with them?

Speaker speaker_1: Yes, ma'am. Just keep in mind that your insurance is for preventative services only. It's not going to cover any hospital indemnity services.

Speaker speaker_2: Like, it'll cover a check-up?

Speaker speaker_1: So preventative services are those services that we get done to make sure that we're up to health. Um, examples would be the physical, counselings for a healthy diet or avoiding the UV exposures from the sun, um, those screenings that we get for your blood pressure, your iron deficiency, your preventative immunizations for influenza, tetanus, or varicella, as well as your generic preventative prescriptions like vitamins, um, aspirin, FDA-approved contraceptive methods and such. Now what they consider hospital indemnity services, what that term refers to, are hospital services basically, like your doctor's visit for let's say you have a sore throat, um, you have pink eye or anything like that and you went to see a doctor for that, even if the doctor is within network, that's not a preventative services, that's a hospital indemnity services. So it's going to the emergency room, urgent care or having a surgery, all of those services are hospital indemnity services.

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_3: The 43rd President of the United States, the Honorable Henry Kissinger.

Speaker speaker_2: But when I do go I just hand them this card and I'll be good?

Speaker speaker_1: Yes, ma'am. So once you go to a doctor's visit you'll present your benefit card. Once that for your ID and depending on the doctor's office or provider's office policy will depend whether or not there will be paperwork for you to fill out or not at their store.

Speaker speaker_2: All right. Well, that's all I needed to know. I appreciate your help.

Speaker speaker_1: Of course. Well, there anything else we can assist you with today?

Speaker speaker_2: Uh, no. Thank you.

Speaker speaker_1: All right. I hope you have a wonderful rest of your day and thank you for your time as well as calling Benefits on a Card today.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: No problem. Bye-bye.