

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Hi Justin, my name is Shanica McGoy. I work with a company, uh, by the name of Surge and we have you guys as one of our carriers as self-benefit for our temporary and contingent workforce. Mm-hmm. And we are doing a rollover at a customer site, and they have a few questions about the insurance and I just wanted to see if I can get your assistance with some of the questions that they may have about the plans that we're offering. Um, yeah, of course. I can help further assist. Okay. Do you need to know anything about the company that I currently work for, or would you- Uh- ... just base it off of the questions that he may have? Um, just base it off the questions he has. I can pull a benefit guide and just bear with me one second. Okay. Yeah. This is exactly what he's looking at, is the benefit guide. All right. If you want to, sir, I can get you to start over here with the application process. I have to swap these. I don't know. He's pulling up the guide right now. Okay, I have the benefit guide pulled up. Okay. Give me one second, sir. Okay. Go ahead and create your username and password. That is what you're gonna need to log into your employee account, look at your check stubs, um, PTO time, benefits and all that. Okay? And then it's gonna take you to our application process and you will select a new op and you can see secrets. Okay, sir. You there? Yeah, I'm still here. Okay. All right. Um, the first question I know he asked me was basically about the plans and if they are the 80/20 plans and then I'm like... I'm gonna be one second. Um, did you say they were 80/20 plan? Is that correct? Yes. Um, so the plans that's offered through Surge Staffing are hospital indemnity, so the insurance carrier pays set dollar amounts to cover things as long as copays have been met. However, what prices he sees in the benefit guide is what the insurance carrier will pay for those services and then remain- the remaining balance would be his responsibility. Okay. So... So are you... I'm sorry. Uh, do you mind if I hold this- No. ... so I can move this around a little bit? So the sheet that I'm looking at is, it's a minimum value plan, MVP schedule of benefits? Okay, let's see. The MVP plan. I thought you were talking about the hospital indemnity. My apologies. What were those questions? So everything that I see is like office visit, primary care is \$15 or \$30 specialists, and then everything else on here says 100% after deductible. So the insurance wouldn't pay anything until the deductible is met. Is that... Correct. Am I read- Okay. And, and that doesn't matter... Uh, so it looks like the employee plan by their self is \$6,500 deductible and family would be \$14,700? Correct. Yes, sir. Okay. And then out of pocket maximum is the same thing. So once \$6,500 is met for the individual, then everything else is 100% covered. Correct? Correct. Yes, sir. Okay. Now try to explain to me a little bit about the... I don't know what, what we're gonna call it. If I took... If I took the VIP Classic as well as the Stay Healthy MEC-LRx, what, what wouldn't that cover that the major medical would cover? It shows the AW . Let's see here. It should be in for a second and go away. So under the VIP Standard or VIP Classic,

those, uh, plans cover hospitals, doctors and medications. So whatever is in the benefit guide is what the insurance carrier will pay for those services. Um, now the difference between those plans and the MVP plan, um, now the VIP plans, they're hospital indemnity. So the insurance carrier only pays set dollar amounts to cover things as long as copays have been met. While the MVP plan, that's the major medical plan, where you have to reach the deductible before the insurance carrier pays their set percentage. Um, but with these, uh, you just pay the copay, insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. Versus the MVP plan, you- Try to find copays at. I'm sorry for having to keep bopping in and out. Um, so just depend... The copay would be at the- at your provider's office. Usually it's \$25 for regular doctor's visits. However, if it's a specialist, like a ears, nose and throat doctor, for example, it'd be \$50, between \$50 or \$60. Okay. So then I'm, I'm just trying to use examples because I've got seven people that I'm about to have to try and explain this to. Uh, if they... If they go to a physician's office, uh, under this VIP-... plan, either one of them. They look to be the same, just a regular physician's office. Once- once they pay \$25, then this VIP standard would pay \$50? Correct, yes, sir. And then whatever the remaining balance is would be the patient's responsibility. Okay. Okay, to where, uh, to where for a physician's office visit, you would, you would get \$50 from that. I'm trying to find it, inpatient, inpatient physician. So, just so I can explain it to everybody else and understand it myself, the MVP schedule of benefits, the inpatient physician, I would still have to meet that deductible 100% before that would cover anything as well, right? Correct, yes, sir. Okay. Okay, let me, let me just make sure that I, I don't have any other questions. I, I hate to, I hate to bother you, but- No worries, that's what we're here for. I was about to say, now we'll probably have something to explain. Um, so... Okay. I, I, I feel like I have a okay understanding of it. Uh, just please don't go far. Oh, we understand. Well, we are open until- Oh. ... 8:00 PM Eastern Standard Time, Monday through Friday. Okay. Okay, all right, uh, thank you very much. You're welcome. Is there anything else I can assist you all with today? Uh, not at the moment. That may change, but not at the moment. Awesome. Yeah. Well, you have a wonderful day, okay? All right, thank you very much. You're welcome. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Cart. This is Justin. How can I help you today?

Speaker speaker_1: Hi Justin, my name is Shanica McGoy. I work with a company, uh, by the name of Surge and we have you guys as one of our carriers as self-benefit for our temporary and contingent workforce.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And we are doing a rollover at a customer site, and they have a few questions about the insurance and I just wanted to see if I can get your assistance with some of the questions that they may have about the plans that we're offering.

Speaker speaker_0: Um, yeah, of course. I can help further assist.

Speaker speaker_1: Okay. Do you need to know anything about the company that I currently work for, or would you-

Speaker speaker_0: Uh-

Speaker speaker_1: ... just base it off of the questions that he may have?

Speaker speaker_0: Um, just base it off the questions he has. I can pull a benefit guide and just bear with me one second.

Speaker speaker_1: Okay. Yeah. This is exactly what he's looking at, is the benefit guide.

Speaker speaker_0: All right.

Speaker speaker_1: If you want to, sir, I can get you to start over here with the application process. I have to swap these. I don't know. He's pulling up the guide right now.

Speaker speaker_0: Okay, I have the benefit guide pulled up.

Speaker speaker_1: Okay. Give me one second, sir.

Speaker speaker_0: Okay.

Speaker speaker_1: Go ahead and create your username and password. That is what you're gonna need to log into your employee account, look at your check stubs, um, PTO time, benefits and all that. Okay? And then it's gonna take you to our application process and you will select a new op and you can see secrets. Okay, sir. You there?

Speaker speaker_0: Yeah, I'm still here.

Speaker speaker_1: Okay. All right. Um, the first question I know he asked me was basically about the plans and if they are the 80/20 plans and then I'm like... I'm gonna be one second.

Speaker speaker_0: Um, did you say they were 80/20 plan? Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Um, so the plans that's offered through Surge Staffing are hospital indemnity, so the insurance carrier pays set dollar amounts to cover things as long as copays have been met. However, what prices he sees in the benefit guide is what the insurance carrier will pay for those services and then remain- the remaining balance would be his responsibility.

Speaker speaker_1: Okay. So...

Speaker speaker_2: So are you... I'm sorry. Uh, do you mind if I hold this-

Speaker speaker_1: No.

Speaker speaker_2: ... so I can move this around a little bit? So the sheet that I'm looking at is, it's a minimum value plan, MVP schedule of benefits?

Speaker speaker_0: Okay, let's see. The MVP plan. I thought you were talking about the hospital indemnity. My apologies. What were those questions?

Speaker speaker_2: So everything that I see is like office visit, primary care is \$15 or \$30 specialists, and then everything else on here says 100% after deductible. So the insurance wouldn't pay anything until the deductible is met. Is that...

Speaker speaker_0: Correct.

Speaker speaker_2: Am I read- Okay. And, and that doesn't matter... Uh, so it looks like the employee plan by their self is \$6,500 deductible and family would be \$14,700?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_2: Okay. And then out of pocket maximum is the same thing. So once \$6,500 is met for the individual, then everything else is 100% covered. Correct?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_2: Okay. Now try to explain to me a little bit about the... I don't know what, what we're gonna call it. If I took... If I took the VIP Classic as well as the Stay Healthy MEC-LRx, what, what wouldn't that cover that the major medical would cover?

Speaker speaker_1: It shows the AW .

Speaker speaker_0: Let's see here.

Speaker speaker_1: It should be in for a second and go away.

Speaker speaker_0: So under the VIP Standard or VIP Classic, those, uh, plans cover hospitals, doctors and medications. So whatever is in the benefit guide is what the insurance carrier will pay for those services. Um, now the difference between tho- those plans and the MVP plan, um, now the VIP plans, they're hospital indemnity. So the insurance carrier only pays set dollar amounts to cover thing as- things as long as copays have been met. While the MVP plan, that's the major medical plan, where you have to reach the deductible before the insurance carrier pays their set percentage. Um, but with these, uh, you just pay the copay, insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. Versus the MVP plan, you-

Speaker speaker_2: Try to find copays at. I'm sorry for having to keep bopping in and out.

Speaker speaker_0: Um, so just depend... The copay would be at the- at your provider's office. Usually it's \$25 for regular doctor's visits. However, if it's a specialist, like a ears, nose and throat doctor, for example, it'd be \$50, between \$50 or \$60.

Speaker speaker_2: Okay. So then I'm, I'm just trying to use examples because I've got seven people that I'm about to have to try and explain this to. Uh, if they... If they go to a physician's office, uh, under this VIP-... plan, either one of them. They look to be the same, just a regular physician's office. Once- once they pay \$25, then this VIP standard would pay \$50?

Speaker speaker_0: Correct, yes, sir. And then whatever the remaining balance is would be the patient's responsibility.

Speaker speaker_2: Okay. Okay, to where, uh, to where for a physician's office visit, you would, you would get \$50 from that. I'm trying to find it, inpatient, inpatient physician. So, just so I can explain it to everybody else and understand it myself, the MVP schedule of benefits, the inpatient physician, I would still have to meet that deductible 100% before that would cover anything as well, right?

Speaker speaker_0: Correct, yes, sir.

Speaker speaker_2: Okay. Okay, let me, let me just make sure that I, I don't have any other questions. I, I hate to, I hate to bother you, but-

Speaker speaker_0: No worries, that's what we're here for.

Speaker speaker_3: I was about to say, now we'll probably have something to explain.

Speaker speaker_2: Um, so... Okay. I, I, I feel like I have a okay understanding of it. Uh, just please don't go far.

Speaker speaker_0: Oh, we understand. Well, we are open until-

Speaker speaker_2: Oh.

Speaker speaker_0: ... 8:00 PM Eastern Standard Time, Monday through Friday.

Speaker speaker_2: Okay. Okay, all right, uh, thank you very much.

Speaker speaker_0: You're welcome. Is there anything else I can assist you all with today?

Speaker speaker_2: Uh, not at the moment. That may change, but not at the moment.

Speaker speaker_0: Awesome.

Speaker speaker_2: Yeah.

Speaker speaker_0: Well, you have a wonderful day, okay?

Speaker speaker_2: All right, thank you very much.

Speaker speaker_0: You're welcome. Bye-bye.