

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. Nice to meet you. Uh, I just had a couple questions about my benefits. Um, so I work with, uh, Surge. Uh, my name's, uh, Craig Gilmore, and I pretty much have like the lowest package you can possibly get. And I was reading, uh, some of the benefits, and I, uh, have to go... I was sent by the gastroenterologist, I'm sorry, I'm- I'm- I know I butchered the name, to, uh, go to the hospital on the ninth, and we're supposed to have like a, uh, what's the word for it? Camera sort of, like put down my throat to like, you know, check out my stomach, right? Mm-hmm. And if I read the benefits correctly, it says it doesn't cover that. So, my only question is, um, in next August when enrollments, you know, open back up to upgrade my stuff, since I'm with Surge, would I be able to upgrade my health insurance to a degree where I would be able to have something like that covered? Um, now that would only happen during open enrollment. However, let me try pulling your file to confirm everything for you. What's the last four- Okay. ... of your social? Uh, 7694. And I would be okay with open enrollment, I just wanna make sure that if I do like, you know, put something as serious as- as this off for like, you know, another year, that I'm doing it like, you know, for something. Totally understand. Um, for security purposes, can you verify your home address, including city, state and zip code, Craig? Yes, I can. It's 211 Wilson Street in Newark, Ohio. The zip code is 43055. And confirm your date of birth. October 25th, 1996. And a good telephone number have a 740-281-6484. Yep, that one's good. And the email I have is Gryan2229 at gmail? Yes, sir. Okay, so let's see here. Uh, yes, so the other bene- or the other medical plans that Surge is offering are the VIP plans that which actually do cover hospitals, doctors and medication- medications. Um, so you would have coverage for that surgery if need be under those plans. However, looking at the benefit guide, I do know that an- the insurance carrier only pays a set dollar amount to cover things. Okay. So like, let's say hypothetically, right, because it's- I don't- I'm not really a medical guy, I'm not sure about the terms, but just to be clear, the procedure is they, uh, put me under with anesthetic. They, uh, then put a camera down my throat to, you know, look inside me, make sure every- there's not like an ulcer or anything inside my stomach, and then they wake me up and they say, "All right, you're good or bad." And, you know, they'll go- they'll, uh, go from there. Um, how much... Uh, let's say the procedure is like 5,000, right? Um, how much would one of the plans cover on that? Um, so say, so surgery in a hospital or something like that, under the VIP Standard, the insurance c- carrier will pay \$250 a day, while under the Classic they pay out \$500 a day. Okay, so it's a day, but like, since the procedure is like, let's say less than an hour, um, if- if it did cost like five grand, does that mean you guys are only gonna cover \$500 of that 5,000? Correct. The insurance carrier will only cover \$500 for that procedure. Huh. Yes, sir. Damn. Oh, okay. Shit. Um, hmm. Okay, so

right now I think I pay like... Or are you able to see how much, uh, gets taken out of my like account for the, uh, service I have now? Uh, yes, sir. So your total deduction's \$15.16. Okay, so how much would it be for like the best package you guys have that I could get through Surge? Um, so the VIP Classic, which is technically the highest tier that's offered through Surge Staffing, uh, for employee only, would be \$19.53 a week. Fuck. Really? That's it? Yes, sir. Damn. Okay. Um, hmm. So since you're really more in this field than I am, uh, well, I guess my next question's just... Let me go ahead and write this down. When is open enrollment? Is it August? Um, let me verify that, because I do know that their last open enrollment was in August, but let's see when specific dates were. Bear with me. Okay, it takes its time. Uh, do do do do. So it looks like Surge had their last open enrollment from August 12th to August 26th. So I'm presuming sometime around that time next year. Next August. Okay. August. Um, one second. There we go. Uh, my next question was this. So, um, what was it? Sorry, I'm trying to remember. Okay, so for someone in your like, you know, field, you know more about it than I do. Do you think, uh, like any other health insurance, like what- what's the normal rate that they're willing to cover? You know what I mean? Like is it normally 500 or are we talking like more? Um, well, the plans that's offered through Surge Staffing are not major medical plans, they're hospital indemnity. So hospital indemnity, the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical, you have a deductible that you have to reach before the insurance carrier pays their set percentage. Okay. Okay. I got you. And what are the- what's that normally like? Like what? 100, 200 a month or something like that? Um, now depending on the- the insurance carrier, um, but the- this, uh, the plans that's offered through Surge Staffing, those, like I said, they range from the \$17 to \$19.53 per week. Um, but honestly, I don't know how much they are individually. Say if you were not working with the staffing agency and you had the same plans offered through that insurance carrier, I wouldn't know how much that- that would be. Okay, I understand. Um, well, let me just add that too. We said... Okay, this is 500. Now, uh, well, yeah. Okay. I think that covers it. All right. Well, I appreciate your time and thank you very much. You're welcome, Craig. You have a great day, okay? You as well. Thank you.

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 a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. Nice to meet you. Uh, I just had a couple questions about my benefits. Um, so I work with, uh, Surge. Uh, my name's, uh, Craig Gilmore, and I pretty much have like the lowest package you can possibly get. And I was reading, uh, some of the benefits, and I, uh, have to go... I was sent by the gastroenterologist, I'm sorry, I'm- I'm- I know I butchered the name, to, uh, go to the hospital on the ninth, and we're supposed to have like a, uh, what's the word for it? Camera sort of, like put down my throat to like, you know, check out my stomach, right? Mm-hmm. And if I read the benefits correctly, it says it doesn't cover that. So, my only question is, um, in next August when enrollments, you know, open back up to upgrade my stuff, since I'm with Surge, would I be able to upgrade my health insurance to a

degree where I would be able to have something like that covered?

Speaker speaker_1: Um, now that would only happen during open enrollment. However, let me try pulling your file to confirm everything for you. What's the last four-

Speaker speaker_2: Okay.

Speaker speaker_1: ... of your social?

Speaker speaker_2: Uh, 7694. And I would be okay with open enrollment, I just wanna make sure that if I do like, you know, put something as serious as- as this off for like, you know, another year, that I'm doing it like, you know, for something.

Speaker speaker_1: Totally understand. Um, for security purposes, can you verify your home address, including city, state and zip code, Craig?

Speaker speaker_2: Yes, I can. It's 211 Wilson Street in Newark, Ohio. The zip code is 43055.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: October 25th, 1996.

Speaker speaker_1: And a good telephone number have a 740-281-6484.

Speaker speaker_2: Yep, that one's good.

Speaker speaker_1: And the email I have is Gryan2229 at gmail?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay, so let's see here. Uh, yes, so the other bene- or the other medical plans that Surge is offering are the VIP plans that which actually do cover hospitals, doctors and medication- medications. Um, so you would have coverage for that surgery if need be under those plans. However, looking at the benefit guide, I do know that an- the insurance carrier only pays a set dollar amount to cover things.

Speaker speaker_2: Okay. So like, let's say hypothetically, right, because it's- I don't- I'm not really a medical guy, I'm not sure about the terms, but just to be clear, the procedure is they, uh, put me under with anesthetic. They, uh, then put a camera down my throat to, you know, look inside me, make sure every- there's not like an ulcer or anything inside my stomach, and then they wake me up and they say, "All right, you're good or bad." And, you know, they'll go- they'll, uh, go from there. Um, how much... Uh, let's say the procedure is like 5,000, right? Um, how much would one of the plans cover on that?

Speaker speaker_1: Um, so say, so surgery in a hospital or something like that, under the VIP Standard, the insurance c- carrier will pay \$250 a day, while under the Classic they pay out \$500 a day.

Speaker speaker_2: Okay, so it's a day, but like, since the procedure is like, let's say less than an hour, um, if- if it did cost like five grand, does that mean you guys are only gonna cover \$500 of that 5,000?

Speaker speaker_1: Correct. The insurance carrier will only cover \$500 for that procedure.

Speaker speaker_2: Huh.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Damn. Oh, okay. Shit. Um, hmm. Okay, so right now I think I pay like... Or are you able to see how much, uh, gets taken out of my like account for the, uh, service I have now?

Speaker speaker_1: Uh, yes, sir. So your total deduction's \$15.16.

Speaker speaker_2: Okay, so how much would it be for like the best package you guys have that I could get through Surge?

Speaker speaker_1: Um, so the VIP Classic, which is technically the highest tier that's offered through Surge Staffing, uh, for employee only, would be \$19.53 a week.

Speaker speaker_2: Fuck. Really? That's it?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Damn. Okay. Um, hmm. So since you're really more in this field than I am, uh, well, I guess my next question's just... Let me go ahead and write this down. When is open enrollment? Is it August?

Speaker speaker_1: Um, let me verify that, because I do know that their last open enrollment was in August, but let's see when specific dates were. Bear with me.

Speaker speaker_2: Okay, it takes its time.

Speaker speaker_1: Uh, do do do do. So it looks like Surge had their last open enrollment from August 12th to August 26th. So I'm presuming sometime around that time next year.

Speaker speaker_2: Next August. Okay. August. Um, one second. There we go. Uh, my next question was this. So, um, what was it? Sorry, I'm trying to remember. Okay, so for someone in your like, you know, field, you know more about it than I do. Do you think, uh, like any other health insurance, like what- what's the normal rate that they're willing to cover? You know what I mean? Like is it normally 500 or are we talking like more?

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Speaker speaker_2: Okay. Okay. I got you. And what are the- what's that normally like? Like what? 100, 200 a month or something like that?

Speaker speaker_1: Um, now depending on the- the insurance carrier, um, but the- this, uh, the plans that's offered through Surge Staffing, those, like I said, they range from the \$17 to \$19.53 per week. Um, but honestly, I don't know how much they are individually. Say if you

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Speaker speaker_2: Okay, I understand. Um, well, let me just add that too. We said... Okay, this is 500. Now, uh, well, yeah. Okay. I think that covers it. All right. Well, I appreciate your time and thank you very much.

Speaker speaker_1: You're welcome, Craig. You have a great day, okay?

Speaker speaker_2: You as well. Thank you.