

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Encourages. This is Justin. How can I help you today? Hi, um, so I am trying to get some information. I just, um, found out that I was paying for health insurance, I guess through you guys, um, through my temp agency, and I'm trying to get, I guess, number one, like, my ID card, um, 'cause I never received one, but I'm also trying to figure out exactly what my plan covers and everything like that. Mokay, what's the staffing agency you work for? Um, Surge Staffing. And the last four of your social? Five, five, nine, five. And what was your first and last name? Crystal Cottingham. Okay. And for security purposes, can you verify your home address, including city, state and zip code, Crystal? Um, 27 US Highway 278 East, Apartment 9, Cullman, Alabama, three-five-oh-five-five. And your date of birth? 07/02/'89. And a good telephone number I have is 938-239-1907? Yes. And the email I have crystaldawn11@yahoo.com? Yes. Mokay, so looking at the file, looks like Surge auto-enrolled you into the MEC TeleRx, which covers all of your preventative health care services, which may include, like, physicals, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy. Also, there is a subscription to FreeRx, which gives out free or discounted prescription coverage. I do see, checking no history, you were emailed, uh, your ID card and also instructions on how to register y- your FreeRx account back on earlier today around 1:16. Yeah, I did get that earlier today, um, but they couldn't tell me, like, what... Like, 'cause I had asked her if it covers, like, OB/GYN visits and she said she didn't know, that I would have to call... You're the third person I've called trying to get to the right person. I totally understand. Um, so let's see here. So anything preventative-wise would be covered under that MEC plan, um, so if it, uh, if that OB/GYN has a preventative, uh, service that they do, uh, it would be covered. Um, but were you provided with the insurance carrier's telephone number by any chance, or no? No, I was not. I, uh, so I was given, um, 90 Degrees' s- s- benefits or something like that. Um, hold on, I'm trying to pull the email back up. Um, I was given the multi-plan number. Okay. Um, Elixir something, for a pharmacy, I guess, and then for medical benefit verification, it was 90 Degree Benefit. That's all I was given, and I called them 'cause that's who I was told to call and they couldn't even find me in their system. Okay, um, so let's see here. So this was the only other number I had. Okay. Um, so that multi-plan number was to find providers in your specific location. Whenever you do call them, just provide them with your zip code. Now, the Elixir number, that's for the preventative medications under the MEC TeleRx medical plan. Um, now when you did call 90 Degree Benefit, what option did you select? 'Cause there was a prompt. Um, well, Alabama wasn't even listed as an option, so I just picked Georgia because that was the closest one to me. But Alabama wasn't even a state that was listed whenever it was going through the Southeast states. It did Florida, Georgia, Mississippi and Louisiana, but not Alabama. Okay. Um, so let's

see here. And I actually called the number that was listed on their website under Birmingham. Totally understand. Um, so what I can do right now, um, I can email you a copy of a benefit guide and would explain w- what all is covered under that medical plan, what's covered, what's not covered, how much the carrier will pay for those services, stuff like that. Um, if that would help. Okay, that would be great. Um, but here is my question because- Yes. ...this i- this may be too much information, but this is what I'm trying to get figured out. Because- Go ahead. ...if this only covers preventative, um, the reason I'm asking about OB/GYN is because my insurance has been all up in the air and I have no idea when I'm gonna actually get hired on full time for my insurance to change. And my- I have an IUD and it was supposed to be taken out back in October, but because my insurance won't cover it, um, I'm trying to get that figured out. So I'm, like, three months overdue for having that changed out, but I don't know if that's considered preventative care or not. Mm... Now, I would imagine- So that's why I'm asking. Um... Let me see. Now, I would imagine it would be preventative-wise, but, mm... Or is there a way that, like, I can upgrade this plan since it's already getting taken outta my check to cover that? Like, I don't know how this works. Okay. Um, so unfortunately, we wouldn't be- be able to make any upgrades right now, uh, due to the fact you're outside of your personal open enrollment period, which is 30 days from your first paycheck, and Surge Staffing is outside of their company open enrollment period, which is usually sometime in August. Um, but what I can do right now, I'll go ahead and email you a copy of a benefit guide just to be on the safe side, um, and then try and get somebody on at the actual insurance carrier to answer that specific question for you. Okay. Okay. But do you mind if I place you on a brief hold while I email that information to you real quick first? Yeah, that's fine. Okay. I'll be right back for you. Okay, Crystal? All right, thank you. You're welcome. Hello, Crystal. You still there? I am. Awesome. Thank you so much for holding. So, I went ahead and emailed you a copy of the benefit guide. Um, the email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsinacard.com. I also included directions. Uh, sh- page four of the benefit guide should say "Plan Benefit Summaries" at the top, and below is the plan that you're currently enrolled into with, uh, a vertical list of everything that should be covered under that plan. Okay. Okay. Um, but did you have any other questions for me before I've got the insurance carrier on the phone? Before I transfer you over? No, I think I'm good. Okay. Well, you have a wonderful day, okay? Thank you. You're welcome.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and Encourages. This is Justin. How can I help you today?

Speaker speaker_2: Hi, um, so I am trying to get some information. I just, um, found out that I was paying for health insurance, I guess through you guys, um, through my temp agency, and I'm trying to get, I guess, number one, like, my ID card, um, 'cause I never received one, but I'm also trying to figure out exactly what my plan covers and everything like that.

Speaker speaker_1: Mokay, what's the staffing agency you work for?

Speaker speaker_2: Um, Surge Staffing.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: Five, five, nine, five.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Crystal Cottingham.

Speaker speaker_1: Okay. And for security purposes, can you verify your home address, including city, state and zip code, Crystal?

Speaker speaker_2: Um, 27 US Highway 278 East, Apartment 9, Cullman, Alabama, three-five-oh-five-five.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 07/02/'89.

Speaker speaker_1: And a good telephone number I have is 938-239-1907?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email I have crystaldawn11@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Mokay, so looking at the file, looks like Surge auto-enrolled you into the MEC TeleRx, which covers all of your preventative health care services, which may include, like, physicals, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy. Also, there is a subscription to FreeRx, which gives out free or discounted prescription coverage. I do see, checking no history, you were emailed, uh, your ID card and also instructions on how to register y- your FreeRx account back on earlier today around 1:16.

Speaker speaker_2: Yeah, I did get that earlier today, um, but they couldn't tell me, like, what... Like, 'cause I had asked her if it covers, like, OB/GYN visits and she said she didn't know, that I would have to call... You're the third person I've called trying to get to the right person.

Speaker speaker_1: I totally understand. Um, so let's see here. So anything preventative-wise would be covered under that MEC plan, um, so if it, uh, if that OB/GYN has a preventative, uh, service that they do, uh, it would be covered. Um, but were you provided with the insurance carrier's telephone number by any chance, or no?

Speaker speaker_2: No, I was not. I, uh, so I was given, um, 90 Degrees' s- s- benefits or something like that. Um, hold on, I'm trying to pull the email back up. Um, I was given the multi-plan number.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, Elixir something, for a pharmacy, I guess, and then for medical benefit verification, it was 90 Degree Benefit. That's all I was given, and I called them 'cause that's who I was told to call and they couldn't even find me in their system.

Speaker speaker_1: Okay, um, so let's see here.

Speaker speaker_2: So this was the only other number I had.

Speaker speaker_1: Okay. Um, so that multi-plan number was to find providers in your specific location. Whenever you do call them, just provide them with your zip code. Now, the Elixir number, that's for the preventative medications under the MEC TeleRx medical plan. Um, now when you did call 90 Degree Benefit, what option did you select? 'Cause there was a prompt.

Speaker speaker_2: Um, well, Alabama wasn't even listed as an option, so I just picked Georgia because that was the closest one to me. But Alabama wasn't even a state that was listed whenever it was going through the Southeast states. It did Florida, Georgia, Mississippi and Louisiana, but not Alabama.

Speaker speaker_1: Okay. Um, so let's see here.

Speaker speaker_2: And I actually called the number that was listed on their website under Birmingham.

Speaker speaker_1: Totally understand. Um, so what I can do right now, um, I can email you a copy of a benefit guide and would explain w- what all is covered under that medical plan, what's covered, what's not covered, how much the carrier will pay for those services, stuff like that. Um, if that would help.

Speaker speaker_2: Okay, that would be great. Um, but here is my question because-

Speaker speaker_1: Yes.

Speaker speaker_2: ...this i- this may be too much information, but this is what I'm trying to get figured out. Because-

Speaker speaker_1: Go ahead.

Speaker speaker_2: ...if this only covers preventative, um, the reason I'm asking about OB/GYN is because my insurance has been all up in the air and I have no idea when I'm gonna actually get hired on full time for my insurance to change. And my- I have an IUD and it was supposed to be taken out back in October, but because my insurance won't cover it, um, I'm trying to get that figured out. So I'm, like, three months overdue for having that changed out, but I don't know if that's considered preventative care or not.

Speaker speaker_1: Mm... Now, I would imagine-

Speaker speaker_2: So that's why I'm asking.

Speaker speaker_1: Um... Let me see. Now, I would imagine it would be preventative-wise, but, mm...

Speaker speaker_2: Or is there a way that, like, I can upgrade this plan since it's already getting taken outta my check to cover that? Like, I don't know how this works.

Speaker speaker_1: Okay. Um, so unfortunately, we wouldn't be- be able to make any upgrades right now, uh, due to the fact you're outside of your personal open enrollment period, which is 30 days from your first paycheck, and Surge Staffing is outside of their company open enrollment period, which is usually sometime in August. Um, but what I can do right now, I'll go ahead and email you a copy of a benefit guide just to be on the safe side, um, and then try and get somebody on at the actual insurance carrier to answer that specific question for you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. But do you mind if I place you on a brief hold while I email that information to you real quick first?

Speaker speaker_3: Yeah, that's fine.

Speaker speaker_1: Okay. I'll be right back for you. Okay, Crystal?

Speaker speaker_3: All right, thank you.

Speaker speaker_1: You're welcome. Hello, Crystal. You still there?

Speaker speaker_3: I am.

Speaker speaker_1: Awesome. Thank you so much for holding. So, I went ahead and emailed you a copy of the benefit guide. Um, the email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsinacard.com. I also included directions. Uh, sh- page four of the benefit guide should say "Plan Benefit Summaries" at the top, and below is the plan that you're currently enrolled into with, uh, a vertical list of everything that should be covered under that plan.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay. Um, but did you have any other questions for me before I've got the insurance carrier on the phone? Before I transfer you over?

Speaker speaker_3: No, I think I'm good.

Speaker speaker_1: Okay. Well, you have a wonderful day, okay?

Speaker speaker_3: Thank you.

Speaker speaker_1: You're welcome.