

Transcript: VICTORIA

Taylor-5331821839564800-6476451931013120

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Victoria. How can I help you? Victoria! I have no idea what this thing is. I just got a text that says, "Congrats on your job with Surge. You will be auto-enrolled in MEC Tele- Tele- whatever, RX within 30 days. Call BIC at this number to make changes before your window closes." No idea what any of this means. What changes? What's BIC? What's MEC? I don't even know. Okay. So, Benefits in a Card, we're benefits administrators if you work through, like, a staffing or a temp agency. Um, and it sounds like your employer will automatically enroll you into one of the medical plans they offer, unless you opt out beforehand. Wait. So am I full time? Uh, I, that, I'm not too sure of. This is for a staffing agency. It's just for the medical insurance that they offer for the temporary agents. Oh. You know what, dude? Let me go ask my grandma, because I'm still 18 years old. Hold on, dude. Dida! I already have insurance, I think. Do I still need this? Well, yeah, because if your office offered it at your job and you don't take it, then the government doesn't help you pay for other insurance. So I should take it? If it's better than What's it like? What- what's the marketplace insurance? Well, Hello? I'm sorry, are you, are you talking to me? I thought you were talking to someone back- Yeah. No, I was talking to you. Is, is it better than CareSource with Medicaid? I have no idea what, what that coverage is. I only know the coverage that's being offered through the staffing agency. What's the coverage- We work for a couple of... Sure, I can go over that. What's the name of the agency you're going through? Surge. Okay. So the plan that they automatically enroll members into is the MEC TeleRX, which is basically a preventative medical plan. So it covers things like yearly physicals, vaccinations and preventative screenings at 100%, as long as you stay in that work. It also comes with a, um, subscription to FreeRX, which is like a prescription plan. If it's one of the covered medications, it would be free or discounted, just depending on the medication. And then, that plan also comes with virtual urgent care. So, what's it cost? What's it cost? It's free, yes? No, it's not free. It would be- Ah. ... \$16.80 a week that would be taken out of your check for the plan. \$16.80? Correct. Is it better than Movia? Well, no, but if, if you stay there with that company, ask her if you can get back with her and... Can I get back with you? 'Cause, yeah. So can I get back with you? Could I call you back later? Yeah, so you have 30 days from the date of your first check to enroll or decline the coverage. Um, so if you're not wanting the coverage, just make sure to give us a call back so we can opt you out of that. All right. Now, what happens if I just- Then you're going to pay for it when you get started. Oh, okay, cool. All right, nevermind. Uh, all right, cool. I'll call you back. Okay. You have a wonderful day. All right, love you. Bye.

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 Victoria. How can I help you?

Speaker speaker_2: Victoria! I have no idea what this thing is. I just got a text that says, "Congrats on your job with Surge. You will be auto-enrolled in MEC Tele- Tele- whatever, RX within 30 days. Call BIC at this number to make changes before your window closes." No idea what any of this means. What changes? What's BIC? What's MEC? I don't even know.

Speaker speaker_1: Okay. So, Benefits in a Card, we're benefits administrators if you work through, like, a staffing or a temp agency. Um, and it sounds like your employer will automatically enroll you into one of the medical plans they offer, unless you opt out beforehand.

Speaker speaker_2: Wait. So am I full time?

Speaker speaker_1: Uh, I, that, I'm not too sure of. This is for a staffing agency. It's just for the medical insurance that they offer for the temporary agents.

Speaker speaker_2: Oh. You know what, dude? Let me go ask my grandma, because I'm still 18 years old. Hold on, dude. Dida! I already have insurance, I think. Do I still need this?

Speaker speaker_3: Well, yeah, because if your office offered it at your job and you don't take it, then the government doesn't help you pay for other insurance.

Speaker speaker_2: So I should take it?

Speaker speaker_3: If it's better than

Speaker speaker_2: What's it like? What- what's the marketplace insurance?

Speaker speaker_3: Well,

Speaker speaker_2: Hello?

Speaker speaker_1: I'm sorry, are you, are you talking to me? I thought you were talking to someone back-

Speaker speaker_2: Yeah. No, I was talking to you. Is, is it better than CareSource with Medicaid?

Speaker speaker_1: I have no idea what, what that coverage is. I only know the coverage that's being offered through the staffing agency.

Speaker speaker_2: What's the coverage-

Speaker speaker_1: We work for a couple of... Sure, I can go over that. What's the name of the agency you're going through?

Speaker speaker_2: Surge.

Speaker speaker_1: Okay. So the plan that they automatically enroll members into is the MEC TeleRX, which is basically a preventative medical plan. So it covers things like yearly physicals, vaccinations and preventative screenings at 100%, as long as you stay in that work. It also comes with a, um, subscription to FreeRX, which is like a prescription plan. If it's one of the covered medications, it would be free or discounted, just depending on the medication. And then, that plan also comes with virtual urgent care.

Speaker speaker_3: So, what's it cost?

Speaker speaker_2: What's it cost? It's free, yes?

Speaker speaker_1: No, it's not free. It would be-

Speaker speaker_2: Ah.

Speaker speaker_1: ... \$16.80 a week that would be taken out of your check for the plan.

Speaker speaker_2: \$16.80?

Speaker speaker_1: Correct.

Speaker speaker_2: Is it better than Movia?

Speaker speaker_3: Well, no, but if, if you stay there with that company, ask her if you can get back with her and...

Speaker speaker_2: Can I get back with you? 'Cause, yeah. So can I get back with you? Could I call you back later?

Speaker speaker_1: Yeah, so you have 30 days from the date of your first check to enroll or decline the coverage. Um, so if you're not wanting the coverage, just make sure to give us a call back so we can opt you out of that.

Speaker speaker_2: All right. Now, what happens if I just-

Speaker speaker_3: Then you're going to pay for it when you get started.

Speaker speaker_2: Oh, okay, cool. All right, nevermind. Uh, all right, cool. I'll call you back.

Speaker speaker_1: Okay. You have a wonderful day.

Speaker speaker_2: All right, love you. Bye.