

## Transcript: Francesca

**Baez-4614242681012224-5248827857092608**

### Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yeah, I had a couple of questions about, um, insurance I got through, uh, this place I'm employed with called MAU. Um, so I recently found out that my girlfriend was pregnant and she's, she doesn't currently have some insurance and I was, um, trying to see if I already had her enrolled. I, I, I think I already added her to the insurance but I'm not sure if I would have to have like, um... I really wanted to see if I could change it from just, you know, me and spouse to me, spouse and a child. Because they, um, I know she needs, uh, Medicaid, some kind of card, a physical Medicaid card or number to give to the doctors to go, if she goes to her appointments, things like that. Okay. I do have to clarify, Medicaid can only be provided by the government. MAU is providing you health insurance. Mm-hmm. As far as the child, you cannot add him to the policy 'til he's born. So, um, could you see if I already have my girlfriend on the policy or...? Of course. What are the last four of the Social? My Social is 9732. And your last name, sir? Melendez Sease. M-E-L-E-N-D-E-Z S-E-A-S-E. To make sure I open the correct account, can you please verify your mailing address and date of birth? There we go. Email... Well, date of birth is August 27th, 2003. And I know it might be one of... it sh- one... it probably is the email K-H-R-I-S-M-E-L-E-N-D-E-Z34@gmail.com. No, sir, your mailing address. Oh, my mailing address. 18 Berry Hill Road, Apartment 7F. You said Apartment 7F? Yes, ma'am. We have your email actually down as M-A-Elizabeth4@icloud.com. Oh, that's my girlfriend's email. That's fine too. Okay. And what was your email? Mine was K-H-R-I-S-M-E-L-E-N-D-E-Z34@gmail.com. So K-H-R-I-S, your last name Melendez, 34@gmail.com? Mm-hmm. And is there any way, um... Um, now... Go ahead. ... I could get a physical... What, would, wouldn't there be a way I could get, like, a physical card mailed? Or what, what kind of... Would it be like an insurance card you guys would mail out to me or something like that? Um, yes. Funny enough, I was actually gonna go over that with you. Okay. You probably have not received any of your benefit cards 'cause we did not have your apartment number. We only had the address. Up until, the street address, on the form that you had filled out back in December 10th you didn't put an apartment number. And then the other thing is, on that form you did select that you wanted coverage for employee and spouse but you also selected that you wanted imp- benefits for employee as well. Since we were unable to reach you when we called to clarify your selection, um, we did not submit her into the policy. We only have you in it. However, if you like I can go ahead and add her to it now. Yeah. Go ahead and do that for me. Okay. Um, however, the other thing that I wanted to mention aside from the benefit cards is, the medical plan you selected on your enrollment form is medical preventative only, so it won't cover things that are considered hospital indemnity services like your doctor visits, your emergency room, urgent care and such. Those things would not be covered under the current plan you're on. Mm-hmm. That would be

covered under one of the Intro Plus or the MEC Enhanced that MAU offers. I do have to say, however, on the information that we have access to, it does not provide us information in regards to what type of maternity benefits they offer or pregnancy benefits they offer under these plans. I can add her to the policy and go over the current plans they offered- Mm-hmm. ... because you still have time. Your personal period ended already on Sunday, 26, but your company open enrollment period hasn't ended. It ends on this Friday, the 31st, so that does give you this additional week to still make changes to that policy. Mm-hmm. The only thing is, I don't know if you want to check with the carriers first to see which of the plans will cover the services for maternity or pregnancy services prior to processing enrollment. Mm-hmm. That's the only thing, I don't know, um, how you would like to go in regards to that part of the process. Yeah, I'd like to see which... Um, I'd like to get whatever, whatever covers, you know, maternity or ob, OBGYN or, you know, gynec- that type of stuff like that, and also, um, comes with like, you know, basic health insurance and, you know, everything else but the most important would be to make sure we cover, you know,... uh, emergency... I guess, emergency or new maternity, like you said. But, um, how... What, what... I have to go, go and call them myself and... Uh, or would you, would, would, would you be on the phone? You know. How would we go about doing that? So, I wouldn't be able to be on the phone during that conversation with the carrier. Um, you will have to speak with them directly 'cause the only information currently we have access to in... as far as pregnancy services go, cover under these limited plans they offer, is only the pregnancy services from your plan since it's preventative. Um, 'cause I know with that one, she'll be able to, as far as pregnancy goes, get counselings for breastfeeding, prenatal depression. Um, aside from that, they also do provide... Where is it? One, let's go. There we go. Um, they also do provide that breastfeeding support. But those are the only two specific services. Oh, and the preeclampsia prevention. Here you go. So, those are only the three current services that it shows your current plan will cover her on there if we add her. Mm-hmm. Just that. Breastfeeding support, the maternal depression screenings, and the preeclampsia prevention and screenings. Those are the only three things that I see right now that the current plan you're enrolled into if we add her will cover it. Um, however, aside from your current plan, MAU offers three other medical plans. Now, for those other three medical plans, those will be the ones that we do not have access to, to see specifically what it will cover as far as her s-... Pregnancy services that she will need, are. So, for those, you will have to speak with the carrier, American Public Life, to know what those services will be. Okay. Is there a number? Um... Mm-hmm. Yes, sir. There's a phone number that I can provide you to, to speak with them. Um, and then, I'm not sure if you have anything to do after, um, during the day today. But if you have time, right after you speak with them, you're able to give us a call or ask them to transfer you back to us. Mm-hmm. Um, they... Have been a couple of incidents where that's what we do. When there's questions that the member needs to check with American Public Life, you'll reach... They will transfer you to them, and then they will transfer you back to us to make coverage changes. Okay. That, that'll work. If you could, um... But if you, um... C- you could transfer me over but still give me their number in case I have any other questions to ask them? Yes, sir. So, the phone number they have... I'm going to give you three in total. Okay. The first two are going to be their special department for questions. So, specifically, these are members that when they're thinking of enrolling, you can call them and get questions, I mean, answers from them. The first number will be for Miss Alicia. And it is 601... 601. ... 936- 6- ... 3290. All right. And then the second

phone number is for Miss Sandra. Okay. It is 601... 936... ... 936. ... 3287. 3287. Okay. All right. And then their main customer service line, which is where I'm going to be transferring you over to- Mm-hmm. ... is 800-256-8606. Okay. And now, when I transfer you, what you're going to ask them, um, is to know what type of pregnancy services their Intro Plus plans will cover with your staffing, MAU Staffing. Okay. So, um- Okay. And then they might try to... Go ahead. Uh, can you say that one more time? I want to put it in my notes so I make sure I tell, you know, ask them the right questions. Of course. You're going to ask them what type of pregnancy services their Intro Plus plans provide through MAU Staffing. Okay. So, what type of pregnancy services they provide through MAU Staffing. Yes, sir. And then they might try to ask you information in regards to, like, trying to find a policy. Just let them know you're thinking of enrolling, but you haven't enrolled yet, and you were h-... Wanting to know coverage-specific information. Right. Okay. All right. So, go ahead and get you transferred over to them now, Mr. Milendas. All right. I appreciate- Bear with me one moment, okay? Of course. Okay. Oh, before I do that, do you want me to send you a copy of the benefits guide? Um, that way if you want to, you can look it over with your spouse before you give us a callback? I will send it to both of the emails, yours and hers. Yeah, send it to both. All right. One second. Let me just make sure this one goes out before I get you transferred. You know what? Just give it a minute. I want to make sure since I added yours and hers in there, um, that both of them are going to go out properly and we don't have any misspelling errors. But after a minute, it should be good. All right. Thank you. All right. So, I didn't get any notification of it not being delivered. So, it should be sent out. If you don't see it in the inbox, check junk or spam mail. Um, and then if you don't receive by the time that you're finished speaking with a PL, which should be about, what, five minutes or so? Or more? Mm-hmm. Give us a call back so we can try to resend that and see what happened to it, okay? Okay. And I, I did receive the, um, the benefits guide. I just, I just got it in my email. Great. Great. So, let me go ahead and get you transferred over to APL now, okay? All right. And then remember, we did not add her to your current policy yet 'cause we're waiting to check on those, um, plans first. So, remember to call- All right. ... back before Friday to add her to it. Okay. All right. Have a good one. I'll go ahead and get you transferred over now. Thank you. My pleasure.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yeah, I had a couple of questions about, um, insurance I got through, uh, this place I'm employed with called MAU. Um, so I recently found out that my girlfriend was pregnant and she's, she doesn't currently have some insurance and I was, um, trying to see if I already had her enrolled. I, I, I think I already added her to the insurance but I'm not sure if I would have to have like, um... I really wanted to see if I could change it from just, you know, me and spouse to me, spouse and a child. Because they, um, I know she needs, uh, Medicaid, some kind of card, a physical Medicaid card or number to give to the doctors to go, if she goes to her appointments, things like that.

Speaker speaker\_0: Okay. I do have to clarify, Medicaid can only be provided by the government. MAU is providing you health insurance.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: As far as the child, you cannot add him to the policy 'til he's born.

Speaker speaker\_1: So, um, could you see if I already have my girlfriend on the policy or...?

Speaker speaker\_0: Of course. What are the last four of the Social?

Speaker speaker\_1: My Social is 9732.

Speaker speaker\_0: And your last name, sir?

Speaker speaker\_1: Melendez Sease. M-E-L-E-N-D-E-Z S-E-A-S-E.

Speaker speaker\_0: To make sure I open the correct account, can you please verify your mailing address and date of birth? There we go.

Speaker speaker\_1: Email... Well, date of birth is August 27th, 2003. And I know it might be one of... it sh- one... it probably is the email K-H-R-I-S-M-E-L-E-N-D-E-Z34@gmail.com.

Speaker speaker\_0: No, sir, your mailing address.

Speaker speaker\_1: Oh, my mailing address. 18 Berry Hill Road, Apartment 7F.

Speaker speaker\_0: You said Apartment 7F?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: We have your email actually down as M-A-Elizabeth4@icloud.com.

Speaker speaker\_1: Oh, that's my girlfriend's email. That's fine too.

Speaker speaker\_0: Okay. And what was your email?

Speaker speaker\_1: Mine was K-H-R-I-S-M-E-L-E-N-D-E-Z34@gmail.com.

Speaker speaker\_0: So K-H-R-I-S, your last name Melendez, 34@gmail.com?

Speaker speaker\_1: Mm-hmm. And is there any way, um...

Speaker speaker\_0: Um, now... Go ahead.

Speaker speaker\_1: ... I could get a physical... What, would, wouldn't there be a way I could get, like, a physical card mailed? Or what, what kind of... Would it be like an insurance card you guys would mail out to me or something like that?

Speaker speaker\_0: Um, yes. Funny enough, I was actually gonna go over that with you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You probably have not received any of your benefit cards 'cause we did not have your apartment number. We only had the address. Up until, the street address, on

the form that you had filled out back in December 10th you didn't put an apartment number. And then the other thing is, on that form you did select that you wanted coverage for employee and spouse but you also selected that you wanted imp- benefits for employee as well. Since we were unable to reach you when we called to clarify your selection, um, we did not submit her into the policy. We only have you in it. However, if you like I can go ahead and add her to it now.

Speaker speaker\_1: Yeah. Go ahead and do that for me.

Speaker speaker\_0: Okay. Um, however, the other thing that I wanted to mention aside from the benefit cards is, the medical plan you selected on your enrollment form is medical preventative only, so it won't cover things that are considered hospital indemnity services like your doctor visits, your emergency room, urgent care and such. Those things would not be covered under the current plan you're on.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: That would be covered under one of the Intro Plus or the MEC Enhanced that MAU offers. I do have to say, however, on the information that we have access to, it does not provide us information in regards to what type of maternity benefits they offer or pregnancy benefits they offer under these plans. I can add her to the policy and go over the current plans they offered-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... because you still have time. Your personal period ended already on Sunday, 26, but your company open enrollment period hasn't ended. It ends on this Friday, the 31st, so that does give you this additional week to still make changes to that policy.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: The only thing is, I don't know if you want to check with the carriers first to see which of the plans will cover the services for maternity or pregnancy services prior to processing enrollment.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: That's the only thing, I don't know, um, how you would like to go in regards to that part of the process.

Speaker speaker\_1: Yeah, I'd like to see which... Um, I'd like to get whatever, whatever covers, you know, maternity or ob, OBGYN or, you know, gynec- that type of stuff like that, and also, um, comes with like, you know, basic health insurance and, you know, everything else but the most important would be to make sure we cover, you know,... uh, emergency... I guess, emergency or new maternity, like you said. But, um, how... What, what... I have to go, go and call them myself and... Uh, or would you, would, would, would you be on the phone? You know. How would we go about doing that?

Speaker speaker\_0: So, I wouldn't be able to be on the phone during that conversation with the carrier. Um, you will have to speak with them directly 'cause the only information currently

we have access to in... as far as pregnancy services go, cover under these limited plans they offer, is only the pregnancy services from your plan since it's preventative. Um, 'cause I know with that one, she'll be able to, as far as pregnancy goes, get counselings for breastfeeding, prenatal depression. Um, aside from that, they also do provide... Where is it? One, let's go. There we go. Um, they also do provide that breastfeeding support. But those are the only two specific services. Oh, and the preeclampsia prevention. Here you go. So, those are only the three current services that it shows your current plan will cover her on there if we add her.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Just that. Breastfeeding support, the maternal depression screenings, and the preeclampsia prevention and screenings. Those are the only three things that I see right now that the current plan you're enrolled into if we add her will cover it. Um, however, aside from your current plan, MAU offers three other medical plans. Now, for those other three medical plans, those will be the ones that we do not have access to, to see specifically what it will cover as far as her s-... Pregnancy services that she will need, are. So, for those, you will have to speak with the carrier, American Public Life, to know what those services will be.

Speaker speaker\_1: Okay. Is there a number? Um...

Speaker speaker\_0: Mm-hmm. Yes, sir. There's a phone number that I can provide you to, to speak with them. Um, and then, I'm not sure if you have anything to do after, um, during the day today. But if you have time, right after you speak with them, you're able to give us a call or ask them to transfer you back to us.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, they... Have been a couple of incidents where that's what we do. When there's questions that the member needs to check with American Public Life, you'll reach... They will transfer you to them, and then they will transfer you back to us to make coverage changes.

Speaker speaker\_1: Okay. That, that'll work. If you could, um... But if you, um... C- you could transfer me over but still give me their number in case I have any other questions to ask them?

Speaker speaker\_0: Yes, sir. So, the phone number they have... I'm going to give you three in total.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The first two are going to be their special department for questions. So, specifically, these are members that when they're thinking of enrolling, you can call them and get questions, I mean, answers from them. The first number will be for Miss Alicia. And it is 601...

Speaker speaker\_1: 601.

Speaker speaker\_0: ... 936-

Speaker speaker\_1: 6-

Speaker speaker\_0: ... 3290.

Speaker speaker\_1: All right.

Speaker speaker\_0: And then the second phone number is for Miss Sandra.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It is 601... 936...

Speaker speaker\_1: ... 936.

Speaker speaker\_0: ... 3287.

Speaker speaker\_1: 3287. Okay.

Speaker speaker\_0: All right. And then their main customer service line, which is where I'm going to be transferring you over to-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... is 800-256-8606. Okay. And now, when I transfer you, what you're going to ask them, um, is to know what type of pregnancy services their Intro Plus plans will cover with your staffing, MAU Staffing.

Speaker speaker\_1: Okay. So, um-

Speaker speaker\_0: Okay. And then they might try to... Go ahead.

Speaker speaker\_1: Uh, can you say that one more time? I want to put it in my notes so I make sure I tell, you know, ask them the right questions.

Speaker speaker\_0: Of course. You're going to ask them what type of pregnancy services their Intro Plus plans provide through MAU Staffing.

Speaker speaker\_1: Okay. So, what type of pregnancy services they provide through MAU Staffing.

Speaker speaker\_0: Yes, sir. And then they might try to ask you information in regards to, like, trying to find a policy. Just let them know you're thinking of enrolling, but you haven't enrolled yet, and you were h... Wanting to know coverage-specific information.

Speaker speaker\_1: Right. Okay.

Speaker speaker\_0: All right. So, go ahead and get you transferred over to them now, Mr. Milendas.

Speaker speaker\_1: All right. I appreciate-

Speaker speaker\_0: Bear with me one moment, okay? Of course.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Oh, before I do that, do you want me to send you a copy of the benefits guide? Um, that way if you want to, you can look it over with your spouse before you give us a callback? I will send it to both of the emails, yours and hers.

Speaker speaker\_1: Yeah, send it to both.

Speaker speaker\_0: All right. One second. Let me just make sure this one goes out before I get you transferred. You know what? Just give it a minute. I want to make sure since I added yours and hers in there, um, that both of them are going to go out properly and we don't have any misspelling errors. But after a minute, it should be good.

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_0: All right. So, I didn't get any notification of it not being delivered. So, it should be sent out. If you don't see it in the inbox, check junk or spam mail. Um, and then if you don't receive by the time that you're finished speaking with a PL, which should be about, what, five minutes or so? Or more?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: Give us a call back so we can try to resend that and see what happened to it, okay?

Speaker speaker\_2: Okay. And I, I did receive the, um, the benefits guide. I just, I just got it in my email.

Speaker speaker\_0: Great. Great. So, let me go ahead and get you transferred over to APL now, okay?

Speaker speaker\_2: All right.

Speaker speaker\_0: And then remember, we did not add her to your current policy yet 'cause we're waiting to check on those, um, plans first. So, remember to call-

Speaker speaker\_2: All right.

Speaker speaker\_0: ... back before Friday to add her to it.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. Have a good one. I'll go ahead and get you transferred over now.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: My pleasure.