

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit in the How can I assist you today? Uh, yes. I currently have, um, signed up for the insurance that's offered the indemnity insurance and I have a question. Um, I'm signed up for the medical, the dental division, I believe short-term disability and life insurance. Um, since this isn't a major medical plan, are there any stipulations... My husband, I- I covered my husband this past year under this insurance. If he covers me for, he signed up for the same type of insurance through his work, it's not major medical, it's the same thing, it's indemnity. But his coverage covers more of the basic like urgent care and, um, regular doctor visits and doesn't cover hospital, um, coverage like this one does. Are we allowed to have both? I know sometimes in the past when I've, when I've had, uh, major medical, they would say, "If your spouse is offered insurance," you weren't allowed to have both. Are there any restrictions on this? This is a fact that- Can you answer? Yes, ma'am. This is a fact that staffing companies offer PPO limited plans. As long as you're not in the MBP plan, you're good to go. Okay, so as long as it's the indemnity plan, it's okay to have both? Yes, ma'am. The only plan that has a restriction, um, to my understanding where you're will have to call in and ask in regards or, or check specifically will be the MBP part, the hospital indemnity as well as the medical preventative that they offer do not have those restrictions. So as long as the other company is okay with you also having insurance with us, you should be fine. Okay. Because like I said, when I was looking at the breakdown, this plan covers hospital coverage and ICU coverage, but it doesn't really cover like an urgent care or your regular, um, preventative care. Right? Um- I will have to take a look at the staffing company that you work with so I can pull up their benefit guide. Okay. If you could do that. Yes, ma'am. Would you tell me which staffing company you work with? Sure. Um, Oxford. They do, ma'am. So those InsurPlus plans are the hospital indemnity come with a group accident package on them, which covers the emergency room of 250. Well, I- well, hmm. Well, what I was looking for is like, okay, I just went to my doctor, but I had to pay for my visit and so then I had called this, I think it was an APC number, it- I'd have to look up. And I said, you know, "My doctor wants me to go have a bunch of, uh, lab tests done." And, um, they said that lab tests are not covered. Yeah, APL, that's who, was the phone number that I, I called in regards to this insurance and they said that, you know, labs are not covered. So that's why I was looking to maybe seek this one for hospital coverage, but I just want to make sure that I'm allowed to do that. Understood. Um, but yes, you should be fine having another carrier at the same time. Okay. I mean- Is there any- You know what this... Uh, yeah. So, okay. On, on this here it says, "Diagnostic testing \$250 a year." What type of test is that? Is that like radiology tests then? So that will be something that only American Public Life can answer. We're only the account administrators, so we're limited to the information that we have provided. Okay. It will be most likely the same

one as the one in the benefit guide, because aside from the information that we gather from the benefit guide set, the staffing companies get from the ve- plans that they select. The information that we have additional to that is very little. It's like who to go when this type of question is asked or this type of question is asked. But specific questions like that when you want to know if a certain test is covered and stuff like that, that will have to be directly with the carrier, which will be American Public Life. Okay. All right. Uh, well, we'll call them. Thank you very much. Of course. I apologize for not being able to provide more information. Okay. Thank you. Have a wonderful-

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefit in the How can I assist you today?

Speaker speaker_2: Uh, yes. I currently have, um, signed up for the insurance that's offered the indemnity insurance and I have a question. Um, I'm signed up for the medical, the dental division, I believe short-term disability and life insurance. Um, since this isn't a major medical plan, are there any stipulations... My husband, I- I covered my husband this past year under this insurance. If he covers me for, he signed up for the same type of insurance through his work, it's not major medical, it's the same thing, it's indemnity. But his coverage covers more of the basic like urgent care and, um, regular doctor visits and doesn't cover hospital, um, coverage like this one does. Are we allowed to have both? I know sometimes in the past when I've, when I've had, uh, major medical, they would say, "If your spouse is offered insurance," you weren't allowed to have both. Are there any restrictions on this?

Speaker speaker_1: This is a fact that-

Speaker speaker_2: Can you answer?

Speaker speaker_1: Yes, ma'am. This is a fact that staffing companies offer PPO limited plans. As long as you're not in the MBP plan, you're good to go.

Speaker speaker_2: Okay, so as long as it's the indemnity plan, it's okay to have both?

Speaker speaker_1: Yes, ma'am. The only plan that has a restriction, um, to my understanding where you're will have to call in and ask in regards or, or check specifically will be the MBP part, the hospital indemnity as well as the medical preventative that they offer do not have those restrictions. So as long as the other company is okay with you also having insurance with us, you should be fine.

Speaker speaker_2: Okay. Because like I said, when I was looking at the breakdown, this plan covers hospital coverage and ICU coverage, but it doesn't really cover like an urgent care or your regular, um, preventative care. Right? Um-

Speaker speaker_1: I will have to take a look at the staffing company that you work with so I can pull up their benefit guide.

Speaker speaker_2: Okay. If you could do that.

Speaker speaker_1: Yes, ma'am. Would you tell me which staffing company you work with?

Speaker speaker_2: Sure. Um, Oxford.

Speaker speaker_1: They do, ma'am. So those InsurPlus plans are the hospital indemnity come with a group accident package on them, which covers the emergency room of 250.

Speaker speaker_2: Well, I- well, hmm. Well, what I was looking for is like, okay, I just went to my doctor, but I had to pay for my visit and so then I had called this, I think it was an APC number, it- I'd have to look up. And I said, you know, "My doctor wants me to go have a bunch of, uh, lab tests done." And, um, they said that lab tests are not covered. Yeah, APL, that's who, was the phone number that I, I called in regards to this insurance and they said that, you know, labs are not covered. So that's why I was looking to maybe seek this one for hospital coverage, but I just want to make sure that I'm allowed to do that.

Speaker speaker_1: Understood. Um, but yes, you should be fine having another carrier at the same time.

Speaker speaker_2: Okay. I mean-

Speaker speaker_1: Is there any-

Speaker speaker_2: You know what this... Uh, yeah. So, okay. On, on this here it says, "Diagnostic testing \$250 a year." What type of test is that? Is that like radiology tests then?

Speaker speaker_1: So that will be something that only American Public Life can answer. We're only the account administrators, so we're limited to the information that we have provided.

Speaker speaker_2: Okay.

Speaker speaker_1: It will be most likely the same one as the one in the benefit guide, because aside from the information that we gather from the benefit guide set, the staffing companies get from the ve- plans that they select. The information that we have additional to that is very little. It's like who to go when this type of question is asked or this type of question is asked. But specific questions like that when you want to know if a certain test is covered and stuff like that, that will have to be directly with the carrier, which will be American Public Life.

Speaker speaker_2: Okay. All right. Uh, well, we'll call them. Thank you very much.

Speaker speaker_1: Of course. I apologize for not being able to provide more information.

Speaker speaker_2: Okay. Thank you. Have a wonderful-