

Transcript: Francesca

Baez-4917902839562240-4585964486443008

Full Transcript

... who's going to ask? Thank you for calling Benefits ... in a car. My name is Francesca. How can I assist you today? Hey, Francesca. Uh, my name is Nathan. I'm looking at becoming an employee for MAU, and I had some questions about benefits and they referred me to this number. Okay. Which questions did you have? So, I've been reading through the policy, uh, and the, the pamphlet they sent me. Um, and I don't see coverage for, like, pregnancy or anything of that nature. Uh, my wife and I just found out we're pregnant the other day and so we're trying to figure out if we switch to this insurance, like, would there be any... Or not insurance, excuse me, but this plan, would there be any coverage for us and what would that look like? Are you currently enrolled with the men- benefits or will you be a new hire? I will be a new hire. Okay. Let's see. Okay. So to my understanding of the benefits based on the benefit guide, which is what we have access to, strictly speaking, pregnancy wise, now these plans will be covering their hospital indemnity which will be those Insure Plus Plans. They would be covering those doctor's visits. Now, as far as those checkups that you get done, they will be considered preventative if I'm not mistaking. Those will be covered by the Stay Healthy MEC plans, as those are the only two plans that cover preventative services. Um, strictly speaking- Okay. ... it will cover for the newborns, um, the blood pressure, depression, diabetes, hearing loss, sickle cell disease, HIV, hypo... hirus, obesity, PKU, vision, BMI, autism, and oral health screenings. And then for the mother, it's gonna cover some of the regular checkings that pregnancy visits get done such as that blood pressure, their iron deficiency checked. Okay. And the... One moment, I have to go into a different site to get the other information. I'm just waiting for it to load. All right. Hmm, hmm, hmm, hmm, okay. And then that also includes breastfeeding support and counseling, maternal depression. That should be Insured Plus Enhanced. Yes, sir, it will be with the MEC Enhanced as well as the other Stay Healthy MEC Tailor Rx. Okay. And then on top of the breastfeeding support and counseling, it's also going to cover the maternal depression screenings for mother at well baby visits as well as the preeclampsia prevention and screenings that they get done as well. Okay. Preeclampsia screen- Oh, yes, I remember those. So- So from what I'm seeing, if I'm not mistaking, I believe those are the... all of those services related to pregnancy along with the well woman visits as well. Okay. So the hospitalization would cover, like, the actual birth in the hospital? That part, to be quite honest, I'm not 100% sure. You will have to speak with the- Okay. ... APL special questions department. They usually handle all questions from the member before they enroll into the benefits. 'Cause I know their benefit guide says that it does cover daily hospital confinement, \$50 per day from the bill with the Insure Plus and then \$100 from the bill with the Insure Plus Enhanced. And then aside from that, it says that it will cover annual first occurrence hospital surgical. But I do not believe that the birth itself will be considered surgical unless they have a C-section. But I'm not too sure on that because we

only administrate it, so we're limited to specific information with these benefits. Okay. Um- If you have a pen and paper, I can give you the phone number for the two representatives that usually answers those questions when you're thinking of enrolling. Okay. Let me grab that real quick. Take your time. Get some paper and a pen. All right, I'm ready. Okay. So the first one will be for Miss Delicia. Alicia? Ah, yes. Delicia, D-E-L-I-C-I-A. And her phone number is area code 601- Okay. ... 936. Three, six. Okay. 3290. Three, two, nine, zero. Okay. And then the other person is Sandra. Okay. And then her phone number is gonna be very similar, just two digits difference, so it'll be area code 601... Okay. 936. Nine, three, six. Three two eight seven. Three two eight seven. Okay. All right. And these are the APL... They're the APL- Um... ... Special Question Department. Okay. APL Special Question... And have you guys been given access to their benefit guide? So we have the one, I think it's the one you're reading from that says, uh, Benefits in a Card, Benefits Wizard Specially Designed for MAU Workforce Solutions? Yes, sir. That would be the one. And it's about 28 pages long? Yes, sir. I was just double checking because I know sometimes they give, um, certain employees depending on where it is that they go for their orientation, sometimes they just give them the form itself. So I was just making sure that you guys did have that benefit guide as well. Mm. Okay. So when, when it says... When it's showing the benefits that we're looking at, there's the Stay Healthy MEC, Insure Plus, InfoShots, the Plus-Enhanced. Are those, like, all separate plans that you can, like, get in conjunction or individually? Yes, sir. So the plans are on page number two. The Stay Healthy MEC... Oh, there's one in front of the teller RX. The Stay Healthy MEC and then the Insure Plus and Insure Plus Enhanced, these can be combined so you can get the Stay Healthy with one of the Insure Plus plans. You just can't have both Insure Plus plans, as well as the fact that you cannot mix the MEC Enhanced with any plan. Okay. So they're two separate plans, but you would get them- Yes, sir. ... both for extra coverage? Correct, yes. 'Cause that, on page number two, the Stay Healthy plan is only going to cover preventative services. Anything consider hospital indemnity like those doctor's visits, the emergency room, urgent care or surgeries are not preventative, so they're not covered by that Stay Healthy. Those services will be- Okay. ... covered under one of the Insure Plus. The only thing is that the same way that the Stay Healthy doesn't cover what the Insure Plus covers is vice versa. The Insure Plus does not cover what the Stay Healthy plan will cover. The only one that's going to give you both of those coverages, as you stated, will be that MEC Enhanced on the next page. Aha. Okay. So there are- The only... What? ... four options, essentially? Mm-hmm. Okay. The only thing that I will say with the visit cells are a little bit different in comparison to the MEC Enhanced and the Insure Plus is that, to my understanding, the Insure Plus doesn't have a limit of visits that you will get covered under it. Whereas with the MEC Enhanced, you have a limit of only four visits per year being covered under the plan. Oh. Like four of each type of visit or four visits period? Four of each type of visit. If you go into the next page, page number three, their primary care visits, special care visits and urgent care visits are only cover four of each of those visits per year. Okay. And then 10 per family. Okay. Gotcha. And then the other thing, just to point it out because sometimes it could be overlooked, both Stay Healthy plans have a network requirement, whereas both of their Insure Plus plans don't have any network requirement. Hmm. Does that... So that means you can go to any healthcare provider period? Yes, sir. As long as that healthcare provider takes the carrier, which for the Insure Plus plans it will be APL, American Public Life. Okay. And then the Stay Healthes are under 90 Degree. Now where it gets a little bit complicated, to be quite honest, will be with the

MEC Enhanced because the MEC Enhanced has the majority of it being covered under 90 Degree. And then if you look in that page, that second portion that says Additional Insurance Products, Group Hospital Indemnity. Let's see. Page three. Um, hospital benefits. Is it Group Hospital Indemnity? Yes, sir. So everything from that line down, that's all APL. Benefit... That would be the only plan that has both carriers and not just one. Let's see. I'm still trying to find that portion. Where did you say it was? It was page number three. Are you going by the page on the physical pages, that number, or the one on the PDF file on top? Uh, the one on the physical page. Okay. So if you go down from where it says Weekly Deductions, if it makes it easier, those two boxes after- Yes. ... Weekly Deductions on top, those two boxes- Mm-hmm. ... are covered by APL. Okay. The hospital indemnity and group accident, and then everything else, the preventative visits as well as those primary, specialist, urgent care, those things and your preventative medications will be under 90 Degree. Okay. Yeah. I know it's a tricky plan to be honest. It is a little bit, but okay. Um, I suppose if we go with one of them though, we'll have like an insurance card and it'll have both numbers on there so they'll help us kind of sort through it, right? So there's going to be two separate cards. Um, however, what I always tell the members, to be quite honest, is to just submit both cards to the hospital, um, let them know with the 90 Degree to try to put that as a primary carrier and then put the APL on their system as a secondary. Okay. Gotcha. 90 Degree. Okay. And so then I can call either Delicia or Sandra about the special questions like, you know, what all will be covered for the pregnancy and such? Yes, sir. And then if for some reason they do not pick up, you can leave them a voicemail and they'll make sure to give you a call back once they're able to. Okay. That sounds great. Um, I think that's it for me for now, Felicia. Appreciate it. You've been very helpful. Of course. My pleasure. I hope you have a wonderful rest of your day and enjoy the holidays. Thank you. You too. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: ... who's going to ask?

Speaker speaker_1: Thank you for calling Benefits ... in a car. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hey, Francesca. Uh, my name is Nathan. I'm looking at becoming an employee for MAU, and I had some questions about benefits and they referred me to this number.

Speaker speaker_1: Okay. Which questions did you have?

Speaker speaker_2: So, I've been reading through the policy, uh, and the, the pamphlet they sent me. Um, and I don't see coverage for, like, pregnancy or anything of that nature. Uh, my wife and I just found out we're pregnant the other day and so we're trying to figure out if we switch to this insurance, like, would there be any... Or not insurance, excuse me, but this plan, would there be any coverage for us and what would that look like?

Speaker speaker_1: Are you currently enrolled with the men- benefits or will you be a new hire?

Speaker speaker_2: I will be a new hire.

Speaker speaker_1: Okay. Let's see. Okay. So to my understanding of the benefits based on the benefit guide, which is what we have access to, strictly speaking, pregnancy wise, now these plans will be covering their hospital indemnity which will be those Insure Plus Plans. They would be covering those doctor's visits. Now, as far as those checkups that you get done, they will be considered preventative if I'm not mistaking. Those will be covered by the Stay Healthy MEC plans, as those are the only two plans that cover preventative services. Um, strictly speaking-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it will cover for the newborns, um, the blood pressure, depression, diabetes, hearing loss, sickle cell disease, HIV, hypo... hirus, obesity, PKU, vision, BMI, autism, and oral health screenings. And then for the mother, it's gonna cover some of the regular checkings that pregnancy visits get done such as that blood pressure, their iron deficiency checked.

Speaker speaker_2: Okay.

Speaker speaker_1: And the... One moment, I have to go into a different site to get the other information. I'm just waiting for it to load.

Speaker speaker_2: All right.

Speaker speaker_1: Hmm, hmm, hmm, hmm, okay. And then that also includes breastfeeding support and counseling, maternal depression.

Speaker speaker_2: That should be Insured Plus Enhanced.

Speaker speaker_1: Yes, sir, it will be with the MEC Enhanced as well as the other Stay Healthy MEC Tailor Rx.

Speaker speaker_2: Okay.

Speaker speaker_1: And then on top of the breastfeeding support and counseling, it's also going to cover the maternal depression screenings for mother at well baby visits as well as the preeclampsia prevention and screenings that they get done as well.

Speaker speaker_2: Okay. Preeclampsia screen- Oh, yes, I remember those. So-

Speaker speaker_1: So from what I'm seeing, if I'm not mistaking, I believe those are the... all of those services related to pregnancy along with the well woman visits as well.

Speaker speaker_2: Okay. So the hospitalization would cover, like, the actual birth in the hospital?

Speaker speaker_1: That part, to be quite honest, I'm not 100% sure. You will have to speak with the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... APL special questions department. They usually handle all questions from the member before they enroll into the benefits. 'Cause I know their benefit guide says that it does cover daily hospital confinement, \$50 per day from the bill with the Insure Plus and then \$100 from the bill with the Insure Plus Enhanced. And then aside from that, it says that it will cover annual first occurrence hospital surgical. But I do not believe that the birth itself will be considered surgical unless they have a C-section. But I'm not too sure on that because we only administrate it, so we're limited to specific information with these benefits.

Speaker speaker_2: Okay. Um-

Speaker speaker_1: If you have a pen and paper, I can give you the phone number for the two representatives that usually answers those questions when you're thinking of enrolling.

Speaker speaker_2: Okay. Let me grab that real quick.

Speaker speaker_1: Take your time.

Speaker speaker_2: Get some paper and a pen. All right, I'm ready.

Speaker speaker_1: Okay. So the first one will be for Miss Delicia.

Speaker speaker_2: Alicia?

Speaker speaker_1: Ah, yes. Delicia, D-E-L-I-C-I-A. And her phone number is area code 601-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 936.

Speaker speaker_2: Three, six. Okay.

Speaker speaker_1: 3290.

Speaker speaker_2: Three, two, nine, zero. Okay.

Speaker speaker_1: And then the other person is Sandra.

Speaker speaker_2: Okay.

Speaker speaker_1: And then her phone number is gonna be very similar, just two digits difference, so it'll be area code 601...

Speaker speaker_2: Okay.

Speaker speaker_1: 936.

Speaker speaker_2: Nine, three, six.

Speaker speaker_1: Three two eight seven.

Speaker speaker_2: Three two eight seven. Okay.

Speaker speaker_1: All right.

Speaker speaker_2: And these are the APL...

Speaker speaker_1: They're the APL-

Speaker speaker_2: Um...

Speaker speaker_1: ... Special Question Department.

Speaker speaker_2: Okay. APL Special Question...

Speaker speaker_1: And have you guys been given access to their benefit guide?

Speaker speaker_2: So we have the one, I think it's the one you're reading from that says, uh, Benefits in a Card, Benefits Wizard Specially Designed for MAU Workforce Solutions?

Speaker speaker_1: Yes, sir. That would be the one.

Speaker speaker_2: And it's about 28 pages long?

Speaker speaker_1: Yes, sir. I was just double checking because I know sometimes they give, um, certain employees depending on where it is that they go for their orientation, sometimes they just give them the form itself. So I was just making sure that you guys did have that benefit guide as well.

Speaker speaker_2: Mm. Okay. So when, when it says... When it's showing the benefits that we're looking at, there's the Stay Healthy MEC, Insure Plus, InfoShots, the Plus-Enhanced. Are those, like, all separate plans that you can, like, get in conjunction or individually?

Speaker speaker_1: Yes, sir. So the plans are on page number two. The Stay Healthy MEC... Oh, there's one in front of the teller RX. The Stay Healthy MEC and then the Insure Plus and Insure Plus Enhanced, these can be combined so you can get the Stay Healthy with one of the Insure Plus plans. You just can't have both Insure Plus plans, as well as the fact that you cannot mix the MEC Enhanced with any plan.

Speaker speaker_2: Okay. So they're two separate plans, but you would get them-

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Speaker speaker_2: ... both for extra coverage?

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Speaker speaker_2: Yes.

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Speaker speaker_1: The hospital indemnity and group accident, and then everything else, the preventative visits as well as those primary, specialist, urgent care, those things and your preventative medications will be under 90 Degree.

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Speaker speaker_2: Okay. Gotcha. 90 Degree. Okay. And so then I can call either Delicia or Sandra about the special questions like, you know, what all will be covered for the pregnancy and such?

Speaker speaker_1: Yes, sir. And then if for some reason they do not pick up, you can leave them a voicemail and they'll make sure to give you a call back once they're able to.

Speaker speaker_2: Okay. That sounds great. Um, I think that's it for me for now, Felicia. Appreciate it. You've been very helpful.

Speaker speaker_1: Of course. My pleasure. I hope you have a wonderful rest of your day and enjoy the holidays.

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_2: Bye-bye.