

C O P Y

January 8, 1940

Mrs. Eva D. Calhoun, Director
Hudson County Metropolitan Nursing Service
895 Bergen Avenue
Jersey City, N. J.

Procedure

PLAINTIFF'S EXHIBIT

MET-796

Dear Mrs. Calhoun:

I have read with interest Miss Denning's report on her interview with representatives of the Hoboken branch of the General Electric Company. I note that Miss Denning was invited to go through the plant "but was unable to accept the invitation due to pressure of time". Notwithstanding the fact that she was given a "standing invitation to go through the plant at any time", I really think her initial visit was the psychological time to have accepted the invitation.

If and when Mr. Miller arranges for a meeting with women employees, will you please let me know for I would like to accompany Miss Denning. We would appreciate having any original correspondence which General Electric managers might have with our local nurses for Home Office group correspondence file. Copies could be made for the local office files.

With respect to your query about Maternity Service to insured employees for this General Electric Company branch in particular or certificateholders of any other groups, I wonder just what points about the maternity service to group cases are not clear to you. Do they relate to insurance details?

Actual maternity care to women certificateholders would be the same as that rendered to Industrial or Intermediate cases with one exception and that is "Group certificateholders may be given maternity care as soon as the policy has been issued". (See Manual - page 22 - item C)

"As soon as the policy has been issued" means, of course, the date when the Group business is put into effect. As you know, there is usually a delay of from four to five weeks, depending upon the size of the Group insured firm, before insured employees receive their group certificates. If nursing service is requested before a certificate is issued, care should be rendered and if there is any doubt as to the eligibility, we have always instructed the nurses to write the Home Office for verification of insurance coverage.

With respect to the insurance coverage benefits for maternity cases, If the plan carried Group Health coverage, the insured would be entitled to six weeks benefits only for her maternity condition. For example, if the weekly benefit was ten dollars, the insured would receive sixty dollars. The total amount of sixty dollars is paid when the insured goes off the job prior to the birth of the baby and whether or not the insured plans to return to work after the birth of the baby. The employee

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is considered actively insured from the time when she went off the job and up to and including her postpartum period. Health insurance benefits, of course, would be automatically cancelled after the postpartum period, in the event the employee terminated her employment.

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If the woman employee was insured for Group Life coverage only and the employer retained her on the active payroll during her maternity condition, she would be entitled to prenatal and postnatal care on her Group Life coverage. If, however, the employee terminated her employment before the birth of her baby and did not convert her Group Life coverage for an insurance policy which would entitle her to visiting nurse service, said employee would not be entitled to visiting nurse service to Metropolitan account.

If you are thinking of discussing the details about amount of insurance coverage for Group maternity cases with the nurses, I would suggest that you do not go into detail as I have outlined here. Rather instruct them to ask the employee when they make their first visit, whether for prenatal or postnatal care, if the patient has terminated her employment or if her employer is carrying her on the active payroll. If there is then any doubt in the nurses' minds as to whether or not the patient would be eligible for nursing service on her Group certificate, we would be glad to check with our Group Clerical Division and advise you.

Sincerely yours,

Ruth C. Waterbury, R. N.
Group Nursing Assistant

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