

## Transcript: Pamela

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### Full Transcript

Thank you. ... this is Pamela speaking. How may I help you? Hi, was this the person who just looked at, um, Caitlin Fossnight's insurance? Or was that a different gal? No. Uh, someone else. Someone else? Oh, okay. Yay, good. So I... Oh my gosh. Are you okay? So she pulled up... Yeah. I just got done talking to my HR and it sounds like my insurance is a, a whole mess, and I don't think the last girl knew what she was looking at. Okay. Um, my name is Caitlin Fossnight. I'm with DTC. Okay. May I have the, um, the last five digits of your Social so I can pull up your file? 4543. Okay. Ms. Fossnight, for security reasons, just to make sure I am in the correct file, will you provide me... Can you please verify your complete address and date of birth? 921 East 5th Street, Cherryville, Kansas, 67335. And then my date of birth is November 17th, 2001. Thank you for the information. We have a phone number on file, 620-212-5910, and your email is your last name, your first name at gmail.com. Yes. Okay. So, and how may I help you? I'm looking for my medical coverage. It sounds like the other girl pulled up my life insurance from last year, and that's what she sent me. Mm-hmm. For you- I should have- You th- You enrolled in group accident and dental for you and your child. Yeah, the, the HR lady said there should be medical there too. But you had medical in two... January. And it- But not after January? No. Give me one second. See what happened back in January. Just bear with me. Yeah, that's when our re-enrollment was. Okay. Next please. Yeah. It was, um, requested to be the changes. Um. Let's see. Yeah, I had to add my s- my son's social security number, but I did talk to someone and added that, and that was back in January. That's the last I heard, actually. Let's see. 'Cause yeah, I was supposed to do medical with me and my dependent. One sec. I'm trying to see the document that we received for... This is me helping. Just bear with me. Thank you. But the problem is my buffer is off set. I have so many mistakes you got. And then there's just, uh, a buffer on top of that. So you don't consider any of your clients here at all, right? I, I do online records. Now my physical records- Let me see. ... kind of gets added to the land book all the way across. And add them in. And now, I... Of course, I have to profile them all. So, let's say you do 10,000. I don't need to prove what I have on hand. But Yeah, I'm just looking up what the, what we have. Okay. So that, and this goes on to 15, and then..... that it bothered that, um, you requested to be enrolled in this medical and then... Yeah, so I filed for medical during enrollment. Mm-hmm. Sorry? Yeah, I, I filed for medical during enrollment, and then I needed to call back with my social, my dependent's Social Security number, and I did like the following day, and the guy that helped me said I was good to go. And you spoke to a guy here? I think it was a, I think it was a guy. It may have been a girl. This was back in January. Okay, let me, let me check. It was back in the 20th of January. Mm-hmm. That's when we received the changes from dental to the accident. And then you called to provide your son information, but I don't see here that anything was mentioned about the medical or, you know, just to add some information- So did

he just... Did he just add information into the life insurance and dental insurance for the dependent and then like just skip over the medical? Be- because you not en- because you were not en- you wasn't enrolled in medical when you called back then and to make the, the, the changes on the 20. You called on the 28th, and on the 20th, that's when the changes happened, and it was done online. Do you mind if I put you on, um, hold for a second while I talk to the gal here? Because she said I didn't enroll in the medical, so I'm wondering if there was some discrepancy. I, I, I'm trying to figure that out because they did send a form where you requested to be enrolled in the medical, but the, the form was received after... No. Let me, let me make sure. It was received... Ah, Jesus, I think so... On the 17 of February, but the change, it was already made. See, just for dental and group accident. Let me go back. I'm going to put you in a, in a brief hold if you want to talk to them while I check some more of the information and see if they made any changes afterwards, but I don't see it here. Just bear with me. Let me check. Are you still there? Ma'am? Yeah. So on the 19th, we tried to reach out to you to confirm about the enrollment and a voicemail was left to you and an email was sent out, um, and then when you reached back to us, it was today, and it was regarding about the ID card. So back then in February, we didn't heard from you because we were trying to confirm about enrollment. Confirm what? I, I'd called back, like the 20th- When we received, when we received- ... or something like that. No. We don't have anything here stating that you called on the 20th. Well, what were those dates you just gave me for the 20th and the 28th that you said there was stuff edited? So that was, that was back in January when the changes happened on the 20th. Right. The change was made- But I'm saying wa- that one of those dates is wh- why things changed or because I called? No. When you called- Because she ha- Ma'am, can I explain it to you? So on the 20th, we received... Um, it was a change done online on the 20th, right? And that's when the dental and accident, it was enrolled into those two plans. The medical was not there. Now, on the 28th, you call to add your son's Social Security number, um, and that was done, but he already was enrolled in the dental and group accident.... that medical was not showing. Then on the 11th- Right. ... we re- that's when we received the form where you sign and requested to be enrolled in the p- in the medical. That was on the 18th of February. So on the 19th, we tried to reach out to you to let you know or to confirm if you wanted to enroll in the medical or not, because of the previous changes that happened in January. A voicemail was left for you, and a email was sent out. But we didn't receive any, any response from you until you called in today to request your ID card, but none of the information or anything regarding your benefits was discussed. Because the last gal I talked to was not even looking at the right thing. So she made me think I had medical, and that's why I requested that card, sweetie, is because I thought that's what you were talking about, but she pulled up this whole other thing that was from last year. That's why, that's why I was just on the phone earlier today, and that's why there was a card requested, 'cause I thought that's what we were referring to, and then I opened up my copy. She emailed me, and I was like, "That's not even..." Um, and as to February, you only called once, like, I've, I get so many spam calls, I probably just deleted it not even realizing. Okay. But I've never got an email. Or it- Okay. Maybe went to spam. It could've gone to spam. All right. Give me one second. Let me, let me go back. Let me reach out to the person that did make the... When we received the changes. Just bear with me and see what we could do about this. Just give me one sec. Stop talking over me. Ma'am? Yeah. Your voice fine? Okay. Mm-hmm. So I was trying to find more information, but unfortunately, um, there's nothing we could do 'cause we

tried to reach you back in Febru- in February, and we didn't hear from you. So that's why the enrollment stood in the dental and group accident. We- I'm- ... left the f- I'm just... Yeah. So in what... When did corporate send you guys my new enrolled information? Was that when I called to the, and talked to the first person to add my dependent, or was that in February on that date you mentioned? Okay. So let me go back to that screen. When we received the e-file was back in January 20. Just give me one second. This thing is loading. So that first person I should've talked to, or I did talk to, when I added the dependent, I thought I added my dependent to all of my insurance. And it, and it did, but the- And if you have had the e-file, the medical was there at the time, w- w- why does that not consider it? No. No. The f- the, the form that they sent after was, uh, we received the, um, the e-file. Then we received the form. So it's the form that you guys changed- Yes. ... my information with? No. Not the e-file? No. The e-file was the one who changed your information. They only have dental and group accident. When we received the form, that's when we try to reach you and let you know that we received that form when you wanted to add the, we see that you have the medical. That's when we try to reach out to you to confirm that you wanted to enroll in the medical as well, and the rest of the plans you had. And the form... The form was the thing you received in February though, right? For the medical. Yeah. Let me go back here. I'm trying to go back to the page, but this thing is not letting me. Hold on. Um, okay, so the form... So your form was... Oh my god, I'm so sorry. Taking forever now. I was just trying to just understand. It was just- Oh, no problem. I understand. Does it matter- I, I, I know what you need. ... like where the change is made, in January or February, but I think you're saying February- No. ... when you got th- the file. Okay. The first- The e-doc is what I already had, that you had in January. Mm-hmm. The e-f- no. The, the form... The e-file, that's when the, the changes was made on the 20th. Right? Then you, on the 28th, call that you wanted to add the information, the kids' information, right? But I guess- No, just for my- You, I s- My HR lady just wants to know when corporate sent that to you. I just didn't know what date that was. I don't know if it's the e-doc or the file, but when did corporate send you the medical changes? Was that the one in February? On the 20th of January. Okay, thank you. Um, I'm... And I think that's everything I had. And then, um, so I wanted to give you the other date when we received a form showing that you wanted to enroll in the medical. It was in February 18th. And that's when we tried to contact you. On the- I thought you just said you tried to contact me in February. On the t- Yes, on the two- on the 19th. Okay. All right. So the f- the change happened... So you could have it... Um, you could tell them the date. On... The change, it happened in January 20. And the form showing that you wanted to enroll in medical, we receive it on February 18. Okay. And that's when- For medical? ... we try to reach you. Mm-hmm. And that's when we try to reach you- Okay. ... just to make, to make sure that you wanted to enroll, and those are the plans Medical Form 4/18, or February 18. Okay, thank you. Mm-hmm. No problem, ma'am. Thank you for giving us a call. All right, thank you. Bye.

## Conversation Format

Speaker speaker\_0: Thank you.

Speaker speaker\_1: ... this is Pamela speaking. How may I help you?

Speaker speaker\_2: Hi, was this the person who just looked at, um, Caitlin Fossnight's insurance? Or was that a different gal?

Speaker speaker\_1: No. Uh, someone else.

Speaker speaker\_2: Someone else? Oh, okay. Yay, good. So I... Oh my gosh.

Speaker speaker\_1: Are you okay?

Speaker speaker\_2: So she pulled up... Yeah. I just got done talking to my HR and it sounds like my insurance is a, a whole mess, and I don't think the last girl knew what she was looking at.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, my name is Caitlin Fossnight. I'm with DTC.

Speaker speaker\_1: Okay. May I have the, um, the last five digits of your Social so I can pull up your file?

Speaker speaker\_2: 4543.

Speaker speaker\_1: Okay. Ms. Fossnight, for security reasons, just to make sure I am in the correct file, will you provide me... Can you please verify your complete address and date of birth?

Speaker speaker\_2: 921 East 5th Street, Cherryville, Kansas, 67335. And then my date of birth is November 17th, 2001.

Speaker speaker\_1: Thank you for the information. We have a phone number on file, 620-212-5910, and your email is your last name, your first name at gmail.com.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. So, and how may I help you?

Speaker speaker\_2: I'm looking for my medical coverage. It sounds like the other girl pulled up my life insurance from last year, and that's what she sent me.

Speaker speaker\_1: Mm-hmm. For you-

Speaker speaker\_2: I should have-

Speaker speaker\_1: You th- You enrolled in group accident and dental for you and your child.

Speaker speaker\_2: Yeah, the, the HR lady said there should be medical there too.

Speaker speaker\_1: But you had medical in two... January. And it-

Speaker speaker\_2: But not after January?

Speaker speaker\_1: No. Give me one second. See what happened back in January. Just bear with me.

Speaker speaker\_2: Yeah, that's when our re-enrollment was.

Speaker speaker\_1: Okay. Next please. Yeah. It was, um, requested to be the changes. Um. Let's see.

Speaker speaker\_2: Yeah, I had to add my s- my son's social security number, but I did talk to someone and added that, and that was back in January. That's the last I heard, actually.

Speaker speaker\_1: Let's see.

Speaker speaker\_2: 'Cause yeah, I was supposed to do medical with me and my dependent.

Speaker speaker\_1: One sec. I'm trying to see the document that we received for... This is me helping. Just bear with me.

Speaker speaker\_2: Thank you.

Speaker speaker\_3: But the problem is my buffer is off set. I have so many mistakes you got. And then there's just, uh, a buffer on top of that. So you don't consider any of your clients here at all, right? I, I do online records. Now my physical records-

Speaker speaker\_1: Let me see.

Speaker speaker\_3: ... kind of gets added to the land book all the way across.

Speaker speaker\_1: And add them in.

Speaker speaker\_3: And now, I... Of course, I have to profile them all. So, let's say you do 10,000. I don't need to prove what I have on hand. But

Speaker speaker\_1: Yeah, I'm just looking up what the, what we have. Okay. So that, and this goes on to 15, and then..... that it bothered that, um, you requested to be enrolled in this medical and then...

Speaker speaker\_2: Yeah, so I filed for medical during enrollment.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Sorry? Yeah, I, I filed for medical during enrollment, and then I needed to call back with my social, my dependent's Social Security number, and I did like the following day, and the guy that helped me said I was good to go.

Speaker speaker\_1: And you spoke to a guy here?

Speaker speaker\_2: I think it was a, I think it was a guy. It may have been a girl. This was back in January.

Speaker speaker\_1: Okay, let me, let me check. It was back in the 20th of January.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That's when we received the changes from dental to the accident. And then you called to provide your son information, but I don't see here that anything was mentioned about the medical or, you know, just to add some information-

Speaker speaker\_2: So did he just... Did he just add information into the life insurance and dental insurance for the dependent and then like just skip over the medical?

Speaker speaker\_1: Be- because you not en- because you were not en- you wasn't enrolled in medical when you called back then and to make the, the, the changes on the 20. You called on the 28th, and on the 20th, that's when the changes happened, and it was done online.

Speaker speaker\_2: Do you mind if I put you on, um, hold for a second while I talk to the gal here? Because she said I didn't enroll in the medical, so I'm wondering if there was some discrepancy.

Speaker speaker\_1: I, I, I'm trying to figure that out because they did send a form where you requested to be enrolled in the medical, but the, the form was received after... No. Let me, let me make sure. It was received... Ah, Jesus, I think so... On the 17 of February, but the change, it was already made. See, just for dental and group accident. Let me go back. I'm going to put you in a, in a brief hold if you want to talk to them while I check some more of the information and see if they made any changes afterwards, but I don't see it here. Just bear with me. Let me check.

Speaker speaker\_2: Are you still there?

Speaker speaker\_1: Ma'am?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: So on the 19th, we tried to reach out to you to confirm about the enrollment and a voicemail was left to you and an email was sent out, um, and then when you reached back to us, it was today, and it was regarding about the ID card. So back then in February, we didn't heard from you because we were trying to confirm about enrollment.

Speaker speaker\_2: Confirm what? I, I'd called back, like the 20th-

Speaker speaker\_1: When we received, when we received-

Speaker speaker\_2: ... or something like that.

Speaker speaker\_1: No. We don't have anything here stating that you called on the 20th.

Speaker speaker\_2: Well, what were those dates you just gave me for the 20th and the 28th that you said there was stuff edited?

Speaker speaker\_1: So that was, that was back in January when the changes happened on the 20th.

Speaker speaker\_2: Right.

Speaker speaker\_1: The change was made-

Speaker speaker\_2: But I'm saying wa- that one of those dates is wh- why things changed or because I called?

Speaker speaker\_1: No. When you called-

Speaker speaker\_2: Because she ha-

Speaker speaker\_1: Ma'am, can I explain it to you? So on the 20th, we received... Um, it was a change done online on the 20th, right? And that's when the dental and accident, it was enrolled into those two plans. The medical was not there. Now, on the 28th, you call to add your son's Social Security number, um, and that was done, but he already was enrolled in the dental and group accident.... that medical was not showing. Then on the 11th-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... we re- that's when we received the form where you sign and requested to be enrolled in the p- in the medical. That was on the 18th of February. So on the 19th, we tried to reach out to you to let you know or to confirm if you wanted to enroll in the medical or not, because of the previous changes that happened in January. A voicemail was left for you, and a email was sent out. But we didn't receive any, any response from you until you called in today to request your ID card, but none of the information or anything regarding your benefits was discussed.

Speaker speaker\_2: Because the last gal I talked to was not even looking at the right thing. So she made me think I had medical, and that's why I requested that card, sweetie, is because I thought that's what you were talking about, but she pulled up this whole other thing that was from last year. That's why, that's why I was just on the phone earlier today, and that's why there was a card requested, 'cause I thought that's what we were referring to, and then I opened up my copy. She emailed me, and I was like, "That's not even..." Um, and as to February, you only called once, like, I've, I get so many spam calls, I probably just deleted it not even realizing.

Speaker speaker\_1: Okay.

Speaker speaker\_2: But I've never got an email. Or it-

Speaker speaker\_1: Okay.

Speaker speaker\_2: Maybe went to spam. It could've gone to spam.

Speaker speaker\_1: All right. Give me one second. Let me, let me go back. Let me reach out to the person that did make the... When we received the changes. Just bear with me and see what we could do about this. Just give me one sec.

Speaker speaker\_2: Stop talking over me.

Speaker speaker\_1: Ma'am?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Your voice fine? Okay.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So I was trying to find more information, but unfortunately, um, there's nothing we could do 'cause we tried to reach you back in Febru- in February, and we didn't

hear from you. So that's why the enrollment stood in the dental and group accident. We-

Speaker speaker\_2: I'm-

Speaker speaker\_1: ... left the f-

Speaker speaker\_2: I'm just... Yeah. So in what... When did corporate send you guys my new enrolled information? Was that when I called to the, and talked to the first person to add my dependent, or was that in February on that date you mentioned?

Speaker speaker\_1: Okay. So let me go back to that screen. When we received the e-file was back in January 20. Just give me one second. This thing is loading.

Speaker speaker\_2: So that first person I should've talked to, or I did talk to, when I added the dependent, I thought I added my dependent to all of my insurance.

Speaker speaker\_1: And it, and it did, but the-

Speaker speaker\_2: And if you have had the e-file, the medical was there at the time, w- w- why does that not consider it?

Speaker speaker\_1: No. No. The f- the, the form that they sent after was, uh, we received the, um, the e-file. Then we received the form.

Speaker speaker\_2: So it's the form that you guys changed-

Speaker speaker\_1: Yes.

Speaker speaker\_2: ... my information with?

Speaker speaker\_1: No.

Speaker speaker\_2: Not the e-file?

Speaker speaker\_1: No. The e-file was the one who changed your information. They only have dental and group accident. When we received the form, that's when we try to reach you and let you know that we received that form when you wanted to add the, we see that you have the medical. That's when we try to reach out to you to confirm that you wanted to enroll in the medical as well, and the rest of the plans you had.

Speaker speaker\_2: And the form... The form was the thing you received in February though, right? For the medical.

Speaker speaker\_1: Yeah. Let me go back here. I'm trying to go back to the page, but this thing is not letting me. Hold on. Um, okay, so the form... So your form was... Oh my god, I'm so sorry. Taking forever now.

Speaker speaker\_2: I was just trying to just understand. It was just-

Speaker speaker\_1: Oh, no problem. I understand.

Speaker speaker\_2: Does it matter-

Speaker speaker\_1: I, I, I know what you need.



Speaker speaker\_2: ... like where the change is made, in January or February, but I think you're saying February-

Speaker speaker\_1: No.

Speaker speaker\_2: ... when you got th- the file.

Speaker speaker\_1: Okay. The first-

Speaker speaker\_2: The e-doc is what I already had, that you had in January.

Speaker speaker\_1: Mm-hmm. The e-f- no. The, the form... The e-file, that's when the, the changes was made on the 20th. Right? Then you, on the 28th, call that you wanted to add the information, the kids' information, right? But I guess-

Speaker speaker\_2: No, just for my-

Speaker speaker\_1: You, I s-

Speaker speaker\_2: My HR lady just wants to know when corporate sent that to you. I just didn't know what date that was. I don't know if it's the e-doc or the file, but when did corporate send you the medical changes? Was that the one in February?

Speaker speaker\_1: On the 20th of January.

Speaker speaker\_2: Okay, thank you. Um, I'm... And I think that's everything I had.

Speaker speaker\_1: And then, um, so I wanted to give you the other date when we received a form showing that you wanted to enroll in the medical. It was in February 18th. And that's when we tried to contact you. On the-

Speaker speaker\_2: I thought you just said you tried to contact me in February.

Speaker speaker\_1: On the t- Yes, on the twe- on the 19th.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: So the f- the change happened... So you could have it... Um, you could tell them the date. On... The change, it happened in January 20. And the form showing that you wanted to enroll in medical, we receive it on February 18.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And that's when-

Speaker speaker\_2: For medical?

Speaker speaker\_1: ... we try to reach you. Mm-hmm. And that's when we try to reach you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... just to make, to make sure that you wanted to enroll, and those are the plans

Speaker speaker\_2: Medical Form 4/18, or February 18. Okay, thank you.

Speaker speaker\_1: Mm-hmm. No problem, ma'am. Thank you for giving us a call.

Speaker speaker\_2: All right, thank you. Bye.