

## Transcript: Pamela

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### Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Yes, uh, Pamela. Um, I was wondering, I received this card in the mail and I'm not really sure why. Okay. So, we are the administrator for health insurance for a staffing agency. Are you working for a staffing agency? Yes. Currently I'm working for a, uh, agency called DTC at the, uh, ADM, uh, Enderlin, North Dakota plant. Okay. And what's the name that, that the ID card has? Um- It should say that, like, um- ... it doesn't actually have, uh, my name on it, miss. It's got, um... It might be on the left-hand side. ... it's got a number on it. On the... Or on the top of the right-hand side. Oh, okay. Um, Mark Perry. Does the, um... Let me see, because the ADT does not do add-on rolls. Do you recall if you enrolled in... What was the name of the staffing agency? Well, I did request DTC, but I don't know what it stands for. I think it might be Detroit Training Center. Okay. They do the direct hiring, um... Excuse me, they do the, the hiring for Archer Daniels Midland in, uh- Okay. ... Enderlin, North Dakota. And, um, and what's the last four digits of your social security, if I'm able to find your file? The last four digits of my social security? Yes. So we- Is that what you're requesting? ... represent the- 3- 3-5-2-4. Oh, 3-5- I have an ID. I have an ID on the card. I will be able to find- There's an ID on the card. ... try that. E- Either the name of the staffing agency or in the last four digits. Let me see if I'm able to find. Okay. Okay. So focus. And your first and last name, sir? Mark Perry. Perry. Okay. Mr. Perry, for security reasons, just to make sure we are in the correct file, I need to verify your complete address and date of birth. My address is 3025 10th Street North, apartment number 204 in Fargo, North Dakota, 58102. My date of birth is September 15th or 9-15-1959. All right. Thank you for the information. We have a telephone number on file, 701-977-8405. Yeah. And your email is your last name, 58102@gmail.com. Yes. Okay. So, uh... So this card benef- uh, this benefits card came from, from DTC, is what you're telling me? Yes. So here you are enrolled- Okay. All right. ... enrolled in the life insurance and the Stay Healthy Plan. So, the way that card works- Mm-hmm. ... on the card it should be a telephone number and website for MultiPlan. That's where you're gonna find new providers, um, in your area. You have to use a participating provider in order for the benefits to be covered. And it's only gonna cover the preventive care, and you are responsible to pay for the doctor's visit. Also, your... It has a prescription plan included in the benefits, um, as long- Okay. ... as the medication- The <|hr|> ... is... Pamela. Huh? Mm-hmm? Pamela, I'm kind of busy today so let's cut through this. Okay. First off, I'm a veteran. I have an almost completely free ride, medically, through the VA. The only thing that I... the only thing that I'm responsible for is really small payments on my mo- on my, uh, my prescriptions through the VA. Okay. Everything else is covered. If I'm out in Pittsburgh and I get hurt, I can go anywhere and they will cover whatever those bills are. So, I have... The only medical, uh, financial obligations I have are for, um, my prescriptions, and like I say, they're really small. I, I do a Plavix and a Lipitor. Okay. And a aspirin regimen,

and, um, about three months supply of the Plavix and Lipitor costs \$30. So, if I turn that in to you, is there a deductible? Is there a copay? Uh, no. B- b- Because this plan- Okay. All right. ... um, it's not gonna... Um, what you, what you do have with this plan is a, um, a prescription plan that is included, that you will get your prescription at no extra cost, generic of course, um- Mm-hmm. ... if you want it. So I can have the VA bill you directly for those? Okay. I, I understand, and I do thank you. And then just one last detail, Pamela. Um, when, when an employee gets hired directly to Archer Daniel Midland after 480 hours, which I put in, I'm in the middle of my rollover. Okay. I was going to ask- Will this, um-Mm-hmm. Go ahead. Go ahead, sir. I'm sorry. I hate to interrupt you. Go ahead. Oh, that's okay. I, I was just wondering, um, will this plan carry through or will I be going, will I be going with Archer Daniels Midland if they have something different? Okay, so- Because I will no longer be a DTC employee once I'm, once I roll over. Yes. So with this, you will be able to keep it if you would like to for four weeks, but you will have to make the direct payment yourself. Mm-hmm. After you roll over with them- Mm-hmm. ... um, you- Mm-hmm. ... enroll if they have anything available for you or, you know, it's like if they offer anything- I understand. ... you could do it through them. Okay. I see here that- Yeah. ... you have not received any payments for the next week, so you, you already working your last week with them. Oh, I see. Okay. Yeah. So- So this card really is not going to do me any good. No. That's it for- What I would suggest, yeah. Yeah. What I would suggest is not to cancel it. Let it cancel on its own, because say if you- Mm-hmm. ... decide not to stay with the job and want to go back to, uh, I don't know, maybe you don't feel comfortable- Okay. ... and you're going to go through the agency again, then you won't be able to enroll. You will have to call- No. ... us. Yeah. We don't, uh, you either, you either, you either roll over to ADM or you, uh, you get terminated entirely from, from the property and, and- Yes. ... the, uh, the job opportunity. Mm-hmm. So I do thank you because the biggest question was just really where this card came from and, uh- Okay. ... it's unfortunate that DTC didn't, didn't explain to me that I'd be getting a card or they did and I forgot about it. Yes. Either way, I want to thank you. I'm just really busy. If you remain enrolled- So I got to go. ... then please stand by. Mm-hmm. Okay. No problem, sir. If you have any other questions, just give us a call and we'll be more than happy to assist you. Thank you so much. Bye-bye now. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you?

Speaker speaker\_1: Yes, uh, Pamela. Um, I was wondering, I received this card in the mail and I'm not really sure why.

Speaker speaker\_0: Okay. So, we are the administrator for health insurance for a staffing agency. Are you working for a staffing agency?

Speaker speaker\_1: Yes. Currently I'm working for a, uh, agency called DTC at the, uh, ADM, uh, Enderlin, North Dakota plant.

Speaker speaker\_0: Okay. And what's the name that, that the ID card has?

Speaker speaker\_1: Um-

Speaker speaker\_0: It should say that, like, um-

Speaker speaker\_1: ... it doesn't actually have, uh, my name on it, miss. It's got, um...

Speaker speaker\_0: It might be on the left-hand side.

Speaker speaker\_1: ... it's got a number on it.

Speaker speaker\_0: On the... Or on the top of the right-hand side.

Speaker speaker\_1: Oh, okay. Um, Mark Perry.

Speaker speaker\_0: Does the, um... Let me see, because the ADT does not do add-on rolls. Do you recall if you enrolled in... What was the name of the staffing agency?

Speaker speaker\_1: Well, I did request DTC, but I don't know what it stands for. I think it might be Detroit Training Center.

Speaker speaker\_0: Okay.

Speaker speaker\_1: They do the direct hiring, um... Excuse me, they do the, the hiring for Archer Daniels Midland in, uh-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... Enderlin, North Dakota.

Speaker speaker\_0: And, um, and what's the last four digits of your social security, if I'm able to find your file?

Speaker speaker\_1: The last four digits of my social security?

Speaker speaker\_0: Yes. So we-

Speaker speaker\_1: Is that what you're requesting?

Speaker speaker\_0: ... represent the-

Speaker speaker\_1: 3- 3-5-2-4.

Speaker speaker\_0: Oh, 3-5-

Speaker speaker\_1: I have an ID. I have an ID on the card.

Speaker speaker\_0: I will be able to find-

Speaker speaker\_1: There's an ID on the card.

Speaker speaker\_0: ... try that. E- Either the name of the staffing agency or in the last four digits. Let me see if I'm able to find. Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So focus. And your first and last name, sir?

Speaker speaker\_1: Mark Perry.

Speaker speaker\_0: Perry. Okay. Mr. Perry, for security reasons, just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker\_1: My address is 3025 10th Street North, apartment number 204 in Fargo, North Dakota, 58102. My date of birth is September 15th or 9-15-1959.

Speaker speaker\_0: All right. Thank you for the information. We have a telephone number on file, 701-977-8405.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And your email is your last name, 58102@gmail.com.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So, uh...

Speaker speaker\_1: So this card benef- uh, this benefits card came from, from DTC, is what you're telling me?

Speaker speaker\_0: Yes. So here you are enrolled-

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: ... enrolled in the life insurance and the Stay Healthy Plan. So, the way that card works-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... on the card it should be a telephone number and website for MultiPlan. That's where you're gonna find new providers, um, in your area. You have to use a participating provider in order for the benefits to be covered. And it's only gonna cover the preventive care, and you are responsible to pay for the doctor's visit. Also, your... It has a prescription plan included in the benefits, um, as long-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... as the medication-

Speaker speaker\_1: The <|hr|>

Speaker speaker\_0: ... is...

Speaker speaker\_1: Pamela.

Speaker speaker\_0: Huh? Mm-hmm?

Speaker speaker\_1: Pamela, I'm kind of busy today so let's cut through this.

Speaker speaker\_0: Okay.

Speaker speaker\_1: First off, I'm a veteran. I have an almost completely free ride, medically, through the VA. The only thing that I... the only thing that I'm responsible for is really small payments on my mo- on my, uh, my prescriptions through the VA.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Everything else is covered. If I'm out in Pittsburgh and I get hurt, I can go anywhere and they will cover whatever those bills are. So, I have... The only medical, uh, financial obligations I have are for, um, my prescriptions, and like I say, they're really small. I, I do a Plavix and a Lipitor.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And a aspirin regimen, and, um, about three months supply of the Plavix and Lipitor costs \$30. So, if I turn that in to you, is there a deductible? Is there a copay?

Speaker speaker\_0: Uh, no.

Speaker speaker\_1: B- b-

Speaker speaker\_0: Because this plan-

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: ... um, it's not gonna... Um, what you, what you do have with this plan is a, um, a prescription plan that is included, that you will get your prescription at no extra cost, generic of course, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... if you want it.

Speaker speaker\_1: So I can have the VA bill you directly for those? Okay. I, I understand, and I do thank you. And then just one last detail, Pamela. Um, when, when an employee gets hired directly to Archer Daniel Midland after 480 hours, which I put in, I'm in the middle of my rollover.

Speaker speaker\_0: Okay. I was going to ask-

Speaker speaker\_1: Will this, um-Mm-hmm. Go ahead.

Speaker speaker\_0: Go ahead, sir. I'm sorry. I hate to interrupt you. Go ahead.

Speaker speaker\_1: Oh, that's okay. I, I was just wondering, um, will this plan carry through or will I be going, will I be going with Archer Daniels Midland if they have something different?

Speaker speaker\_0: Okay, so-

Speaker speaker\_1: Because I will no longer be a DTC employee once I'm, once I roll over.

Speaker speaker\_0: Yes. So with this, you will be able to keep it if you would like to for four weeks, but you will have to make the direct payment yourself.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: After you roll over with them-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... um, you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... enroll if they have anything available for you or, you know, it's like if they offer anything-

Speaker speaker\_1: I understand.

Speaker speaker\_0: ... you could do it through them.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I see here that-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... you have not received any payments for the next week, so you, you already working your last week with them.

Speaker speaker\_1: Oh, I see. Okay.

Speaker speaker\_0: Yeah. So-

Speaker speaker\_1: So this card really is not going to do me any good.

Speaker speaker\_0: No.

Speaker speaker\_1: That's it for-

Speaker speaker\_0: What I would suggest, yeah.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: What I would suggest is not to cancel it. Let it cancel on its own, because say if you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... decide not to stay with the job and want to go back to, uh, I don't know, maybe you don't feel comfortable-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and you're going to go through the agency again, then you won't be able to enroll. You will have to call-

Speaker speaker\_1: No.

Speaker speaker\_0: ... us.

Speaker speaker\_1: Yeah. We don't, uh, you either, you either, you either roll over to ADM or you, uh, you get terminated entirely from, from the property and, and-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... the, uh, the job opportunity.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So I do thank you because the biggest question was just really where this card came from and, uh-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... it's unfortunate that DTC didn't, didn't explain to me that I'd be getting a card or they did and I forgot about it.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Either way, I want to thank you. I'm just really busy.

Speaker speaker\_0: If you remain enrolled-

Speaker speaker\_1: So I got to go.

Speaker speaker\_0: ... then please stand by.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_0: No problem, sir. If you have any other questions, just give us a call and we'll be more than happy to assist you.

Speaker speaker\_1: Thank you so much. Bye-bye now.

Speaker speaker\_0: Bye-bye.