

## Transcript: Estefania

**Acevedo-5063690227728384-6593360546938880**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. Um, I'm just calling to see how I can enroll for benefits. I work with Partners Personnel. Okay. And then, I just need the last four of your Social. 2393. I'm sorry, can you repeat that? You said, "2393"? Yeah. Okay, thank you. And your first and last name, please. Stephanie Santoyo. How long have you been with Partners Personnel? Not I- not long, just like a week. Oh, okay. So you're still not in our system. Yeah. Um, they still haven't sent your information over to us 'cause you s- you did say 2393, right? I'm sorry. Just to make sure. Um, yeah, two, three, yeah, 2393. Okay, yeah. So they still haven't sent us your file and definitely since you're still kind of new, we haven't received it yet. We can do two things. Either I can create one for you. For that, I do need your full information like your full Social, address, date of birth, all that information. Yeah. If you don't feel comfortable giving me that over the phone, you can just call throughout the week to see if we received your file with that information already. Um, they're just gonna end up asking you for the name of the staffing agency and then the last four. And if you are, you're going to pop up. But it's completely your option. Whatever you'd like to do. Okay. So I can't... Okay. Yeah, so I can just enroll, but does that matter if it comes from Partners Personnel? No, it doesn't. Like the information? Or I can just- It's your, it's your personal choice 'cause there are some people that don't like giving that over the phone, so we give them the option that you can create a file- Oh, okay. ... and go ahead and give us that over the phone or some people, like I said, they don't like doing that, so they just end up calling throughout the week to see if we've received it. It makes really no difference. Okay. It's the same thing 'cause the benefits don't start right away. And... It just ta- it takes a few weeks for Partners Personnel to make the deduction out of your check. Then once you see the first one, the following Monday, the fund becomes active. So it makes no difference. But some people it's just a personal choice. So it'll, it'll activate in a couple weeks? It takes one or two weeks for them to start processing the first deduction from your paycheck. So it doesn't start right away. Okay. Okay. And this is for medical and dental, right? Yes. Medical Benefits. Okay. And you guys also offer dental, right? Yes. Okay. Yeah. Yeah. So I'll just enroll. Okay. All right. So can you please provide me your full Social? So it's 360- Mm-hmm. ... 98. Mm-hmm. 23, 93. Thank you. And then you said your name was Stephanie. What's the last name? Santoyo. It's S-A-N-T-O-Y-O. Okay. Thank you. That was S-A-N-T-O-Y-O, you said? Yeah, that's right. And then you're Stephanie, do you spell it like S-T-E-P-H-A-N-I-E or is yours spelled differently? Yeah, correct. Okay. And then your address, please. It's, um, give me one second. Okay, 45 North- Mm-hmm. ... Orem Boulevard. And zip code... What was the, what was the 4, um, Boulevard? You kind of broke up. Oh, 45 North Orem. Mm-hmm. Both: Orem Boulevard. Okay. Yeah. And then that zip code and city? 84057. The city is Orem, state Utah, and then it's apartment A405. What was that apartment number? A405. A as in apple, 405?

Yeah, that's correct. Okay. And then what's your date of birth? March 24th, 2002. And then your email? So it's my first name, last name 44@gmail.com. Okay, thank you. And then, is this a good contact number? Mm-hmm. The one that you're calling from? Yeah. Okay. All right. Did you know, what plans you wanted to be enrolled into? I know you said dental, um, but what about the medical? Did you want to do any of the medicals? They offer different medical plans. Yeah. So the den- the dental one, does that cover like half of the procedures? Like half, uh, of the money? Uh, let, let me, um, let me read you... So if you want, actually, I can just go over all of the plans and you're welcome to just tell me which one you would like to be enrolled into because it, um, it is only limited benefits. Meaning there aren't major medical, so they're not like a- Okay. ... a lot. Mm-hmm. If you want, I'll just go over them and then from there you can just tell me- Okay. ... which one you would like to be enrolled into. Yeah. Um, and I was gonna tell you, before I go over them, all of the medical plans that they offer, as long ... as is envisions, are under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do want to cancel or make changes to the plans, you do have to do it within the first 30 days of receiving your first check, um, or within company open enrollment which is held in October. Um, but let me go over... If you want I can also send you the benefit guide, so as I review it, since it is a lot of... that, while I'm reviewing it, you're welcome to look at the guide because I feel like you're going to get a better understanding when you actually look at the pamphlet as I'm reviewing it. Yeah. Okay. So if you want I can, um, send that to your email real quick. And then I'll start going over them. Okay. Because like I said, it is a lot of information. But let me send that real quick. All right. So I went ahead and emailed that to you. Um, can you please verify that you received it? Okay. Um, I'm looking here. From, who am I getting it received? What is the n- It's going to come from info at- Oh. Mm-hmm. It's gonna... Oh, @benefitsandocard.com. Yeah. Okay. Got it. Sounds- Are you able to hear me good? 'Cause for some reason you're cut- cutting up a little bit. I'm not sure why. Are you able to hear me good? Yeah, I think it's- When I'm talking? Yeah. Yeah, I can hear you. I don't know if it's ... Um... Sorry, actually. One second, let me see. I think it's... The signal is a little bit, bit bad but I can still hear you. Yeah. Okay, good, good, good. I'm sorry. Okay, let me get to it. And then you said you did receive it, right? Yeah. Okay. So, let me go ahead and open that. So, all of those plans that you're looking at right now, those are all the plans that Partners Personal offers and it is weekly deductions from your paycheck. Mm-hmm. Um, so, depending on how many you were to select, which ones they auto attendance has a lot to do with how much the weekly deduction would be from your check. So were you looking into enrolling by yourself or did you want to add like a dependent? So just me, just myself. Just yourself? Okay. So the fir- first one, I'm gonna go over if you want is the dental plan since you were asking me about that one. Yeah. So, a preventative visit is covered at 100%. Something basic like a cleaning of the teeth, that's only covered at 80%. Basic restoratives, so that could be is they got to fill in a cavity, that's covered at 80%. Your x-rays are covered at 80% and your annual maximum is \$500. So that's the maximum, \$500. And then for dental, you would have to pay a one-time deductible. Meaning for your first visit, you're gonna have to pay a one-time deductible of \$50 if you select the employee plan. But that deductible, you only pay once. So that's for dental. Okay. Then they also offer- So that's the only plan for dental? ... like vision... Yes. So they only offer one dental plan. Oh, okay. One vision plan, um, one short term. And then multiple... ... The only one s- Correct. Mm-hmm. So that's for dental. Okay, and then, um, so for the dental- Mm-hmm. ... um, you said 80%, so it's

not 100% that I- Correct. ... that I pay if I go get exams? Yeah. So, well, that's for, like... Okay. ... if it's a basic, like I said, like a cleaning, basically it's your active X-rays, that's 80%. Uh, preventative is covered at 100%, but I'm not really sure what they consider- Could it... ... a preventative visit to be. Okay. Do they also, um, cover, like, crowns or orthodontia? Or- So for those specific questions, since we're just the healthcare administrators, I wouldn't be allowed to actually tell you if it is or isn't, I have the number that you can contact and since it's the actual carriers, they should be able to answer that question. So if you want, I can give you those two numbers and these two ladies will actually be the ones to inform you if that is something that they cover or if they do or don't, and if so, how much. Okay. Mm-hmm. Yeah. And there's two contact numbers. Yes. Let me know when you're ready. Okay, um, here. Okay, I'm ready. So the first number, it's Delicia, that's D as in dog, E as in echo, L as in loud, I as in India, C as in cat, I as in India, A as in alpha. Her phone number is 601-936- Yeah. ... 3290. Again, 601-936-3290. And the second number- Mm-hmm. ... is 601-936-3287. And the second number is for Sondra. These two ladies could answer those questions that you just asked me. They would be able to answer if braces is something that cover, if extractions is something that covers, if crowns is something that it covers. Okay. Anything that, um, I don't specifically see in the guide that I sent you, I can't really answer, um, since I wouldn't be 100% sure. Okay. So I would just call them for that. All right. And they're op- and they're open from 8:00 AM up until 5:00 PM Eastern Time. Um, and then is there any other one that you were wanting me to go over when it comes to the add-ons, like vision or mine? Mm. Uh, no. No. So it was mainly add-ons? For those, no. Um... Okay. Yeah. And the medical. Okay, so for the medicals- So, I'm sorry, you said the n- Mm-hmm. ... the number for Sondra was 601-936-3287. 936- Mm-hmm. 936- Oh. ... 3287. So they're the same number, it just ends in four different numbers. Delicia ends in 3290 and Sondra in 3287. Okay. And then for the medicals- So I'll call them and then... Okay. Yeah. And, and then for the medicals, they offer a total of five different ones. So for, they offer one that's called the Stay Healthy MEC TeleRS. This one is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any of your doctor visits of sick, hospital visits of injured, urgent care, emergency room, neither surgeries. That's why for that one, where it says additional insurance products group, it does not include it because it's only a preventative plan and it does require you to only use the list of in- doctors and clinics to be covered. So it does require an in-network. And you do receive prescription benefits, however, through Elecsar, and they offer a membership with Free RF, which gives you access to the top 90% generic drugs prescribed in the US. It also includes virtual urgent care, which gives you medical assistance virtually with medical providers. But like I said, your Stay Healthy plan is only a preventative plan. So it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but not your actual doctor visits if you get sick or have to go to the urgent care, emergency room or hospital. So this one is called Stay Healthy MEC TeleRS, and it's \$16.80 weekly from your paycheck if you select the employee plan. So that's the preventative. Then they also offer the three VIPs. There's the standard, the plus and the prime. The three VIPs are the ones that actually do cover your doctor visits of sick, hospital visits of injured, urgent care, emergency room, and surgeries. These don't require you to stay within a network, so you can go wherever you want. As long as the provider accepts it, you c- you can use it. Um, you also receive prescription benefits through Pharmacoville. Depending on the generic medication that it is, it just really depends on how much you're going to have to

spend. You can spend up to 30, 20, or \$10. And for the non-generics, they do offer you a discount.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi. Um, I'm just calling to see how I can enroll for benefits. I work with Partners Personnel.

Speaker speaker\_0: Okay. And then, I just need the last four of your Social.

Speaker speaker\_1: 2393.

Speaker speaker\_0: I'm sorry, can you repeat that? You said, "2393"?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, thank you. And your first and last name, please.

Speaker speaker\_1: Stephanie Santoyo.

Speaker speaker\_0: How long have you been with Partners Personnel?

Speaker speaker\_1: Not I- not long, just like a week.

Speaker speaker\_0: Oh, okay. So you're still not in our system.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, they still haven't sent your information over to us 'cause you s- you did say 2393, right? I'm sorry. Just to make sure.

Speaker speaker\_1: Um, yeah, two, three, yeah, 2393.

Speaker speaker\_0: Okay, yeah. So they still haven't sent us your file and definitely since you're still kind of new, we haven't received it yet. We can do two things. Either I can create one for you. For that, I do need your full information like your full Social, address, date of birth, all that information.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: If you don't feel comfortable giving me that over the phone, you can just call throughout the week to see if we received your file with that information already. Um, they're just gonna end up asking you for the name of the staffing agency and then the last four. And if you are, you're going to pop up. But it's completely your option. Whatever you'd like to do.

Speaker speaker\_1: Okay. So I can't... Okay. Yeah, so I can just enroll, but does that matter if it comes from Partners Personnel?

Speaker speaker\_0: No, it doesn't.

Speaker speaker\_1: Like the information? Or I can just-

Speaker speaker\_0: It's your, it's your personal choice 'cause there are some people that don't like giving that over the phone, so we give them the option that you can create a file-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... and go ahead and give us that over the phone or some people, like I said, they don't like doing that, so they just end up calling throughout the week to see if we've received it. It makes really no difference.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's the same thing 'cause the benefits don't start right away.

Speaker speaker\_1: And...

Speaker speaker\_0: It just ta- it takes a few weeks for Partners Personnel to make the deduction out of your check. Then once you see the first one, the following Monday, the fund becomes active. So it makes no difference. But some pe- it's just a personal choice.

Speaker speaker\_1: So it'll, it'll activate in a couple weeks?

Speaker speaker\_0: It takes one or two weeks for them to start processing the first deduction from your paycheck. So it doesn't start right away.

Speaker speaker\_1: Okay. Okay. And this is for medical and dental, right?

Speaker speaker\_0: Yes. Medical Benefits.

Speaker speaker\_1: Okay. And you guys also offer dental, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. Yeah.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So I'll just enroll.

Speaker speaker\_0: Okay. All right. So can you please provide me your full Social?

Speaker speaker\_1: So it's 360-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... 98.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 23, 93.

Speaker speaker\_0: Thank you. And then you said your name was Stephanie. What's the last name?

Speaker speaker\_1: Santoyo. It's S-A-N-T-O-Y-O.

Speaker speaker\_0: Okay. Thank you. That was S-A-N-T-O-Y-O, you said?

Speaker speaker\_1: Yeah, that's right.

Speaker speaker\_0: And then you're Stephanie, do you pe- spell it like S-T-E-P-H-A-N-I-E or is yours spelled differently?

Speaker speaker\_1: Yeah, correct.

Speaker speaker\_0: Okay. And then your address, please.

Speaker speaker\_1: It's, um, give me one second. Okay, 45 North-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... Orem Boulevard. And zip code...

Speaker speaker\_0: What was the, what was the 4, um, Boulevard? You kind of broke up.

Speaker speaker\_1: Oh, 45 North Orem.

Speaker speaker\_0: Mm-hmm. Both: Orem Boulevard. Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then that zip code and city?

Speaker speaker\_1: 84057. The city is Orem, state Utah, and then it's apartment A405.

Speaker speaker\_0: What was that apartment number?

Speaker speaker\_1: A405.

Speaker speaker\_0: A as in apple, 405?

Speaker speaker\_1: Yeah, that's correct.

Speaker speaker\_0: Okay. And then what's your date of birth?

Speaker speaker\_1: March 24th, 2002.

Speaker speaker\_0: And then your email?

Speaker speaker\_1: So it's my first name, last name 44@gmail.com.

Speaker speaker\_0: Okay, thank you. And then, is this a good contact number?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: The one that you're calling from?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. All right. Did you know, what plans you wanted to be enrolled into? I know you said dental, um, but what about the medical? Did you want to do any of the medicals? They offer different medical plans.

Speaker speaker\_1: Yeah. So the den- the dental one, does that cover like half of the procedures? Like half, uh, of the money?

Speaker speaker\_0: Uh, let, let me, um, let me read you... So if you want, actually, I can just go over all of the plans and you're welcome to just tell me which one you would like to be enrolled into because it, um, it is only limited benefits. Meaning there aren't major medical, so they're not like a-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... a lot.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: If you want, I'll just go over them and then from there you can just tell me-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... which one you would like to be enrolled into.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, and I was gonna tell you, before I go over them, all of the medical plans that they offer, as long ... as is envisioned, are under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do want to cancel or make changes to the plans, you do have to do it within the first 30 days of receiving your first check, um, or within company open enrollment which is held in October. Um, but let me go over... If you want I can also send you the benefit guide, so as I review it, since it is a lot of... that, while I'm reviewing it, you're welcome to look at the guide because I feel like you're going to get a better understanding when you actually look at the pamphlet as I'm reviewing it.

Speaker speaker\_1: Yeah. Okay.

Speaker speaker\_0: So if you want I can, um, send that to your email real quick. And then I'll start going over them.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Because like I said, it is a lot of information. But let me send that real quick. All right. So I went ahead and emailed that to you. Um, can you please verify that you received it?

Speaker speaker\_1: Okay. Um, I'm looking here. From, who am I getting it received? What is the n-

Speaker speaker\_0: It's going to come from info at-

Speaker speaker\_1: Oh.

Speaker speaker\_0: Mm-hmm. It's gonna... Oh, @benefitsandocard.com.

Speaker speaker\_1: Yeah. Okay. Got it. Sounds-

Speaker speaker\_0: Are you able to hear me good? 'Cause for some reason you're cut-cutting up a little bit. I'm not sure why. Are you able to hear me good?

Speaker speaker\_1: Yeah, I think it's-

Speaker speaker\_0: When I'm talking?

Speaker speaker\_1: Yeah. Yeah, I can hear you.

Speaker speaker\_0: I don't know if it's ...

Speaker speaker\_1: Um...

Speaker speaker\_0: Sorry, actually. One second, let me see.

Speaker speaker\_1: I think it's... The signal is a little bit, bit bad but I can still hear you.

Speaker speaker\_0: Yeah. Okay, good, good, good. I'm sorry. Okay, let me get to it. And then you said you did receive it, right?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. So, let me go ahead and open that. So, all of those plans that you're looking at right now, those are all the plans that Partners Personal offers and it is weekly deductions from your paycheck.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, so, depending on how many you were to select, which ones they auto attendance has a lot to do with how much the weekly deduction would be from your check. So were you looking into enrolling by yourself or did you want to add like a dependent?

Speaker speaker\_1: So just me, just myself.

Speaker speaker\_0: Just yourself? Okay. So the fir- first one, I'm gonna go over if you want is the dental plan since you were asking me about that one.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So, a preventative visit is covered at 100%. Something basic like a cleaning of the teeth, that's only covered at 80%. Basic restoratives, so that could be is they got to fill in a cavity, that's covered at 80%. Your x-rays are covered at 80% and your annual maximum is \$500. So that's the maximum, \$500. And then for dental, you would have to pay a one-time deductible. Meaning for your first visit, you're gonna have to pay a one-time deductible of \$50 if you select the employee plan. But that deductible, you only pay once. So that's for dental.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Then they also offer-

Speaker speaker\_1: So that's the only plan for dental?

Speaker speaker\_0: ... like vision... Yes. So they only offer one dental plan.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: One vision plan, um, one short term.

Speaker speaker\_1: And then multiple... ...

Speaker speaker\_0: The only one s- Correct. Mm-hmm. So that's for dental.

Speaker speaker\_1: Okay, and then, um, so for the dental-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... um, you said 80%, so it's not 100% that I-

Speaker speaker\_0: Correct.

Speaker speaker\_1: ... that I pay if I go get exams?

Speaker speaker\_0: Yeah. So, well, that's for, like...

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... if it's a basic, like I said, like a cleaning, basically it's your active X-rays, that's 80%. Uh, preventative is covered at 100%, but I'm not really sure what they consider-

Speaker speaker\_2: Could it...

Speaker speaker\_0: ... a preventative visit to be.

Speaker speaker\_2: Okay. Do they also, um, cover, like, crowns or orthodontia? Or-

Speaker speaker\_0: So for those specific questions, since we're just the healthcare administrators, I wouldn't be allowed to actually tell you if it is or isn't, I have the number that you can contact and since it's the actual carriers, they should be able to answer that question. So if you want, I can give you those two numbers and these two ladies will actually be the ones to inform you if that is something that they cover or if they do or don't, and if so, how much.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Yeah.

Speaker speaker\_0: And there's two contact numbers.

Speaker speaker\_2: Yes.

Speaker speaker\_0: Let me know when you're ready.

Speaker speaker\_2: Okay, um, here. Okay, I'm ready.

Speaker speaker\_0: So the first number, it's Delicia, that's D as in dog, E as in echo, L as in loud, I as in India, C as in cat, I as in India, A as in alpha. Her phone number is 601-936-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... 3290. Again, 601-936-3290. And the second number-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... is 601-936-3287. And the second number is for Sondra. These two ladies could answer those questions that you just asked me. They would be able to answer if braces is something that cover, if extractions is something that covers, if crowns is something that it covers.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Anything that, um, I don't specifically see in the guide that I sent you, I can't really answer, um, since I wouldn't be 100% sure.

Speaker speaker\_2: Okay.

Speaker speaker\_0: So I would just call them for that.

Speaker speaker\_2: All right.

Speaker speaker\_0: And they're op- and they're open from 8:00 AM up until 5:00 PM Eastern Time. Um, and then is there any other one that you were wanting me to go over when it comes to the add-ons, like vision or mine?

Speaker speaker\_2: Mm. Uh, no. No.

Speaker speaker\_0: So it was mainly add-ons?

Speaker speaker\_2: For those, no. Um...

Speaker speaker\_0: Okay.

Speaker speaker\_2: Yeah. And the medical.

Speaker speaker\_0: Okay, so for the medicals-

Speaker speaker\_2: So, I'm sorry, you said the n-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... the number for Sondra was 601-

Speaker speaker\_0: 936-3287.

Speaker speaker\_2: 936-

Speaker speaker\_0: Mm-hmm. 936-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... 3287. So they're the same number, it just ends in four different numbers. Delicia ends in 3290 and Sondra in 3287.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then for the medicals-

Speaker speaker\_2: So I'll call them and then...

Speaker speaker\_0: Okay.

Speaker speaker\_2: Yeah.

Speaker speaker\_0: And, and then for the medicals, they offer a total of five different ones. So for, they offer one that's called the Stay Healthy MEC TeleRS. This one is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any of your doctor visits of sick, hospital visits of injured, urgent care, emergency room, neither surgeries. That's why for that one, where it says additional insurance products group, it does not include it because it's only a preventative plan and it does require you to only use the list of in- doctors and clinics to be covered. So it does require an in-network. And you do receive prescription benefits, however, through Elecsar, and they offer a membership with Free RF, which gives you access to the top 90% generic drugs prescribed in the US. It also includes virtual urgent care, which gives you medical assistance virtually with medical providers. But like I said, your Stay Healthy plan is only a preventative plan. So it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but not your actual doctor visits if you get sick or have to go to the urgent care, emergency room or hospital. So this one is called Stay Healthy MEC TeleRS, and it's \$16.80 weekly from your paycheck if you select the employee plan. So that's the preventative. Then they also offer the three VIPs. There's the standard, the plus and the prime. The three VIPs are the ones that actually do cover your doctor visits of sick, hospital visits of injured, urgent care, emergency room, and surgeries. These don't require you to stay within a network, so you can go wherever you want. As long as the provider accepts it, you c- you can use it. Um, you also receive prescription benefits through Pharmacoville. Depending on the generic medication that it is, it just really depends on how much you're going to have to spend. You can spend up to 30, 20, or \$10. And for the non-generics, they do offer you a discount.