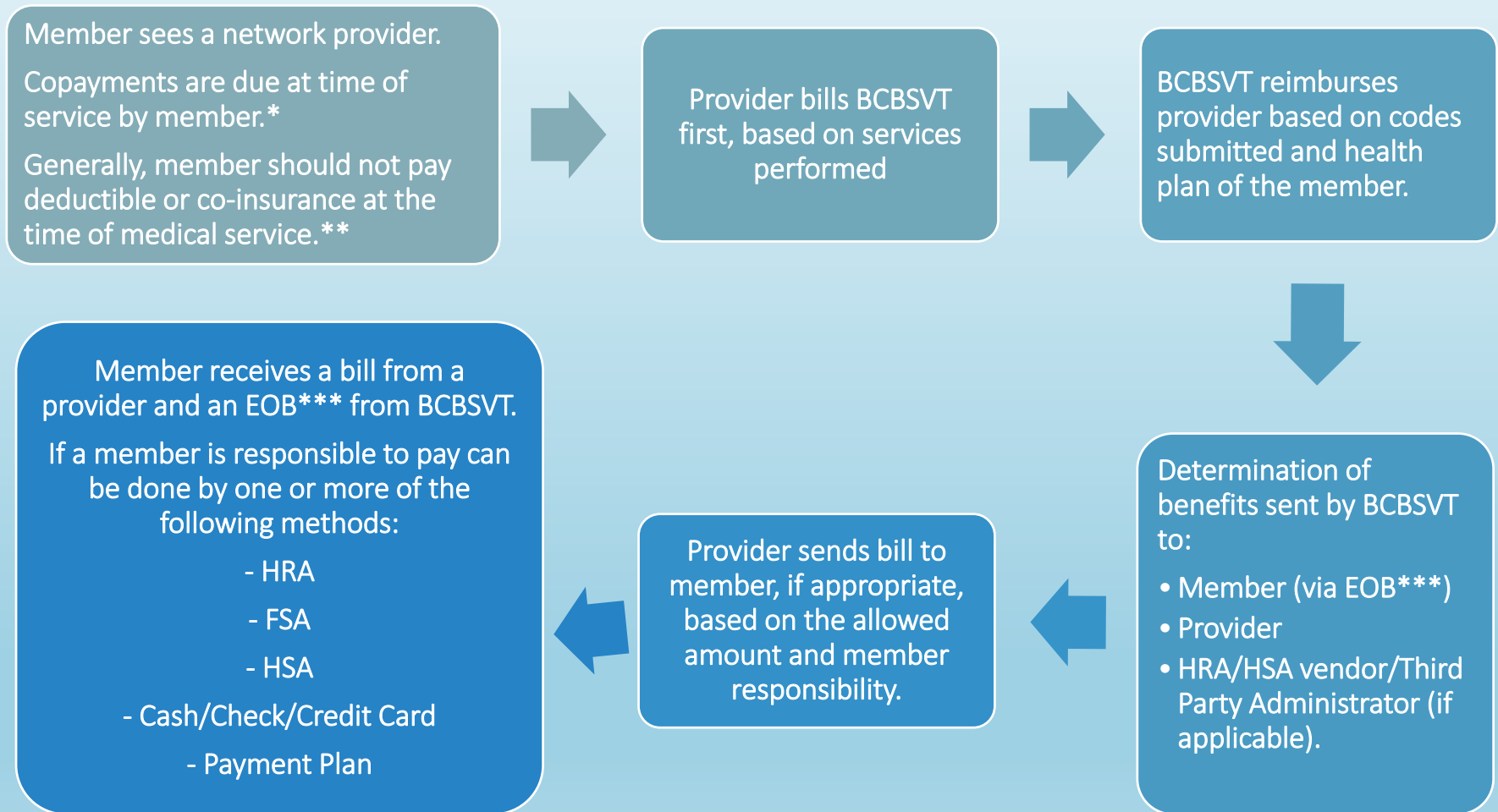


# Life of a Medical Claim



12/18/17

\* Some providers may waive collection of copayments at time of service when an HRA will pay on member's behalf.

\*\* Some providers may request a portion of a deductible be paid ahead of a planned major service.

\*\*\* Explanation of Benefits – Members can find their EOBs online at the BCBSVT Member Resource Center.