Member goes to pharmacy with a prescription to be filled or one is called in for them to pick up.

Pharmacy fills prescription and submits electronic bill to BCBSVT.

In real time, BCBSVT provides member cost based on the prescription and member health plan.

Pharmacy charges the members their cost. Members pay using one or more of the following methods (if applicable):
- HRA Debit Card
- FSA Debit Card
- HSA Debit Card
- Cash/Check/Credit Card

BCBSVT sends determination of benefits to:
- Third Party Administrator (TPA)* (if applicable)
- Member (available online only)

BCBSVT pays Pharmacy any amount due from the health plan.

*TPA is an HRA or HSA vendor