

Looking for a Medicare Advantage plan?

Consider this. HealthTeam Advantage PPO plans cover everything Original Medicare covers and then some.

And, we're local, which means we know and work with the providers you trust. It means when you call us, you talk to your own Healthcare Concierge (member services representative) who works in our Greensboro office. It means if you'd rather talk to someone face-to-face, you can. It means we care about the communities and the people in them because we live and work here too. We're real people helping real people.

Our Benefits

Our PPO plans cover everything Medicare Parts A and B cover—plus all the other things you need, like prescriptions, dental, vision, hearing, and fitness.

Our plans feature:

- ◆ \$0 monthly premium option
- ◆ \$0 copays for primary care providers (PCPs)
- ◆ \$0 deductibles for medical and prescriptions
- ◆ Delta Dental®, VSP® vision, TruHearing®, and SilverSneakers® fitness benefits
- ◆ Telehealth and 24-hour nurse advice line—from the comfort of your home
- ◆ Friendly formulary—covers more preferred generic and generic drugs than other Medicare Advantage plans in our service area
- ◆ Custodial care—non-medical care after a hospital stay
- ◆ Maximum out-of-pocket cost to member as low as \$3,100

2021

	HealthTeam Advantage Plan I (PPO)		HealthTeam Advantage Plan II (PPO)	
Monthly Plan Premium	\$0		\$60	
Deductible (Medical & Prescription)	\$0		\$0	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Out-of-Pocket Maximum	\$3,400	\$5,100	\$3,100	\$5,100
Doctor Office Visits				
Primary Care Physician (PCP)	\$0 copay	\$50 copay	\$0 copay	\$30 copay
Specialist Visits*	\$30 copay	\$60 copay	\$20 copay	\$50 copay
Annual Physical Exam	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Inpatient Hospital Coverage	Days 1-6: \$295 copay/day Days 7-90: \$0 copay/day	Days 1-6: \$500 copay/day Days 7-90: \$0 copay/day	Day 1: \$250 copay/day Days 2-6: \$125 copay/day Days 7-90: \$0 copay/day	Days 1-6: \$500 copay/day Days 7-90: \$0 copay/day
Skilled Nursing Facility (SNF)	Days 1-20: \$0 copay/day Days 21-100: \$178 copay/day	Days 1-20: \$50 copay/day Days 21-100: \$178 copay/day	Days 1-20: \$0 copay/day Days 21-100: \$160 copay/day	Days 1-20: \$50 copay/day Days 21-100: \$178 copay/day
Outpatient Services				
Emergency Care	\$120 copay		\$90 copay	
Urgently-Needed Services	\$30 copay		\$15 copay	
Ambulance	\$250 copay for Medicare-covered ambulance benefits/one-way trip. \$300 copay for Medicare-covered air ambulance benefits/one-way trip.		\$200 copay for Medicare-covered ambulance benefits/one-way trip. \$300 copay for Medicare-covered air ambulance benefits/one-way trip.	
Outpatient hospital coverage				
Outpatient Hospital Facility	\$225 copay	\$300 copay	\$175 copay	\$300 copay
Ambulatory Surgical Center	\$175 copay/day	\$225 copay/day	\$100 copay/day	\$200 copay/day
Observation Services	\$225 copay	\$300 copay	\$175 copay	\$300 copay
Physical/Speech Language/Occupational Therapy Visits	\$15 copay	\$30 copay	\$10 copay	\$30 copay
Home Health Services	\$0 copay	\$50 copay	\$0 copay	\$30 copay
Diagnostic Services/Labs/Imaging				
Diagnostic Radiology Service (E.G., MRIs, CT SCANS)	\$50-\$200 copay	\$75-\$250 copay	\$50-\$175 copay	\$75-\$200 copay
Lab Services				
at a lab facility	\$0 copay	\$10 copay	\$0 copay	\$10 copay
at outpatient hospital facility	\$10 copay	\$25 copay	\$10 copay	\$25 copay
Diagnostic Tests and Procedures				
at a lab facility	\$0 copay	\$10 copay	\$0 copay	\$10 copay
at outpatient hospital facility	\$5 copay	\$25 copay	\$5 copay	\$25 copay
Outpatient X-Rays				
included with physician visit	\$5 copay	\$10 copay	\$0 copay	\$10 copay
at outpatient facility	\$5 copay	\$25 copay	\$0 copay	\$25 copay
Dental Services (Limits Apply)**				
Oral Exam & Cleaning	\$10 copay	\$30 copay	\$0 copay	\$20 copay
X-Rays	\$10 copay	\$30 copay	\$0 copay	\$20 copay
Hearing Services				
Medicare-Covered Diagnostic Hearing Exam	\$30 copay	\$45 copay	\$20 copay	\$45 copay
Hearing Aid	\$499-\$799 (per aid)	Not Covered	\$499-\$799 (per aid)	Not Covered
Routine Hearing Exam (one per year)	\$45 copay	\$45 copay	\$0 copay	\$45 copay

Our Members

Our members trust us with their coverage. More than 95% of them come back to us year after year.

“HealthTeam Advantage is amazing. If you are having a problem, they are so efficient in handling the problem and are always so kind and more than willing to go the extra mile. I am so impressed with their customer service and by the way, you actually speak to a person!”

—Pat, HTA member

I used it [telehealth benefit] recently, it saved me from leaving the house and waiting for a doctor. He diagnosed it as a sinus infection, called in the prescription, and I was on the mend within a couple of days. Great benefit!”

—Vicki, HTA member

Learn more about HealthTeam Advantage



Call toll-free
877-905-9216 (TTY: 711)



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HealthTeamAdvantage.com



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Our Network & Services

We're owned by Cone Health and we're doctor-driven, which means exceptional patient care is at the heart of everything we do. We have a large medical network that includes Cone Health, Atrium Health, Wake Forest Baptist Health, UNC Health, and Cornerstone Health, just to name a few.

We listened to our members and now offer expanded networks for dental and vision through Delta Dental and VSP.

Because we care about your overall health and well-being, our plans also include:

- ◆ **Living Plus**—a health and wellness program
- ◆ **Care management programs**—care coordination to help you and your providers better manage chronic conditions
- ◆ **Healthcare Concierge**—your personal member representative who can help you make the most of your benefits and services

2021

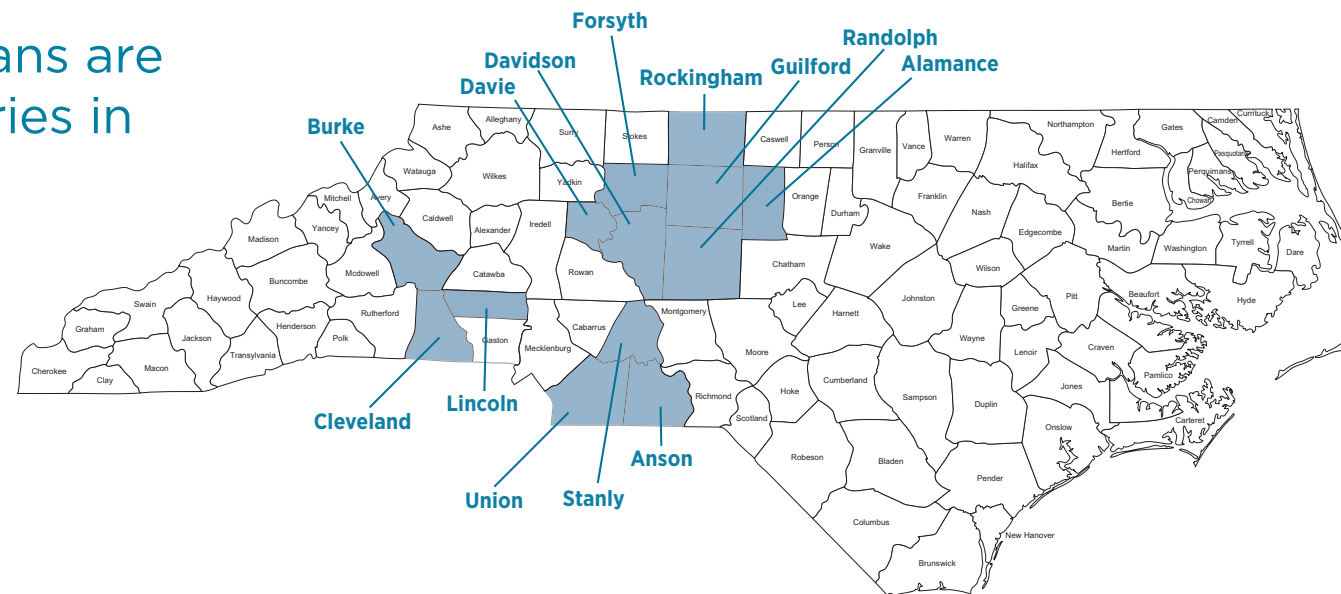
	HealthTeam Advantage Plan I (PPO)		HealthTeam Advantage Plan II (PPO)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Care Services				
Routine Eye Exam	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Total Retail Benefit Limit in Eyewear Value	\$100	\$50	\$100	\$50
Additional Benefits				
SilverSneakers®	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Telehealth Visits	\$0 copay		\$0 copay	
24-Hour Nurse Advice Line	\$0 copay		\$0 copay	
Prescription Drug Benefit				
	Initial Coverage Period		Initial Coverage Period	
In-Network Retail	Retail Rx 30-day supply	Mail Order 90-day supply	Retail Rx 30-day supply	Mail Order 90-day supply
Tier 1 - Preferred Generics	\$5 copay	\$10 copay	\$0 copay	\$0 copay
Tier 2 - Generics	\$15 copay	\$30 copay	\$12 copay	\$24 copay
Tier 3 - Preferred Brand	\$45 copay	\$90 copay	\$40 copay	\$80 copay
Tier 4 - Non-Preferred Drugs	\$90 copay	\$180 copay	\$80 copay	\$160 copay
Tier 5 - Specialty Drugs	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance
Optional Supplemental Coverage				
Comprehensive Dental Rider				
Monthly Premium	\$25		\$25	



Learn more about HealthTeam Advantage.
Let us help you find a plan that fits your needs. Call toll-free 877-905-9216 (TTY: 711).

HealthTeam Advantage PPO plans are available to Medicare beneficiaries in 13 North Carolina counties.

- ◆ Anson
- ◆ Alamance
- ◆ Burke
- ◆ Cleveland
- ◆ Davidson
- ◆ Davie
- ◆ Forsyth
- ◆ Guilford
- ◆ Lincoln
- ◆ Randolph
- ◆ Rockingham
- ◆ Stanly
- ◆ Union



*Specialist copays can vary. Contact the plan for more information.

**Comprehensive dental benefits are available with an additional premium.

HealthTeam Advantage, a product of Care N' Care Insurance Company of North Carolina, Inc., is a PPO and HMO Medicare Advantage plan with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.

2021 Benefits at a Glance

HealthTeam Advantage Plan I (PPO)
HealthTeam Advantage Plan II (PPO)