

Information Book

HealthTeam Advantage Eagle Plan (PPO) H9808-009



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Brenda
HealthTeam Advantage Member

“ I like HealthTeam Advantage because when I call I get answers to my questions and everybody’s so nice. I also like that there’s no deductible. I like what it pays on drugs, and that there are vision and dental benefits. HealthTeam Advantage is a good plan!”

Dear Neighbor,

It's my pleasure to introduce you to HealthTeam Advantage, the Medicare Advantage plan that offers an ideal blend of medical coverage, personal care, and dollar value.

We're local, reliable, and accessible. Based in Greensboro, NC, we have a deep understanding of the healthcare needs of our community. Our network includes all of the major health systems you already use, like Cone Health, Novant Health, Atrium Wake Forest Baptist Health, and UNC Health.

NEW for 2024, all HTA plans offer an Over-the-Counter (OTC) benefit! Companionship services, a transportation benefit, and memory fitness are also included benefits for our Eagle Plan.

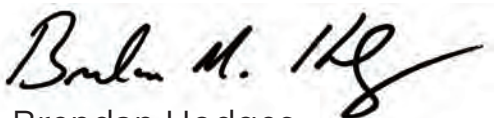
You'll have your own personal Healthcare Concierge. Finally! Someone you can contact directly for fast answers about your coverage. Your concierge is a HealthTeam Advantage expert who knows you, your plan, and your doctors. They know the local healthcare landscape, so they can provide you with the best possible advice.

Our plans are affordable for everyone. You'll save money, thanks to low out-of-pocket amounts, and zero-cost premium options, copays, and deductibles. Plus you'll have valuable extra benefits like dental, vision, hearing, custodial care, fitness, and more. By keeping costs low, we're helping your healthcare dollars go farther.

I hope you'll consider HealthTeam Advantage—we're eager to answer your questions and make you feel at home. Just remember that we're the local plan that's committed to providing members with better coverage and care, at a consistently lower cost.

We look forward to hearing from you!

Sincerely,

A handwritten signature in black ink that reads "Brendan M. Hodges". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Brendan Hodges
President & CEO



HealthTeam Advantage at a Glance

When considering your insurance options, it's important to keep your needs in mind.

Affordability is essential. Our Medicare Advantage plans feature:

- ◆ \$0 monthly premium
- ◆ \$0 copays for in-network primary care providers (PCPs)
- ◆ \$0 deductibles for medical
- ◆ \$1,000 Flexible Spending allowance for Dental, Vision or Hearing costs
- ◆ Quarterly Over-The-Counter (OTC) allowance





I am a fan of the concierge system and my personal concierge in particular. She is efficient, responsive, friendly, and a great help to me and my husband!”

—Anne, HTA Member

Getting all the benefits you’re used to matters. Our plans have:

- ◆ Fitness benefits
- ◆ Transportation benefit for help getting to medical providers
- ◆ 24-hour nurse advice line
- ◆ Custodial care

Beyond that, service and convenience are the game-changers. Members have a personal Healthcare Concierge to call for fast answers about your coverage. Your concierge is a HealthTeam Advantage expert who knows you, your plan, and your doctors. They’re just a phone call away, you can email at your convenience or even stop by in person at our office in Greensboro.

A user-friendly website with searchable and printable provider directory, health and wellness resources, and more are at your fingertips. Join us on Facebook and our YouTube channel, where we offer healthy cooking and exercise tips, along with additional health related information. You’ll also find us active in your community at local events and fundraisers.

Our unwavering commitment is to provide Medicare Advantage plans with national-level benefits that are affordable for everyone. HealthTeam Advantage is a smart, sensible choice for North Carolinians like you.



I have been with this group for five years. They are great. Every time I have questions, they help me get answers and are very nice.”

—Brenda, HTA Member

Understanding Medicare Options

When you're preparing for Medicare and making important choices about your health plan, having the right information can make all the difference. We're here to help. Let's look at eligibility and the different parts of Medicare.

You're eligible for Medicare if

- 1. You are turning 65 and are already getting benefits from Social Security or the Railroad Retirement Board (RRB).**
 - ◆ In some cases, you'll automatically get Part A and Part B starting the first day of the month you turn 65, otherwise you must enroll.
 - ◆ If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.
- 2. You are under 65 and have a disability.**
 - ◆ You automatically get Part A and Part B after you get disability benefits from Social Security or certain disability benefits from the Railroad Retirement Board (RRB) for 24 months.
- 3. You have ALS (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease).**
 - ◆ You automatically get Part A and Part B the month your disability benefits begin.
- 4. You live in Puerto Rico and get benefits from Social Security or the RRB.**
 - ◆ You automatically get Part A. If you want Part B, you need to sign up for it.






You'll need to sign up for Medicare if

- ◆ You are close to 65, but not collecting Social Security or Railroad Retirement Board (RRB) benefits
- ◆ You worked for a railroad
- ◆ You have End-Stage Renal Disease (ESRD)
- ◆ You are already collecting Social Security
- ◆ You are already on Railroad Retirement Board (RRB) benefits
- ◆ You have been on Social Security disability for 24 months



If you're automatically enrolled in Medicare, you will receive your red, white, and blue Medicare card in the mail three months before your 65th birthday or your 25th month of disability.

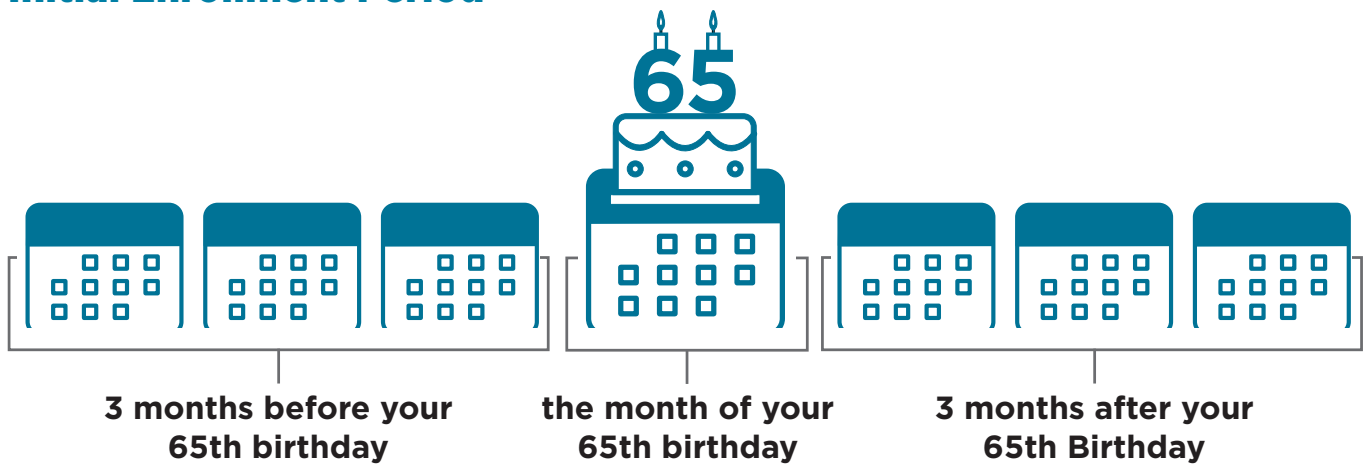
IMPORTANT: You must enroll in Medicare Parts A and B even if you choose a Medicare Advantage plan.

Medicare Parts, Coverage, and Costs					
	Part	Coverage	Cost		
	A	Government-provided hospital insurance Covers hospital and skilled nursing facility stays, hospice, home healthcare	Deductible	Copays vary	Most people won't pay a premium
	B	Government-provided medical insurance Covers outpatient care, doctor services, physical and occupational therapy, mental health services, preventive care	Deductible (except for preventive services); 2023 annual deductible is \$226	Coinsurance of 20%	Monthly premium based on adjusted gross income; 2023 standard is \$164.90
	C	Medicare Advantage-provided by private health plans approved by Medicare Combines Part A and Part B and usually Part D. It generally also offers extra benefits beyond Medicare	\$0 deductible options	\$0 copay options	\$0 premium options (you still have to pay Part B premium)
	D	Prescription Plan Provided by private health plans approved by Medicare; covers prescription drugs	\$0 deductible options	Copays vary by plan	Monthly premium varies by plan
		Medicare Supplement (Medigap) Provided by private insurance companies Supplements Medicare coverage; can help pay remaining health care costs (copays, coinsurance, deductibles)	Deductible varies by plan	Copays vary by plan	Monthly premiums vary by plan

Understanding Enrollment Periods

There are certain times of the year or specific circumstances when you can enroll in a Medicare Advantage plan.

Initial Enrollment Period



When you're first eligible for Medicare you have a seven-month window to sign up for Part A and/or Part B or a Medicare Advantage plan. So, if you turn 65 in March, for example, you can enroll December through June.

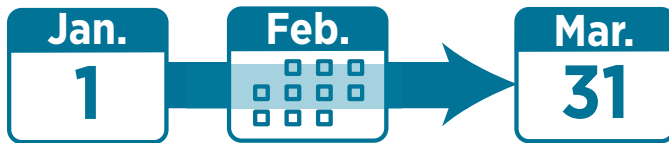
Annual Enrollment Period (AEP)



The Annual Enrollment Period (AEP) is October 15-December 7 every year. During this time, you can:

- ◆ Switch, drop, or join a Medicare Advantage plan
- ◆ Enroll in Original Medicare and a Prescription Drug plan

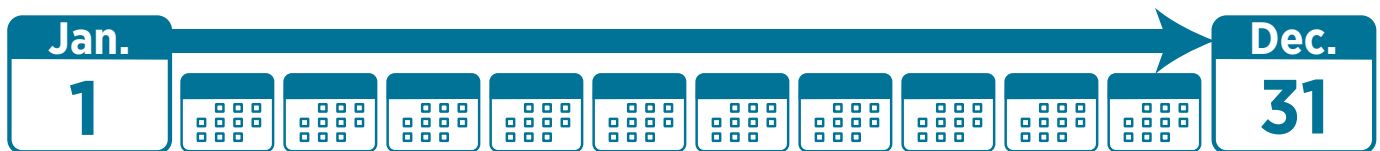
Open Enrollment Period



The Open Enrollment Period (OEP) is January 1-March 31 every year. This is your only opportunity outside of the Annual Enrollment Period (Oct. 15-Dec. 7) to switch Medicare Advantage plans. During this time, you can:

- ◆ Switch to a different Medicare Advantage plan
- ◆ Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- ◆ Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare).

Special Enrollment Period



There are specific circumstances that make you eligible to enroll in a Medicare Advantage plan at any time of the year. If you answer yes to any of the following questions, you qualify for a Special Enrollment Period. If you think you qualify, talk to your local sales agent.

- ◆ Have you recently moved to a different county or state?
- ◆ Are you currently receiving Extra Help with your healthcare costs?
- ◆ Do you no longer qualify for Extra Help with your healthcare costs? Have you recently left a PACE program (Program of All-inclusive Care for the Elderly)?
- ◆ Do you live in a long-term care facility?
- ◆ Have you recently obtained a lawful presence in the United States?
- ◆ Have you recently retired and lost your employer or union coverage?
- ◆ Will you be moving into a long-term care facility?
- ◆ Have you recently moved out of a long-term care facility?
- ◆ Are you currently receiving Medicaid?
- ◆ Have you recently stopped receiving Medicaid?
- ◆ Have you recently been released from incarceration?
- ◆ Are you eligible for a Special Needs Plan?
- ◆ Is there a 5 star plan in your area?



Dr. Beth Hodges
HealthTeam Advantage Medical Director

“ As a medical director,
I love working with
HealthTeam Advantage
because I know we
prioritize the right care
for each member and
that as a Plan, we have
the best interest of that
member in mind.”

Our Provider Network

HealthTeam Advantage PPO health plan members can choose to receive care from any provider or hospital in our service area of Alamance, Caswell, Davidson, Davie, Forsyth, Guilford, Montgomery, Orange, Randolph, Rockingham, Stokes, and Yadkin counties. And, since HealthTeam Advantage is a Preferred Provider Organization (PPO) plan, you don't need a referral for any specialists, hospitals, or providers.

We do, however, encourage you to choose an in-network provider as your primary care provider (PCP) because you'll have a dedicated doctor who will focus on your individual healthcare needs and coordinate your care with other in-network providers if needed. This allows you to keep your out-of-pocket costs lower and more predictable.

If you do select an out-of-network provider, please make sure the provider accepts Medicare; otherwise, you will be responsible for the full cost of services. Except for emergencies or urgent care, it may cost more to get care from out-of-network providers.

Our network providers include*:

- ◆ Alamance Regional Medical Center
- ◆ Annie Penn Hospital
- ◆ Atrium Health Wake Forest Baptist
- ◆ Atrium Health Wake Forest Baptist Lexington Medical Center
- ◆ Atrium Health Wake Forest Baptist Medical Center
- ◆ Cone Health
- ◆ Davie Medical Center
- ◆ Eagle Physicians and Associates PA
- ◆ FirstHealth of the Carolinas
- ◆ High Point Medical Center
- ◆ Moses H. Cone Memorial Hospital
- ◆ Novant Health
- ◆ Novant Health Forsyth Medical Center
- ◆ Novant Health Medical Park Hospital
- ◆ Novant Health Thomasville Medical Center
- ◆ Randolph Health
- ◆ UNC Health
- ◆ UNC Hospitals at Chapel Hill
- ◆ UNC Physicians
- ◆ UNC Rockingham Hospital
- ◆ Wesley Long Community Hospital

** This is not a complete list of providers. To access the most current list, visit HealthTeamAdvantage.com.*

Benefits at a Glance



HealthTeam Advantage Eagle Plan (PPO)	
Monthly Plan Premium	\$0
Deductible (Medical)	\$0
In-Network	
Out-of-Pocket Maximum	\$6,250
Doctor Visits	
Primary Care Provider (PCP)	\$0 copay
Specialist	\$30 copay
Inpatient Hospital Coverage	Days 1-5: \$300 copay/day Days 6-90: \$0 copay/day
Outpatient Services	
Emergency Care	\$120 copay
Urgently-Needed Services	\$35 copay
Ambulance	\$300 copay for Medicare-covered ambulance benefits/one-way trip. 20% coinsurance for Medicare-covered air ambulance benefits/one-way trip.
Ambulatory Surgical Center	\$150 copay/day
Physical/Speech Language/ Occupational Therapy Visits	\$30 copay
Home Health Services	\$0 copay
In-Home Support/ Companion Services	\$0 copay
Outpatient X-Rays	\$10 copay



HealthTeam Advantage Eagle Plan (PPO)

In-Network	
Diagnostic Services/Labs/Imaging	
Diagnostic Radiology Services (such as MRIs, CT scans)	\$0-\$200 copay
Lab Services/Diagnostic Test and Procedures	\$0 - \$10 copay
Dental, Vision and Hearing	
	Flexible spending allowance of \$1,000 to use toward dental, vision and hearing expenses.
Additional Benefits	
Fitness	\$0 copay
24-Hour Nurse Advice Line	\$0 copay
Over the Counter (OTC) Benefit	\$125/quarter
Transportation	\$0 copay

Healthcare Concierge

Fast, personal assistance to help make the most of your benefits.



Great customer service is an important part of healthcare. At HealthTeam Advantage, we take that idea to the next level with our Healthcare Concierges (HCCs).

As a member, you'll have a personal Healthcare Concierge you can contact for fast answers about your coverage. Your concierge is a HealthTeam Advantage expert who knows you, your plan, and your doctors.

They're available by email at conciiergehta@htanc.com, by phone at 888-965-1965 (TTY: 711), or you can schedule an in-person visit at our Greensboro office.

“I enjoy being a concierge because of the relationships we get to build with our members; they become our family.”

— Ashley, HCC

Your concierge can:

- ◆ Find a primary care provider and set an appointment
- ◆ Explain your plan and benefits
- ◆ Replace lost ID cards
- ◆ Answer questions about pending claims or account status
- ◆ Assist with prescription drug coverage
- ◆ Help with special healthcare needs

Your concierge is there for you right from the start. You'll get a Welcome call, a Happy Birthday call, and sometimes even a call just to check in if we haven't heard from you in a while. Because, as a HealthTeam Advantage member, you're not just a member, you're part of our family.

See what some of our members, your neighbors, have to say:

Pat, HealthTeam Advantage member

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

Bill, HealthTeam Advantage member

“The customer service folks are right on point. They’re knowledgeable, accurate, and they give me the information I need. We like the quick service and that they’re located in Greensboro.”



“Members always tell me that they love HTA and that they are not used to the type of service that we give. They appreciate that we call them back and can resolve issues in a timely manner.”

— Dana, HCC



Custodial Care

Personal, professional, non-medical care when you need it most.

Sometimes after a hospital stay or an outpatient procedure* you might need extra help with basic everyday tasks. That help is custodial care.

Custodial care is non-medical care performed by professional caregivers. It includes help with self-care tasks like eating, dressing, and bathing; household chores like cooking, running errands, and laundry; or mobility tasks like lifting and carrying items.

For example, if you had surgical repair of a hammertoe and you have to keep the affected toe immobilized, you would qualify for the benefit.

Our custodial care benefit covers up to 20 hours of care after a hospital stay or outpatient procedure, for a maximum of 60 hours per year at no cost to you. Original Medicare does not cover custodial care.

Custodial care must be provided by a professional home health agency or provider. Prior authorization is required. Contact your Healthcare Concierge to learn more about Custodial Care and to schedule services.

**Outpatient procedures must be performed at a facility, not a provider's office, and they do not include outpatient diagnostic tests such as colonoscopies or biopsies.*



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Companionship Services

In addition to our custodial care benefit that handles medical and personal care services, HealthTeam Advantage is offering a NEW companionship services benefit. Through Papa, you will have access to Papa Pals, a network of friendly helpers available both in-person and by phone.

Papa Pals provide companionship, whether taking a stroll or having a great conversation over coffee. They can support you with everyday tasks such as transportation to and from the doctor, running errands, folding laundry, grocery shopping, preparing dinner, assistance with technology, and even helping with pets.*



\$0 copay for 30 hours per year of companionship services with a Papa Pal. Companionship services must be administered by Papa. There is no coverage for companionship services when not administered by Papa.

Visit the **Ask us anything** section at papa.com/members for our safety policies, Community Standards, and visit regulations.

For more information about this benefit, please contact your HCC.

**Papa Pals do not assist with medical or personal care, such as bathing, medication administration, dressing, toileting, brushing teeth, and feeding. Papa Pals also do not perform house tasks you would pay a professional to do.*



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24-hour Nurse Advice Line

Sometimes a quick phone call with a nurse is all it takes for peace of mind.

If you're feeling under the weather or have a question about a non-emergency health issue, the 24-hour Nurse Advice Line can help.

You'll speak with a highly trained, caring team staffed with registered nurses from our care management team.

The nurses can help determine if you should visit your doctor, the ER, or an urgent care center. They can answer non-emergency health questions, and give you more information or support on chronic conditions such as diabetes, high blood pressure, COPD, or heart disease.

! IMPORTANT

**For emergencies,
always dial 911.**

**24-Hour Nurse Line: 877-229-8614 TTY: 800-735-8262
24 hours a day, 7 days a week**

How it works:

1. Call the free 24-hour nurse line any time you're feeling under the weather or need an opinion on where to go for care.
2. Speak with a registered nurse who can evaluate your needs. They'll help determine next steps based on your injury or illness, and answer general healthcare questions.





Flexible Wallet Benefit

Your HealthTeam Advantage Eagle Plan includes a flexible spending allowance for Dental, Vision and Hearing expenses.

If you want the flexibility to choose how you spend your money, our Eagle Plan offers a great benefit. We provide a Flexible Wallet card with \$1,000 for your Dental, Vision or Hearing expenses. Choose your provider with no network requirements!

NationsBenefits will mail your card for activation. Some of the items/services you can use this allowance for are:

- ◆ eye exams
- ◆ eyewear
- ◆ contacts
- ◆ dental visits with your preferred dentist
- ◆ hearing exams
- ◆ hearing aids – any brand!

For more information, or to access this benefit, please visit HTA.NationsBenefits.com or call a NationsBenefits member representative at 888-433-1058 (TTY: 711), 8 a.m. – 8 p.m. local time.





Over-the-Counter (OTC) Benefit

Stock up on eligible over-the-counter items with this debit card.

Think about all the OTC medications and supplies you purchase throughout the year—everything from non-prescription pain relievers and allergy medications to vitamins and first aid kits. These items can get expensive, especially if you are managing a chronic condition and need diabetes care accessories, supplies for wound care, or other OTC items on a regular basis.

To help you with the cost of these supplies, your plan includes a HealthTeam Advantage debit card—loaded with **\$125** per quarter to purchase OTC items from participating retailers. (You can carry any unused portion to the next quarter, but you must use all **\$500** by December 31.)

Your card will be mailed separately with instructions for activation.

Representative OTC Items*

Abdominal Supports	First Aid Dressings
Acid Controllers	First Aid Kits & Supplies
Acne Medication	First Aid Treatments
Adult Cough, Cold & Flu	Foot Treatments
Adult Pain Relief	Hemorrhoidal Preparations
Allergy & Sinus medications	Incontinence supplies
Antacids	Interdental, Gum Care, Etc.
Antibiotic creams	Laxatives
Anti-diarrhea medications	Lip Care Medicated
Anti-fungal medications	Liquids (Alcohol & Peroxide in First Aid)
Anti-gas medications	Medical Support–High Compression
Anti-itch medications	Mineral Supplements
Anti-parasitic Treatments	Nasal/Sinus
Bandages (band-aids)	Oral Remedies Orthopedic & Surgical Support
Contact Lens Care	Respiratory Treatments
Cough Drops, Sore Throat	Sleep Aids, Stimulants & Motion Sickness
Denture Products	Sun Protection (SPF 15+)
Diabetes Care Accessories	Stomach Remedies
Diagnostic Products	Support Hose–Low Compression
Digestive Aids	Toothbrushes and Toothpaste
Diuretics & Weight Loss	Urine Testing
Cleansing & Detox	Vitamins, Multi-Vitamins & Minerals
Drys (Epsom Salt & Boric Acid in First Aid)	Wart Removal Treatments
Ear Care	Weight Control (Tablets, Caps, Etc.)
Elastic Bandages	Wound Care–Specialized
External Pain Relief	
Eye Preparations	

* Representative list of OTC items only. A full catalog of approved items will be available January 1, 2024.

Fitness

With SilverSneakers, you're free to move.

SilverSneakers® is more than a fitness program. It's an opportunity to improve your health, gain confidence, and connect with your community. Your fitness benefit includes access to SilverSneakers wherever you are and whenever you want:

At home or on the go

- ◆ SilverSneakers On-Demand™ fitness classes available 24/7
- ◆ SilverSneakers virtual classes and workshops throughout the week
- ◆ SilverSneakers GO™ mobile app with adjustable workout plans and more
- ◆ SilverSneakers FLEX® classes, walking groups, and workshops at parks, community centers, and more

In participating fitness locations

- ◆ Thousands of participating locations with various amenities
- ◆ Ability to enroll at multiple locations at any time
- ◆ Classes are designed for all levels and taught by instructors trained in senior fitness

In your community

- ◆ Group activities and classes offered outside the gym
- ◆ Events including shared meals, holiday celebrations, and class socials

Get started in three easy steps

1. Go to [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere) to create an online account.
2. Log in to access your SilverSneakers ID number.
3. Enjoy virtual workouts online or visit a participating facility.

Questions? Visit [SilverSneakers.com](https://www.silversneakers.com) or call 1-888-423-4632 (TTY: 711) Monday through Friday, 8 a.m. to 8 p.m. ET.

Always talk to your doctor before starting an exercise program.

Participating locations ("PL") not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location. SilverSneakers, SilverSneakers FLEX, and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.



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Memory Fitness Benefit

BrainHQ is a set of online exercises that can be used on a computer or mobile device. The program has 29 online exercises that work on attention, brain speed, memory, people skills, and navigation.



BrainHQ includes:



Weekly Challenges



Progress Features

It takes less than five minutes to complete each BrainHQ level so it works with your schedule. Log in anytime at hta.brainhq.com and exercise your brain! Link will be live January 1, 2024.



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Transportation Services

A healthier you is our goal, and it starts with attending medical appointments and sticking to care plans. We've partnered with SafeRide to improve your experience with our NEW transportation services benefit. With SafeRide, you can get to your appointments with flexible pre-scheduled (planned a day or more in advance) and on-demand rides for last-minute needs.

Our transportation services benefit covers 24 one-way trips (up to 50 miles one way) per year to or from approved health-related locations at no cost to you.

SafeRide will ensure that you have the right ride at the right time for an optimal, secure transportation experience. To request transportation, please call (877) 841-1351.

SafeRide



Rideshare

Best suited for members who can walk to and from the vehicle without assistance.



Ambulatory NEMT*

Best suited for members who can walk with the support of a walker, cane, crutches, or collapsible wheelchair, and need assistance.



Wheelchair Van

Best suited for members who rely on a wheelchair and need to remain in it during transport. Our vehicles are equipped with lifts or wheelchair ramps that comfortably accommodate standard wheelchairs (34-in. base).

* Non-Emergency Medical Transportation



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Summary of Benefits

HealthTeam Advantage Eagle Plan (PPO) H9808-009



2024

Summary of Benefits

HealthTeam Advantage Eagle Plan (PPO)

This is a summary of health services covered by HealthTeam Advantage Eagle Plan (PPO).

January 1, 2024 - December 31, 2024.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service we cover or every limitation or exclusion. For a complete list of covered services refer to your Evidence of Coverage booklet. You can request a copy from your Healthcare Concierge or view it on the website at www.HealthTeamAdvantage.com.

To join a HealthTeam Advantage Eagle (PPO) Health Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in North Carolina: Alamance, Caswell, Davidson, Davie, Forsyth, Guilford, Montgomery, Orange, Randolph, Rockingham, Stokes, and Yadkin.

HealthTeam Advantage has a network of doctors, hospitals, pharmacies and other providers. If you use the providers in our network, you may pay less for your covered services. You also have the option of using providers outside the network, however you will have higher costs associated with those visits and services.

For more information, contact the plan at 1-888-965-1965 (TTY: 711) from 8 a.m. to 8 p.m. Eastern, 7 days a week from October 1 - March 31, and 8 a.m. to 8 p.m. Eastern, Monday through Friday, April 1 - September 30, or visit us online at www.healthteamadvantage.com. HealthTeam Advantage, a product of Care N' Care Insurance Company of North Carolina, Inc., is a Medicare Advantage organization with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.

Premiums and Benefits	HealthTeam Advantage Eagle Plan (PPO)
Monthly Plan Premium	<p>\$0</p> <p>You must continue to pay your Medicare Part B premium.</p>
Deductible	<p>\$0</p> <p>These plans do not have a deductible for medical services.</p>
Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i>	<p>In-Network: \$6250 annually Out-of-Network: \$9500 annually</p> <p>The most you pay for copays, coinsurance, and other costs for medical services for the year.</p>
Inpatient Hospital Coverage	
	<p>In-Network: \$300 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 Out-of-Network: 40% coinsurance</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay. Prior authorization may be required.</p>
Outpatient Hospital Coverage	
<ul style="list-style-type: none"> • Outpatient Hospital Facility 	<p>In-Network: \$250 copay Out-of-Network: 40% coinsurance</p> <p>Prior authorization may be required for some services. Please contact the plan for more information.</p>

Premiums and Benefits **HealthTeam Advantage Eagle Plan (PPO)**

Ambulatory Surgical Center

In-Network: \$150 copay per day
Out-of-Network: 40% coinsurance
 Prior authorization may be required for some services. Please contact the plan for more information.

Doctor Visits

- Primary Care Provider (PCP) **In-Network: \$0** copay
Out-of-Network: \$50 copay
- Specialist **In-Network: \$30** copay
Out-of-Network: \$75 copay

Preventive Care (e.g., flu vaccine, diabetic screenings)

In-Network: \$0 copay
Out-of-Network: \$30 copay
 Any additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at **\$0** cost.

Emergency Care

In- and Out-of-Network: \$120 copay
 If you are admitted to the hospital for the same condition within 3 days, the emergency copay is waived.

Premiums and Benefits (continued) HealthTeam Advantage Eagle Plan (PPO)

Urgently-needed Services

In- and Out-of-Network: \$35 copay

Diagnostic Services/Labs/Imaging

- Diagnostic Radiology Services (such as MRIs, CT scans) **In-Network: \$0 to \$200 copay**
Out-of-Network: 40% coinsurance
- Lab Services at a lab facility **In-Network: \$0 copay at a lab facility**
Out-of-Network: 40% coinsurance
- Lab Services at an outpatient hospital facility **In-Network: \$10 copay at an outpatient hospital facility**
Out-of-Network: 40% coinsurance
- Diagnostic Tests and Procedures at a lab facility **In-Network: \$0 copay at a lab facility**
Out-of-Network: 40% coinsurance
- Diagnostic Tests and Procedures at an outpatient hospital facility **In-Network: \$5 copay at an outpatient hospital facility**
Out-of-Network: 40% coinsurance

Prior authorization may be required for some services. Please contact the plan for more information.

- Outpatient X-rays included with physician visit **In-Network: \$10 copay for X-ray services included with a physician visit**
Out-of-Network: 40% coinsurance
- Outpatient X-rays at an outpatient facility **In-Network: \$10 copay for X-ray services at an outpatient facility**
Out-of-Network: 40% coinsurance

Hearing Services

In-Network and Out-of-Network:
Flexible spending allowance of **\$1,000** to use toward dental, vision and hearing expenses.

Dental Services

In- and Out-of-Network:
Flexible spending allowance of **\$1,000** to use toward dental, vision and hearing expenses.

Vision Services

In- and Out-of-Network:
Flexible spending allowance of **\$1,000** to use toward dental, vision and hearing expenses.

Premiums and Benefits (continued) HealthTeam Advantage Eagle Plan (PPO)

Mental Health Services

Inpatient Visit **In-Network:**
\$300 copay per day for days 1 through 5
\$0 copay per day for days 6 through 90
Out-of-Network: 40% coinsurance
 Services require prior authorization.

Outpatient Individual Therapy Visit **In-Network:** **\$30** copay
Out-of-Network: **\$75** copay

Outpatient Group Therapy Visit **In-Network:** **\$0** copay
Out-of-Network: **\$75** copay

Skilled Nursing Facility

In-Network:
\$0 copay per day for days 1 through 20
\$203 copay per day for days 21 through 100
Out-of-Network:
 40% coinsurance
 Our plan covers up to 100 days in a SNF.
 Services require prior authorization.

Rehabilitation Services

- Physical Therapy Visit **In-Network:** **\$30** copay
Out-of-Network: 40% coinsurance
- Speech and Language Therapy Visit **In-Network:** **\$30** copay
Out-of-Network: 40% coinsurance
- Occupational Therapy Visit **In-Network:** **\$30** copay
Out-of-Network: 40% coinsurance

Ambulance

In- and Out-of-Network:
\$300 copay for Medicare-covered ambulance benefits per one-way trip.
 20% coinsurance copay for Medicare-covered air ambulance benefits per one-way trip.
 Prior authorization required for non-emergency transportation.

Premiums and Benefits (continued) HealthTeam Advantage Eagle Plan (PPO)

Transportation

\$0 copay for 24 one-way trips per year to or from approved health-related locations provided by the SafeRide service provider. Limited up to a 50 miles maximum per one-way trip.

Medicare Part B Drugs

In-Network: 20% coinsurance
Out-of-Network: 40% coinsurance
 Prior authorization may be required.

Over-the-Counter (OTC) Items

\$125/Quarter
 Allowance per quarter for OTC items.
 Any unused portion can be carried forward to the next quarter.
 All funds must be used by 12/31/24.

Foot Care (podiatry services)

- Foot Exams and Treatment **In-Network: \$30** copay
Out-of-Network: 40% coinsurance

Medical Equipment/Supplies

- Durable Medical Equipment (e.g., wheelchairs, oxygen, braces) **In-Network:** 20% coinsurance
Out-of-Network: 40% coinsurance
 Services require prior authorization.
 - Prosthetics (e.g., artificial limbs) **In-Network:** 20% coinsurance
Out-of-Network: 40% coinsurance
 Services require prior authorization.
 - Diabetes Supplies **In-Network:**
\$0 copay for preferred and 20% coinsurance for non-preferred
Out-of-Network: 40% coinsurance
- Diabetic Supplies and Services limited to those from the following manufacturers:
- Blood Glucose Meter and testing supplies - One Touch
 - Continuous Glucose Monitor and supplies
 - FreeStyle Libre **\$0** coinsurance for preferred and 20% cost share for non-preferred.
- Authorization required for non-preferred.
\$0 copay for one pair of Medicare-covered therapeutic shoes and up to two pairs of inserts.

Premiums and Benefits (continued) HealthTeam Advantage Eagle Plan (PPO)

Wellness Programs Health Club Membership

In-Network: \$0 copay

You must choose from a SilverSneakers® participating facility.

Memory Fitness

\$0 copay

Online program offered through BrainHQ with dozens of exercises to improve focus and memory.

Custodial Care

In-Network: \$0 copay

Out-of-Network: \$30 copay per hour

Up to 20 hours post-inpatient discharge or qualifying outpatient procedure, maximum of 60 hours annually.

Prior authorization is required for some services. Please contact the plan for more information.

In-Home Support/Companion Services

In-Network: \$0

Up to 30 hours per year with Papa Pal companionship services.

No coverage for companionship services when not administered by Papa.

Telehealth Services

In-Network: \$0 copay

Out-of-Network: \$0 copay per hour

If you choose to receive services via telehealth, you must use a provider that currently offers the service via telehealth.

If you want to know more about the coverage and costs of original Medicare, review your current “Medicare & You” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week.

TTY users should call 1-877-486-2048. This document is available in other formats such as braille, large print or other alternate formats.

You can access our Provider/Pharmacy Directory and the complete plan formulary (list of Part D prescription drugs) as well as any restrictions on our website, www.HealthTeamAdvantage.com.

We cover Part D drugs and Part B drugs (such as chemotherapy and some drugs administered by your provider).

HealthTeam Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: If you speak Spanish or Chinese, language assistance services, free of charge, are available to you. Call 1-877-905-9216 (TTY:711).

HealthTeam Advantage cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

Llame al 1-877-905-9216 (TTY: 711). 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-905-9216 (TTY: 711)

Non-Discrimination Notice

HealthTeam Advantage complies with applicable federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, or sex. HealthTeam Advantage does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

HealthTeam Advantage:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- ◆ Qualified sign language interpreters
- ◆ Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- ◆ Qualified interpreters
- ◆ Information written in other languages

If you need these services, contact your Healthcare Concierge at 888-965-1965 (TTY: 711) October 1-March 31, 8 a.m. to 8 p.m. ET, 7 days a week; April 1-September 30, 8 a.m. to 8 p.m. ET, Monday through Friday.

If you believe that HealthTeam Advantage has failed to provide these services or discriminated in another way based on race, color, national origin, age, disability, or sex, you can file a grievance with:

HealthTeam Advantage
Attn: Appeals and Grievances
300 East Wendover Ave, Suite 121
Greensboro, North Carolina, 27401
888-965-1965, (TTY 711), or via fax at 800-845-4104

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Appeals and Grievances Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>, by email OCRMail@hhs.gov, by phone 1-888-368-1019, TDD: 1-800-537-7697, or by mail U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201.

Get Help in Other Languages

If you need help or speak a non-English language, call 888-965-1965 TTY: 711, and you will be connected to an interpreter who will assist you at no cost.

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.

Non-Discrimination Notice

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-965-1965 TTY: 711.

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.

Appelez le 1-888-965-1965 ATS: 711.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen Verfügung. Rufnummer: 1-888-965-1965 TTY: 711.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-965-1965 телетайп: 711.

Gujarati: સચના: જો તમે ગજરાતી બોલતા હો, તો નન:શલ્ ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-965-1965 TTY711.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-965-1965 TTY711.

Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-888-965-1965 TTY: 711。

Japanese: 注意事項 : 日本語を話される場合、無料の言語支援をご利用いただけます。 1-888-965-1965 TTY: 711。まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-965-1965 TTY: 711 번으로 전화해 주십시오.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-965-1965 TTY: 711.

Hindi: ध्यान द:यदद आप ह दिी बोलते है तो आपके दलए मफू त मे भाषा सहायता सेवाएं उपलब्ध है। 1-888-965-1965 TTY: 711 पर कॉल करे।

Laotian: ໂປດຊາບ: ຖ້າ ທ່ານ ກ່າວ ອັ າພາສາ ລາວ, ການບໍລິການຊ່ ວຍເຫຼືອ ນັ ມ ັ ອມໃຫ້ ທ່ ານ. ໂທ 1-888-965-1965 TTY: 711. ອດ າພາສາ, ໂດຍບໍ່ ຈ່ າ,

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-965-1965 TTY: 711.

Cambodian: ប្រយ័ត្ន: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ, ប្រសាវជំនួយខ្មែរភាសា បណ្តាញមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-888-965-1965 TTY: 711។

(Arabic):

ك ت دحت ت ركذا، غ ل ل ل ن إ ف ت امدخ ةدع اس م ل اة يوغ ل ل ا ر ف اوت ت ك ل ن اجم ل ا ب. ل ص ت ا م ق ر ب اذ ا ت ن 1-888-965-1965 (711: TTY) وظ و حل م:



CONTACT INFORMATION



Online

Visit [HTANC.com](https://www.htanc.com).



Address

300 East Wendover Ave, Suite 121
Greensboro, North Carolina, 27401

Sales



Prospective members call toll-free 877-905-9216 for questions related to our Medicare Advantage Plans.

October 1-March 31, 8 a.m. to 8 p.m. ET, seven days a week.

April 1-September 30, 8 a.m. to 8 p.m. ET, Monday through Friday.



TTY Users

TTY users call toll-free 711 for questions related to our Medicare Advantage Plans.



Medicare

For more information about Medicare, call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048. Or, visit [Medicare.gov](https://www.Medicare.gov).



Connect with us on Facebook and YouTube



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