



2024 Benefits at a Glance

**HealthTeam Advantage
Cardinal Plan (HMO)
H2624-004**



Have you heard about the Medicare Advantage plan that was “homemade” in North Carolina?

Headquartered in Greensboro, HealthTeam Advantage offers world-class medical coverage and benefits.

Our network includes all the major health systems in the area, with the cost-saving options and benefits you deserve. And we take customer service seriously! When you have a question, our Healthcare Concierge team is ready to help.



Our Benefits

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

Our Cardinal plan features:

- ◆ **\$0** monthly premium
- ◆ **\$0** copays for in-network primary care providers and specialists
- ◆ **\$0** deductibles for medical and prescriptions
- ◆ **\$1,100** Flexible Spending allowance for Dental, Vision, or Hearing costs
- ◆ Quarterly Over-The-Counter (OTC) allowance
- ◆ Fitness benefits
- ◆ 24-hour nurse advice line
- ◆ Custodial care

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



HealthTeam Advantage Cardinal (HMO)	
Monthly Plan Premium	\$0
Deductible (Medical & Prescription)	\$0
Out-of-Pocket Maximum	\$2,900
Doctor Office Visits	
Primary Care Provider (PCP)	\$0 copay
Specialist	\$0 copay
Inpatient Hospital Coverage	Days 1-5: \$200 copay/day Days 6-90: \$0 copay/day
Outpatient Services	
Emergency Care	\$100 copay
Urgently-Needed Services	\$10 copay
Ambulance	\$200 copay for Medicare-covered ambulance benefits/one-way trip. \$300 copay for Medicare-covered air ambulance benefits/one-way trip.
Outpatient Hospital Coverage	
Ambulatory Surgical Center	\$150 copay/day
Physical/Speech Language/Occupational Therapy Visits	\$0 copay
Home Health Services	\$0 copay
Diagnostic Services/Labs/Imaging	
Diagnostic Radiology Service (e.g., MRIs, CT Scans)	\$50-\$175 copay
Lab Services/X-Rays/Diagnostic Tests & Procedures	\$0-\$50 copay

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

World-class coverage with down-home service

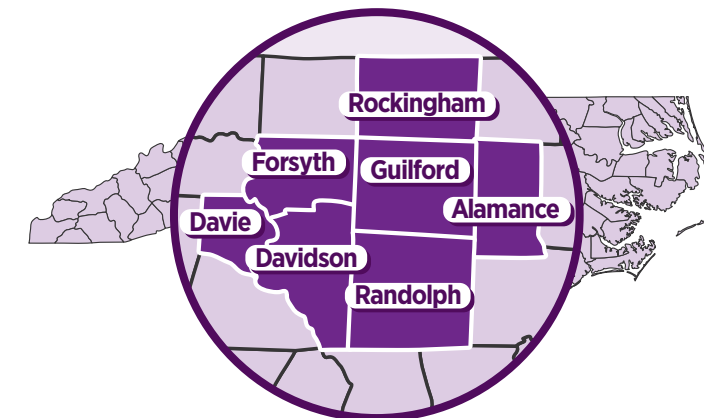
HealthTeam Advantage is headquartered in Greensboro and co-owned by Cone Health and Novant Health, so exceptional patient care is at the heart of everything we do.

Our network includes all the major health systems in the area, with the cost-saving options and benefits you deserve.

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

- ◆ **Healthcare Concierge**—a personal representative to contact for fast answers to your questions
- ◆ **Living Plus**—a health and wellness program that promotes active living, healthy eating, and social connections
- ◆ **Fitness programs**—SilverSneakers® and BrainHQ memory fitness are available at no cost to you.

HealthTeam Advantage Cardinal Plan (HMO) is available to residents of Alamance, Davidson, Davie, Forsyth, Guilford, Randolph, and Rockingham counties in North Carolina.



Our Members

Our members trust us! More than 90% of our members 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

Learn more about HealthTeam Advantage

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



Visit HealthTeamAdvantage.com



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HealthTeam Advantage Cardinal Plan (HMO)

Dental, Vision and Hearing	Flexible spending allowance of \$1,100 to use toward dental, vision and hearing expenses.			
24-Hour Nurse Advice Line	\$0 copay			
Over the Counter (OTC) Benefit	\$175 per quarter			
SilverSneakers®	\$0 copay			
Memory Fitness	\$0 copay			
Custodial Care	\$0 copay			
In-Home Support/ Companion Services	\$0 copay			
Prescription Drug Benefit	Initial Coverage Period			
In-Network Retail	Preferred Pharmacies & Mail Order		Other Pharmacies & Mail Order	
	30-day supply	100-day supply	30-day supply	100-day supply
Tier 1 - Preferred Generics	\$0 copay	\$0 copay	\$10 copay	\$20 copay
Tier 2 - Generics	\$5 copay	\$10 copay	\$20 copay	\$40 copay
Tier 3 - Preferred Brands	\$47 copay	\$94 copay	\$47 copay	\$94 copay
Tier 4 - Non-Preferred Drugs	\$100 copay	\$200 copay	\$100 copay	\$200 copay
Tier 5 - Specialty Drugs	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance

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

8am-8pm | April 1-Sept. 30, Monday-Friday | Oct.1-March 31, 7 Days a Week



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.