



# 2024 Benefits at a Glance

**HealthTeam Advantage Plan I (PPO)**

**H9808-004**

**HealthTeam Advantage Plan II (PPO)**

**H9808-005**



## 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 PPO 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 plans feature:

- ◆ **\$0** monthly premium for PPO I or **\$50** for PPO II
- ◆ **\$0** copays for in-network primary care providers (PCPs)
- ◆ **\$0** deductibles for medical and prescriptions
- ◆ Low maximum out-of-pocket cost (**\$3,200** for PPO I and **\$3,000** for PPO II)
- ◆ Prescription drug coverage
- ◆ Dental coverage including preventive and comprehensive services
- ◆ Vision coverage for exams and eyewear
- ◆ Hearing benefit through a national hearing aid savings program
- ◆ Fitness and memory fitness benefits
- ◆ Over-the-counter benefit
- ◆ 24-hour nurse advice line
- ◆ Custodial care

	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)
<b>Monthly Plan Premium</b>	<b>\$0</b>	<b>\$50</b>
<b>Deductible</b> (Medical & Prescription)	<b>\$0</b>	<b>\$0</b>
	<b>In-Network</b>	<b>In-Network</b>
<b>Out-of-Pocket Maximum</b>	<b>\$3,200</b>	<b>\$3,000</b>
<b>Doctor Visits</b>		
<b>Primary Care Provider</b> (PCP)	<b>\$0</b> copay	<b>\$0</b> copay
<b>Specialist</b>	<b>\$20</b> copay	<b>\$10</b> copay
<b>Inpatient Hospital Coverage</b>	Days 1-6: <b>\$295</b> copay/day Days 7-90: <b>\$0</b> copay/day Day 91 & beyond: <b>\$0</b> copay/day	Days 1-5: <b>\$200</b> copay/day Days 6-90: <b>\$0</b> copay/day Day 91 & beyond: <b>\$0</b> copay/day
<b>Outpatient Services</b>		
<b>Emergency Care</b>	<b>\$135</b> copay	<b>\$110</b> copay
<b>Urgently-Needed Services</b>	<b>\$20</b> copay	<b>\$10</b> copay
<b>Ambulance</b>	<b>\$250</b> copay for Medicare-covered ambulance benefits/one-way trip. <b>\$300</b> copay for Medicare-covered air ambulance benefits/one-way trip.	<b>\$200</b> copay for Medicare-covered ambulance benefits/one-way trip. <b>\$300</b> copay for Medicare-covered air ambulance benefits/one-way trip.
<b>Ambulatory Surgical Center</b>	<b>\$200</b> copay/day	<b>\$100</b> copay/day
<b>Physical/Speech Language/ Occupational Therapy Visits</b>	<b>\$15</b> copay	<b>\$10</b> copay
<b>Home Health Services/Custodial Care</b>	<b>\$0</b> copay	<b>\$0</b> copay
<b>Outpatient X-Rays</b>	<b>\$5</b> copay	<b>\$0</b> copay



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.

## Our Members

Our members trust us with their coverage. More than 90% 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

## Learn more about HealthTeam Advantage

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



Visit [HealthTeamAdvantage.com](http://HealthTeamAdvantage.com)



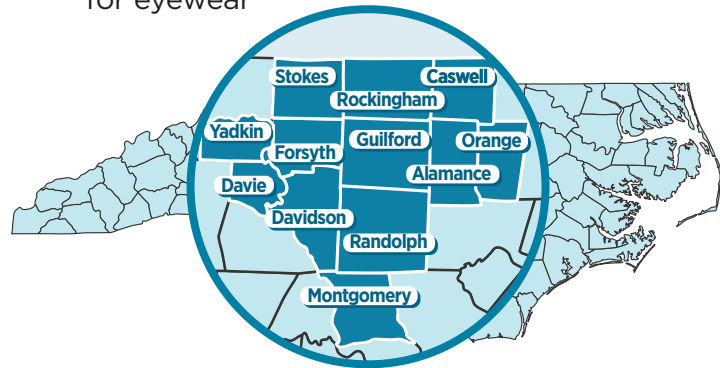
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## World-class coverage with down-home service

As a Medicare Advantage plan based in Greensboro, we know local seniors are looking for value and savings. We've made sure our plans are affordable and loaded with extra benefits and budget-friendly advantages!

- ◆ **Affordable Plans**—zero-cost premiums, copays and prescriptions available
- ◆ **Strong Provider Network**—access to the doctors, specialists and hospitals you need
- ◆ **Your Own Personal Healthcare Concierge**—ready to assist with expert answers and advice
- ◆ **Dental Services**—**\$3,000** for preventive and comprehensive services
- ◆ **Vision Services**—**\$200** retail benefit for eyewear



HealthTeam Advantage PPO plans are available to Medicare beneficiaries in 12 North Carolina counties.

- ◆ Alamance
- ◆ Caswell
- ◆ Davidson
- ◆ Davie
- ◆ Forsyth
- ◆ Guilford
- ◆ Montgomery
- ◆ Orange
- ◆ Randolph
- ◆ Rockingham
- ◆ Stokes
- ◆ Yadkin

	HealthTeam Advantage Plan I (PPO)				HealthTeam Advantage Plan II (PPO)			
	In-Network				In-Network			
<b>Diagnostic Services/Labs/Imaging</b>								
<b>Diagnostic Radiology Services</b> (such as MRIs, CT scans)	<b>\$0-\$200</b> copay				<b>\$0-\$175</b> copay			
<b>Lab Services / Diagnostic Test &amp; Procedures</b>	<b>\$0-\$75</b> copay				<b>\$0-\$75</b> copay			
<b>Additional Benefits</b>								
<b>Hearing Aids</b>	<b>\$299-\$799</b> (per aid)				<b>\$299-\$799</b> (per aid)			
<b>Dental Services</b>	<b>\$3,000</b> allowance with annual deductible of <b>\$50</b> for Comprehensive Services to include Basic and Major Services				<b>\$3,000</b> allowance with annual deductible of <b>\$50</b> for Comprehensive Services to include Basic and Major Services			
<b>Vision Services</b>	<b>\$200</b> retail benefit for eyewear				<b>\$200</b> retail benefit for eyewear			
<b>SilverSneakers®</b>	<b>\$0</b> copay				<b>\$0</b> copay			
<b>Prescription Drug Benefit</b>								
<b>In-Network Retail</b> (After you pay your deductible, if applicable)	Initial Coverage Period				Initial Coverage Period			
	Preferred Pharmacies or Mail Order		Other Retail Pharmacies or Mail Order		Preferred Pharmacies or Mail Order		Other Retail Pharmacies or Mail Order	
	30-day supply	100-day supply	30-day supply	100-day supply	30-day supply	100-day supply	30-day supply	100-day supply
<b>Tier 1 - Preferred Generics</b>	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$5</b> copay	<b>\$10</b> copay	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$0</b> copay
<b>Tier 2 - Generics</b>	<b>\$5</b> copay	<b>\$10</b> copay	<b>\$15</b> copay	<b>\$30</b> copay	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$12</b> copay	<b>\$24</b> copay
<b>Tier 3 - Preferred Brands</b>	<b>\$47</b> copay	<b>\$94</b> copay	<b>\$47</b> copay	<b>\$94</b> copay	<b>\$47</b> copay	<b>\$94</b> copay	<b>\$47</b> copay	<b>\$94</b> copay
<b>Tier 4 - Non-Preferred Drugs</b>	<b>\$100</b> copay	<b>\$200</b> copay	<b>\$100</b> copay	<b>\$200</b> copay	<b>\$100</b> copay	<b>\$200</b> copay	<b>\$100</b> copay	<b>\$200</b> copay
<b>Tier 5 - Specialty Drugs</b>	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance	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



**MEDICARE ADVANTAGE PLANS**