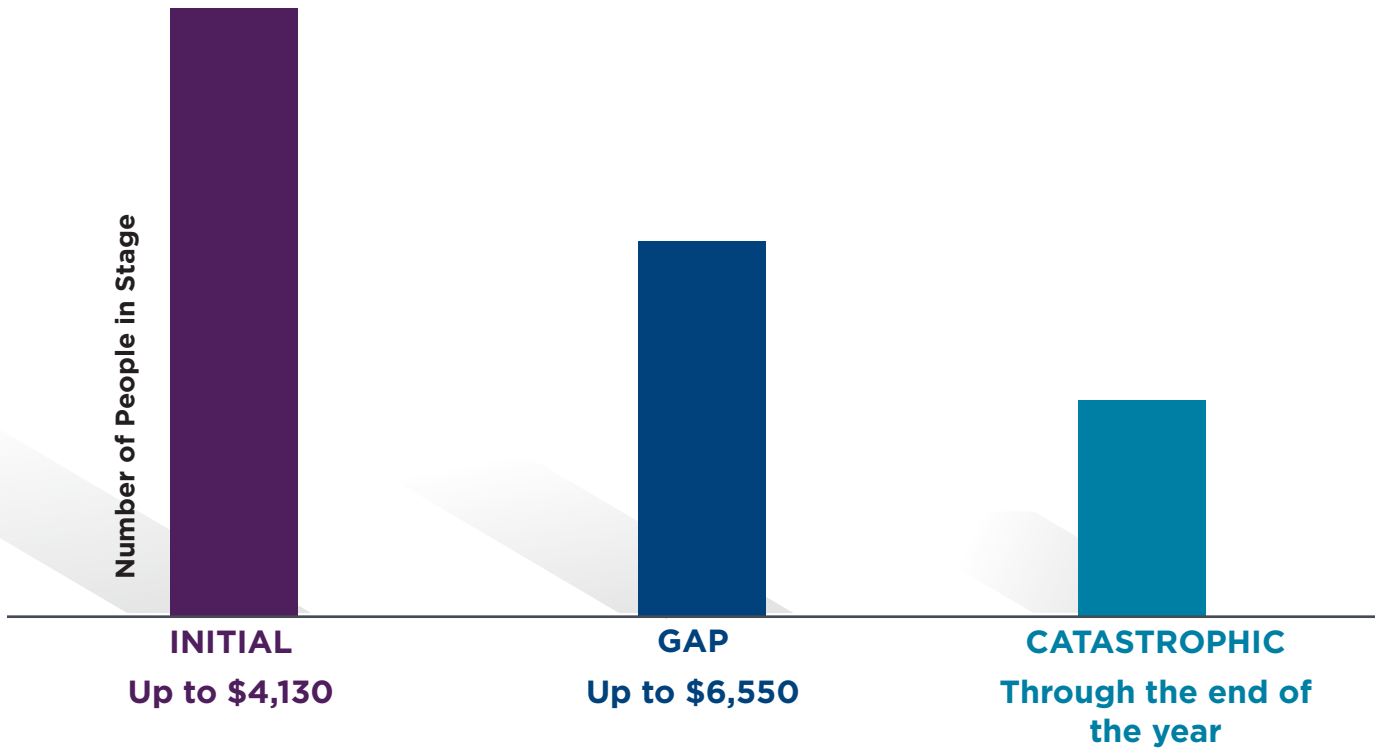


# Understanding Drug Payment Stages



## Initial Coverage Stage

During this stage, you pay a flat fee (copay) or a percentage of a drug's total cost (coinsurance) for each prescription you fill.

**The plan pays the rest until your total drug costs (paid by you and the plan) reach \$4,130 (2021).**

## Coverage Gap Stage

During this stage, you pay 25 percent of the total cost for brand name drugs and 25 percent of the total cost for generic drugs PLUS a portion of the dispensing fee. Tier 1 & Tier 6 generics, as well as Tier 6 Insulins are covered at a \$0 copay.

**Once your out-of-pocket costs reach \$6,550 (2021), you move to catastrophic coverage.**

## Catastrophic Coverage Stage

In this stage, the plan will pay most of the cost of your drugs for the remainder of the year. You pay only a small copay or coinsurance for each filled prescription (see the EOC for details).

**The plan and Medicare pay the rest until the end of the calendar year.**

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.