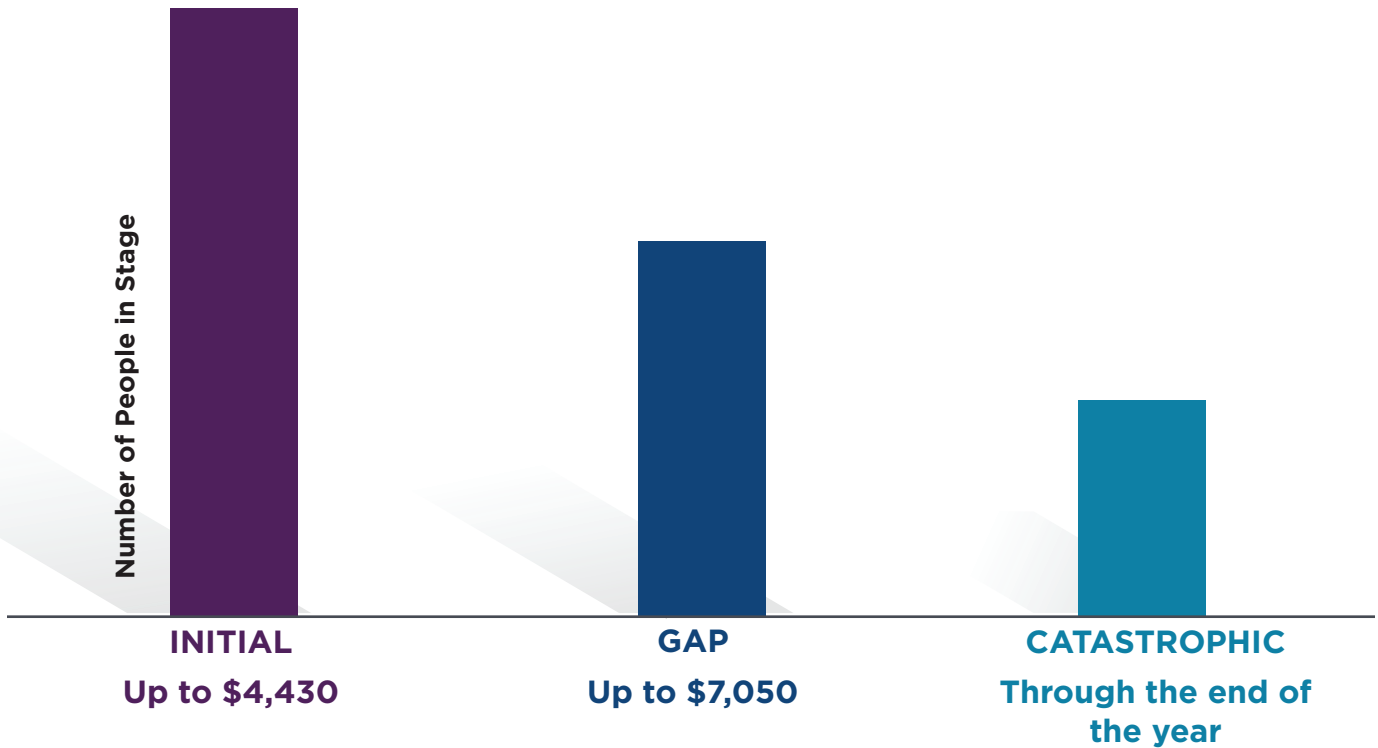


Understanding Drug Payment Stages



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 \$4,430 (2022).

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 generics are covered at same copay as in the initial coverage stage (see EOC for details).

Once your out-of-pocket costs reach \$7,050 (2022), 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 PPO and HMO Medicare Advantage plan with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.