

Changes to the
HealthTeam Advantage Plan II (PPO)
2024
Annual Notice of Change

October 15, 2023

This is important information on changes in your HealthTeam Advantage Plan II (PPO) coverage.

We previously sent you the Annual Notice of Change (ANOC) which provided information about changes to your coverage as an enrollee in our plan. This notice is to let you know there are errors in your ANOC. Below you will find information describing and correcting the errors. Please keep this information for your reference.

The correct ANOC can be found on our website at www.HTANC.com.

Changes to your ANOC

Where you can find the error in your 2024 ANOC	Original Information	Corrected Information	What does this mean for you?
On Page 7, Part D Prescription Drug Coverage	Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.	Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. You pay nothing.	Excluded drugs covered under our enhanced benefit will cost you nothing during the catastrophic coverage phase.
On Page 11, Dental Services (Preventive) (Non-Medicare-Covered)	<u>Out-of-Network</u> You pay \$0 copay for each preventive dental services exam (2 per year). You pay \$0 copay for each cleaning (2 per year). You pay \$0 copay for X-rays (Limits apply).	<u>Out-of-Network</u> You pay 50% coinsurance for each preventive dental services exam (2 per year). You pay 50% coinsurance for each cleaning (2 per year). You pay 50% coinsurance for X-rays (Limits apply).	The preventive dental services listed will have a 50% coinsurance when provided by an out-of-network dental provider.
On Page 17, Skilled Nursing Facility (SNF) Care	No information was listed for Out-of-Network.	<u>Out-of-Network</u> You pay \$50 copay per day for days 1-20 and \$203 copay per day for days 21-100 for each Medicare-covered SNF stay.	The out-of-network copays for Skilled Nursing Facility care have changed for 2024.

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.

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You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions, please call your Healthcare Concierge at 1-888-965-1965 or TTY 711, October 1 through March 31, 8 am to 8 pm ET, 7 days a week, or April 1 through September 30, 8 am to 8 pm ET, Monday through Friday.

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