

HealthTeam Advantage Cardinal Plan Monthly Plan Premium for People who get Extra Help from Medicare to Help Pay for their Prescription Drug Costs

If you get extra help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get extra help from Medicare. The amount of extra help you get will determine your total monthly plan premium as a member of our Plan.

This table shows you what your monthly plan premium will be if you get extra help.

Your level of extra help	Monthly Premium for HealthTeam Advantage Cardinal Plan*
100%	\$0
75%	\$0
50%	\$0
25%	\$0

^{*}This does not include any Medicare Part B premium you may have to pay.

HealthTeam Advantage Cardinal Plan's premium includes coverage for both medical services and prescription drug coverage.

If you aren't getting extra help, you can see if you qualify by calling:

- 1-800-Medicare or TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
- Your State Medicaid Office, or
- The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778 between 7 a.m. and 7 p.m., Monday through Friday.

If you have any questions, please call HealthTeam Advantage Cardinal Plan's HealthCare Concierge at 888-965-1965, (TTY/TDD users should call 711) from October 1-March 31, 8:00 am to 8:00 pm EST, 7 days a week; or April 1-September 30, 8:00 am to 8:00 pm EST, Monday through Friday.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

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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