Our Members

Our members trust us! More than 90% of our members 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)**



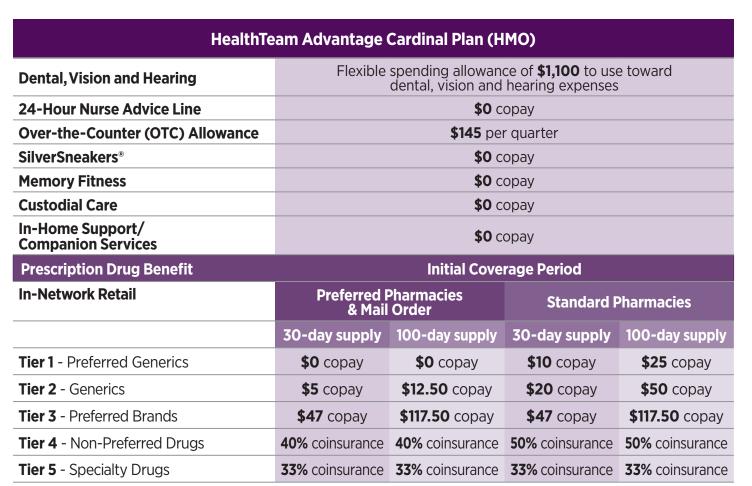
Visit **HealthTeamAdvantage.com**



Follow us on Facebook and YouTube







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

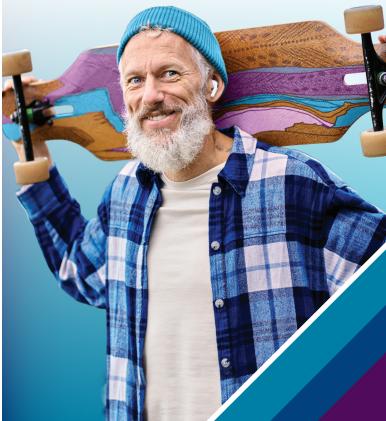


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2025 Benefits at a Glance

HealthTeam Advantage Cardinal Plan (HMO) H2624-004



Experience HealthTeam Advantage!

We're local, based right here in North Carolina. We know the same doctors and hospitals who'll provide your care. We're also doctor-guided, so we understand your healthcare needs.

Our network includes major health systems in the area, with the cost-saving options and benefits you deserve.





Our Benefits

HealthTeam Advantage **Cardinal Plan** covers everything Medicare Parts A and B cover—plus all the other things you need, such as prescriptions, dental, vision, hearing, and fitness.

Highlights:

- **\$0** monthly premium
- \$0 copays for in-network PCP
- \$0 deductibles for medical and prescriptions
- \$1,100 Flexible Spending allowance for Dental, Vision, or Hearing costs
- Over-the-Counter (OTC) allowance
- Fitness benefits
- ◆ 24-hour nurse advice line
- Custodial care

Our unwavering commitment is to provide Medicare Advantage plans with benefits that are affordable for everyone. HealthTeam Advantage is a smart, sensible choice for North Carolinians like you.



HealthTeam Advantage Cardinal Plan (HMO)	
Monthly Plan Premium	\$0
Deductible (Medical & Prescription)	\$0
Out-of-Pocket Maximum	\$3,400
Doctor Office Visits	
Primary Care Provider (PCP)	\$0 copay
Specialist	\$5 copay
Inpatient Hospital Coverage	Days 1-6: \$195 copay/day Days 7-90: \$0 copay/day
Outpatient Services	
Emergency Care	\$120 copay
Urgently-Needed Services	\$10 copay
Ambulance	 \$200 copay for Medicare-covered ground ambulance benefits/one-way trip \$300 copay for Medicare-covered air ambulance benefits/one-way trip
Outpatient Hospital Coverage	
Ambulatory Surgical Center	\$125 copay/day
Physical/Speech Language/ Occupational Therapy Visits	\$5 copay
Custodial Care	\$0 copay
Diagnostic Services/Labs/Imaging	
Diagnostic Radiology Services (e.g., MRIs, CT Scans)	\$0-\$275 copay
Lab Services/X-Rays/Diagnostic Tests & Procedures	\$0-\$75 copay

Your Local Choice for Medicare Plans

HealthTeam Advantage is jointly owned by Cone Health and Novant Health, so exceptional patient care is at the heart of everything we do.

Because we care about your overall health and well-being, our plans also include:

- Personal Healthcare Concierge—a local, single point of contact devoted to helping with plan and benefit questions
- Living Plus—a health and wellness program that promotes active living, healthy eating, and social connections
- Fitness programs—SilverSneakers® and BrainHQ memory fitness are available at no cost to you

HealthTeam Advantage Cardinal Plan

is available to residents of Alamance, Davidson, Davie, Forsyth, Guilford, Randolph, and Rockingham counties in North Carolina.

