

## 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](https://www.healthteamadvantage.com)



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HealthTeam Advantage Cardinal Plan (HMO)				
Dental, Vision and Hearing	Flexible spending allowance of <b>\$1,100</b> to use toward dental, vision and hearing expenses			
24-Hour Nurse Advice Line	\$0 copay			
Over-the-Counter (OTC) Allowance	\$145 per quarter			
SilverSneakers®	\$0 copay			
Memory Fitness	\$0 copay			
Custodial Care	\$0 copay			
In-Home Support/Companion Services	\$0 copay			
Prescription Drug Benefit		Initial Coverage Period		
In-Network Retail	Preferred Pharmacies & Mail Order		Standard Pharmacies	
	30-day supply	100-day supply	30-day supply	100-day supply
Tier 1 - Preferred Generics	\$0 copay	\$0 copay	\$10 copay	\$25 copay
Tier 2 - Generics	\$5 copay	\$12.50 copay	\$20 copay	\$50 copay
Tier 3 - Preferred Brands	\$47 copay	\$117.50 copay	\$47 copay	\$117.50 copay
Tier 4 - Non-Preferred Drugs	40% coinsurance	40% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty Drugs	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance

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



SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved. 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. H2624\_2523\_M



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

