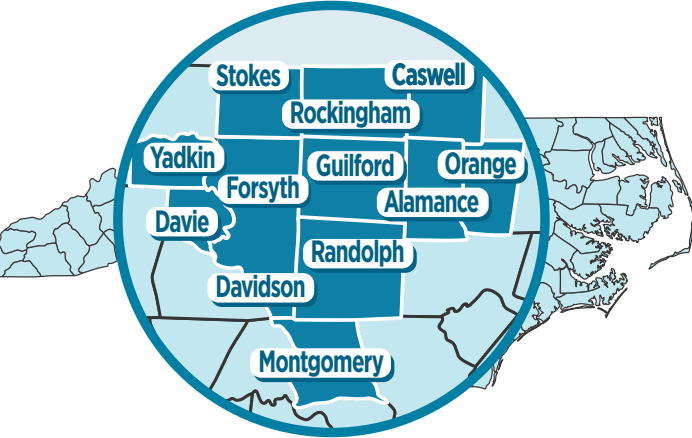


## Your Local Choice for Medicare Plans

As a Medicare Advantage plan based in Greensboro, we know local seniors are looking for value and savings. We've made sure our plans are affordable and with extra benefits and budget-friendly advantages!

- ◆ **Affordable Plans**—zero-cost premiums, copays and prescriptions available
- ◆ **Strong Provider Network**—access to the doctors, specialists and hospitals you need
- ◆ **Personal Healthcare Concierge**—a local, single point of contact devoted to helping with plan and benefit questions
- ◆ **Worldwide Travel**—zero copay for emergency services while traveling outside the U.S.



HealthTeam Advantage Plan I and Plan II are available to Medicare beneficiaries in 12 North Carolina counties.

- ◆ Alamance
- ◆ Caswell
- ◆ Davidson
- ◆ Davie
- ◆ Forsyth
- ◆ Guilford
- ◆ Montgomery
- ◆ Orange
- ◆ Randolph
- ◆ Rockingham
- ◆ Stokes
- ◆ Yadkin

	HealthTeam Advantage Plan I (PPO)				HealthTeam Advantage Plan II (PPO)			
	In-Network				In-Network			
<b>Diagnostic Services/Labs/Imaging</b>								
<b>Diagnostic Radiology Services</b> (such as MRIs, CT scans)	\$0-\$300 copay				\$0-\$275 copay			
<b>Lab Services / Diagnostic Test &amp; Procedures</b>	\$10-\$100 copay				\$5-\$75 copay			
<b>Additional Benefits</b>								
<b>Hearing Aids</b>	\$299-\$799 (per aid)				\$299-\$799 (per aid)			
<b>Dental</b>	\$2,500 annual maximum allowance with annual deductible of \$100				\$3,000 annual maximum with annual deductible of \$50			
<b>Vision</b>	\$125 allowance for eyewear				\$150 allowance for eyewear			
<b>SilverSneakers®</b>	\$0 copay				\$0 copay			
<b>Prescription Drug Benefit</b>								
<b>In-Network Retail</b> (After you pay your deductible, if applicable)	Initial Coverage Period				Initial Coverage Period			
	Preferred Pharmacies or Mail Order		Standard Retail Pharmacies		Preferred Pharmacies or Mail Order		Standard Retail Pharmacies	
	30-day supply	100-day supply	30-day supply	100-day supply	30-day supply	100-day supply	30-day supply	100-day supply
<b>Tier 1 - Preferred Generics</b>	\$0 copay	\$0 copay	\$10 copay	\$25 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Tier 2 - Generics</b>	\$5 copay	\$12.50 copay	\$20 copay	\$50 copay	\$0 copay	\$0 copay	\$12 copay	\$30 copay
<b>Tier 3 - Preferred Brands</b>	\$47 copay	\$117.50 copay	\$47 copay	\$117.50 copay	\$47 copay	\$117.50 copay	\$47 copay	\$117.50 copay
<b>Tier 4 - Non-Preferred Drugs</b>	\$100 copay	\$250 copay	\$100 copay	\$250 copay	\$100 copay	\$250 copay	\$100 copay	\$250 copay
<b>Tier 5 - Specialty Drugs</b>	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance	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



## 2025 Benefits at a Glance

HealthTeam Advantage Plan I (PPO)  
H9808-004

HealthTeam Advantage Plan II (PPO)  
H9808-005



## 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 Benefits

HealthTeam Advantage Plan I and Plan II cover 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 for PPO I or **\$44** for PPO II
- ◆ **\$0** copays for in-network PCP
- ◆ **\$0** deductibles for medical and prescriptions
- ◆ Low maximum out-of-pocket cost
- ◆ Prescription drug coverage
- ◆ Dental coverage including preventive and comprehensive services
- ◆ Vision coverage for exams and eyewear
- ◆ Hearing aid coverage
- ◆ Fitness and memory fitness benefits
- ◆ Over-the-Counter (OTC) allowance
- ◆ 24-hour nurse advice line
- ◆ Custodial care

	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)
<b>Monthly Plan Premium</b>	<b>\$0</b>	<b>\$44</b>
<b>Deductible</b> (Medical & Prescription)	<b>\$0</b>	<b>\$0</b>
	<b>In-Network</b>	<b>In-Network</b>
<b>Out-of-Pocket Maximum</b>	<b>\$3,400</b>	<b>\$3,200</b>
<b>Doctor Visits</b>		
<b>Primary Care Provider</b> (PCP)	<b>\$0</b> copay	<b>\$0</b> copay
<b>Specialist</b>	<b>\$20</b> copay	<b>\$15</b> copay
<b>Inpatient Hospital Coverage</b>	Days 1-6: <b>\$325</b> copay/day Days 7-90: <b>\$0</b> copay/day Day 91 & beyond: <b>\$0</b> copay/day	Days 1-5: <b>\$250</b> copay/day Days 6-90: <b>\$0</b> copay/day Day 91 & beyond: <b>\$0</b> copay/day
<b>Outpatient Services</b>		
<b>Emergency Care</b>	<b>\$140</b> copay	<b>\$130</b> copay
<b>Urgently-Needed Services</b>	<b>\$25</b> copay	<b>\$20</b> copay
<b>Ambulance</b>	<b>\$250</b> copay for Medicare-covered ground ambulance benefits/one-way trip. <b>\$350</b> copay for Medicare-covered air ambulance benefits/one-way trip.	<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.
<b>Ambulatory Surgical Center</b>	<b>\$225</b> copay/day	<b>\$200</b> copay/day
<b>Physical/Speech Language/Occupational Therapy Visits</b>	<b>\$15</b> copay	<b>\$15</b> copay
<b>Home Health Services/Custodial Care</b>	<b>\$0</b> copay	<b>\$0</b> copay
<b>Outpatient X-Rays</b>	<b>\$10</b> copay	<b>\$10</b> copay



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## Our Members

Our members trust us with their coverage. More than 90% of them 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)



Follow us on **Facebook** and **YouTube**

