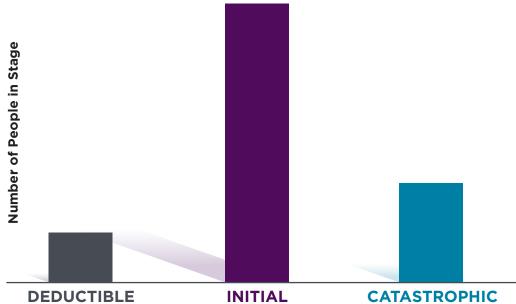


Understanding Medicare Drug Payment Stages



DEDUCTIBLE \$150 Tiers 4 & 5

Annual Deductible Stage

During this stage, you pay the full cost of your Tier 4 Non-Preferred Drug and Tier 5 Specialty Drug.

You stay in this stage until you have paid \$150 for your Tier 4 Non-Preferred Drug and Tier 5 Specialty Drug deductible.

During this stage, you pay no more than \$35 per month for each insulin product.

Up to \$2,000

Initial Coverage Stage

During this stage, you pay a flat fee (copay) or a percentage of a drug's total cost (coinsurance) for each prescription you fill.

During this stage, you pay no more than \$35 per month for each insulin product.

Once your out-ofpocket costs reach \$2,000 (2025) you move to catastrophic stage.

CATASTROPHIC through the end of the year

Catastrophic Coverage Stage

In this stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. (See the EOC for details).

The plan and Medicare pay the rest until the end of the calendar year.

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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