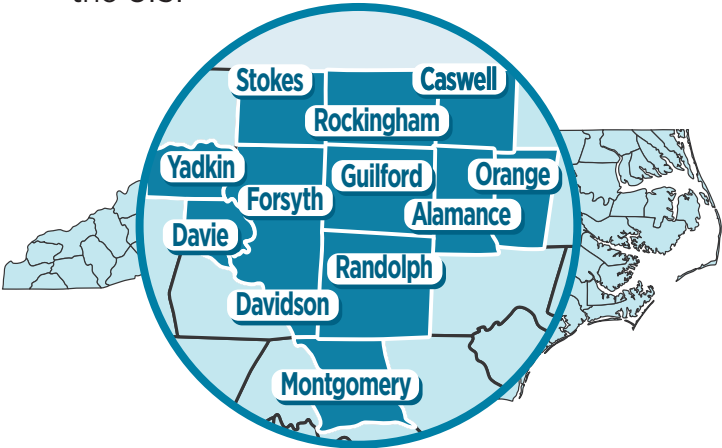


Your Local Choice
for Medicare Plans

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 expert who is devoted to helping with plan and benefit questions
- ◆ **Worldwide Travel**—coverage 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			
Diagnostic Services/Labs/Imaging								
Diagnostic Radiological Services (such as MRIs, CT scans)	\$0-\$300 copay				\$0-\$275 copay			
Diagnostic Tests & Procedures	\$10-\$100 copay				\$5-\$75 copay			
Lab Services	\$10-\$20 copay				\$5-\$10 copay			
Additional Benefits								
Hearing Aids	\$299-\$799 (per aid)				\$299-\$799 (per aid)			
Over-the-Counter (OTC) Allowance	\$60 per quarter / No quarterly rollover				\$60 per quarter / No quarterly rollover			
Dental (Comprehensive)	\$1,500 annual maximum allowance with annual deductible of \$100				\$2,000 annual maximum with annual deductible of \$100			
Vision	\$125 allowance for eyewear				\$125 allowance for eyewear			
SilverSneakers®	\$0 copay				\$0 copay			
Prescription Drug Benefit	Initial Coverage Period				Initial Coverage Period			
Rx Deductible	\$250 (applies to Tiers 4 & 5 only)				\$150 (applies to Tiers 4 & 5 only)			
In-Network Retail (After you pay your deductible, if applicable)	Preferred Pharmacy		Standard Pharmacy		Preferred Pharmacy		Standard Pharmacy	
	30-day supply	100-day supply	30-day supply	100-day supply	30-day supply	100-day supply	30-day supply	100-day supply
Tier 1 - Preferred Generic	\$0 copay	\$0 copay	\$10 copay	\$30 copay	\$0 copay	\$0 copay	\$5 copay	\$15 copay
Tier 2 - Generic	\$3 copay	\$9 copay	\$15 copay	\$45 copay	\$0 copay	\$0 copay	\$15 copay	\$45 copay
Tier 3 - Preferred Brand	20% coinsurance	20% coinsurance	25% coinsurance	25% coinsurance	20% coinsurance	20% coinsurance	25% coinsurance	25% coinsurance
Tier 4 - Non-Preferred Drug	35% coinsurance	35% coinsurance	45% coinsurance	45% coinsurance	35% coinsurance	35% coinsurance	45% coinsurance	45% coinsurance
Tier 5 - Specialty Tier (limited to a 30-day supply)	30% coinsurance	Not applicable	30% coinsurance	Not applicable	31% coinsurance	Not applicable	31% coinsurance	Not applicable

For full benefit details, refer to the Evidence of Coverage.

Let us help you find a plan that fits your needs.
Call toll-free 877-905-9216 (TTY 711)



2026 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 **Plan I**
- ◆ **\$0** copays for in-network PCP
- ◆ **\$0** deductible for medical
- ◆ Low maximum out-of-pocket
- ◆ Prescription drug coverage
- ◆ Dental coverage including comprehensive services
- ◆ Vision coverage for exams and eyewear
- ◆ Hearing aid coverage
- ◆ SilverSneakers®
- ◆ Over-the-Counter (OTC) allowance

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2025 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.
H9808_26019_M

	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)
Monthly Plan Premium	\$0	\$40
Deductible (Medical)	\$0	\$0
	In-Network	In-Network
Out-of-Pocket Maximum	\$3,900	\$3,700
Doctor Visits		
Primary Care Provider (PCP)	\$0 copay	\$0 copay
Specialist	\$25 copay	\$20 copay
Inpatient Hospital (Acute) Coverage		
	Days 1-6: \$325 copay/day	Days 1-5: \$275 copay/day
Outpatient Services		
Urgent Care	\$40 copay	\$30 copay
Emergency Care	\$150 copay	\$130 copay
Ambulatory Surgical Center	\$250 copay/day	\$200 copay/day
Physical/Speech Language/ Occupational Therapy Visits	\$25 copay	\$20 copay
Outpatient X-rays	\$10 copay	\$10 copay



Refer to the Evidence of Coverage for full benefit details.

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, HealthTeam Advantage member

Learn more about **HealthTeam Advantage Plan I and Plan II** by scanning the QR Code or calling HealthTeam Advantage today!



SCAN ME

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HealthTeamAdvantageHTA



SCAN ME

Use your smartphone camera to scan this QR code for easy links to our Facebook, Instagram, and YouTube pages.