

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 Vitality Plan** by scanning the QR Code or calling HealthTeam Advantage today!



SCAN ME

Connect with us

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SCAN ME

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

HealthTeam Advantage Vitality Plan (PPO)				
In-Network				
Dental	\$20 office visit, preventive and diagnostic services			
Dental Rider	Optional rider for comprehensive dental services \$45 rider monthly premium \$1,500 annual maximum allowance with annual deductible of \$100			
Vision	\$150 annual allowance for eyewear			
Over-the-Counter (OTC) Allowance	\$60 per quarter / No quarterly rollover			
SilverSneakers®	\$0 copay			
Flexible Fitness Allowance	\$50 per quarter / No quarterly rollover			
Hearing Aids	\$299 - \$799 (per aid)			
Routine Chiropractic Care	\$20 copay (limited to 18 visits per year)			
Prescription Drug Benefit		Initial Coverage Period		
Rx Deductible	Deductible \$300 applies to Tier 4 and Tier 5 only.			
In-Network Retail	Preferred Pharmacy		Standard Pharmacy	
	30-day supply	100-day supply	30-day supply	100-day supply
Tier 1 - Preferred Generic	\$0 copay	\$0 copay	\$10 copay	\$30 copay
Tier 2 - Generic	\$3 copay	\$9 copay	\$17 copay	\$51 copay
Tier 3 - Preferred Brand	20% coinsurance	20% coinsurance	25% coinsurance	25% coinsurance
Tier 4 - Non-Preferred Drug	35% coinsurance	35% coinsurance	45% coinsurance	45% coinsurance
Tier 5 - Specialty Tier (limited to 30-day supply)	29% coinsurance	Not applicable	29% 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)

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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_26018_M



2026 Benefits at a Glance

HealthTeam Advantage Vitality Plan (PPO) H9808-010



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 **Vitality 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** deductible for medical
- ◆ Over-the-Counter (OTC) allowance
- ◆ Fitness benefits including SilverSneakers® and a flexible fitness allowance
- ◆ Hearing and vision benefits
- ◆ Routine chiropractic care coverage
- ◆ Worldwide Travel benefit—**\$0** copay for emergency services while traveling outside the U.S.



HealthTeam Advantage Vitality Plan (PPO)	
Monthly Plan Premium	\$0
Deductible (Medical)	\$0
In-Network	
Out-of-Pocket Maximum	\$4,200
Doctor Office Visits	
Primary Care Provider (PCP)	\$0 copay
Specialist	\$35 copay
Inpatient Hospital (Acute) Coverage	
	Days 1-6: \$335 copay/day
Outpatient Services	
Urgent Care	\$50 copay
Emergency Care	\$150 copay
Ambulatory Surgical Center	\$225 copay/day
Physical Therapy Visits	\$15 copay
Diagnostic Services/Labs/Imaging	
Diagnostic Radiological Services (e.g., MRIs, CT Scans)	\$0-\$300 copay
Diagnostic Tests & Procedures	\$0-\$100 copay
Lab Services	\$0-\$10 copay
Outpatient X-rays	\$10 copay

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

Your Local Choice for Medicare Plans

HealthTeam Advantage is owned by Cone 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:

- ◆ **Healthcare Concierge**—a local expert who is 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 program**—SilverSneakers® available at no cost to you to maintain an active lifestyle—mentally and physically

HealthTeam Advantage Vitality Plan is available to residents of 33 North Carolina counties:

- | | | |
|-------------|---------------|--------------|
| ◆ Alamance | ◆ Davie | ◆ Pender |
| ◆ Alexander | ◆ Durham | ◆ Person |
| ◆ Alleghany | ◆ Forsyth | ◆ Randolph |
| ◆ Anson | ◆ Gaston | ◆ Richmond |
| ◆ Bladen | ◆ Guilford | ◆ Rockingham |
| ◆ Brunswick | ◆ Iredell | ◆ Rowan |
| ◆ Cabarrus | ◆ Lincoln | ◆ Scotland |
| ◆ Caswell | ◆ Mecklenburg | ◆ Stokes |
| ◆ Chatham | ◆ Montgomery | ◆ Union |
| ◆ Columbus | ◆ New Hanover | ◆ Wilkes |
| ◆ Davidson | ◆ Orange | ◆ Yadkin |