

Not Just Caring for You, Caring *About* You







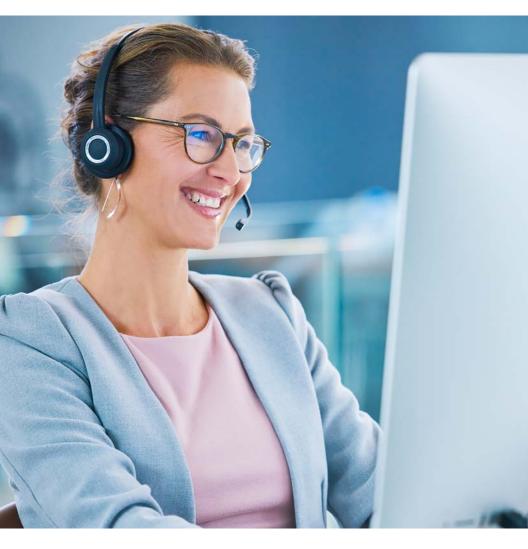


We are excited to have you as a member!

This resource guide was created especially for you, as a quick reference, to make the most of your HealthTeam Advantage benefits and the resources we offer to manage your healthcare.

At HealthTeam Advantage, you are more than just a member — you are part of our family!

The Personal Touch





We are committed to providing you with the best member experience. That means you'll have a dedicated Healthcare Concierge to call when you need help (instead of being transferred from person to person). Our Healthcare Concierges are local experts who are knowledgeable about Medicare. They understand how our Medicare Advantage plans work and are devoted to answering all your questions.

Simply call or email your Healthcare Concierge for:

- Assistance finding a provider and scheduling appointments
- Answers to plan and benefit questions
- Help with special healthcare needs
- Prescription assistance



Email: conciergeHTA@htanc.com



call: **888-965-1965 (TTY 711)**

8 a.m.- 8 p.m.

Oct.1-March 31, 7 Days a Week April 1-Sept. 30, Monday-Friday

Member ID Card

Be on the look out for your ID card! Members receive one ID card by the United States Postal Service, mailed separately from any other materials provided by HealthTeam Advantage. Use your member ID card when visiting your doctor, pharmacy, or hospital — instead of your Medicare red, white, and blue card.

Please contact your Healthcare Concierge if you didn't receive your member ID card.





Always keep your member ID card with you. Be sure to show it each time you get healthcare services. You will need it when you:

- Visit a provider (including dental, vision, and hearing)
- Go to an urgent care center
- Go to an emergency room (ER)
- Go to the hospital for any reason
- Get medical supplies
- Get a prescription filled (MAPD plans only)
- Receive medical tests and screenings

Lost your ID card?

Turn the page to learn how to download a digital version, or call your Healthcare Concierge for assistance.

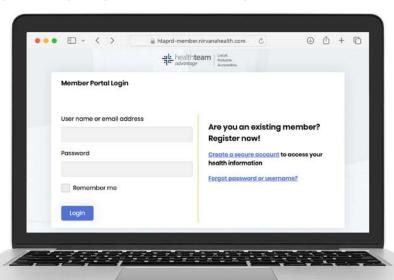


Member Portal

Although your Healthcare Concierge is always happy to answer questions, you can get up-to-date plan information online as well. Just log in to your Member Portal anytime to:

- Download and print your member ID card
- Access your claims and payment information
- View past Explanation of Benefits (EOB) statements
- See how much you've paid toward your Maximum Out-of-Pocket (MOOP)
- Get access to your pharmacy benefits and prescription information

With our Member Portal, you have plan information at your fingertips, 24 hours a day!





How to Create Your Account It's easy to get set up on the member portal:

Visit <a href="https://ht





 Click the Create a Secure Account link.

 Follow the prompts to enter the required information.

 Log in with your username and password.

Please contact your
Healthcare Concierge
if you need help
creating your
account or
logging in.



Benefits for Your Benefit

We want you to stay healthy and active, so we offer supplemental benefits that can help you do just that if you make the most of them. For example, we hope you'll use your plan benefits to:



Visit your dentist regularly



(C Have your hearing checked



Get an eye exam and corrective lenses, if needed



Stay active with your fitness benefits

We also offer benefits to support you when you need it. of course. Be sure to review the available benefits for your plan using the directions on the right.



Each of our Medicare Advantage plans has its own package of benefits, so it's important to get familiar with what your plan offers. For your convenience. a section of our website is dedicated to explaining plan benefits. Here's how to find the information specific to your plan: 1. Visit htanc.com/ members/select-your-plan or scan this QR code and click on the name of your plan (If you're not sure, check your member ID card.) 2. On the plan page, use the links to view each benefit.

Need More Info?

Your **Evidence of Coverage** gives you all the plan details. Just scan this QR code to view it and other plan documents online. Of course, you can always call your Healthcare Concierge with questions!



3 Ways to Fill Your Prescriptions

You may need medicine for a very short time to treat something like an infection. Or you may need to take medicine for a long time to treat a condition such as diabetes. Either way, our prescription (Part D) benefit helps you save time and money.

Preferred Pharmacies

Preferred Pharmacy locations offer a lower copay for drugs on Tiers 1 and 2. Locations include national chains such as CVS and Walmart in addition to many local, independent pharmacies.

Cone Health Community Pharmacies

One of our Preferred Pharmacies, now with 8 locations in various counties, offers members:



- Prescription medications
- Over-the-counter medications
- Vaccinations
- Some locations have drive-through or curbside delivery

Scan the QR code to find the nearest Cone Health Community Pharmacy.

Using a Cone Health Community Pharmacy also can be helpful if you see a Cone Health provider because your prescriptions can be seamlessly integrated into your medical records.



Mail Order

Too busy to stop by the pharmacy? We'll bring your medications to you! Members can have prescription medications delivered free through Cone Health Community Pharmacy at Wesley Long. It's safe, fast, and easy to sign up.

Those who take medications for chronic conditions can order a 100-day supply, saving both time and money.



Find a Pharmacy Near You

Of course, Preferred and Mail Order Pharmacies are just part of our large, nationwide network of pharmacies. Whether you are looking for the closest pharmacy or one that's open 24 hours, it's easy to search our network with the Pharmacy Locator Tool.



Learn More

Scan the QR code to search our large pharmacy network.

Wellness Resources

We want to make sure you have the tools you need to stay healthy, so we offer these wellness resources at no cost.



Living Plus Wellness Program

Designed just for members of all abilities, Living Plus promotes active living, healthy eating, and social connections. You can participate in a variety of programs such as:

Health Coaching: Our registered dietitian and health coach offers specialized, one-on-one coaching sessions over the phone. Available to members who are referred for medical nutrition therapy, stress management, and other chronic disease management support.

Nutrition and Cooking Demos: Learn how to prepare healthy, nutritious recipes by watching videos anytime on Facebook or YouTube. You can also explore a variety of health and wellness topics presented by our experts.



Ready to get started? Our Living Plus wellness program is ready when you are! Just scan the QR code to learn more.



Wellness Articles

Looking for more information about fitness and exercise, healthy living, or managing a chronic

condition? Our blog is packed with articles that can help you learn how to stay healthy. Just scan the QR code to visit our website.



eNewsletter

NEWS

We want to make it easy for you to learn about ways to be happy and stay healthy. Member Connections is delivered via email and includes helpful health and wellness information, along with plan information and updates.



Local Benefit Center

Sometimes you just want to sit down and talk in person. That's why we opened our Local Benefit Center in High Point. Feel free to stop by to say hello or schedule an appointment with a Healthcare Concierge using the QR code on the right.





What you can do at the Local Benefit Center:



Pick up plan material



Meet with a Healthcare Concierge



Attend classes for members



Gather with fellow members for social events

The Local Benefit Center is open Monday-Friday from 9 am to 4:30 pm at:

The Shoppes at Deep River 5815 Samet Dr. Suite 107 High Point, NC 27265



Scan the QR code to schedule an appointment with a Healthcare Concierge.

Choose a Primary Care Provider

Selecting a primary care provider (PCP) is an important first step toward improving your health. Your PCP will attend to most of your medical needs, including wellness outing screenings, pop-omergency illnesses.

visits and routine screenings, non-emergency illnesses, and questions and concerns about your health.





When you select a HealthTeam Advantage in-network PCP, you'll have a dedicated doctor who will focus on your individual healthcare needs and coordinate your care with other in-network providers, if needed. This allows you to keep your out-of-pocket costs lower and more predictable.

To find a list of "in-network" doctors and hospitals, search our online provider directory at www.htanc.com/find-a-provider-2026, scan the QR code with your smart phone, or call your Healthcare Concierge for assistance.

Reminder Out-of-network/non-contracted providers are under no obligation to treat HealthTeam Advantage members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call your Healthcare Concierge or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Schedule Your Annual Wellness Visit



Visiting your primary care provider for your annual wellness visit is an important part of your health routine. Regular exams can help identify risk factors and problems before they become serious.

If diseases are caught early, treatments are usually much more effective.

Prepare for your visit

Use the list on the right to organize your thoughts and questions so your doctor can make better use of time, and you will be more satisfied with the visit.



Call your Healthcare Concierge today to assist you in scheduling your annual wellness visit.





Make a list of medications

Take a list of all prescriptions, over-the-counter medicines, vitamins, and supplements with you and make note of any allergies or side effects you have had from medications.

Ask about screenings & vaccinations

Find out if it's time for any shots or screenings. You may be due for a flu shot, pap test, mammogram, prostate cancer screening, colon cancer screening, or other screenings. Knowing in advance helps you prepare mentally and physically — especially if there are special instructions, such as fasting before a test.

Note any changes to your health

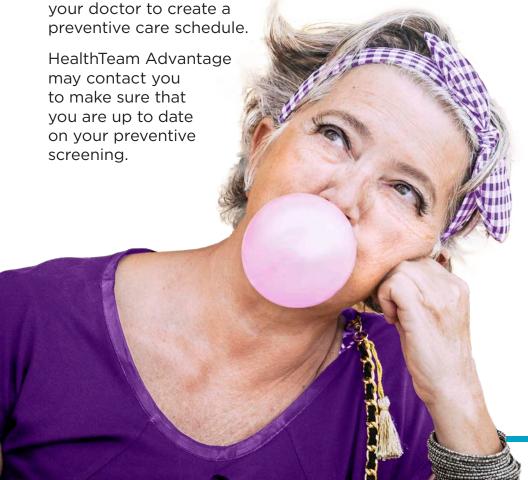
Have you noticed any body changes, including lumps, skin changes, dizziness, pain, or other problems? Are you experiencing depression, anxiety, or sleeping problems? If possible, write down when you first noticed the change.

Write down a list of questions

Take this list with you, and bring a pen to jot down notes as your provider answers them. When you're in the office, it can be hard to remember everything.

Preventive Screening Guidelines

Preventive screenings detect illnesses and diseases in their earlier stages when they're easier to treat. They can also help you and your healthcare provider learn more about your well-being and identify lifestyle changes that can help you be healthier and happier. Take an active role in your health and partner with



Ask your provider if it's time for any of these preventive services!

Screenings

- Breast Cancer
- Colorectal Cancer
- Prostate Cancer
- Skin Cancer
- Cervical Cancer

Tests

- Blood Glucose
- Blood Pressure
- Bone Density
- Cholesterol

Routine Diabetes
 Testing (such as a
 Hemoglobin A1c blood
 test, Diabetic Eye
 Exam, Kidney Health
 Evaluation, Diabetic
 Foot Exam)

Vaccines

- Flu
- Pneumonia
- Shingles
- RSV

- TDAP (tetanus, diptheria, and pertussis)
- COVID-19

Your provider will ALWAYS want to know if you:

- are struggling with depression or feeling suicidal
- have fallen or need help with fall prevention
- have any concerns about bladder control
- are starting a new exercise plan
- are having side effects to current medications
- are taking any new medications or supplements

Be sure to schedule your dental, vision, and hearing exams too!

Emergency Room or Urgent Care?

This guide can help if you're not sure what type of medical attention you need.

Always use your best judgment to determine if you require emergency care.





See your doctor for the following:



- Regular screenings and vaccines
- Cold and flu symptoms
- Mild fevers
- Mild to moderate pain

- Chronic conditions
- Check-ups and preventive care
- Medical, medication, and behavioral health questions

Visit an Urgent Care for these symptoms:



- Mild allergic reactions
- Mild to moderate asthma symptoms
- Sprains and strains
- Moderate pain or discomfort

- Mild burns
- Minor cuts or wounds requiring prompt attention
- Animal or insect bites

These symptoms require an ER visit:



- Significant difficulty breathing
- Stroke symptoms
- Broken bones
- Severe pain, especially in the chest or stomach

- Severe burns
- Uncontrolled bleeding
- Possible drug overdose or poisoning
- Thoughts of suicide or self-harm





Our policies and procedures (located on our website) outline your rights and various procedures to help you make different kinds of requests.

Scan the QR code to learn more about:



- Organization Determinations, Appeals, and Grievances
- Disenrollments and Complaints
- Material in other formats

HealthTeam Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.





Free services are available to you, such as language services, auxiliary aids, and accessible formats. Please scan the QR code to view

our Notice of Availability or contact your Healthcare Concierge to learn more.



We're Here for You!



By Phone

Call: toll-free 888-965-1965 (TTY 711)

8 a.m.- 8 p.m. Oct. 1-March 31, 7 Days a Week April 1-Sept. 30, Monday-Friday



By Email

Email conciergeHTA@htanc.com



Online
Visit htanc.com

- Thank you - for being a member!

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.