

A Trusted Partner

Our members trust us! More than 90% come back to us year after year.

All of my experiences with HealthTeam have been exceptional. Excellent doctors and customer service.

—HealthTeam Advantage member



Learn more about HealthTeam Advantage Vitality Plan by scanning the QR code or calling us today!

Connect With Us!

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Scan this QR code for links to our Facebook, Instagram, and YouTube pages.



HealthTeam Advantage Vitality Plan (PPO)				
In-Network				
Dental (Preventive & Diagnostic)	\$20 office visit			
Dental Rider	Optional supplemental rider for comprehensive dental services \$45 rider monthly premium \$1,500 annual maximum allowance with annual deductible of \$100			
Vision	\$125 annual allowance for eyewear			
Over-the-Counter (OTC) Allowance	\$45 per quarter / No quarterly rollover			
Physical Fitness - SilverSneakers®	\$0 copay			
Flexible Fitness Allowance	\$50 per quarter / No quarterly rollover			
Hearing Aids	\$399 - \$899 (per aid)			
Routine Chiropractic Care	\$15 copay (limited to 18 visits per year)			
Prescription Drug Benefit		Initial Coverage Period		
Rx Deductible	Deductible \$595 (applies to Tiers 3, 4, and 5 only)			
In-Network Retail (after you pay your deductible, if applicable)	Preferred Pharmacy & Mail Order		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	26% coinsurance	26% coinsurance	31% coinsurance	31% coinsurance
Tier 5 - Specialty Tier (limited to 30-day supply)	27% coinsurance	Not applicable	27% 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 888-253-6066 (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_27012_M



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 copay for in-network PCP
- ◆ \$0 deductible for medical
- ◆ Over-the-Counter (OTC) allowance
- ◆ Fitness benefits including SilverSneakers® and a flexible fitness allowance
- ◆ Hearing & vision benefits
- ◆ Routine chiropractic care coverage
- ◆ Worldwide Travel benefit 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	\$5,200
Doctor Office Visits	
Primary Care Provider (PCP)	\$0 copay
Specialist	\$40 copay
Inpatient Hospital (Acute) Coverage	
	Days 1-6: \$375 copay per day
Outpatient Services	
Urgent Care	\$45 copay
Emergency Care	\$130 copay
Ambulatory Surgical Center	\$150-\$225 copay per visit
Physical/Speech Language/ Occupational Therapy Visits	\$15-\$40 copay
Diagnostic Services/Labs/Imaging	
Diagnostic Radiological Services (e.g., MRIs, CT Scans)	\$0-\$275 copay
Diagnostic Tests & Procedures	\$5-\$200 copay
Lab Services	\$5-\$15 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
- ◆ **Strong Provider Network**—access to the doctors, specialists, and hospitals you need
- ◆ **Enhanced Fitness**—SilverSneakers® available at no cost to you to maintain an active lifestyle, plus a flexible fitness allowance

HealthTeam Advantage Vitality Plan (PPO) Service Area:

- | | | |
|-------------|---------------|--------------|
| ◆ 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 |