

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
- ◆ **Fitness Program**—a SilverSneakers® membership is available at no cost to you
- ◆ **Worldwide Travel**—coverage for emergency services while traveling outside the U.S.

HealthTeam Advantage Plans I & II (PPO) Service Area:

◆ 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-\$400 copay				\$0-\$350 copay			
Diagnostic Tests & Procedures	\$10-\$200 copay				\$5-\$200 copay			
Lab Services	\$10-\$20 copay				\$5-\$15 copay			
Additional Benefits								
Hearing Aids	\$499-\$999 (per aid)				\$399-\$899 (per aid)			
Dental (Comprehensive)	\$750 annual maximum allowance with annual deductible of \$100				\$1,500 annual maximum with annual deductible of \$100			
Vision	\$100 allowance for eyewear				\$125 allowance for eyewear			
Fitness - SilverSneakers®	\$0 copay				\$0 copay			
Prescription Drug Benefit	Initial Coverage Period				Initial Coverage Period			
Rx Deductible	\$595 (applies to Tiers 3, 4, and 5 only)				\$550 (applies to Tiers 3, 4, and 5 only)			
In-Network Retail (After you pay your deductible, if applicable)	Preferred Pharmacy & Mail Order		Standard Pharmacy		Preferred Pharmacy & Mail Order		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	26% coinsurance	26% coinsurance	31% coinsurance	31% coinsurance	28% coinsurance	28% coinsurance	33% coinsurance	33% coinsurance
Tier 5 - Specialty Tier (limited to a 30-day supply)	27% coinsurance	Not applicable	27% coinsurance	Not applicable	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 888-227-3135 (TTY 711)



2027

Benefits at a Glance

HealthTeam Advantage Plan I (PPO) H9808-004

HealthTeam Advantage Plan II (PPO) H9808-005





Our Benefits

HealthTeam Advantage Plans I & II cover everything Medicare Parts A and B cover—plus prescriptions, dental, vision, hearing, fitness, and more.

Highlights:

- ◆ \$0 monthly premium (Plan I)
- ◆ \$0 copay for in-network PCP
- ◆ \$0 deductible for medical
- ◆ Prescription drug coverage
- ◆ Dental coverage including comprehensive services
- ◆ Vision coverage for exams and eyewear
- ◆ Hearing aid coverage
- ◆ SilverSneakers®

	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)
Monthly Plan Premium	\$0	\$34
Deductible (Medical)	\$0	\$0
	In-Network	In-Network
Out-of-Pocket Maximum	\$4,900	\$4,700
Doctor Office Visits		
Primary Care Provider (PCP)	\$0 copay	\$0 copay
Specialist	\$40 copay	\$35 copay
Inpatient Hospital (Acute) Coverage		
	Days 1-6: \$350 copay per day	Days 1-5: \$300 copay per day
Outpatient Services		
Urgent Care	\$45 copay	\$40 copay
Emergency Care	\$130 copay	\$130 copay
Ambulatory Surgical Center	\$125-\$200 copay per visit	\$100-\$175 copay per visit
Physical/Speech Language/Occupational Therapy Visits	\$25 copay (PT) \$40 copay (OT and Speech Therapy)	\$20 copay (PT) \$35 copay (OT and Speech Therapy)
Outpatient X-rays	\$20 copay	\$10 copay

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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_27010_M



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 PPO Plans I and II by scanning the QR code or calling us today!

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