

Eye Care: Included Benefits

HealthTeam Advantage offers vision services to all members, regardless of plan.

Comprehensive eye exams allow your eye doctor to thoroughly analyze the health of your eye using a combination of tests. Many eye and vision conditions present no obvious symptoms, which is why regular comprehensive eye exams are so important. The earlier an eye disease or condition is diagnosed, the more effective treatment is likely to help maintain clear, healthy vision. HealthTeam Advantage strives to make many of these services accessible to members.

DESCRIPTION	LIMITATIONS	HEALTHTEAM ADVANTAGE	HEALTHTEAM ADVANTAGE		
		PLAN I COPAY	PLAN II COPAY		
Routine Vision Benefits					
Routine Eye Exam to Determine the Need for Corrective Lenses In Network	One routine eye exam per year; the benefit includes eye refraction.	\$5	\$0		
Routine Eye Exam to Determine the Need for Corrective Lenses Out-of-Network		\$30	\$30		
Eyeglasses (lenses and frame) or Contacts In Network	1 pair of eyeglasses (lenses & frame) or contact lens per year Total retail benefit limit of \$200 in eyewear value. Any cost above this retail amount, minus a 15% discount, is the member's responsibility.	\$10	\$0		
Upgrade to Lenses In Network	Lens upgrade	\$50 per lens	\$50 per lens		
Eyeglasses (lenses and frame), Contact Lenses & Frame & Lens Upgrades Out-of-Network	Reimbursed up to \$50 total for eyeglasses, contact lenses, or upgrades.				

DESCRIPTION	LIMITATIONS	HEALTHTEAM ADVANTAGE	HEALTHTEAM ADVANTAGE	
PLAN I COPAY PLAN II CO Medicare-Covered Medical Benefits				
Medicare-Covered Exam (to Diagnose and Treat Diseases and Conditions of the Eye) In Network	1 per year (does not include eye refractions). Materials covered up to Medicare approved limits.	\$35	\$25	
Medicare-Covered Diagnostic Exam Out-of-Network		\$50	\$45	
Medicare-Covered Eye Wear In and Out-of-Network	\$0 copay for Medicare-covered eyeglasses or contact lenses after cataract surgery with a maximum benefit amount not to exceed \$100.	\$0	\$0	
Medicare- Covered Diabetic Retinopathy Exam In Network	\$0 copay for annual Medicare- covered screening	\$0	\$0	
Medicare- Covered Diabetic Retinopathy Exam Out-of-Network	20% of the cost for an annual Medicare-covered screening	\$0	\$0	
Medicare-Covered Glaucoma Screening In Network	\$0 copay for annual Medicare- covered glaucoma screening	\$0	\$0	
Medicare-Covered Glaucoma Screening Out-of-Network	20% of the cost for an annual Medicare-covered glaucoma screening	\$0	\$0	

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, provider network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

HealthTeam Advantage, a product of Care N' Care Insurance Company of North Carolina, Inc., is a Medicare Advantage organization with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.