

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. H9808_19_07_M



2019



HealthTeam Advantage Plan I (PPO) HealthTeam Advantage Plan II (PPO)

This is a summary of drug and health services covered by HealthTeam Advantage PPO. January 1, 2019 - December 31, 2019.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of covered services, please call us to request the "Evidence of Coverage."

You can contact us at the numbers listed below or find the Evidence of Coverage on our website at https://www.healthteamadvantage.com.

To join a HealthTeam Advantage PPO Health Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in North Carolina: Alamance, Forsyth, Guilford, Randolph and Rockingham.

HealthTeam Advantage has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network.

For questions, you can contact the plan at 1-877-905-9216 (TTY:711) October 1 - March 31, 8 a.m. to 8 p.m. ET, 7 days a week or April 1 - September 30, 8 a.m. to 8 p.m. ET, Monday through Friday. You can also find more information on our website at https://www.healthteamadvantage.com. 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.

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.

Summary of Benefits

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Monthly Plan Premium	\$0	\$60	You must continue to pay your Medicare Part B premium.
Deductible	\$0	\$0	These plans do not have a deductible for medical services.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	In Network: \$3,400 annually Out-of-Network: \$5,100 annually	In Network: \$3,100 annually Out-of-Network: \$5,100 annually	The most you pay for copays, coinsurance and other costs for medical services for the year.
Inpatient Hospital Coverage	In Network: \$295 copay per day for days 1 through 6 \$0 copay per day for days 7 through 90	In Network: \$250 copay per day for day 1 \$125 copay for days 2 through 6 \$0 copay per day for days 7 through 90	Our plan covers an unlimited number of days for an inpatient hospital stay. Prior Authorization may be required.
	Out-of-Network: \$500 copay per day for days 1 through 6 \$0 copay per day for days 7 through 90	Out-of-Network: \$500 copay per day for days 1 through 6 \$0 copay per day for days 7 through 90	

Outpatient Hospital CoverageIn Network: Prior authorization may be required for some services.Prior authorization may be required for more information.Doctor Visits Primary care Physician (PCP)10 Network: Primary care physician visit: S0 copay10 Network: Primary care physician visit: S0 copay10 Network: Specialist.Specialist. Specialist. Specialist.Specialist. Specialist.	Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
 Outpatient Hospital Facility Ambulatory Surgical Center Observation Services 225 copay 2300 copay 240 copay 250 copay<td></td><td>In Network:</td><td>In Network:</td><td>1 1</td>		In Network:	In Network:	1 1
 Ambulatory Surgical Center Observation Services 225 copay S225 copay Cout-of-Network: S300 copay Cout-of-Network: S300 copay S225 copay per day S200 copay per day S200 copay per day S200 copay S300 copay Sano copay Sano copay Sano copay So copay Network: Primary care physician visit: So copay Out-of-Network: Primary care physician visit: Specialist visit: S20 copay Out-of-Network: Primary care physician visit: Specialist visit: S20 copay Specialis	Outpatient	\$225 copay	\$150 copay	may be required for some
Observation Services\$225 copay\$150 copay\$150 copayOut-of-Network: \$300 copay\$200 copay per day\$200 copay per dayS225 copay per day\$200 copay per day\$200 copayS300 copay\$300 copay\$Doctor VisitsIn Network: \$0 copayIn Network: \$0 copaySpecialist copay coar ophysician visit: \$0 copay\$Primary Care Physician (PCP)In Network: \$0 copayIn Network: \$0 copayPrimary care physician visit: \$45 copay\$• Specialist specialist\$\$\$\$• Specialist specialist\$\$\$• Specialist specialist\$\$\$• Specialist specialist\$\$\$• Specialist specialist visit: \$\$\$\$• Specialist specialist visit: \$\$\$\$• Specialist visit: \$\$\$<		\$175 copay per day	\$125 copay per day	contact the plan for more
Dut-of-Network: \$300 copayDut-of-Network: \$300 copayDut-of-Network: \$300 copay2225 copay per day\$200 copay per day\$300 copay\$300 copayDoctor Visits • Primary Care Physician (PCP)In Network: Primary care physician visit: \$0 copayIn Network: Primary care physician visit: \$50 copaySpecialist copayOut-of-Network: Primary care physician visit: \$50 copayOut-of-Network: Primary care physician visit: \$50 copaySpecialist visit: \$20 copay• Specialist • Specialist * Specialist visit: \$50 copaySpecialist visit: \$20 copaySpecialist visit: \$20 copay• Specialist • Specialist visit: \$50 copaySpecialist visit: \$20 copaySpecialist visit: \$20 copay• Specialist • Specialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$20 copay• Specialist • Specialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$20 copay• Specialist • Specialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$20 copay• Specialist • Specialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: 		\$225 copay	\$150 copay	
Sado copaySado copayDoctor VisitsIn Network: Primary care physician visit: S0 copayIn Network: Primary care physician visit: S0 copaySpecialist copays can vary for specific specialist. Primary care physician visit: S0 copaySpecialist copays can vary for specific specialist. Primary care physician visit: S50 copaySpecialist copays can vary for specific specialist. Primary care physician visit: S50 copaySpecialist copays can vary for specific specialist. Primary care physician visit: S50 copaySpecialist visit: S50 copayAny additional preventive services approved S30 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: S0 copayIn Network: S30 copayOut-of-Network: S30 copayAny additional preventive services approved S30 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: S30 copayOut-of-Network: S30 copayAny additional preventive services approved S30 copayPreventive services approvedS30 copayOut-of-Network: S30 copayS30 copayAny additional preventive services approved by Medicare d				
Doctor VisitsIn Network: Primary Care Physician (PCP)In Network: Primary care physician visit: \$0 copaySpecialist S0 copaySpecialist S0 copaySpecialist Specialist Specialist Specialist Specialist Specialist visit: Specialist visit: Special		\$225 copay per day	\$200 copay per day	
Primary Care Physician (PCP)Primary care physician visit: \$0 copayPrimary care physician visit: \$0 copayPrimary care physician visit: \$0 copayPrimary care physician visit: \$0 copayCopays can vary for specific specialists. Please contact the plan for more information.• SpecialistSpecialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$15 copaySpecialist visit: \$15 copaySpecialist visit: \$15 copay• Specialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copay• Specialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$30 copayIn Network: \$30 copayAny additional preventive \$30 copayStreenings)Out-of-Network: \$30 copayOut-of-Network: \$30 copayAny additional preventive \$30 copay		\$300 copay	\$300 copay	
Physician (PCP)Out-of-Network: Primary care physician visit: \$50 copayOut-of-Network: Primary care physician visit: \$45 copayspecialist. Please contact the plan for more information.• SpecialistSpecialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$15 copaySpecialist visit: \$15 copay• Out-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$30 copayIn Network: \$30 copayAny additional preventive \$30 copayOut-of-Network: \$30 copayOut-of-Network: \$30 copayIn Network: \$30 copayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0	Doctor Visits		Primary care physician visit:	I ' I
Primary care physician visit: \$50 copayPrimary care physician visit: \$45 copaythe plan for more information.• Specialist \$50 copaySpecialist visit: \$20 copaySpecialist visit: \$15 copaySpecialist visit: \$15 copay• Out-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: So copaySn Network: So copayAny additional preventive Sal copayOut-of-Network: \$30 copayOut-of-Network: \$30 copaySn CopayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0	-	\$0 copay		
\$50 copay\$45 copayfor more information.• SpecialistSpecialist visit: \$20 copaySpecialist visit: \$15 copaySpecialist visit: \$15 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: S0 copaySpecialist visit: S0 copayAny additional preventive S0 copayOut-of-Network: \$30 copayOut-of-Network: \$30 copaySo copayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0				1
Image: Specialist visit: \$20 copaySpecialist visit: \$20 copaySpecialist visit: \$15 copayImage: Specialist visit				
\$20 copay\$15 copayOut-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$50 copaySpecialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$0 copayIn Network: \$0 copayAny additional preventive \$0 copayOut-of-Network: (so copay)Out-of-Network: \$0 copayIn Network: \$0 copayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0		\$50 copay	Ş45 COPAY	
Out-of-Network: Specialist visit: \$50 copayOut-of-Network: Specialist visit: \$45 copaySpecialist visit: \$45 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$0 copayIn Network: \$0 copayAny additional preventive services approved \$30 copayOut-of-Network: \$30 copayOut-of-Network: \$30 copaySuccession on the services services approved by Medicare during the contract year will be covered. There are some items not covered at \$0	Specialist	1 -	Specialist visit:	
Specialist visit: \$50 copaySpecialist visit: \$45 copaySpecialist visit: \$45 copaySpecialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$0 copayIn Network: \$0 copayAny additional preventive \$0 copayOut-of-Network: \$30 copayOut-of-Network: \$30 copayOut-of-Network: \$30 copayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0		\$20 copay	\$15 copay	
\$50 copay\$45 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$0 copayIn Network: \$0 copayAny additional preventive services approved \$30 copayOut-of-Network: \$30 copayOut-of-Network: \$30 copayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0		Out-of-Network:	Out-of-Network:	
Specialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copaySpecialist visit: \$50 copayAny additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0			1 ·	
\$50 copay\$50 copayPreventive Care (e.g., flu vaccine, diabetic screenings)In Network: (a copay)Any additional preventive services approvedOut-of-Network: \$30 copayOut-of-Network: \$30 copayapproved by Medicare during the contract year will be covered. There are some items not covered at \$0		\$50 copay	\$45 copay	
Preventive Care (e.g., flu vaccine, diabetic screenings)In Network: \$0 copayAny additional preventive servicesOut-of-Network: \$30 copayOut-of-Network: \$30 copayapproved by Medicare during the contract year will be covered. There are some items not covered at \$0		Specialist visit:	Specialist visit:	
(e.g., flu vaccine, diabetic screenings)\$0 copaypreventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0		\$50 copay	\$50 сорау	
vaccine, diabetic screenings)Out-of-Network:services approved by Medicare during the contract year will be covered. There are some items not covered at \$0				I ' I
screenings) Out-of-Network: A pproved \$30 copay \$30		\$0 copay	Ş0 copay	1. 1
\$30 copay \$30 copay \$30 copay \$30 copay by Medicare during the contract year will be covered. There are some items not covered at \$0		Out-of-Network:	Out-of-Network:	1
during the contract year will be covered. There are some items not covered at \$0	Jour Commiss			1
contract year will be covered. There are some items not covered at \$0				1 ' I
There are some items not covered at \$0				contract year
some items not covered at \$0				
covered at \$0				
				1
				cost.

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Emergency Care	In and Out-of-Network:	In and Out-of-Network:	If you are
	\$120 copay	\$100 copay	admitted to the hospital for the
			same condition
			within 3 days, the emergency
			copay is waived.
Urgently Needed	In and Out-of-Network:	In and Out-of-Network:	
Services	\$30 copay	\$30 copay	
Diagnostic	In Network:	In Network:	Prior
Services/Labs/ Imaging	\$50-\$200 copay	\$50-\$175 copay	authorization may be required
Diagnostic	Out-of-Network:	Out-of-Network:	for some services. Please contact the
Radiology Services (such	\$75-\$250 copay	\$75-\$200 copay	
as MRIs, CT	In Network:	In Network:	plan for more information.
scans)	\$0 copay at a laboratory facility	\$0 copay at a laboratory facility	
Lab services at a lab facility at outpatient	\$10 copay at an outpatient hospital facility	\$10 copay at an outpatient hospital facility	
hospital facility	Out-of-Network:	Out-of-Network:	
 at a lab facility at outpatient 	\$10 copay at a laboratory facility	\$10 copay at a laboratory facility	
hospital facility	\$25 copay at an outpatient hospital facility	\$25 copay at an outpatient hospital facility	
Diagnostic Tests & Procedures	In Network:	In Network:	
	\$0 copay at a laboratory facility	\$0 copay at a laboratory facility	
 at a lab facility at outpatient hospital facility 	\$5 copay at an outpatient hospital facility	\$5 copay at an outpatient hospital facility	
	Out-of-Network:	Out-of-Network:	
	\$10 copay at a laboratory facility	\$10 copay at a laboratory facility	
	\$25 copay at an outpatient hospital facility	\$25 copay at an outpatient hospital facility	

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Outpatient X-Rays	In Network:	In Network:	
 included with physician visit 	\$5 copay for x-ray services included with a physician visit	\$0 copay for x-ray services included with a physician visit	
 at outpatient facility 	\$5 copay for x-ray services at an outpatient facility	\$0 copay for x-ray services at an outpatient facility	
	Out-of-Network:	Out-of-Network:	
	\$10 copay for x-ray services included with a physician visit	\$10 copay for x-ray services included with a physician visit	
	\$25 copay for x-ray services at an outpatient facility	\$25 copay for x-ray services at an outpatient facility	
Hearing Services	In Network:	In Network:	1 per year
Medicare	\$35 copay for a hearing exam	\$25 copay for a hearing exam	
Covered Diagnostic	Out-of-Network:	Out-of-Network:	
Hearing Exam	\$45 copay for a hearing exam	\$45 copay for a hearing exam	
Routine	In Network:	In Network:	
Hearing Exam	\$5 copay (one routine hearing exam per year)	\$0 copay (one routine hearing exam per year)	
	Out-of-Network:	Out-of-Network:	
	\$45 copay (one routine hearing exam per year)	\$45 copay (one routine hearing exam per year)	
Fitting &	In Network:	In Network:	3 per year
Evaluation for Hearing Aid	\$0 copay	\$0 copay	
	Out-of-Network:	Out-of-Network:	
	\$45 copay	\$45 copay	

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
	HealthTeam Advantage Plan I (PPO) In Network: \$499-\$699 \$499-\$699	HealthTeam Advantage Plan II (PPO) In Network: \$499-\$699 Out-of-Network: \$499-\$699	

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Dental Services	In Network:	In Network:	
 Preventive Oral Exam & Cleaning 	\$0 copay for a preventive dental exam and cleaning	\$0 copay for a preventive dental exam and cleaning	
	Out of Network:	Out of Network:	
	\$25 to \$50 copay for preventive dental services.	\$25 to \$50 copay for each preventive dental services.	
	Office Visit, D9430, 1 every 6 months.	Office Visit, D9430, 1 every 6 months.	
	Periodic oral evaluation, D0120, 1 every 6 months.	Periodic oral evaluation, D0120, 1 every 6 months.	
	Limited oral evaluation, D0140, 1 every 6 months.	Limited oral evaluation, D0140, 1 every 6 months.	
	Comprehensive oral evaluation, D0150, 1 every 3 years.	Comprehensive oral evaluation, D0150, 1 every 3 years.	
	Re-evaluation, limited, problem focused, D0170, 1 every 6 months.	Re-evaluation, limited, problem focused, D0170, 1 every 6 months.	
	Dental cleanings, Prophylaxis, adult, D1110, every 6 months.	Dental cleanings, Prophylaxis, adult, D1110, every 6 months.	
• X-Rays	Intraoral, complete series of radiographic images, D0210, 1 every 3 years.	Intraoral, complete series of radiographic images, D0210, 1 every 3 years.	
	Intraoral, periapical, first radiographic images, D0220, 2 every 12 months.	Intraoral, periapical, first radiographic images, D0220, 2 every 12 months.	
	Intraoral, periapical, first radiographic images, D0230, 2 every 12 months.	Intraoral, periapical, first radiographic images, D0230, 2 every 12 months.	
	Bitewing, single radiographic image, D0270, 4 every 12 months.	Bitewing, single radiographic image, D0270, 4 every 12 months.	

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
	Bitewings, two radiographic images, D0272, 2 every 12 months.	Bitewings, two radiographic images, D0272, 2 every 12 months.	
	Bitewings, three radiographic images, D0273, 1 every 12 months.	Bitewings, three radiographic images, D0273, 1 every 12 months.	
	Bitewings, four radiographic images, D0274, 1 every 12 months.	Bitewings, four radiographic images, D0274, 1 every 12 months.	
	Panoramic image, D0330, 1 every 3 years.	Panoramic image, D0330, 1 every 3 years.	
	\$25-\$50 copay for periodontics	\$25-\$50 copay for periodontics	
Periodontics	Periodontal scaling & root planing, four or more teeth per quadrant, D4341, \$50, 4 quadrants every 2 years.	Periodontal scaling & root planing, four or more teeth per quadrant, D4341, \$50, 4 quadrants every 2 years.	
	Periodontal scaling & root planing, one to three teeth per quadrant, D4342, \$25, 4 quadrants every 2 years.	Periodontal scaling & root planing, one to three teeth per quadrant, D4342, \$25, 4 quadrants every 2 years.	
	Full mouth debridement, D4355,	Full mouth debridement, D4355,	
	\$25, 1 every 2 years.	\$25, 1 every 2 year	
	Annual \$500 maximum benefit.	Annual \$500 maximum benefit.	
	Out-of-Network:	Out-of-Network:	
	\$25 to \$50 copay for a preventive dental exam and cleaning	\$25 to \$50 copay for a preventive dental exam and cleaning	
	\$50 copay for a Medicare-covered comprehensive dental services	\$45 copay for a Medicare-covered comprehensive dental services	
L	l	l	

	miums and nefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Vis	ion Services	In-Network:	In-Network:	1 per year.
•	Medicare-	\$35 copay	\$25 copay	Materials
	Covered Diagnostic Exam Medicare-	\$0 copay for Medicare-covered eyeglasses or contact lenses after cataract surgery with a maximum benefit amount not to exceed \$100.	\$0 copay for Medicare-covered eyeglasses or contact lenses after cataract surgery with a maximum benefit amount not to exceed \$100.	covered up to Medicare approved limits.
	Covered Eye Wear	Out-of-Network:	Out-of-Network:	
		\$50 copay	\$45 copay	
		\$0 copay for Medicare-covered eyeglasses or contact lenses after cataract surgery with a maximum benefit amount not to exceed \$100.	\$0 copay for Medicare-covered eyeglasses or contact lenses after cataract surgery with a maximum benefit amount not to exceed \$100.	
•	Routine Eye	In-Network:	In-Network:	
	Exam	\$5 copay (One routine eye exam per year)	\$0 copay (One routine eye exam per year)	
		Out-of-Network:	Out-of-Network:	
		\$30 copay (One routine eye exam per year)	\$30 copay (One routine eye exam per year)	
•	Eyeglasses	In-Network:	In-Network:	1 pair of
	(lenses and frames)	\$10 copay for eyeglasses	\$0 copay for eyeglasses	eyeglasses (lenses &
	Contact Lenses	\$10 copay for contact lenses	\$0 copay for contact lenses	frame) with CR- 39 clear plastic
	Frame & Lens Upgrade	\$50 copay for frame and lens upgrade	\$50 copay for frame and lens upgrade	single vision, lined bi-focal
		Out-of-Network:	Out-of-Network:	(FT28) or lined tri-focal (FTx28)
		Reimbursed up to \$50 for eyeglasses, contact lenses, and upgrades Lens upgrade: Member pays Coherent's rate.	Reimbursed up to \$50 for eyeglasses, contact lenses, and upgrades Lens upgrade: Member pays Coherent's rate.	lenses. Total retail benefit limit of \$200 in eyewear value for in-network. 1 pair of contact
				lenses per year. Frame upgrade: Member is responsible for retail price less 15%.

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Mental Health	In-Network:	In-Network:	Services
Services	\$350 copay per day for days 1 through 5	\$300 copay per day for days 1 through 5	require prior authorization.
Inpatient Visit	\$0 copay per day for days 6 through 90	\$0 copay per day for days 6 through 90	
	Out-of-Network:	Out-of-Network:	
	35% of the cost	35% of the cost	
Outpatient	In-Network:	In-Network:	
Individual Therapy Visit	\$40 copay	\$40 copay	
	Out-of-Network:	Out-of-Network:	
	\$60 copay	\$50 copay	
Outpatient	In-Network:	In-Network:	
Group Therapy Visit	\$40 copay	\$40 copay	
	Out-of-Network:	Out-of-Network:	
	\$60 copay	\$50 copay	
Skilled Nursing Facility	In-Network: \$20 copay per day for days 1 through 20	In-Network: \$10 copay per day for days 1 through 20	Our plan covers up to 100 days in a SNF. Services require prior authorization.
	\$160 copay per day for days 21 through 100	\$160 copay per day for days 21 through 100	
	Out-of-Network:	Out-of-Network:	
	\$40 copay per day for days 1 through 20	\$50 copay per day for days 1 through 20	
	\$160 copay per day for days 21 through 100	\$160 copay per day for days 21 through 100	

Premiums and Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Rehabilitation	In-Network:	In-Network:	
Services	\$15 copay	\$10 copay	
Physical Therapy Visit	Out-of-Network:	Out-of-Network:	
 Occupational Therapy Visit 	\$30 copay	\$30 copay	
 Speech & Language Therapy Visit 			
Ambulance	In-Network and Out-of-Network:	In-Network and Out-of-Network:	Prior
	\$225 copay for Medicare-covered ambulance benefits per one-way trip.	\$200 copay for Medicare-covered ambulance benefits per one-way trip.	authorization required for non-emergency transportation.
	\$300 copay for Medicare-covered air ambulance benefits per one-way trip.	\$300 copay for Medicare-covered air ambulance benefits per one-way trip.	
Transportation	Not covered.	Not covered.	
Medicare Part B	In-Network:	In-Network:	Prior
Drugs	20% of the cost	20% of the cost	authorization may be required.
	Out-of-Network:	Out-of-Network:	
	30% of the cost	30% of the cost	

	Outpatient Prescription Drugs				
	HealthTeam Ac (PF	dvantage Plan I PO)	HealthTeam Adva	ntage Plan II (PPO)	What you should know
	Retail Rx 30-day supply	Mail Order 90- day supply	Retail Rx 30-day supply	Mail Order 90- day supply	
Phase 1: Initial Coverage (After you pay your deductible, if applicable) Tier 1: Preferred Generics	\$5 copay	\$10 copay	\$0 copay	\$0 copay	Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit.
Tier 2: Generics	\$15 copay	\$30 copay	\$12 copay	\$24 copay	
Tier 3: Preferred Brand	\$45 copay	\$90 copay	\$40 copay	\$80 copay	For more information on
Tier 4: Non- Preferred Brand	\$90 copay	\$180 copay	\$80 copay	\$160 copay	the additional pharmacy specific cost-sharing and the phases of the benefit, please call us or access our Evidence of Coverage online.
Tier 5: Specialty Drugs	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance	
Phase 2: Coverage Gap (After the total amount for the prescription drugs you have filled and refilled reaches \$3,820)	During this stage, dispensing fee) ar	you pay 25% of th nd 37% of the price this stage until yo	he price for brand n e for generic drugs.	ame drugs (plus a p Tier 1 generics are It-of-pocket costs" (covered at \$0
Phase 3: Catastrophic Coverage (After your out-of-pocket costs have reached the \$5,100 limit for the calendar year)	year (through Dec coinsurance or a c	cember 31, 2019). copayment, which ug, or \$3.40 for a g	Your share of the c ever is the larger ar	your drugs for the r ost for a covered dr mount (either coins ug that is treated li	ug will be either urance for 5% of

Benefits	HealthTeam Advantage Plan I (PPO)	HealthTeam Advantage Plan II (PPO)	What you should know
Home Health	In-Network	In-Network	
	\$0 copay	\$0 copay	
	Out-of-Network	Out-of-Network	
	\$50 copay	\$45 copay	
Foot Care	In-Network:	In-Network:	
(podiatry services)	\$35 copay	\$25 copay	
• Foot	Out-of-Network:	Out-of-Network:	
exams and	\$60 copay	\$50 copay	
treatment	In-Network:	In-Network:	
Routine foot care	Not covered.	Not covered.	
	Out-of-Network:	Out-of-Network:	
	Not covered.	Not covered.	
Medical	In-Network:	In-Network:	Services require
Equipment/ Supplies	20% of the cost	20% of the cost	prior authorization
Durable	Out-of-Network:	Out-of-Network:	
Medical	30% of the cost	30% of the cost	
Equipment (e.g. <i>,</i>			
wheelchairs,			
oxygen)			
Prosthetics	In-Network:	In-Network:	Services require
(e.g., braces, artificial limbs)	20% of the cost	20% of the cost	prior authorization
,	Out-of-Network:	Out-of-Network:	
	30% of the cost	30% of the cost	
Diabetes	In-Network:	In-Network:	Limited to
Supplies	\$0 copay	\$0 copay	the following manufacturers:
			Freestyle, Precision,
	Out-of-Network:	Out-of-Network:	and One Touch.
	20% of the cost	20% of the cost	

Optional Supplemental Benefits-Dental Services Only		
Premiums and Benefits	HealthTeam Advantage Plan I (PPO) HealthTeam Advantage Plan II (PPO)	What you should know
Monthly Premium	\$25	
Fillings	\$80 copay	Up to 4 total fillings per year.
	Amalgam Filling - 1 surface (D2140)	
	Amalgam Filling - 2 surfaces (D2150)	
	Amalgam Filling - 3 surfaces (D2160)	
	Resin-Based Composite Filling Anterior - 1 surface (D2330)	
	Resin-Based Composite Filling Anterior - 2 surfaces (D2331)	
	Resin-Based Composite Filling Anterior - 3 surfaces (D2332)	
Denture Adjustment	\$30 copay	Adjustments are covered on new
	(D5410/ D5411)	dentures for the first 3 months post- delivery
Dentures	\$650 copay	1 set of full or partial dentures every
	Complete denture, maxillary (D5110)	5 years.
	Complete denture, mandibular (D5120)	
	Immediate denture, maxillary (D5130)	
	Immediate denture, mandibular (D5140)	
	Maxillary partial denture, resin based (D5211)	
	Mandibular partial denture, resin based (D5212)	
	Maxillary partial denture, cast metal, resin based (D5213)	
	Mandibular partial denture, cast metal, resin based (D5214)	
	l	

Optional Supplemental Benefits-Dental Services Only			
Premiums and Benefits	HealthTeam Advantage Plan I (PPO) HealthTeam Advantage Plan II (PPO)	What you should know	
Extractions	\$70 copay \$90 copay Erupted Tooth (D7140) Surgical (D7210)	Up to 4 per year.	
Crowns	\$350 copay Porcelain Fused to Base Metal (D2751) Porcelain Fused to Noble Metal (D2752) Full Cast Base Metal (D2791) Full Cast Noble Metal (D2792)	Total of 2 per year. Crowns have a 6 month waiting period.	

If you want to know more about the coverage and costs of original Medicare, look in your current "Medicare & You" handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week.

TTY users should call 1-877-486-2048. This document is available in other formats such as Braille, large print or other alternate formats.

You can see our plan's provider directory at our website at www.healthteamadvantage.com. You can see our plan's pharmacy directory at our website at www.healthteamadvantage.com.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary

(list of Part D prescription drugs) and any restrictions on our website at www.healthteamadvantage.com.

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.

ATTENTION: If you speak Spanish or Chinese, language assistance services, free of charge, are available to you. Call 1-877-905-9216 (TTY:711).

HealthTeam Advantage cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

Llame al 1-877-905-9216 (TTY: 711).

HealthTeam Advantage 遵守適用的聯邦民權法律規定,不因種族、膚色、民族血統、年齡、殘障或性別而歧 視任何人。

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-877-905-9216 (TTY: 711)

HEALTHTEAM ADVANTAGE HEALTH PLAN

Contact Information

WEB ADDRESS

Visit HealthTeam Advantage at HealthTeamAdvantage.com.

HEALTHCARE CONCIERGE

Current HealthTeam Advantage members call your Healthcare Concierge toll-free at **1-888-965-1965** for questions related to your HealthTeam Advantage Medicare Advantage Plan from October 1 - March 31, 8 a.m. to 8 p.m. ET, seven days a week, or April 1 - September 30, 8 a.m. to 8 p.m. ET, Monday through Friday.

SALES INFORMATION

Prospective members call toll-free **1-877-905-9216** for questions related to HealthTeam Advantage Medicare Advantage Plans from October 1 - March 31, 8 a.m. to 8 p.m. ET, seven days a week, or April 1 - September 30, 8 a.m. to 8 p.m. ET, Monday through Friday.

TTY USERS

TTY users call toll-free 711 for questions related to Medicare Advantage Plans.

PRESCRIPTION DRUG BENEFIT

Current HealthTeam Advantage members call toll-free **1-888-965-1965** for questions related to your HealthTeam Advantage Part D Prescription Drug Benefit. Prospective members call toll-free **1-877-905-9216** for questions related to the HealthTeam Advantage Part D Prescription Drug Benefit.

MEDICARE INFORMATION

For more information about Medicare, call Medicare at **1-800-Medicare** (1-800-633-4227). TTY users should call **1-877-486-2048**. You can call 24 hours a day, seven days a week or visit medicare.gov.