

Our Members

Our members trust us with their coverage. More than 90% of them come back to us year after year.

“HealthTeam Advantage is amazing. If you are having a problem, they are so efficient in handling the problem and are always so kind and more than willing to go the extra mile. I am so impressed with their customer service and by the way, you actually speak to a person!”
—Pat, HTA member

“I used it [telehealth benefit] recently, it saved me from leaving the house and waiting for a doctor. He diagnosed it as a sinus infection, called in the prescription, and I was on the mend within a couple of days. Great benefit!”
—Vicki, HTA member

2022	HealthTeam Advantage Plan I (PPO)		HealthTeam Advantage Plan II (PPO)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Care Services				
Routine Eye Exam	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Total Retail Benefit Limit in Eyewear Value	\$100	\$50	\$100	\$50
Additional Benefits				
SilverSneakers®	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Telehealth Visits	\$0 copay	\$0 copay	\$0 copay	\$0 copay
24-Hour Nurse Advice Line	\$0 copay		\$0 copay	
Prescription Drug Benefit				
	Initial Coverage Period		Initial Coverage Period	
In-Network Retail (After you pay your deductible, if applicable)	Retail Rx 30-day supply	Mail Order 90-day supply	Retail Rx 30-day supply	Mail Order 90-day supply
Tier 1 - Preferred Generics	\$5 copay	\$10 copay	\$0 copay	\$0 copay
Tier 2 - Generics	\$15 copay	\$30 copay	\$12 copay	\$24 copay
Tier 3 - Preferred Brand	\$45 copay	\$90 copay	\$40 copay	\$80 copay
Tier 4 - Non-Preferred Drugs	\$100 copay	\$200 copay	\$80 copay	\$160 copay
Tier 5 - Specialty Drugs	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance
Optional Supplemental Coverage				
Comprehensive Dental Rider				
Monthly Premium		\$25		\$25



2022 Benefits at a Glance

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

Learn more about HealthTeam Advantage



Call toll-free
877-929-0551 (TTY: 711)



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HealthTeamAdvantage.com



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Let us help you find a plan that fits your needs. Call toll-free 877-929-0551 (TTY: 711).
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.



**Our PPO Plans for 2022 rated
5 OUT OF 5 STARS**

**We're proud to have earned Medicare's highest rating,
based on excellent care, outstanding service
and positive member feedback.**

* Specialist copays can vary. Contact the plan for more information.

** Comprehensive dental benefits are available with an additional premium.

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.

Looking for a Medicare Advantage plan?

Consider this. HealthTeam Advantage PPO plans cover everything Original Medicare covers and then some.

And, we're local, which means we know and work with the providers you trust. When you call us, you talk to your own personal Healthcare Concierge who knows you, your plan and providers. It means if you'd rather talk to someone face-to-face, you can. We care about the communities and the people in them because we live and work here too.

Our Benefits

Our PPO plans cover everything Medicare Parts A and B cover—plus all the other things you need, like prescriptions, dental, vision, hearing, and fitness.

Our plans feature:

- ◆ \$0 monthly premium option
- ◆ \$0 copays for primary care providers (PCPs)
- ◆ \$0 deductibles for medical and prescriptions
- ◆ Delta Dental®, VSP® vision, TruHearing®, and SilverSneakers® fitness benefits
- ◆ Telehealth and 24-hour nurse advice line—from the comfort of your home
- ◆ Friendly formulary—covers more preferred generic and generic drugs than other Medicare Advantage plans in our service area
- ◆ Custodial care—non-medical care after a hospital stay
- ◆ Maximum out-of-pocket cost to member as low as \$3,200

2022

	HealthTeam Advantage Plan I (PPO)		HealthTeam Advantage Plan II (PPO)	
Monthly Plan Premium	\$0		\$75	
Deductible (Medical & Prescription)	\$0		\$0	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Out-of-Pocket Maximum	\$3,450	\$5,150	\$3,200	\$5,150
Doctor Office Visits				
Primary Care Physician (PCP)	\$0 copay	\$50 copay	\$0 copay	\$30 copay
Specialist Visits*	\$30 copay	\$75 copay	\$20 copay	\$50 copay
Annual Physical Exam	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Inpatient Hospital Coverage	Days 1-6: \$325 copay/day Days 7-90: \$0 copay/day Day 91 & beyond: \$0 copay/day	Days 1-6: \$650 copay/day Days 7-90: \$0 copay/day Day 91 & beyond: \$0 copay/day	Days 1-5: \$250 copay/day Days 6-90: \$0 copay/day Day 91 & beyond: \$0 copay/day	Days 1-6: \$500 copay/day Days 7-90: \$0 copay/day Day 91 & beyond: \$0 copay/day
Skilled Nursing Facility (SNF)	Days 1-20: \$0 copay/day Days 21-100: \$184 copay/day	Days 1-20: \$50 copay/day Days 21-100: \$184 copay/day	Days 1-20: \$0 copay/day Days 21-100: \$184 copay/day	Days 1-20: \$50 copay/day Days 21-100: \$184 copay/day
Outpatient Services				
Emergency Care	\$120 copay		\$90 copay	
Urgently-Needed Services	\$30 copay		\$15 copay If you are admitted to the hospital within 1 calendar day for the same condition, you do not have to pay your share of the cost for urgent care.	
Ambulance	\$250 copay for Medicare-covered ambulance benefits/one-way trip. \$300 copay for Medicare-covered air ambulance benefits/one-way trip.		\$200 copay for Medicare-covered ambulance benefits/one-way trip. \$300 copay for Medicare-covered air ambulance benefits/one-way trip.	
Ambulatory Surgical Center	\$200 copay/day	\$250 copay/day	\$100 copay/day	\$200 copay/day
Outpatient hospital coverage				
Outpatient Hospital Facility	\$225 copay	\$300 copay	\$200 copay	\$300 copay
Observation Services	\$225 copay/stay	\$300 copay	\$200 copay/stay	\$300 copay
Physical/Speech Language/Occupational Therapy Visits	\$30 copay	\$75 copay	\$20 copay	\$50 copay
Home Health Services	\$0 copay	\$50 copay	\$0 copay	\$50 copay
Outpatient X-Rays				
included with physician visit	\$5 copay	\$10 copay	\$0 copay	\$10 copay
at outpatient facility	\$5 copay	\$25 copay	\$0 copay	\$25 copay
Diagnostic Services/Labs/Imaging				
Diagnostic Radiology Services (such as MRIs, CT scans)	\$50-\$200 copay	\$75-\$250 copay	\$50-\$175 copay	\$75-\$200 copay
Lab Services				
at a lab facility	\$0 copay	\$10 copay	\$0 copay	\$10 copay
at outpatient hospital facility	\$10 copay	\$25 copay	\$10 copay	\$25 copay
Diagnostic Tests and Procedures				
at a lab facility	\$0 copay	\$10 copay	\$0 copay	\$10 copay
at outpatient hospital facility	\$5 copay	\$25 copay	\$5 copay	\$25 copay
Dental Services (Limits Apply)**				
Oral Exam & Cleaning	\$10 copay	\$30 copay	\$0 copay	\$20 copay
X-Rays	\$10 copay	\$30 copay	\$0 copay	\$20 copay
Hearing Services				
Medicare-Covered Diagnostic Hearing Exam	\$30 copay	\$45 copay	\$20 copay	\$45 copay
Hearing Aid	\$499-\$799 (per aid)	Not Covered	\$499-\$799 (per aid)	Not Covered
Routine Assessment for Hearing Aids	\$45 copay	Not Covered	\$0 copay	Not Covered
Fitting and Evaluation for Hearing Aid	\$0 copay	Not Covered	\$0 copay	Not Covered

Our Network & Services

We're owned by Cone Health and are doctor-driven, which means exceptional patient care is at the heart of everything we do. We have a large medical network that includes Cone Health, Wake Forest Baptist Health, and UNC Health, just to name a few.

Because we care about your overall health and well-being, our plans also include:

- ◆ **Living Plus**—a health and wellness program
- ◆ **Care management programs**—care coordination to help you and your providers better manage chronic conditions
- ◆ **Healthcare Concierge**—your personal member representative who can help make the most of your benefits and services

HealthTeam Advantage PPO plans are available to Medicare beneficiaries in 7 North Carolina counties.

- ◆ Alamance
- ◆ Davidson
- ◆ Davie
- ◆ Forsyth
- ◆ Guilford
- ◆ Randolph
- ◆ Rockingham

