

## Our Members

Our members trust us! More than 90% of our members 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

## Learn more about HealthTeam Advantage

Call toll-free 877-905-9216 (TTY: 711)



Visit [HealthTeamAdvantage.com](https://HealthTeamAdvantage.com)



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HealthTeam Advantage Vitality Plan (PPO)				
<b>Dental</b>	\$20 office visit, preventive and diagnostic services. Optional rider for comprehensive services.			
<b>Vision</b>	\$150 annual allowance for eyewear			
<b>Over-the-Counter (OTC) Allowance</b>	\$60 per quarter			
<b>SilverSneakers®</b>	\$0 copay			
<b>Memory Fitness</b>	\$0 copay			
<b>Flexible Fitness Allowance</b>	\$75 per quarter			
<b>Routine Chiropractic Care</b>	\$10 copay (limited to 18 visits per year)			
Prescription Drug Benefit		Initial Coverage Period		
In-Network Retail	Preferred Pharmacies & Mail Order		Standard Pharmacies	
	30-day supply	100-day supply	30-day supply	100-day supply
<b>Tier 1 - Preferred Generics</b>	\$0 copay	\$0 copay	\$10 copay	\$25 copay
<b>Tier 2 - Generics</b>	\$5 copay	\$12.50 copay	\$20 copay	\$50 copay
<b>Tier 3 - Preferred Brands</b>	\$47 copay	\$117.50 copay	\$47 copay	\$117.50 copay
<b>Tier 4 - Non-Preferred Drugs</b>	40% coinsurance	40% coinsurance	50% coinsurance	50% coinsurance
<b>Tier 5 - Specialty Drugs</b>	30% coinsurance	30% coinsurance	30% coinsurance	30% coinsurance

Let us help you find a plan that fits your needs.  
Call toll-free 877-905-9216 (TTY: 711)

8am-8pm | April 1-Sept. 30, Monday-Friday | Oct. 1-March 31, 7 Days a Week



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## 2025 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 network includes major health systems in the area, with the cost-saving options and benefits you deserve.



## 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** copays for in-network PCP
- ◆ **\$0** deductible for medical
- ◆ Over-the-Counter (OTC) allowance
- ◆ Fitness benefits including SilverSneakers® and a flexible fitness allowance
- ◆ 24-hour nurse advice line
- ◆ Routine chiropractic care coverage
- ◆ Worldwide Travel benefit—**\$0** copay for emergency services while traveling outside the U.S.



HealthTeam Advantage Vitality Plan (PPO)	
Monthly Plan Premium	<b>\$0</b>
Deductible (Medical)	<b>\$0</b>
In-Network	
Out-of-Pocket Maximum	<b>\$4,150</b>
Doctor Office Visits	
Primary Care Provider (PCP)	<b>\$0</b> copay
Specialist	<b>\$30</b> copay
Inpatient Hospital Coverage	Days 1-6: <b>\$335</b> copay/day Days 7-90: <b>\$0</b> copay/day
Outpatient Services	
Emergency Care	<b>\$140</b> copay
Urgently-Needed Services	<b>\$35</b> copay
Ambulance	<b>\$300</b> copay for Medicare-covered ground ambulance benefits/one-way trip. <b>\$350</b> copay for Medicare-covered air ambulance benefits/one-way trip.
Outpatient Hospital Coverage	
Ambulatory Surgical Center	<b>\$200</b> copay/day
Physical/Speech Language/Occupational Therapy Visits	<b>\$10-\$30</b> copay
Diagnostic Services/Labs/Imaging	
Diagnostic Radiology Services (e.g., MRIs, CT Scans)	<b>\$0-\$300</b> copay
Lab Services/X-Rays/Diagnostic Tests & Procedures	<b>\$0-\$100</b> copay

## Your Local Choice for Medicare Plans

HealthTeam Advantage is jointly owned by Cone Health and Novant 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, single point of contact devoted to helping with plan and benefit questions
- ◆ **Living Plus**—a health and wellness program that promotes active living, healthy eating, and social connections
- ◆ **Fitness programs**—SilverSneakers® and BrainHQ memory fitness are available at no cost to you

**HealthTeam Advantage Vitality Plan** is available to residents of 33 North Carolina counties:

- ◆ Alamance
- ◆ Alexander
- ◆ Alleghany
- ◆ Anson
- ◆ Bladen
- ◆ Brunswick
- ◆ Cabarrus
- ◆ Caswell
- ◆ Chatham
- ◆ Columbus
- ◆ Davidson
- ◆ Davie
- ◆ Durham
- ◆ Forsyth
- ◆ Gaston
- ◆ Guilford
- ◆ Iredell
- ◆ Lincoln
- ◆ Mecklenburg
- ◆ Montgomery
- ◆ New Hanover
- ◆ Orange
- ◆ Pender
- ◆ Person
- ◆ Randolph
- ◆ Richmond
- ◆ Rockingham
- ◆ Rowan
- ◆ Scotland
- ◆ Stokes
- ◆ Union
- ◆ Wilkes
- ◆ Yadkin