



# 2024 Benefits at a Glance

**HealthTeam Advantage Cardinal Plan (HMO)**  
H2624-004



## Our Benefits

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

Our Cardinal plan features:

- ◆ **\$0** monthly premium
- ◆ **\$0** copays for in-network primary care providers and specialists
- ◆ **\$0** deductibles for medical and prescriptions
- ◆ **\$1,100** Flexible Spending allowance for Dental, Vision, or Hearing costs
- ◆ Quarterly Over-The-Counter (OTC) allowance
- ◆ Fitness benefits
- ◆ 24-hour nurse advice line
- ◆ Custodial care

Our unwavering commitment is to provide Medicare Advantage plans with benefits that are affordable for everyone. HealthTeam Advantage is a smart, sensible choice for North Carolinians like you.



**MEDICARE ADVANTAGE PLANS**



HealthTeam Advantage Cardinal (HMO)	
Monthly Plan Premium	<b>\$0</b>
Deductible (Medical & Prescription)	<b>\$0</b>
Out-of-Pocket Maximum	<b>\$2,900</b>
Doctor Office Visits	
Primary Care Provider (PCP)	<b>\$0</b> copay
Specialist	<b>\$0</b> copay
Inpatient Hospital Coverage	Days 1-5: <b>\$200</b> copay/day Days 6-90: <b>\$0</b> copay/day
Outpatient Services	
Emergency Care	<b>\$100</b> copay
Urgently-Needed Services	<b>\$10</b> copay
Ambulance	<b>\$200</b> copay for Medicare-covered ambulance benefits/one-way trip. <b>\$300</b> copay for Medicare-covered air ambulance benefits/one-way trip.
Outpatient Hospital Coverage	
Ambulatory Surgical Center	<b>\$150</b> copay/day
Physical/Speech Language/Occupational Therapy Visits	<b>\$0</b> copay
Home Health Services	<b>\$0</b> copay
Diagnostic Services/Labs/Imaging	
Diagnostic Radiology Service (e.g., MRIs, CT Scans)	<b>\$50-\$175</b> copay
Lab Services/X-Rays/Diagnostic Tests & Procedures	<b>\$0-\$50</b> copay

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

## HealthTeam Advantage Cardinal Plan (HMO)

<b>Dental, Vision and Hearing</b>	Flexible spending allowance of <b>\$1,100</b> to use toward dental, vision and hearing expenses.			
<b>24-Hour Nurse Advice Line</b>	<b>\$0</b> copay			
<b>Over the Counter (OTC) Benefit</b>	<b>\$175</b> per quarter			
<b>SilverSneakers®</b>	<b>\$0</b> copay			
<b>Memory Fitness</b>	<b>\$0</b> copay			
<b>Custodial Care</b>	<b>\$0</b> copay			
<b>In-Home Support/ Companion Services</b>	<b>\$0</b> copay			
<b>Prescription Drug Benefit</b>	<b>Initial Coverage Period</b>			
<b>In-Network Retail</b>	<b>Preferred Pharmacies &amp; Mail Order</b>		<b>Other Pharmacies &amp; Mail Order</b>	
	<b>30-day supply</b>	<b>100-day supply</b>	<b>30-day supply</b>	<b>100-day supply</b>
<b>Tier 1 - Preferred Generics</b>	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$10</b> copay	<b>\$20</b> copay
<b>Tier 2 - Generics</b>	<b>\$5</b> copay	<b>\$10</b> copay	<b>\$20</b> copay	<b>\$40</b> copay
<b>Tier 3 - Preferred Brands</b>	<b>\$47</b> copay	<b>\$94</b> copay	<b>\$47</b> copay	<b>\$94</b> copay
<b>Tier 4 - Non-Preferred Drugs</b>	<b>\$100</b> copay	<b>\$200</b> copay	<b>\$100</b> copay	<b>\$200</b> copay
<b>Tier 5 - Specialty Drugs</b>	33% coinsurance	33% coinsurance	33% coinsurance	33% 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



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.