



Broker Meeting

Plan Year 2022

Training Overview

- ❖ Who We Are
- ❖ Plan Benefits
- ❖ Providers
- ❖ Sales & Marketing
- ❖ Enrollments
- ❖ Agent Compensation
- ❖ Healthcare Concierge
- ❖ Agent Concierge
- ❖ Contracting, Certification & Admin





Who We Are

Ownership & Operations



- ❖ **HealthTeam Advantage (HTA)** is a wholly owned subsidiary of Cone Health, an integrated healthcare network with facilities across the Triad.



- ❖ We have more than 15,000 members in 7 counties.
- ❖ Our legal name is Care N' Care Insurance Company of North Carolina, Inc. d/b/a HealthTeam Advantage.
- ❖ Our office is in Greensboro, N.C. and we have more than 90 employees.
- ❖ We're committed to providing the best possible healthcare with exceptional service.

HealthTeam Advantage Vision and Mission



VISION

Be the leading health solutions plan dedicated to *exceptional and caring experiences*



MISSION

Improve the health and well-being of our communities through a *commitment to* personalized service, quality and enhanced care experiences

HealthTeam Advantage Vision and Mission

VALUES

INTEGRITY

We operate with a high level of integrity, doing the right thing in every situation.

INGENUITY

We seek to maintain what works well today and be forward-thinking and anticipate what will be needed for tomorrow.

CARING

We care for our communities and for each other.

EXCELLENCE

We strive for excellence at every touch-point with every member and partner.

The HealthTeam Advantage Team

Our sales and marketing team is responsible for all marketing and communications to prospects and members and for all internal sales efforts. While our team includes digital, graphic, and marketing specialists, these are the teammates you'll be working with directly.



John Dunn
Director of
Sales & Marketing

John oversees our sales & marketing department. He is responsible for our FMO and agent relationships.



Shelby Kline
Community Outreach
Supervisor

Shelby works to increase community outreach and build brand awareness for HealthTeam Advantage.



**Julie
Kalin-Hamilton**
Agent Concierge

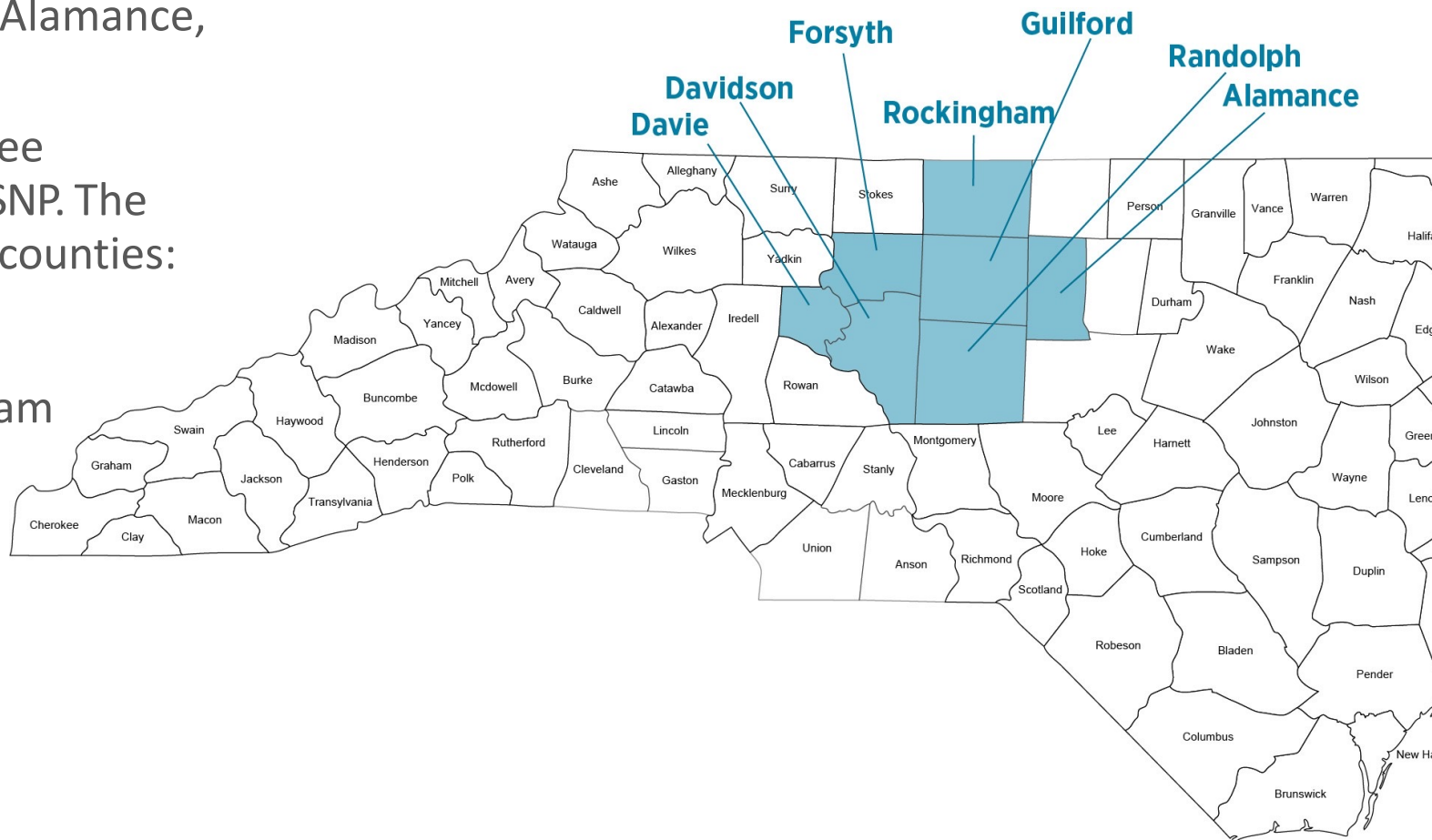
Julie supports agents before, during, and after the enrollment. Julie is also point-of-contact for commissions.

HeathTeam Advantage Service Area

For 2022, CSNP will be expanded to Alamance, Randolph & Rockingham Counties

HealthTeam Advantage will offer three products: PPO I, PPO II, and HMO CSNP. The PPO plans will be offered in these 7 counties:

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



10 Reasons to Work with HealthTeam Advantage

Dental, Vision & Hearing Coverage



Fitness Benefit



Low MOOP



Low (or NO) Copays



Provider Managed



Prescription Drug Coverage



Concierge Service



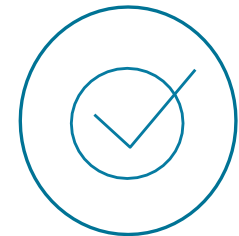
Virtual Care



Local Plan Providers



Easy to Work With



2022 Plan Benefits

Plan Benefits Summary

We're excited to keep preventive services for all available plans.



DENTAL

Dental coverage includes basic cleanings & preventative visits, with optional buy-up plan for additional services.



VISION

Vision includes annual exams with additional benefits for eyeglasses and contact lenses.



HEARING

Hearing includes screenings and copayment options for hearing aids.



FITNESS

Fitness includes SilverSneakers membership.



Plan Benefits Summary

Overall plan benefits are very similar to the 2021 offerings

- ❖ In-network primary care provider (PCP) copay remains \$0
- ❖ In-network specialist copay remains \$30
- ❖ In-network home health services copay remains \$0

Continued for 2022

- ❖ Addition of custodial and palliative care benefit after admission
 - Up to 20 hours post-inpatient discharge, 60 hours annual max
- ❖ New Dental Administrator–Delta Dental
- ❖ New Vision Administrator–VSP
- ❖ Worldwide Emergency Service - \$75,000

Plan Benefits Summary

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
Monthly Plan Premium	\$0	\$75	\$0
Deductibles (Medical and Rx)	\$0	\$0	\$0
INN MOOP	\$3,450	\$3,200	\$5000
OON MOOP	\$5,150	\$5,150	N/A
Inpatient Hospital	Days 1-6 - \$325 copay	Days 1-5 - \$250 copay	Days 1-6 - \$225 copay
INN PCP Visit	\$0 copay	\$0 copay	\$0 copay
OON PCP Visit	\$50 copay	\$30 copay	N/A
INN Specialist Visit	\$30 copay	\$20 copay	\$20 copay; \$0 copay for endocrinologist, podiatrist, cardiologist & mental health
OON Specialist Visit	\$75 copay	\$50 copay	N/A

Plan Benefits Summary, continued

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
INN Preventative Care	\$0 copay	\$0 copay	\$0 copay
OON Preventative Care	\$30 copay	\$30 copay	N/A
INN Home Health Svcs	\$0 copay	\$0 copay	\$0 copay
OON Home Health Svcs	\$50 copay	\$30 copay	N/A
INN and OON Urgently Needed Services	\$30 copay	\$15 copay	\$25
INN and OON Emergency Care/Post-Stabilization Care	\$120 copay	\$90 copay	\$90 copay
INN and OON Ambulance Ground	\$250 copay for Medicare-covered ambulance benefits per one-way trip.	\$200 copay for Medicare-covered ambulance benefits per one-way trip.	\$300 copay for Medicare-covered air ambulance benefits per one-way trip.
INN and OON Ambulance Air	\$300 copay for Medicare-covered air ambulance benefits per one-way trip.	\$300 copay for Medicare-covered air ambulance benefits per one-way trip.	\$300 copay for Medicare-covered air ambulance benefits per one-way trip.

Plan Benefits Summary, continued

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
IN Diagnostic Test and Procedures	\$0 copay at a laboratory facility \$5 copay at an outpatient hospital facility	\$0 copay at a laboratory facility \$5 copay at an outpatient hospital facility	\$0 copay at a laboratory facility \$10 copay at an outpatient hospital facility
OON Diagnostic Test and Procedures	\$10 copay at a laboratory facility \$25 copay at an outpatient hospital facility	\$10 copay at a laboratory facility \$25 copay at an outpatient hospital facility	N/A
INN Durable Medical Equipment (DME)	20% of the cost	20% of the cost	20% of the cost
INN Diabetic Supplies & Services	\$0 copay	\$0 copay	\$0 copay
OTC	N/A	N/A	\$30 per quarter

Plan Benefits Summary—Prescription

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
Rx Drug Benefits	30 day / 90 day	30 day / 90 day	30 day / 90 day
Deductible	\$0	\$0	\$95 Tiers 4&5
Tier 1	\$5 / \$10	\$0 / \$0	\$0 / \$0
Tier 2	\$15 / \$30	\$12 / \$24	\$15 / \$30
Tier 3	\$45 / \$90	\$40 / \$80	\$45 / \$90
Tier 4	\$100 / \$200	\$80 / \$160	\$100 / \$200
Tier 5	33%	33%	31%
Tier 6	N/A	N/A	\$0

Plan Benefits Summary—Dental

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
Preventive Dental INN Office Visit	\$10 copay	\$0 copay	\$10 copay
Preventive Dental OON Office Visit	\$30 copay	\$30 copay	N/A
Preventive INN Oral Exam, Prophylaxis (Cleaning), and X - Rays	\$10 copay per service	\$0 copay	\$10 copay per service
Preventive OON Oral Exam, Prophylaxis (Cleaning), and X - Rays	\$30 copay	\$30 copay	N/A
Preventive Dental Plan Coverage Maximum	\$750 per year	\$750 per year	\$750 per year

*Please see EOB for benefit details.

Plan Benefits Summary—Dental, continued

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
Monthly Premium \$25	Copay/Limitation(s)	Copay/Limitation(s)	Copay/Limitation(s)
Fillings Amalgam Filling - 1 surface (D2140) Amalgam Filling - 2 surfaces (D2150) Amalgam Filling - 3 surfaces (D2160) <i>Resin-Based Composite Filling</i> Anterior - 1 surface (D2330) <i>Resin-Based Composite Filling</i> Anterior - 2 surfaces (D2331) <i>Resin-Based Composite Filling</i> Anterior - 3 surfaces (D2332)	\$80 copay Up to 4 total fillings per year.	\$80 copay Up to 4 total fillings per year.	\$80 copay Up to 4 total fillings per year.
Extractions Erupted Tooth (D7140) Surgical (D7210)	\$70 \$90 Up to 4 per year.	\$70 \$90 Up to 4 per year.	\$70 \$90 Up to 4 per year.
Crowns Porcelain Fused to Base Metal (D2751) Porcelain Fused to Noble Metal (D2752) Full Cast Base Metal (D2791) Full Cast Noble Metal (D2792)	\$350 copay Total of 2 per year. Crowns have a 6-month waiting period.	\$350 copay Total of 2 per year. Crowns have a 6-month waiting period.	\$350 copay Total of 2 per year. Crowns have a 6-month waiting period.

Plan Benefits Summary—Dental, continued

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 005(H9808)	HTA CSNP (HMO) 001(H2624)
Monthly Premium \$25	Copay/Limitation(s)	Copay/Limitation(s)	Copay/Limitation(s)
Denture Adjustment (D5410/ D5411)	\$30 copay Adjustments are covered on new dentures for the first 3 months post-delivery	\$30 copay Adjustments are covered on new dentures for the first 3 months post-delivery	\$30 copay Adjustments are covered on new dentures for the first 3 months post-delivery
Dentures Complete denture, maxillary (D5110) 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)	\$650 copay 1 set of full or partial dentures every 5 years.	\$650 copay 1 set of full or partial dentures every 5 years.	\$650 copay 1 set of full or partial dentures every 5 years.

Plan Benefits Summary—Vision

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 00(H9808)	HTA CSNP (HMO) 001(H2624)
Eye Exams			
INN MC Benefits – Eye Exam	\$0 copay	\$0 copay	\$0 copay
INN Routine Eye Exam <i>One routine eye exam per year.</i>	\$0 copay	\$0 copay	\$0 copay
INN Eye Wear Coverage Maximum - <i>Single vision, trifocal, & lenticular lenses are covered in full and does not count towards the \$100 allowance.</i>	\$100	\$100	\$100

Plan Benefits Summary—Hearing

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 00(H9808)	HTA CSNP (HMO) 001(H2624)
Hearing Exams			
INN MC Benefits - Hearing Exam <i>One routine hearing exam per year.</i>	\$30 copay	\$20 copay	\$20 copay
OON MC Benefits - Hearing Exam <i>One routine hearing exam per year.</i>	\$45 copay	\$45 copay	N/A
INN Routine Hearing Exam <i>One routine hearing exam per year.</i>	\$45 copay	\$0 copay	\$45 copay
OON Routine Hearing Exam <i>One routine hearing exam per year.</i>	\$45 copay	\$45 copay	N/A
INN Fitting/Evaluation for Hearing Aid <i>3 visits per year.</i>	\$0 copay	\$0 copay	\$0 copay
OON Fitting/Evaluation for Hearing Aid <i>3 visits per year.</i>	\$45 copay	\$45 copay	N/A

Plan Benefits Summary Hearing, continued

2022	HTA Plan I (PPO) 004(H9808)	HTA Plan II (PPO) 00(H9808)	HTA CSNP (HMO) 001(H2624)
Hearing Aids			
INN and OON Hearing Aids <i>Up to two TruHearing-branded hearing aids every year (one per ear per year).</i>	\$499 - \$799	\$499 - \$799	\$499 - \$799
Hearing Exams and Hearing Aids – Authorization and Referrals	Not Required	Not Required	Not Required
INN and OON Hearing Aids <i>Up to two TruHearing-branded hearing aids every year (one per ear per year).</i>	\$499 - \$799	\$499 - \$799	\$499 - \$799

HTA Diabetes & Heart Care HMO-CSNP

The CNSP includes same benefits as PPO plan, with the following differences, specific to the needs of diabetic and chronic heart failure (CHF) members:

- ❖ HMO plan with more focused network
- ❖ Available counties: Alamance, Guilford, Randolph & Rockingham
- ❖ \$0 copay for days 1-20 SNF
- ❖ \$90 ER copay/\$20 urgent care copay
- ❖ \$0 copay for cardiologist, endocrinologist, podiatrist
- ❖ \$0 copay for cardiac & pulmonary rehabilitation
- ❖ \$30/quarter for over-the-counter, Medicare approved items
- ❖ Additional Rx tier (Tier 6) includes medications used to treat diabetes and heart conditions and vaccines. All medications are covered for \$0 copay in the initial coverage phase. Generic medications and Senior Savings model insulins are covered at a stable, predictable \$0 copay through the coverage gap as well.



Plan Benefit—Fitness



SilverSneakers

Members receive a complimentary membership to the SilverSneakers fitness program. Staying healthy and active is important to a member's overall health.

How can a member get started?

1. Verify eligibility (HealthTeam Advantage is a participating health plan), enroll, and receive a member ID
2. Find nearby locations
3. Take the SilverSneakers card or 16-digit member ID to any location

***Classes and amenities vary by location. Classes not offered at all locations.*

What's included?

- ❖ Access to fitness equipment
- ❖ Specially-designed, signature exercise classes for all fitness levels**
- ❖ Pools, tennis courts and walking tracks**
- ❖ 14,000+ fitness and community locations nationwide (you can enroll at multiple locations)
- ❖ Social events in the community
- ❖ Online resources with nutrition and fitness tips

Providers

In-Network Providers

Large in-network provider groups included in the plans:



Counties

Alamance, Guilford,
Randolph, Rockingham



Counties

Davidson, Davie, Forsyth,
Guilford



Counties

Across UNC Service Area

Send an email to agentconcierge@healthteamadvantage.com with new provider recommendations.

Pharmacy Network

To better serve our members, HealthTeam Advantage offers a large, nationwide network of pharmacies.

- ❖ Updated pharmacy network can be found online at HealthTeamAdvantage.com
- ❖ Network includes large, national chains and smaller, independent pharmacies



Sales & Marketing

Marketing Update

AEP and Retention Marketing Strategy

- ❖ Direct mail
 - Prospects campaign includes three waves of letters tied to unique landing pages to track leads
 - Member retention includes three waves of letters; one includes an HTA-branded face covering, another includes the 2022 member calendar
- ❖ Billboards
- ❖ Digital marketing includes paid search and paid social for NTM and CSNP
- ❖ Collateral
 - Benefit at a Glance brochures
 - Healthcare Concierge brochure
 - Information kits
- ❖ Print ad in the Greensboro News & Record; co-branded version for agent use
- ❖ TV, radio and YouTube ads

Healthcare Concierge

Healthcare Concierge

Welcome Call

As part of our quality assurance process, each member will receive a welcome call from their Healthcare Concierge. The purpose is to confirm the accuracy of the information on the enrollment form, ensure that the enrollee understands the plan information.

- ❖ The agent should cover the purpose of the welcome call during enrollment process.

The Welcome Call, covers the following:

- ❖ Verification of plan selection as well as any riders if applicable
- ❖ Verification of Primary Care Physician (PCP) selection and if they selected an out-of-network provider, the Healthcare Concierge will cover the benefits of utilizing an in-network provider
- ❖ Reminder of the Welcome to Medicare Preventive Visit or Annual Wellness Visit
- ❖ Payment method for enrollment in plans with premiums
- ❖ Emergency contact information and who the member would like as their **HIPAA** contact and/or if a **Power of Attorney (POA)** has to be placed on file.

Healthcare Concierge, continued

Welcome Kits

Members receive a 2022 Welcome Kit, within 10 calendar days from CMS enrollment confirmation, or last day of month prior to effective date (whichever comes later).

The kit contains:

- Letter
- Evidence of Coverage
- Formulary Notice Insert
- Provider Directory Notice Insert
- Questionnaire/Health Assessment
- Business Reply Envelope for returning the questionnaire
- Personal Health Information form
- Healthcare Concierge Welcome Letter

Members will receive a separate envelope containing their member ID card.

Agent Concierge

Agent Concierge

Assisting Sales Agents

The Agent Concierge is dedicated to assist licensed agents who are contracted with HealthTeam Advantage. The Agent Concierge is here to help throughout the sales and enrollment process. As well as assisting with member matters, and more!

Our Agent Concierge Can Help:

- ❖ Check Application Status
- ❖ Check Enrollment Status
- ❖ Check Eligibility
- ❖ Answer Benefit Questions (*does not guarantee coverage*)
- ❖ Product Certification/Contracting
- ❖ Answer Commission Questions
- ❖ Provide Enrollment Kits & Supplies
- ❖ Online Application Support
- ❖ Redirect member matters to the Healthcare Concierge's Department

Contact Information

HealthTeam Advantage Agent Concierge
phone: (855) 547-0344

Email for Assistance:
agentsupport@HealthTeamadvantage.com

Email to check an Application Status:
appstatus@HealthTeamadvantage.com

The Agent Concierge is available from 8 a.m.
to 5 p.m., Monday through Friday.

Enrollments

Overall Process is Identical to this year!

Submitting Enrollment Applications

You may submit an enrollment application by selecting from one of the methods below:

1. Complete an online enrollment as a Sales Agent. *(Preferred Method)*

Agent Enrollment Form Link: <https://healthteamadvantage.com/sales-tools/>

- ❖ Locate the proper benefit year for the enrollment form on the website, Sales Tools.
- ❖ The “Agent ID” is the same as your Nation Producer Number (NPN).
- ❖ Although it is not necessary to send HTA the Scope of Appointment (SOA) please maintain record and make accessible to HTA upon request.
- ❖ Sales Agents will receive a Confirmation Number after the submission is complete.
- ❖ Sales Agents will have the option to save and/or print the copy of the enrollment at the end.
- ❖ Automatically feeds into our enrollment system.

Contracting, Certification, & Admin

Contracting/Certification

Now Live!

Go to www.brokerportal.healthteamadvantage.com

- ❖ You should have received an email from Agent Support with instructions
- ❖ Upload AHIP
- ❖ Upload E&O
- ❖ Upload State License

Complete training and take exam

- ❖ 24-48 hours to receive RTS Notification

The background is a solid teal color. On the left side, there is a large, dark teal diamond shape that is slightly offset, creating a layered effect. The word "Questions?" is written in a white, sans-serif font, centered horizontally and partially overlapping the diamond shape.

Questions?