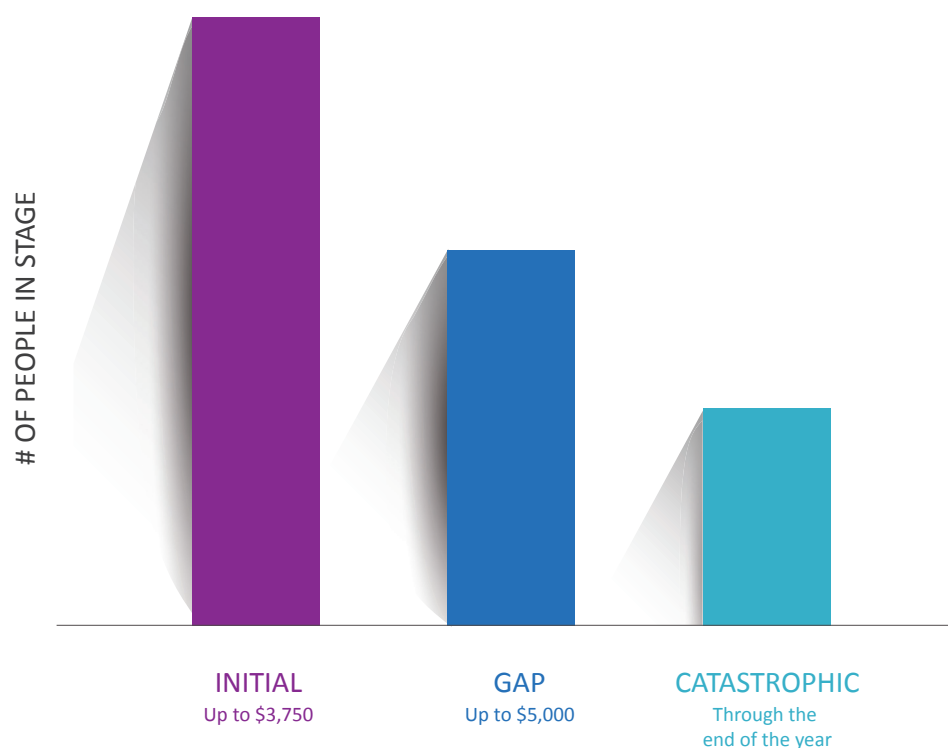


UNDERSTANDING DRUG PAYMENT STAGES



INITIAL COVERAGE STAGE

During this stage you pay a flat fee (copay) or a percentage of a drug's total cost (coinsurance) for each prescription you fill.

The plan pays the rest until your total drug costs (paid by you and the plan) reach \$3,750.

COVERAGE GAP STAGE

During this stage you pay 35% of the total cost for brand name drugs and 44% of the total cost for generic drugs.

Once your out-of-pocket costs reach \$5,000, you move to catastrophic coverage.

CATASTROPHIC COVERAGE STAGE

In this stage you pay only a small copay or coinsurance amount for each filled prescription.

The plan and Medicare pay the rest until the end of the calendar year.

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. This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments may change on January 1 of each year.