



Individual & Family Plans



2016 Plan Information



Good health begins with good choices.

We want coverage to be as clear and understandable as possible. Whatever your budget, we can help find the right health plan for you.

With Alliant Health Plans, you are guaranteed:

Local Doctors and Local Hospitals

For nearly 20 years, Alliant Health Plans has been a leading provider of health care insurance in Northwest Georgia. Our Board of Directors include physicians and community leaders who work hard to deliver the best care.

Local Customer Service

Our customer service representatives are ready to assist you and are located only miles away in our corporate office in Dalton, GA.

No Charge for Preventive Care

Preventive care is always covered at 100% in all of our plans.

No Medical Qualifications

No matter what, you will never deal with a “pre-existing condition” waiting period.



Understanding the Marketplace

The Health Insurance Marketplace (also referred to as the Marketplace, Exchange or HealthCare.gov) is where individuals and families can compare plans and purchase health insurance. You can purchase an Alliant plan on the Marketplace or directly through us. Individuals who qualify for tax breaks or financial assistance from the government must purchase a plan through the Marketplace in order to take advantage of tax credits.



You may qualify for financial assistance.

An Advanced Premium Tax Credit (APTC) can lower the amount you pay toward your monthly premium. Tax credits are available to individuals and families who earn at least 138% but not more than 400% of the Federal Poverty level. Only the Marketplace can determine if you are eligible and how much you may receive in tax credits.

Important Terms to Know

Co-payment

Your cost-share of the service being received. Co-pays count toward the out-of-pocket maximum but not towards the deductible. Co-payments are included in most of our plans.

Deductible

The amount you pay before any company payment is applied (unless a co-payment exists). Deductibles are paid first, and then co-insurance is applied. All SoloCare plans have a deductible. There is a maximum dollar amount you would pay in any given calendar year.

Co-insurance

The portion where we share the covered costs with you. This amount is expressed as a percentage and is applied after the deductible is met (for example, Alliant pays 80% and you pay 20%).

Out-of-Pocket Maximum

The maximum amount of money you will pay out-of-pocket during a calendar year. It includes deductibles, co-pays and co-insurance but is in addition to your regular monthly premium. After you reach your out-of-pocket maximum, you would pay nothing for additional covered medical expenses for the rest of the plan year.

Premium

The total amount you pay to obtain and keep your health insurance active.

Choose the right plan for you.

No matter where you purchase your plan, it will be categorized using metal levels. Find out what type of plan is right for you.

Health care reform, also known as the Affordable Care Act (ACA), established metal levels to indicate the value of your insurance coverage: gold, silver and bronze. All plans cover the same essential health benefits, but your cost share is different.

G

Gold: Gold has a higher level of benefits than silver but also a higher monthly premium. Beneficial for people who receive medical services regularly and who are okay with a higher monthly premium in order to have more costs covered.

S

Silver: This level has slightly higher monthly premiums than bronze but also richer benefits. Beneficial for people who want to keep monthly premiums and out-of-pocket costs balanced.

B

Bronze: This level has the lowest monthly premium but also the highest out-of-pocket costs. Beneficial for people who prefer lower monthly premiums and don't expect to need a lot of medical services.

There are also Platinum and Catastrophic plans but these are not sold by Alliant; thus not listed.

In addition to your personal situation and values, you'll want to consider if you are eligible to receive financial assistance, which can be delivered in the form of a tax credit or cost-sharing subsidy.

Metal Levels			
	G	S	B
	Gold	Silver	Bronze
Monthly Cost	\$\$\$	\$\$	\$
Cost When You Get Care	\$\$	\$\$	\$\$
Maximum Out-of-Pocket Expenses	\$	\$\$	\$\$\$



Compare our 40000 series plans

Plans available both **ON** and **OFF** the Marketplace. Plans have the Alliant network.

	SoloCare 40002 Gold	SoloCare 40003 Gold	SoloCare 40007 Silver
IN-NETWORK BENEFITS			
Primary Care Physician Office Visit	\$20 co-pay	\$25 co-pay	\$20 copay
Specialist Office Visit	\$50 co-pay	\$50 co-pay	\$20 copay
Urgent Care	\$75 co-pay	\$75 co-pay	\$75 copay
Out-Patient Mental/Behavioral Health		\$50 co-pay	
Out-Patient Rehabilitation		\$50 co-pay	
Skilled Nursing Facility		\$50 co-pay	
Emergency Room Visit	\$250 co-pay	\$300 co-pay	\$300 co-pay
Coinsurance (after deductible)	100%	90%	55%
Individual/Family Deductible	\$1,500/ \$3,000	\$1,000/ \$2,000	\$1,750/ \$3,500
Individual/Family Out-of-Pocket Maximum	\$6,850/ \$13,700	\$6,000/ \$12,000	\$6,850/ \$13,700
PRESCRIPTION DRUG BENEFITS (after deductible)			
Generic Drugs	\$15	\$15	\$15
Preferred Brand Drugs	\$50	\$50	\$50
Non-Preferred Brand	\$150	\$150	\$150
Specialty Drugs	50% co-insurance after medical deductible	50% co-insurance after medical deductible	50% co-insurance after medical deductible
OUT-OF-NETWORK BENEFITS			
Coinsurance (after deductible)	60%	60%	30%
Individual/Family Deductible	\$4,500/ \$9,000	\$3,000/ \$6,000	\$5,250/ \$10,500
Individual/Family Out-of-Pocket Maximum	\$9,000/ \$18,000	\$9,000/ \$18,000	\$18,000/ \$36,000

- Out-of-pocket maximum includes deductible.
- Preventive Care Rx paid 100% - no cost-share for member.

- Plans are NOT HSA Compatible
- Blank cells indicate: subject to deductible and co-insurance



SoloCare 40010 Silver	SoloCare 40015 Silver	SoloCare 40017 Silver	SoloCare 40019 Bronze	SoloCare 40021 Bronze
\$30 co-pay	\$25 co-pay	\$20 co-pay	\$85 co-pay	
\$50 co-pay	\$60 co-pay	\$50 co-pay	\$125 co-pay	
\$75 co-pay	\$75 co-pay	\$75 co-pay	\$75 co-pay	\$75 co-pay
\$250 co-pay	\$250 co-pay	\$250 co-pay	\$500 co-pay	\$250 co-pay
80%	80%	100%	50%	100%
\$2,500/ \$5,000	\$3,000/ \$6,000	\$4,500/ \$9,000	\$6,200/ \$12,400	\$6,850/ \$13,700
\$6,850/ \$13,700	\$6,850/ \$13,700	\$6,850/ \$13,700	\$6,850/ \$13,700	\$6,850/ \$13,700
\$15	\$15	\$15	50% co-insurance after medical deductible	
\$50	\$50	\$50		
\$150	\$150	\$150		
50% co-insurance after medical deductible	50% co-insurance after medical deductible	50% co-insurance after medical deductible		
60%	60%	60%	30%	60%
\$6,000/ \$12,000	\$12,000/ \$24,000	\$15,000/ \$30,000	\$15,000/ \$30,000	\$18,000/ \$36,000
\$18,000/ \$36,000	\$18,000/ \$36,000	\$18,000/ \$36,000	\$18,000/ \$36,000	\$39,000/ \$78,000

Compare our 60000 series plans

Plans available only OFF the Marketplace. Plans have the Alliant network plus the PHCS network wrap.

	SoloCare 60023 Gold	SoloCare 60024 Gold	SoloCare 60028 Silver
IN-NETWORK BENEFITS			
Primary Care Physician Office Visit	\$20 co-pay	\$25 co-pay	\$20 co-pay
Specialist Office Visit	\$50 co-pay	\$50 co-pay	\$20 co-pay
Urgent Care	\$75 co-pay	\$75 co-pay	\$75 co-pay
Out-Patient Mental/Behavioral Health			
Out-Patient Rehabilitation			
Skilled Nursing Facility			
Emergency Room Visit	\$250 co-pay	\$300 co-pay	\$250 co-pay
Co-insurance (after deductible)	100%	90%	55%
Individual/Family Deductible	\$3,000/ \$6,000	\$1,500/ \$3,000	\$1,850/ \$3,700
Individual/Family Out-of-Pocket Maximum	\$3,000/ \$6,000	\$3,500/ \$7,000	\$6,850/ \$13,700
PRESCRIPTION DRUG BENEFITS (after deductible)			
Generic Drugs	\$10	\$10	\$10
Preferred Brand Drugs	\$35	\$35	\$35
Non-Preferred Brand & Specialty Drugs	\$60	\$60	\$60
OUT-OF-NETWORK BENEFITS			
Co-insurance (after deductible)	60%	60%	30%
Individual/Family Deductible	\$5,000/ \$10,000	\$5,000/ \$10,000	\$10,000/ \$20,000
Individual/Family Out-of-Pocket Maximum	\$10,000/ \$20,000	\$10,000/ \$20,000	\$15,000/ \$30,000

- Out-of-pocket maximum includes deductible.
 - Preventive Care Rx paid 100% - no cost-share for member.

- Plans are NOT HSA Compatible
 - Blank cells indicate: subject to deductible and co-insurance



SoloCare 60031 Silver	SoloCare 60036 Silver	SoloCare 60038 Silver	SoloCare 60039 Bronze	SoloCare 60041 Bronze
\$30 co-pay	\$25 co-pay	\$20 co-pay	\$100 co-pay	
\$75 co-pay	\$60 co-pay	\$50 co-pay	\$150 co-pay	
\$75 co-pay	\$75 co-pay	\$75 co-pay	\$75 co-pay	\$75 co-pay
\$250 co-pay	\$250 co-pay	\$250 co-pay	\$250 co-pay	\$250 co-pay
80%	80%	100%	50%	100%
\$3,425/ \$6,850	\$4,800/ \$9,600	\$5,850/ \$11,700	\$6,000/ \$12,000	\$6,850/ \$13,700
\$6,850/ \$13,700	\$6,000/ \$12,000	\$6,850/ \$13,700	\$6,850/ \$13,700	\$6,850/ \$13,700
\$10	\$10	\$10	Subject to deductible except preventive, which remains 0% cost-share	
\$35	\$35	\$35		
\$60	\$60	\$60		
60%	60%	60%	30%	60%
\$13,425/ \$26,850	\$10,000/ \$20,000	\$10,000/ \$20,000	\$15,000/ \$30,000	\$15,000/ \$30,000
\$15,000/ \$30,000	\$15,000/ \$30,000	\$15,000/ \$30,000	\$20,000/ \$40,000	\$20,000/ \$40,000

Make coverage convenient

We understand life can be busy so we've made it easy to keep up with your health information whenever and wherever.

24/7 Access to your Personal Health Record

In today's fast-moving society, fingertip information is the key to quality health care. Alliant provides all members a Personal Health Record, PHRAnywhereSM. This unique service stores medical information in a secure online vault, and provides quick, secure information about your medical history, family history, emergency contacts, immunizations, allergies and important documents. You'll have access to securely gather, store, manage and share your health information with whomever you choose, whenever you choose.



Member portals can be accessed at
[PHRAnywhere.com/memberportal/alliant.aspx](https://phranywhere.com/memberportal/alliant.aspx).



Coverage at your fingertips

You can stay informed about your health care coverage on-the-go. When you download the 'Alliant ID Card Mobile' app on your mobile device, you gain access to insurance information such as your digital insurance card and provider directory—with just one touch. The mobile app is available for Apple and Android operating systems.



Keep this checklist in mind when buying health insurance.

We strongly encourage you to work with a professional insurance agent. Agents have a deep understanding of this process and can help guide and assist you through enrollment. There is no cost to you for using a professional agent. Here's a quick list of important things to remember:

- ✓ **VERIFY** if you qualify for financial help. If you already have coverage, you **MUST** verify your renewal or get new coverage during open enrollment.
- ✓ **DECIDE** which metal plan works best for you. You must have minimum essential coverage and maintain it throughout the year (or qualify for an exemption), in order to avoid a financial penalty for not having insurance. All marketplace plans count as minimum essential coverage.
- ✓ **THINK** about your network needs. Make sure your preferred providers and facilities are in the network of whatever plan you choose.
- ✓ **ENROLL** between November 1, 2015 and January 31, 2016 during the open enrollment period or determine if you qualify for a special enrollment period due to a qualifying life event.
- ✓ **SUBMIT** your application. You can avoid the fee in 2017 by ensuring you have coverage by January 1, 2016, and maintaining coverage for each month throughout the year.
- ✓ **PAY** your premium before the day your coverage is expected to begin. Your plan benefits will not become effective until Alliant receives and processes your initial payment.



1503 N. Tibbs Rd
Dalton, GA 30720
(877) 668-1015
SoloCare@AlliantPlans.com



2015