

83761GA0080118002021

Coverage for:Individual or Individual + Family | Plan Type:PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-811-4793 or visit www.alliantplans.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov or call 1-800-811-4793 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 person / \$0 family. For out of network providers \$20000 person / \$40000 family Doesn't apply to preventive care.	You must pay all the costs up to the <u>deductible</u> amount before this <u>plan</u> begins to pay for covered services you use. Check your policy or <u>plan</u> document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive care</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive care</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet a <u>deductible</u> for specific services, but see the chart starting on page 2 for other costs for services your <u>plan</u> covers.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8150 person / \$16300 family. For <u>out</u> <u>of network providers</u> \$N/A person / \$N/A family.	The <u>out of pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you <u>plan</u> for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out of pocket limit.
Will you pay less if you use a network provider?	Yes. See www.alliantplans.com or call 1-800-811-4793 for a list of preferred providers.	If you use a <u>network provider</u> or other health care <u>provider</u> , this <u>plan</u> will pay some or all of the costs of covered services. Be aware, your <u>network provider</u> or hospital may use an <u>out of network provider</u> for some services. <u>Plans</u> use the term in- <u>network</u> , preferred, or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this <u>plan</u> pays different kinds of <u>providers</u> .
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see your specialist of choice without permission from this plan.



All $\underline{\text{copayment}}$ and $\underline{\text{coinsurance}}$ costs shown in this chart are after your $\underline{\text{deductible}}$ has been met, if a $\underline{\text{deductible}}$ applies.

Common	Services You May Need	What Yo	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 copayment/visit	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
	Specialist visit	\$30 copayment/visit	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
	Preventive care/screening/immunization	No Charge	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$100 <u>copayment</u> /test type in an office or outpatient setting	40% <u>coinsurance</u> after <u>deductible</u>	Laboratory/Pathology No Charge	
ii you nave a test	Imaging (CT/PET scans, MRIs)	\$500 copayment/test type	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
If you need drugs to treat your illness or	Generic drugs (Tier 1)	\$10 copayment/prescription	\$10 copayment/prescription	See your "Certificate of Coverage" for details	
condition	Preferred brand drugs (Tier 2)	\$25 copayment/prescription	\$25 copayment/prescription	See your "Certificate of Coverage" for details	
More information about prescription drug	Non-preferred brand drugs (Tier 3)	\$50 copayment/prescription	\$50 copayment/prescription	See your "Certificate of Coverage" for details	
coverage is available at www.alliantplans.com0	Specialty drugs (Tier 4)	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$250 copayment	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
surgery	Physician/surgeon fees	\$250 copayment	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
	Emergency room care	\$500 copayment/visit	\$500 copayment/visit	See your "Certificate of Coverage" for details	
medical attention	Emergency medical transportation	\$500 copayment	\$500 copayment	See your "Certificate of Coverage" for details	
	Urgent care	\$75 copayment/visit	40% <u>coinsurance</u> after deductible	See your "Certificate of Coverage" for details	
If you have a hospital	Facility fee (e.g., hospital room)	\$250 copayment per day	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
	Physician/surgeon fees	0% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	

Common	Services You May Need	What You	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need mental health, behavioral	Outpatient services	\$15 copayment/office visit	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
health, or substance abuse services	Inpatient services	\$250 <u>copayment</u> per day	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
If you are pregnant	Office visits	\$15 <u>copayment</u> for 1st visit to Confirm Pregnancy	40% <u>coinsurance</u> after <u>deductible</u>	Office Visits after confirmation of Pregnancy are subject to Coinsurance after Deductible. Cost Sharing does not apply for preventive services. Office Visits unrelated to pregnancy are subject to the PCP or Specialist Copay. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound) and be subject to Coinsurance.	
	Childbirth/delivery professional services	Included in facility charges	Included in facility charges	See your "Certificate of Coverage" for details	
	Childbirth/delivery facility services	\$500 copayment	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 120 visits per year	
	Rehabilitation services	\$30 <u>copayment</u> /office visit	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 40 visits per year	
	Habilitation services	\$30 <u>copayment</u> /office visit	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 40 visits per year	
	Skilled nursing care	\$150 <u>copayment</u> /day	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 60 days per year	
	Durable medical equipment	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	See your "Certificate of Coverage" for details	
	Hospice services	20% <u>coinsurance</u> after <u>deductible</u>	40% coinsurance after deductible	See your "Certificate of Coverage" for details	

Common	Services You May Need	What Yo	u Will Pay	Limitations, Exceptions, & Other Important Information	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If your child needs dental or eye care	Children's eye exam	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Limited to one exam per year	
	Children's glasses	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 1 item per year	
	Children's dental check-up	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 2 procedures per year	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Acupuncture
 Bariatric Surgery
 Cosmetic Surgery
 Dental Care (Adult)
 Hearing Aids
 Infertility Treatment
 Long-Term Care
 Non-Emergency Care When Traveling Outside the U.S.
 Private-Duty Nursing
 Routine Eye Care (Adult)
 Routine Foot Care
 Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic Care - limit 20 visits per year.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Alliant Health Plans at 1-800-811-4793, the Georgia Department of Insurance, 1-800-656-2298 or www.oci.ga.gov, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. The contact information for questions about your rights, this notice, or assistance: Alliant Health Plans at 1-800-811-4793, the Georgia Department of Insurance, 1-800-656-2298 or www.oci.ga.gov, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have minimum essential coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes

If your plan doesn't meet the minimum value standard, you may be eligible for a Premium Tax Credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal ca hospital delivery)	re and a	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$30 \$500 20%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$30 \$250 20%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$30 \$250 20%
This EXAMPLE event includes services li Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood with Specialist visit (anesthesia)		This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter) Total Example Cost \$7400		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy) Total Example Cost \$1925	
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$930	Copayments	\$815	Copayments	\$560
Coinsurance	\$0	Coinsurance	\$346	Coinsurance	\$158
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
The total Peg would pay is	\$990	The total Joe would pay is	\$1216	The total Mia would pay is	\$718

The **plan** would be responsible for the other costs of these EXAMPLE covered services.





Notice of Non-Discrimination

Alliant Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Alliant Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Alliant Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact Customer Service at (866) 403-2785.

If you believe that Alliant Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Sabrina LeBeau, Compliance Officer, PO Box 1128, Dalton GA 30722, Ph: (706) 237-8802 or (888) 533-6507 ext 125, Fax: (706) 229-6289, Email: Compliance@AlliantPlans.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Sabrina LeBeau is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

Language Assistance

English

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-403-278! (TTY: 711).

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-403-2785 (TTY: 711).

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-403-2785 (TTY: 711)

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-403-2785 (TTY: 711)번으로 전화해 주십시 h 오.

繁體中文 (Chinese)

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-866-403-2785 (TTY:711)。

ગુજરાતી (Gujarati)

સુંચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-403-2785 (TTY: 711).

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-403-2785 (ATS: 711).

አማርኛ (Amharic)

ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-866-403-2785 (መስማት ለተሳናቸው: 711).

हिंदी (Hindi)

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-403-2785 (TTY: 711) पर कॉल करें।

Kreyòl Ayisyen (French Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-403-2785 (TTY: 711).

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-403-2785 (телетайп: 711).

(Arabic) العربية

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-2785-403-866 (رقم هاتف الصم و النكر: (711 TTY).

Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-403-2785 (TTY: 711).

(Farsi) فارسی

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 403-403-1 تماس بگیرید.

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-403-2785 (TTY: 711).

日本語 (Japanese)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-866-403-2785 (TTY:711) まで、お電話にてご連絡ください。

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