




B4000HD

AP14GEC

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 1-866-403-2785 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 1-866-403-2785 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$4000 person / \$8000 family Doesn't apply to preventive care . For out of network providers \$12000 person/ \$36000 family	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible 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 deductible
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive care without cost sharing and before you meet your deductible . See a list of covered preventive care at www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No.	You don't have to meet a deductible for specific services, but see the chart starting on page 2 for other costs for services your plan covers.
What is the out-of-pocket limit for this plan ?	For network providers \$6900 person / \$13800 family. For out of network providers \$36000 person / \$108000 family.	The out of pocket limit 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 plan 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 network provider or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your network provider or hospital may use an out of network provider for some services. Plans use the term in- network , preferred, or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do you need a referral to see a specialist ?	No.	You can see your specialist of choice without permission from this plan.



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Specialist visit	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Preventive care/screening /immunization	No Charge	40% coinsurance after deductible	See your "Certificate of Coverage" for details
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Imaging (CT/PET scans, MRIs)	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.alliantplans.com	Generic drugs (Tier 1)	10% coinsurance after deductible	40% coinsurance after deductible	See Out-Patient prescription drugs Rider for details
	Preferred brand drugs (Tier 2)	10% coinsurance after deductible	40% coinsurance after deductible	See Out-Patient prescription drugs Rider for details
	Non-preferred brand drugs (Tier 3)	10% coinsurance after deductible	40% coinsurance after deductible	See Out-Patient prescription drugs Rider for details
	Specialty drugs (Tier 4)	See Preferred/Non Preferred Brand Drugs	See Preferred/Non Preferred Brand Drugs	See your "Certificate of Coverage" for details
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Physician/surgeon fees	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
If you need immediate medical attention	Emergency room care	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Emergency medical transportation	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Urgent care	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Physician/surgeon fees	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance after deductible	40% coinsurance after deductible	Other Outpatient services (i.e. intensive outpatient therapy (IOP), partial hospitalization program (PHP)) are subject to coinsurance after deductible . Tests and services described elsewhere in the SBC (i.e. diagnostic testing) may be subject to coinsurance .
	Inpatient services	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
If you are pregnant	Office visits	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Childbirth/delivery professional services	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Childbirth/delivery facility services	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
If you need help recovering or have other special health needs	Home health care	10% coinsurance after deductible	40% coinsurance after deductible	Limit to 120 visits per Calendar Year
	Rehabilitation services	10% coinsurance after deductible	40% coinsurance after deductible	Physical/Occupational Therapy 30 visit limit combined Speech Therapy 30 visit limit.
	Habilitation services	10% coinsurance after deductible	40% coinsurance after deductible	Limit 20 visits combined with other therapy
	Skilled nursing care	10% coinsurance after deductible	40% coinsurance after deductible	Limited to 30 days per year
	Durable medical equipment	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details
	Hospice services	10% coinsurance after deductible	40% coinsurance after deductible	See your "Certificate of Coverage" for details

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		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	Not Covered	Not Covered	Not Covered
	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered

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 .)			
<ul style="list-style-type: none"> Acupuncture Bariatric Surgery Cosmetic Surgery Dental Care (Adult) 	<ul style="list-style-type: none"> Hearing Aids Infertility Treatment Long-Term Care Non-Emergency Care When Traveling Outside the U.S. 	<ul style="list-style-type: none"> 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.)			
<ul style="list-style-type: none"> 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.

About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		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	\$4000	■ The plan's overall deductible	\$4000	■ The plan's overall deductible	\$4000
■ Specialist coinsurance	10%	■ Specialist coinsurance	10%	■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%	■ Hospital (facility) coinsurance	10%	■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%	■ Other coinsurance	10%	■ Other coinsurance	10%
This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)		This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)	
Total Example Cost	\$12800	Total Example Cost	\$7400	Total Example Cost	\$1900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$4000	Deductibles	\$4000	Deductibles	\$1733
Copayments	\$40	Copayments	\$310	Copayments	\$0
Coinsurance	\$1260	Coinsurance	\$1009	Coinsurance	\$193
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
The total Peg would pay is	\$5360	The total Joe would pay is	\$5374	The total Mia would pay is	\$1925

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
 - 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 <http://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 1-866-403-2785 (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 주십시오.

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)

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય 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: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። 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).

العربية (Arabic)

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

Português (Portuguese)

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

فارسی (Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-866-403-2785 (TTY: 711) 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。