



INDIVIDUAL AND FAMILY PLANS

2020



With Alliant Health Plans, you are guaranteed:

Local Customer Service

Our customer service representatives - located in our corporate office in Dalton, GA - are ready to assist you.

No Charge for Preventive Care

Preventive Care is always covered at 100% in all of our plans, using In-Network providers.

No Medical Qualifications

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

24-Hour Nurse Advice Line

Not feeling well at 2 a.m.? Call our 24-hour Nurse Advice Line toll-free at (855) 299-3087.

Only PPO Plans

You have a choice in which provider you use.



Understanding the Marketplace

The Marketplace, Exchange or HealthCare.gov (also referred to as the Federally Facilitated Exchange) 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 100% 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.

24/7 Access to Your Health Record and Plan Information

In today's fast-moving society, easy access to information is the key to quality health care. Alliant provides members with access to their plan information through the member portal PHR*Anywhere*™. This portal not only helps manage health plan benefits by providing quick access to current information, but also stores medical information in a secure online vault.

Mobile Member App

Alliant has a mobile app – available on the App Store or Google Play – with claims and plan information, Explanation of Benefits (EOB), ID card and a Provider search tool. Search for Alliant Health Plans to download the Mobile Member App today!

Online Access to Plan Information

Looking for a form or Summary of Benefits and Coverage? Visit AlliantPlans.com for general plan information, forms, how to find a provider and lots more!

Important Terms to Know

Copayment

Your cost of the service being received. Copayments count toward the out-of-pocket maximum but not towards the deductible. Copayments are available in most of our plans.

Deductible

The amount you pay before any Alliant Health Plans payment is applied, unless there is a copayment. Deductibles are paid first, and then coinsurance is applied. There is a maximum dollar amount you would have to pay in any given calendar year.

Coinsurance

The portion where Alliant shares 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 may include deductibles, copayments and coinsurance but is in addition to your regular monthly premium. After you reach your out-of-pocket maximum, you would pay nothing for additional covered in-network medical expenses for the rest of the calendar year.

Premium

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

Choose the right plan for you.

All plans are categorized by 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: platinum, gold, silver and bronze. All plans cover the same essential health benefits, but your cost share is different.

P

Platinum: This is the highest level with both the highest premium and the richest benefits. Good for people who frequently receive medical services and are willing to pay more each month for the lowest ongoing health care costs.

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.

A Catastrophic plan level exists. However, Alliant does not offer a catastrophic plan; therefore, it is not listed.

Rating Areas are identified by large white numbers and correspond to the DOI National Forest Area Map.

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Individual / Family Plans

ON & OFF The Health Insurance Marketplace

2020

Alliant Network ONLY

	In-Network									Out-of-Network		
	We Pay	You Pay								We Pay	You Pay	
Plan Marketing Name	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family	ER	Urgent Care	PCP Visit	Specialist Visit	Mental Health/ Substance Abuse Visit	Rx Generic/ Preferred/ Brand/Specialty	Coinsurance Plan Pays After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family
SoloCare Platinum PPO 40023	80%	\$275/\$550	\$4,800/\$9,600	20%	\$10	\$10	\$25	\$10	\$10/\$50/\$150/50%	60%	\$20,000/\$40,000	No Maximum
SoloCare Platinum Copay	85%	\$0/\$0	\$7,000/\$14,000	\$225	\$10	\$5	\$10	\$5	\$5/\$15/\$30/\$75	60%	\$20,000/\$40,000	No Maximum
SoloCare Gold PPO 40002	80%	\$2,300/\$4,600	\$7,900/\$15,800	20%	\$75	\$20	\$40	\$20	\$15/\$50/\$150/50%	60%	\$20,000/\$40,000	No Maximum
SoloCare Silver PPO 40017	70%	\$7,000/\$14,000	\$8,150/\$16,300	30%	\$75	\$85	\$120	\$85	\$20/\$65/\$165/50%	60%	\$20,000/\$40,000	No Maximum
SoloCare Silver Copay	60%	\$0/\$0	\$8,150/\$16,300	\$750	\$75	\$50	\$80	\$50	\$30/\$50/\$75/\$250	60%	\$20,000/\$40,000	No Maximum
SoloCare Bronze PPO 40021	100%	\$7,900/\$15,800	\$7,900/\$15,800	100% until deductible is met						60%	\$20,000/\$40,000	No Maximum
SoloCare Bronze HDHP 40031	100%	\$6,900/\$13,800	\$6,900/\$13,800	100% until deductible is met						60%	\$20,000/\$40,000	No Maximum

Where coinsurance exists, benefits are first subject to the plan deductible.



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OFF The Health Insurance Marketplace

2020
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Plan Marketing Name	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family	ER	Urgent Care	PCP Visit	Specialist Visit	Mental Health/ Substance Abuse Visit	(You Pay) Rx Generic/Preferred/ Brand/Specialty	Coinsurance Plan Pays After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family
SoloCare Silver PPO 40007	70%	\$5,000/ \$10,000	\$8,150/ \$16,300	30%	\$75	\$35	\$65	\$35	\$20/\$50/ \$150/50%	60%	\$20,000/ \$40,000	No Maximum

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