



# Small Group Plans



2018 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 and your employees.

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

## 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 our 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 tollfree at (855) 299-3087.

### Additional Benefits

Alliant has selected Dominion National as its partner to offer you dental plans. Please look for more information about dental plan options in this booklet.





## Robust Networks

Alliant Health Plans has a robust network that includes more than 17,000 area providers. All plans include access to the full Alliant network. Some plans offer a secondary national network. This network is available to supplement network access needs for members who may be outside of Alliant’s primary market.

## 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 all members access to their plan information through the member portal PHRAnywhere<sup>SM</sup>. This portal not only helps you manage your health plan benefits, but stores medical information in a secure online vault.

## Coverage at Your Fingertips

Never forget your ID card again. When you download the ‘Alliant ID Card Mobile’ app on your mobile device, you gain access to your digital insurance card and Alliant’s provider directory—with just one touch. The mobile app is available for Apple and Android operating systems.



## Online Access to Plan Information

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

## Important Terms to Know

### Copayment

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

### Deductible

The amount you pay before any Health Plan payment is applied. Deductibles are paid first, and then coinsurance is applied. All SimpleCare plans have a deductible. There is a maximum dollar amount you would pay in any given calendar year.

### Coinsurance

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, copays 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 plan year.

### Premium

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

# Choose the right plan for your small group.

Small group 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 small group 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.

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



# Compare our plans

Plans available only OFF the Marketplace.

Bronze and Silver plans have the Alliant network. Gold and Platinum plans have the Alliant network plus the PHCS wrap network.

	SimpleCare 50156 Silver	SimpleCare 50172 Bronze
<b>IN-NETWORK BENEFITS</b>		
Primary Care Physician Office Visit (copay)	\$35	0%
Specialist Office Visit (copay)	\$70	0%
Urgent Care (copay)	\$75	\$75
Outpatient Mental/Behavioral Health (copay)	\$35	0%
Outpatient Rehabilitation *	30%	0%
Substance Abuse Disorder Inpatient *	30%	0%
Child Dental Check-up *	30%	0%
Skilled Nursing Facility *	30%	0%
Emergency Room Visit *	30%	0%
Emergency Transportation/Ambulance *	30%	0%
Coinsurance (after deductible) *	30%	0%
Individual/Family Deductible	\$3,650/ \$7,300	\$7,350/ \$14,700
Individual/Family Out-of-Pocket Maximum	\$7,350/ \$14,700	\$7,350/ \$14,700
<b>PRESCRIPTION DRUG BENEFITS</b>		
Generic Drugs	\$15	0%
Preferred Brand Drugs	\$50	0%
Non-Preferred Brand	\$100	0%
Specialty Drugs (after deductible) *	25%	0%
<b>OUT-OF-NETWORK BENEFITS</b>		
Coinsurance (after deductible) *	60%	40%
Individual/Family Deductible	\$20,000/ \$40,000	\$20,000/ \$40,000
Individual/Family Out-of-Pocket Maximum	No Maximum	No Maximum

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

SimpleCare 80140 Platinum	SimpleCare 80148 Gold	SimpleCare 90176 Gold	SimpleCare 90178 * Silver	SimpleCare 90180 * Bronze
\$15	\$25	0%	0%	0%
\$30	\$55	0%	0%	0%
\$75	\$75	0%	0%	0%
\$15	\$25	0%	0%	0%
0%	10%	0%	0%	0%
\$300	10%	0%	0%	0%
0%	10%	0%	0%	0%
\$30	10%	0%	0%	0%
\$100	10%	0%	0%	0%
0%	10%	0%	0%	0%
0%	10%	0%	0%	0%
\$500/ \$1,000	\$1,500/ \$3,000	\$2,000/ \$4,000	\$4,000/ \$8,000	\$6,650/ \$13,300
\$1,750/ \$3,500	\$5,000/ \$10,000	\$2,000/ \$4,000	\$4,000/ \$8,000	\$6,650/ \$13,300
\$10	\$10	0%	0%	0%
\$35	\$35	0%	0%	0%
\$70	\$70	0%	0%	0%
25%	25%	0%	0%	0%
40%	40%	40%	40%	40%
\$20,000/ \$40,000	\$20,000/ \$40,000	\$20,000/ \$40,000	\$20,000/ \$40,000	\$20,000/ \$40,000
No Maximum	No Maximum	No Maximum	No Maximum	No Maximum

\* Plans are HSA Eligible

- Blank cells indicate: subject to deductible and coinsurance

Effective January 1, 2018, Alliant Health Plans will offer dental plans for employers! Alliant has partnered with Dominion National to bring you another highly requested benefit. Dominion National is a leading dental insurer and administrator of dental and vision benefits providing access to over 9,000 PPO dentist listings in Georgia and over 290,000 dentist listings nationally.

Choose between four popular, high-value dental plan options and give your employees a reason to smile.

**The benefits of the Choice PPO plan include:**

- Maximum access, convenience and flexibility
- Members may use any licensed dentist or choose from over 290,000 participating dentist listings nationwide (over 9,000 in Georgia)<sup>1</sup>
- Significant out-of-pocket savings if using an in-network dentist
- Diagnostic and Preventive Care services do not count toward the annual maximum
- Extra cleaning for diabetics and expectant mothers
- No waiting periods

1. Dominion National Internal Performance Report, July 2017. Participating providers are subject to change.

Dental plans are underwritten by Dominion National Insurance Company and administered by Alliant Health Plans.

This policy includes limitations, exclusions and terms under which the policy may be continued in force or discontinued. For costs and complete coverage, call (800) 811-4793.



	CHOICE PPO 1		CHOICE PPO 2		CHOICE PPO 3		CHOICE PPO 4	
BENEFIT FEATURES	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Office Visit Copayment	None		None		None		None	
Deductible (x3 Family Max) – Waived on D&P	\$50		\$50		\$50		\$50	
Annual Maximum – Does not apply to D&P	\$1,000		\$1,500		\$1,000		\$1,500	
Waiting Periods	None		None		None		None	
Provider Network	Choice PPO or Any Dentist		Choice PPO or Any Dentist		Choice PPO or Any Dentist		Choice PPO or Any Dentist	
Dependent Age/ Student Age (up to)	26/26		26/26		26/26		26/26	
Diagnostic & Preventive Care (D&P)	100%	100%	100%	100%	100%	80%	100%	80%
Basic Care	80%	80%	80%	80%	80%	60%	80%	60%
Major Restorative Care	50%	50%	50%	50%	50%	40%	50%	40%
Endodontics, Periodontics, Oral Surgery	50%	50%	50%	50%	50%	40%	50%	40%
Orthodontics	0%	0%	0%	0%	0%	0%	0%	0%

# 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 Sabrina LeBeau.

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,  
1503 N. Tibbs Rd. Dalton, GA 30720  
Ph: (706) 237-8802 or (888) 533-6507 ext 125  
Fax: (706) 229-6289  
Email: [Compliance@AlliantPlans.com](mailto: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



Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Alliant Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al (800) 811-4793.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Alliant Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi (800) 811-4793.

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Alliant Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 (800) 811-4793 로 전화하십시오.

如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱Alliant Health Plans]方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話[在此插入數字(800) 811-4793]。

જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં છો તેમ આંથી કોઇને [એસબીએમ કાર્યક્રમ આંન મ મ કો] વિશે પ્રશ્નો હોય તો તમને મદદ અને મહત્તી મેળો ની અવિક ર છે. તે અર્થ વિન તમ રી ભ મ આં પ્ર મ કરી શક ર છે. દભ વષરો િ ત કરિ મ ડે, આ [અહીં દ ખલ કરો નાંબર] પર કોલ કરો (800) 811-4793.

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Alliant Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez (800) 811-4793.

હાલમાં: ઘણાં સ્થાનોએ સ્પષ્ટતા કરી છે કે આ Alliant Health Plans ના કાર્યકારીઓ: ૧. આ સ્પષ્ટતા કરવામાં આવી છે કે આ સ્પષ્ટતા કરવામાં આવી છે. ૨. આ સ્પષ્ટતા કરવામાં આવી છે. ૩. આ સ્પષ્ટતા કરવામાં આવી છે. (800) 811-4793 પર કોલ કરો.

यदि आपके, या आप द्वारा सहायता ककए जा रहे ककसी व्यक्त्त के Alliant Health Plans के बारे में प्रश्न है, तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी भाषण से बात करने के लिए, (800) 811-4793 पर कॉल करें।

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Alliant Health Plans, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan (800) 811-4793.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Alliant Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону (800) 811-4793.

تامول عمل او ددع اس مل اى لى لوصح ل اى ف ق ح ل اى كى د ل ف ، Alliant Health Plans صوص خب لى س ا مدع اس ت ص خ ش ى دل و ا كى دل ن ا ك ن ا ب ل ص ت ا م ج ر ت م ع م ث د ح ت ل ل . ف ل ك ت ق ي ا ن و د ن م ك ت غ ل ب ق ي ر و ر ض ل ا (800) 811-4793 .

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Alliant Health Plans, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para (800) 811-4793.

و ك م ك م ك د ي ر ا د ا ر ن ي ا ق ح د ي ش ا ب م ت ش ا د ، Alliant Health Plans د ر و م ر د ل ا و س ، د ي ن ك ي م ك م ك و ا م ب ا م ش م ك ي س ك ا ي ، ا م ش ر گ ا د ي ي ا م ن ل ص ا ح س ا م ت . (800) 811-4793 د ي ي ا م ن ت ف ا ي ر د ن ا گ ي ا ر ر و ط م ب ا ر د و خ ن ا ب ز م ب ت ا ع ا ل ط ا

Falls Sie oder jemand, dem Sie helfen, Fragen zum Alliant Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer (800) 811-4793 an.

ご本人様、またはお客様の身の回りの方でも Alliant Health Plans についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入力したりすることができます。料金はかかりません。通訳とお話される場合、(800) 811-4793までお電話ください。

## TTY/TDD

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call (800) 811-4793 (TTY/TDD: (800) 811-4793).

## Keep this checklist in mind when buying health insurance.

We strongly encourage you to work with a professional insurance broker. Brokers 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 broker. Here's a quick list of important things to remember:

- ✓ **DECIDE** which plan works best for your employees. Your members must have minimum essential coverage and maintain it throughout the year (or qualify for an exemption), in order to avoid a penalty for not having insurance. All SimpleCare plans count as minimum essential coverage.
- ✓ **DON'T** forget dental! Decide if you want to sign up for dental coverage through Dominion National.
- ✓ **THINK** about your [network](#) needs. Make sure your preferred providers and facilities are in the network of whatever plan you choose.
- ✓ **SUBMIT** your application. Avoid delays in coverage for your employees. This will help to avoid any fees or penalties for non-coverage.
- ✓ **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  
(800) 811-4793

[SimpleCare@AlliantPlans.com](mailto:SimpleCare@AlliantPlans.com)



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