



# 4Corners

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## Georgia Level-Funded Plans PY2024



Updated January 2024



Affordable plan designs and Stop Loss protection provide employers with financial security – without sacrificing the rich benefits that attract and retain talent.

## What is a Level-Funded Plan?

A level-funded health plan arrangement allows employers to provide their employees health benefits, using the company's funds to cover claims. Level-funding has fixed rates that are billed monthly. Costs that influence the employer's monthly rate include actual claims payments, Stop Loss insurance and service and administrative fees.

How does a level-funded plan financially protect organizations? Employers pay claim costs accumulated by the employees enrolled in the health plan. If claim costs surpass the catastrophic claim levels, stop loss reimbursements cover the overage.

## Designed for Small and Large Companies

For decades, large companies have taken advantage of the cost-savings and flexibility that level-funded offers. As the cost for small group insurance continues to rise, and providers exit the market as a result, level-funded has also become an attractive alternative for small companies. Whichever scenario fits your organization, we can help you determine if a level-funded plan is the right choice by reviewing your current employee census, premium rate history and actual claims experience.

Alliant accepts both ERISA-governed and non-ERISA-governed entities. Once enrolled in an Alliant level-funded plan, your company agrees to the terms and conditions of our Summary Plan Description.



# Fully Insured vs Level-Funded Savings

Fully Insured	Level-Funded
Nonrefundable Premium	Opportunity for savings if claims are below the projected level

## The Alliant Advantage

- ✓ Surplus Refund
  - **100% refund** or share 50% with discounted upfront rates – must renew with 4Corners.
  - Extended 12/24 contract.
- ✓ 50+ plan designs with rich benefits
- ✓ Administrative services related to self-funded health plans
  - Employee enrollment
  - Claims management
  - Prescription and health care spending reports
- ✓ Live<sup>4</sup>It Alliant, incentivized health and well-being program
- ✓ Telehealth benefits with MDLive
- ✓ Chiropractic benefits on all plan designs

## Example of Savings Opportunity:

$$\begin{array}{ccccc} \$150,000 & - & \$130,000 & = & \$20,000 \\ \text{Annual Claims Funding} & & \text{Paid Claims} & & \text{Money Back to Company} \end{array}$$

All employers agreeing to the terms and conditions of Alliant's Level-funded Summary Plan Description are responsible for Affordable Care Act (ACA) Reporting and Patience Centered Outcomes Research Institute (PCORI) Taxes.



# 2024 4Corners Plans - Network Options



4Corners offers the choice of a Single Network or Dual Network.

## Single Network Option

The single network option assigns a network to each subscriber and all dependents based off the subscriber's residential address. The below charts list the criteria for the assignment of either the Alliant Network or the PHCS Primary Network. The Alliant Network Area is defined by the Georgia counties shown below.

### Alliant Network

- Subscribers who reside within the Alliant Only Network Area are assigned the Alliant Network.
- The Alliant Network Area is located throughout Georgia and some parts of Southern Tennessee.
- Subscribers who are assigned the Alliant Network do not have access to the PHCS Primary Network.

### PHCS Primary Network

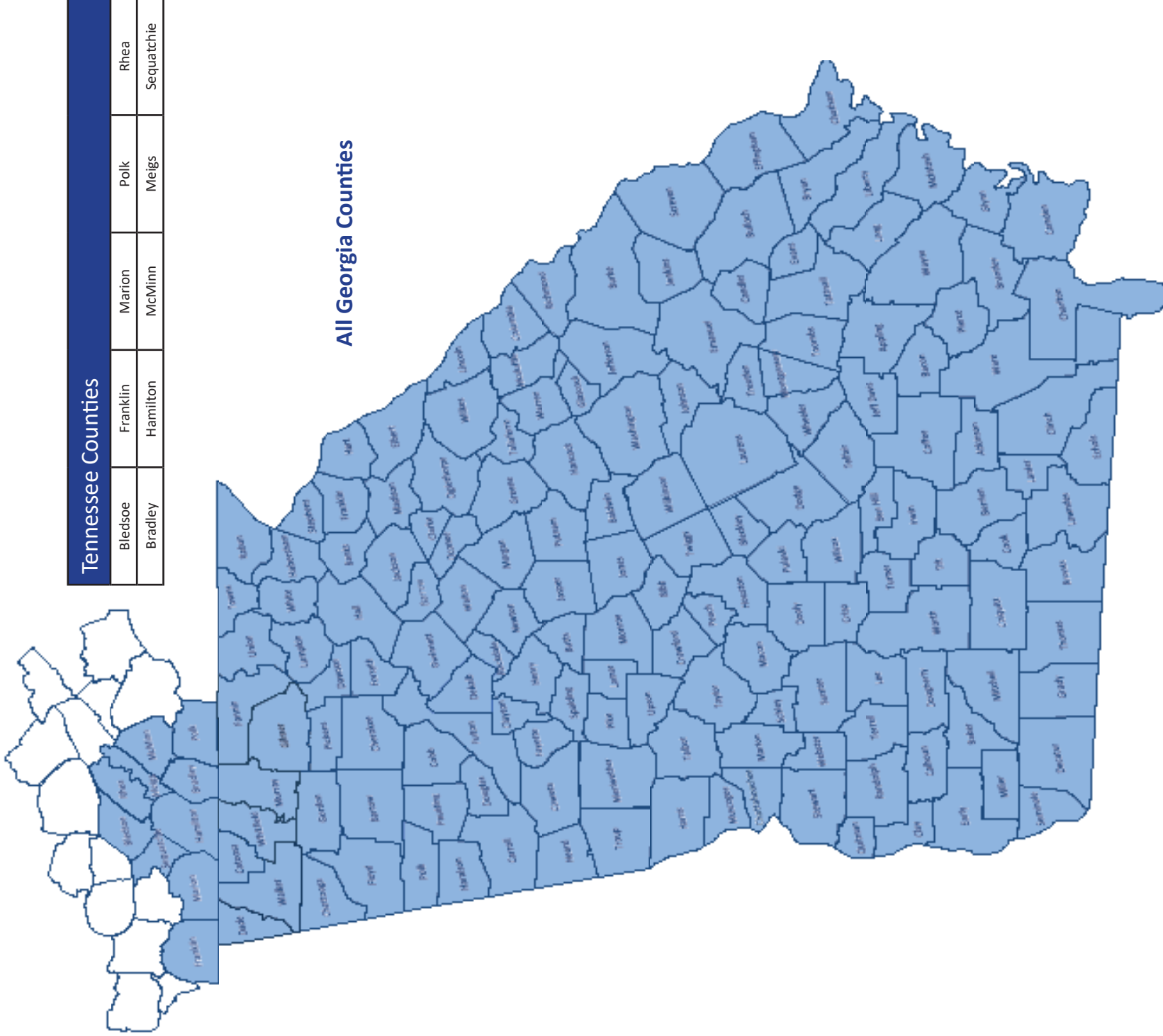
- Subscribers who reside outside of the Alliant Network Area are assigned the PHCS Primary Network. This does not include the Alliant Network.
- Carve-outs apply - A limited number of providers and facilities are not accessible. Visit [AlliantPlans.com](https://AlliantPlans.com) to view carve-out information.
- Subscribers who are assigned the PHCS Primary Network do not have access to the Alliant Network.

## Dual Network Option

The dual network option assigns each subscriber and all dependents both the Alliant Network plus the PHCS Network – giving members access to two provider networks. Network assignment is not dependent upon residential address. The Dual Network Option is available to Plus Plans. Carve-outs apply – a limited number of providers/facilities are not accessible. Visit [AlliantPlans.com](https://AlliantPlans.com) to view carve-out information.

For the most current list of providers and facilities, please check our Provider Directory by visiting [AlliantPlans.com/ProviderSearch](https://AlliantPlans.com/ProviderSearch).

The Alliant Network Area is defined by the Georgia and Tennessee counties shown below





## Marketing 2024 Benefit Year - County List



COUNTY
Atkinson
Baker
Baldwin
Banks
Barrow
Ben Hill
Berrien
Bibb
Bleckley
Burke
Calhoun
Carroll
Catoosa
Chattooga
Clarke
Clay
Clinch
Coffee
Colquitt
Columbia
Cook
Crawford
Crisp
Dade
Dawson
Decatur

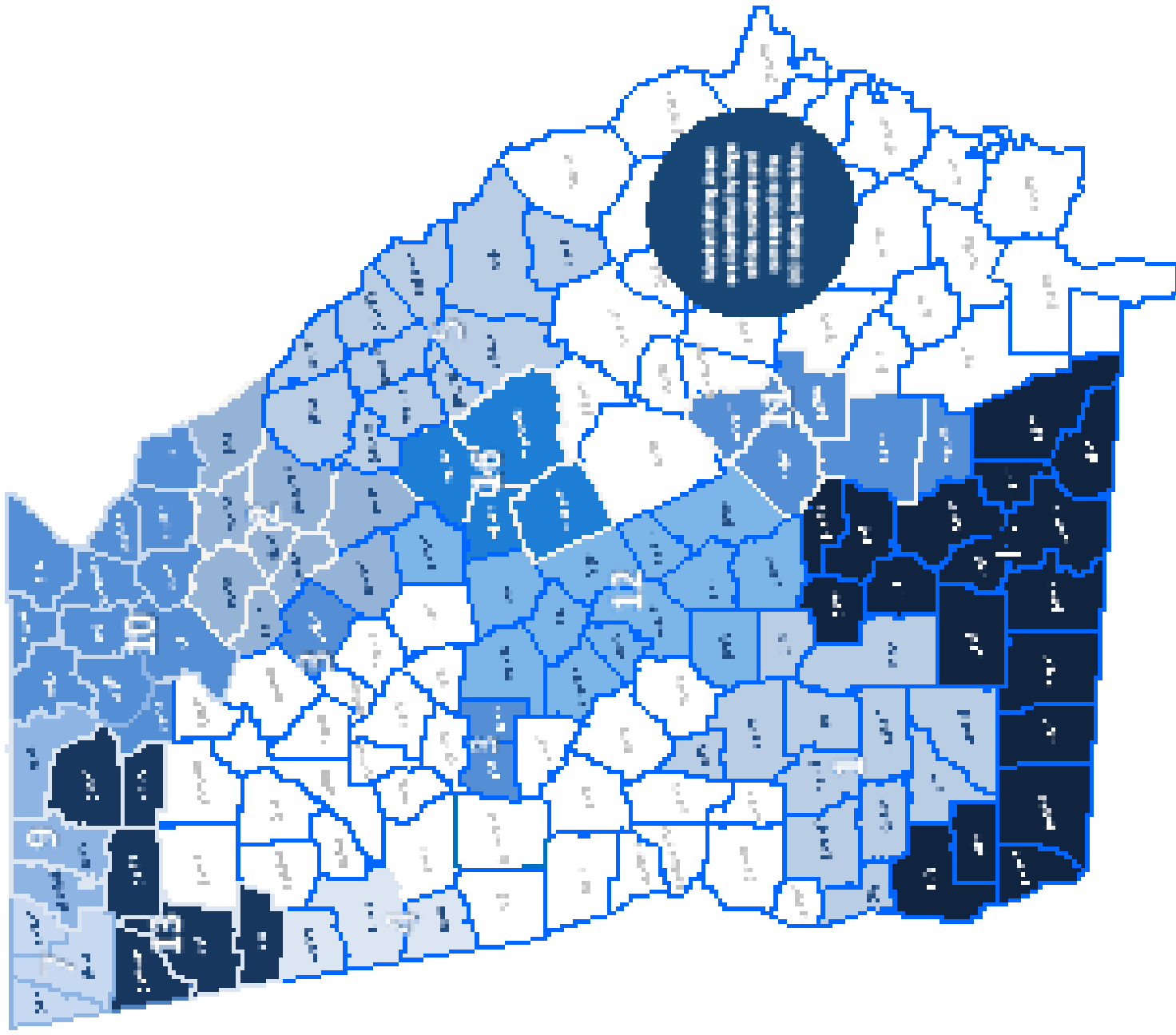
COUNTY
Dooly
Dougherty
Early
Echols
Elbert
Fannin
Floyd
Franklin
Gilmer
Glascok
Gordon
Grady
Greene
Habersham
Hall
Hancock
Haralson
Harris
Hart
Heard
Houston
Irwin
Jackson
Jeff Davis
Jefferson
Jenkins

COUNTY
Jones
Lamar
Lanier
Lee
Lincoln
Lowndes
Lumpkin
Madison
McDuffie
Miller
Mitchell
Monroe
Morgan
Murray
Oconee
Oglethorpe
Peach
Pickens
Pike
Polk
Pulaski
Putnam
Rabun
Randolph
Richmond
Schley

COUNTY
Seminole
Stephens
Sumter
Taliaferro
Telfair
Terrell
Thomas
Tift
Towns
Turner
Twiggs
Union
Walker
Walton
Warren
Washington
Wheeler
White
Whitfield
Wilcox
Wilkes
Wilkinson
Worth



# Alliant Health Plans Marketing Areas 2024 Benefit Year - County Map





## 4Corners Traditional Level-Funded Plans

2024

Plan Marketing Name	Network	In-Network									Out-of-Network		
		We Pay	You Pay								We Pay	You Pay	
		Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family	ER	Urgent Care	PCP MH/SA Visit	Specialist Visit	MDLive Telehealth	Rx Generic/Preferred/Brand/Specialty	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family
4C - \$2500/100%/\$2500	Single / Dual	100%	\$2,500/\$5,000	\$2,500/\$5,000	D/C	D/C	D/C	D/C	D/C	D/C	60%	\$20,000/\$40,000	No Maximum
4C - \$1500/80%/\$3250	Single / Dual	80%	\$1,500/\$3,000	\$3,250/\$6,500	D/C	D/C	D/C	D/C	D/C	D/C	60%	\$20,000/\$40,000	No Maximum
4C - \$3000/80%/\$6000	Single / Dual	80%	\$3,000/\$6,000	\$6,000/\$12,000	D/C	D/C	D/C	D/C	D/C	D/C	60%	\$20,000/\$40,000	No Maximum
4C - \$500/100%/\$2000	Single / Dual	100%	\$500/\$1,000	\$2,000/\$4,000	\$150	\$75	\$20	\$40	\$20	\$15/\$35/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$750/100%/\$2500	Single / Dual	100%	\$750/\$1,500	\$2,500/\$5,000	\$150	\$75	\$20	\$40	\$20	\$15/\$35/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$2250/100%/\$2250	Single / Dual	100%	\$2,250/\$4,500	\$2,250/\$4,500	\$150	\$75	\$20	\$40	\$20	\$15/\$35/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$1000/80%/\$6750	Single / Dual	80%	\$1,000/\$2,000	\$6,750/\$13,500	D/C	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$1500/85%/\$5750	Single / Dual	85%	\$1,500/\$3,000	\$5,750/\$11,500	D/C	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$2000/90%/\$5500	Single / Dual	90%	\$2,000/\$4,000	\$5,500/\$11,000	D/C	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$2500/80%/\$5000 - \$30 PCP	Single / Dual	80%	\$2,500/\$5,000	\$5,000/\$10,000	D/C	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$3000/90%/\$5500	Single / Dual	90%	\$3,000/\$6,000	\$5,500/\$11,000	D/C	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$3500/70%/\$8550	Single / Dual	70%	\$3,500/\$7,000	\$8,550/\$17,100	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	40%	\$20,000/\$40,000	No Maximum
4C - \$4000/70%/\$8550	Single / Dual	70%	\$4,000/\$8,000	\$8,550/\$17,100	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	40%	\$20,000/\$40,000	No Maximum
4C - \$4500/80%/\$8550	Single / Dual	80%	\$4,500/\$9,000	\$8,550/\$17,100	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$5000/80%/\$8550	Single / Dual	80%	\$5,000/\$10,000	\$8,550/\$17,100	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$5500/90%/\$8550	Single / Dual	90%	\$5,500/\$11,000	\$8,550/\$17,100	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$6000/95%/\$8450	Single / Dual	95%	\$6,000/\$12,000	\$8,450/\$16,900	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$6500/95%/\$8200	Single / Dual	95%	\$6,500/\$13,000	\$8,200/\$16,400	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$7000/95%/\$8200	Single / Dual	95%	\$7,000/\$14,000	\$8,200/\$16,400	D/C	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/\$40,000	No Maximum
4C - \$7550/90%/\$8550	Single / Dual	90%	\$7,550/\$15,100	\$8,550/\$17,100	D/C	\$75	D/C	D/C	D/C	10%/10%/10%/10% (\$400 max)	60%	\$20,000/\$40,000	No Maximum





## 4Corners High Deductible Health Plans - HSA Eligible

2024

Plan Marketing Name	Network	In-Network									Out-of-Network		
		We Pay	You Pay								We Pay	You Pay	
		Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family	ER	Urgent Care	PCP MH/SA Visit	Specialist Visit	MDLive Telehealth	Rx Generic/Preferred/Brand/Specialty	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family
4C - HDHP \$3200/100%/\$3200	Single / Dual	100%	\$3,200/ \$6,400	\$3,200/ \$6,400						0% after deductible is met	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - HDHP \$3200/80%/\$7500	Single / Dual	80%	\$3,200/ \$6,400	\$7,500/ \$15,000						20% after deductible is met	60%	\$15,000/ \$30,000	\$30,000/ \$60,000
4C - HDHP \$3200/70%/\$4500	Single / Dual	70%	\$3,200/ \$6,400	\$4,500/ \$9,000						30% after deductible is met	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - HDHP \$3500/60%/\$5500	Single / Dual	60%	\$3,500/ \$7,000	\$5,500/ \$11,000						40% after deductible is met	60%	\$11,000/ \$14,000	\$22,000/ \$33,000
4C - HDHP \$4000/70%/\$7000	Single / Dual	70%	\$4,000/ \$8,000	\$7,000/ \$14,000						30% after deductible is met	60%	\$14,000/ \$16,000	\$28,000/ \$42,000
4C - HDHP \$4000/70%/\$8000	Single / Dual	70%	\$4,000/ \$8,000	\$8,000/ \$16,000						30% after deductible is met	60%	\$16,000/ \$32,000	\$32,000/ \$64,000
4C - HDHP \$4500/100%/\$4500	Single / Dual	100%	\$4,500/ \$9,000	\$4,500/ \$9,000						0% after deductible is met	60%	\$20,000/ \$40,000	No Maximum
4C - HDHP \$5000/100%/\$5000	Single / Dual	100%	\$5,000/ \$10,000	\$5,000/ \$10,000						0% after deductible is met	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - HDHP \$5000/80%/\$7500	Single / Dual	80%	\$5,000/ \$10,000	\$7,500/ \$15,000						20% after deductible is met	60%	\$15,000/ \$30,000	\$30,000/ \$60,000
4C - HDHP \$6000/100%/\$6000	Single / Dual	100%	\$6,000/ \$12,000	\$6,000/ \$12,000						0% after deductible is met	60%	\$12,000/ \$24,000	\$24,000/ \$48,000
4C - HDHP \$6250/70%/\$6900	Single / Dual	70%	\$6,250/ \$12,500	\$6,900/ \$13,800						30% after deductible is met	60%	\$20,000/ \$40,000	No Maximum
4C - HDHP \$6900/100%/\$6900	Single / Dual	100%	\$6,900/ \$13,800	\$6,900/ \$13,800						0% after deductible is met	60%	\$20,000/ \$40,000	No Maximum
4C - HDHP \$7000/100%/\$7000	Single / Dual	100%	\$7,000/ \$14,000	\$7,000/ \$14,000						0% after deductible is met	60%	\$14,000/ \$28,000	\$28,000/ \$42,000
4C - HDHP \$7500/100%/\$7500 (FAMILY)	Single / Dual	100%	\$7,500/ \$7,500	\$7,500/ \$7,500						0% after deductible is met	60%	\$15,000/ \$15,000	\$30,000/ \$30,000
4C - HDHP \$8000/100%/\$8000	Single / Dual	100%	\$8,000/ \$16,000	\$8,000/ \$16,000						0% after deductible is met	60%	\$16,000/ \$32,000	\$32,000/ \$64,000



## 4Corners New Level-Funded Plans

2024

Plan Marketing Name	Network	In-Network									Out-of-Network		
		We Pay	You Pay								We Pay	You Pay	
		Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family	ER	Urgent Care	PCP MH/SA Visit	Specialist Visit	MDLive Telehealth	Rx Generic/Preferred/Brand/Specialty	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family
4C - \$500/60%/\$2500	Single / Dual	60%	\$500/ \$1,000	\$2,500/ \$5,000	D/C	\$75	\$25	\$50	\$25	\$5/\$50/\$100/\$250	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - \$1000/60%/\$3500	Single / Dual	60%	\$1,000/ \$2,000	\$3,500/ \$7,000	D/C	\$75	\$30*	D/C	\$30*	\$5/\$50/\$100/\$250	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - \$1000/80%/\$4000	Single / Dual	80%	\$1,000/ \$2,000	\$4,000/ \$8,000	D/C	\$75	\$25	\$40	\$25	\$8/\$35/\$75/25% (\$400 max)	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - \$1000/60%/\$6000	Single / Dual	60%	\$1,000/ \$2,000	\$6,000/ \$12,000	D/C	D/C	D/C	D/C	D/C	\$5/\$50/\$100/\$250	60%	\$12,000/ \$24,000	\$24,000/ \$48,000
4C - \$2000/60%/\$6500	Single / Dual	60%	\$2,000/ \$4,000	\$6,500/ \$13,000	D/C	\$75	\$25	\$40	\$25	\$8/\$35/\$75/25% (\$400 max)	60%	\$13,000/ \$26,000	\$26,000/ \$52,000
4C - \$2500/80%/\$5000 - \$35 PCP	Single / Dual	80%	\$2,500/ \$5,000	\$5,000/ \$10,000	D/C	\$75	\$35	\$50	\$35	D/C	60%	\$10,000/ \$20,000	\$20,000/ \$40,000
4C - \$2500/80%/\$6500	Single / Dual	80%	\$2,500/ \$5,000	\$6,500/ \$13,000	D/C	\$75	\$35	\$55	\$35	\$5/20%/40%/40%	60%	\$13,000/ \$26,000	\$26,000/ \$52,000
4C - \$3500/80%/\$5500	Single / Dual	80%	\$3,500/ \$7,000	\$5,500/ \$11,000	D/C	\$75	\$25	\$50	\$25	\$8/\$35/\$75/25% (\$400 max)	60%	\$11,000/ \$22,000	\$22,000/ \$44,000
4C - \$3500/80%/\$7000	Single / Dual	80%	\$3,500/ \$7,000	\$7,000/ \$14,000	D/C	\$75	\$50	\$75	\$50	\$5/20%/20%/20%	60%	\$14,000/ \$28,000	\$28,000/ \$56,000
4C - \$4000/70%/\$7000	Single / Dual	70%	\$4,000/ \$8,000	\$7,000/ \$14,000	D/C	\$75	\$50	\$75	\$50	\$8/30%/30%/30%	60%	\$14,000/ \$28,000	\$28,000/ \$56,000
4C - \$4000/60%/\$8000	Single / Dual	60%	\$4,000/ \$8,000	\$8,000/ \$16,000	D/C	\$75	\$30*	D/C	\$30*	\$5/\$50/\$100/\$250	60%	\$16,000/ \$32,000	\$32,000/ \$64,000
4C - \$4000/60%/\$8150	Single / Dual	60%	\$4,000/ \$8,000	\$8,150/ \$16,300	D/C	\$75	\$25	\$75	\$25	\$8/\$35/\$75/25% (\$400 max)	60%	\$16,300/ \$32,600	\$32,600/ \$65,200
4C - \$4600/60%/\$8550	Single / Dual	60%	\$4,600/ \$9,200	\$8,550/ \$17,100	D/C	\$75	\$30*	D/C	\$30*	\$8/\$35/\$75/25% (\$400 max)	60%	\$17,100/ \$34,200	\$34,200/ \$68,400
4C - \$5000/70%/\$6500	Single / Dual	70%	\$5,000/ \$10,000	\$6,500/ \$13,000	\$350	\$75	\$40	\$55	\$40	\$8/\$45/\$90/25% (\$400 max)	60%	\$13,000/ \$26,000	\$26,000/ \$52,000
4C - \$5000/60%/\$8000	Single / Dual	60%	\$5,000/ \$10,000	\$8,000/ \$16,000	D/C	\$75	\$30*	D/C	\$30*	D/C	60%	\$16,000/ \$32,000	\$32,000/ \$64,000
4C - \$7500/60%/\$8500	Single / Dual	60%	\$7,500/ \$15,000	\$8,500/ \$17,000	D/C	D/C	D/C	D/C	D/C	D/C	60%	\$17,000/ \$34,000	\$34,000/ \$68,000
4C - \$8550/100%/\$8550	Single / Dual	100%	\$8,550/ \$17,100	\$8,550/ \$17,100	D/C	D/C	D/C	D/C	D/C	D/C	60%	\$17,100/ \$34,200	\$34,200/ \$68,400
4C - \$9100/100%/\$9100	Single / Dual	100%	\$9,100/ \$18,200	\$9,100/ \$18,200	D/C	D/C	\$40	D/C	\$40	\$5/0%/0%/0% (after deductible is met)	60%	\$18,200/ \$36,400	\$36,400/ \$72,800

\* Indicates a \$30 copay for the first 3 office visits, then visits are subject to deductible and coinsurance

-D/C indicates benefit is subject to deductible and coinsurance

-All plans are available as Plus plans, which gives members access to the Alliant Network + PHCS Network Access

-All plans are available in a 100% or 50% Surplus Sharing Arrangement

-Please note the following plans do not meet creditable coverage as required by the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA): 4C - \$7550/90%/\$8550, 4C - \$7000/70%/\$8550, 4C - \$5000/60%/\$8000, 4C - \$7500/60%/\$8500, 4C - \$8550/100%/\$8550, 4C - HDHP \$7500/100%/\$7500 (FAMILY), and 4C - HDHP \$8000/100%/\$8000.