



 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](http://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](http://www.healthcare.gov) or call 1- 866-403-2785 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	In Network: \$0/Individual, \$0/Family Out of Network: \$0/Individual, \$0/Family	See the Common Medical Events chart below for your costs for services this plan covers <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care/screening</a> /immunization. Additional details included per service category elsewhere in this SBC.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet a <a href="#">deductible</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	In Network: \$0/Individual, \$0/Family Out of Network: Not Applicable	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable.	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.alliantplans.com">www.alliantplans.com</a> or call 1-866-403-2785 for a list of <a href="#">network providers</a> .	This plan uses a <a href="#">provider network</a> . <a href="#">You will pay less if you use a provider</a> , in the plan's network. You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> , for the difference between the <a href="#">provider's</a> charge and what your plan pays (balance billing). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> , before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a referral

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness.	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	<a href="#">Specialist</a> visit	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	<a href="#">Preventive care/screening</a> /immunization	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Laboratory/Pathology No Charge
	Imaging (CT/PET scans, MRIs)	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.alliantplans.com">www.alliantplans.com</a>	Generic drugs	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	Preferred brand drugs	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	
	Non-preferred brand drugs	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	
	<a href="#">Specialty drugs</a>	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.alliantplans.com](http://www.alliantplans.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	Physician/surgeon fees	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	<a href="#">Emergency medical transportation</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	<a href="#">Urgent care</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	Physician/surgeon fees	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$0 copayment/visit then 0% coinsurance and \$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> for other outpatient services, <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	Inpatient services	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.alliantplans.com](http://www.alliantplans.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
If you are pregnant	Office visits	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Office Visits after confirmation of Pregnancy are subject to <a href="#">Coinsurance</a> . <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . 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).
	Childbirth/delivery professional services	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
	Childbirth/delivery facility services	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Limited to 120 visits per year
	<a href="#">Rehabilitation services</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Limited to 40 visits per year
	<a href="#">Habilitation services</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Limited to 40 visits per year
	<a href="#">Skilled nursing care</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Limited to 60 days per year
	<a href="#">Durable medical equipment</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [\[www.alliantplans.com\]](http://www.alliantplans.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
	<a href="#">Hospice services</a>	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	None
If your child needs dental or eye care	Children's eye exam	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Limited to 1 exam per year
	Children's glasses	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	\$0 <a href="#">copayment</a> /visit then 0% <a href="#">coinsurance</a> , <a href="#">Deductible</a> does not apply	Limited to 1 item per year
	Children's dental check-up	Not Covered	Not Covered	None

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Abortion (except in case of rape, incest, or when life of mother is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> <li>Routine foot care</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Cosmetic surgery limited to reconstructive surgery to restore function</li> </ul>	<ul style="list-style-type: none"> <li>Weight loss programs (4 visits per year for nutritional counseling)</li> </ul>

**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 1-866-403-2785, the Georgia Department of Insurance, 1-800-656-2298 or [www.oci.ga.gov](http://www.oci.ga.gov), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://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](http://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](#). For more information about your rights, this notice, or assistance, contact: the Georgia Department of Insurance, 1-800-656-2298 or [www.oci.ga.gov](http://www.oci.ga.gov).

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [[www.alliantplans.com](http://www.alliantplans.com)].]

**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 the Minimum Value Standards? Not Applicable.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-613-2262.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-613-2262.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-613-2262.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-833-613-2262.

*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 [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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">copayment</a>	\$0	■ Hospital (facility) <a href="#">copayment</a>	\$0	■ Hospital (facility) <a href="#">copayment</a>	\$0
■ Other <a href="#">copayment</a>	\$0	■ Other <a href="#">copayment</a>	\$0	■ Other <a href="#">copayment</a>	\$0
<p>This EXAMPLE event includes services like:  <a href="#">Specialist</a> office visits (<i>prenatal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services  <a href="#">Diagnostic tests</a> (<i>ultrasounds and blood work</i>)  <a href="#">Specialist</a> visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like:  <a href="#">Primary care physician</a> office visits (<i>including disease education</i>)  <a href="#">Diagnostic tests</a> (<i>blood work</i>)  <a href="#">Prescription drugs</a>  <a href="#">Durable medical equipment</a> (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like:  <a href="#">Emergency room care</a> (<i>including medical supplies</i>)  <a href="#">Diagnostic test</a> (<i>x-ray</i>)  <a href="#">Durable medical equipment</a> (<i>crutches</i>)  <a href="#">Rehabilitation services</a> (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0	<a href="#">Deductibles</a>	\$0	<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0
<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	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$60</b>	<b>The total Joe would pay is</b>	<b>\$20</b>	<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: