

2025 Tennessee



Individual/Family Plans





SHOPPING FOR HEALTH INSURANCE COVERAGE

Choosing the right health plan for you or your family may seem complicated. When shopping for health insurance, you should consider provider network coverage, premium, plan benefits and design. We strive to meet your health coverage needs without adding extra complications. This booklet will help you navigate your On and Off Market health plan options with Alliant. For further assistance, please call Client Services at (866) 403-2785 or visit AlliantPlans.com.

Alliant Health Plans

For more than 25 years, Alliant Health Plans has kept its commitment to improving community access to quality health insurance in Georgia. Alliant is excited to extend our expertise and offer group and individual health plans to 11 counties in southern Tennessee in 2025. As the only Georgia-founded and Georgia-based Provider Sponsored Health Care Corporation (PSHCC), we are deeply attuned to the health care needs of the Southeastern landscape.

Our regional insight fuels our commitment to meeting the needs of the community. We ensure our client services measures, provider network standards, plan designs and benefits, as well as new product and service offerings, are appropriate for our members.

Alliant’s products range from Individual and Family Plans to Group coverage. Each plan is designed to provide individuals, families, the self-employed, and businesses in Georgia and Tennessee with options that fit their health insurance coverage needs. All plans access the Alliant Health Plans Provider Network, which includes more than 24,000 Georgia and Tennessee health care providers and facilities.

Visit AlliantPlans.com to learn more about our individual family and group plans.

Alliant Products:

SoloCare: Individual Family Plans

SimpleCare: Large group fully insured plans

4Corners: Level-funded group health plans





Why Choose a SoloCare Individual Family Plan?

Plans for all budgets and lifestyles

- EPO medical plans with a range of deductibles and cost shares with access to the Alliant provider network. No referral required to see a doctor.
- The Alliant Network offers in-network providers in Tennessee and Georgia.
- A variety of Tennessee EPO health Plans with In-Network benefits only.
- 3 FREE PCP visits on select Tennessee EPO plans. Look for plans with the first three PCP visits at no cost share to Member. After the first three free PCP visits, the Member pays the cost for PCP visits as listed on their plan.
- \$0 - \$5 generic prescription drugs and \$10 preferred prescription drugs on select Tennessee EPO plans. See all the different options for prescription and medical plan benefits beginning on page 8.
- MDLive telehealth available with all SoloCare plans. PCP co-pays or coinsurance apply.
- Large selection of On Market plans, which are eligible for a subsidy to reduce your monthly premium.
- Large selection of Off-Market-only plans that can be purchased directly from Alliant Health Plans; no subsidy allowed.

Plans focused on your good health

- No charge for preventive care. Preventive care is covered at 100% when using In-Network Providers.
- No medical qualifications. No waiting period for pre-existing conditions.
- Nominate a Provider by calling Client Services at (866) 403-2785. To ensure Members receive the highest quality of care, providers go through Alliant's credentialing process.
- The 2025 Live⁴It Expedition is a wellness journey focused on overall health. Tennessee Members have opportunities to earn points and a rewards card.



Introducing Live⁴It Alliant

Live⁴It Alliant inspires you to engage in a program that embraces your individual goals for overall health and wellness. Whether you are just beginning, or already focusing on your health, Live⁴It meets you where you are. Live⁴It Alliant understands the importance of the whole being by offering a wellness journey that focuses on the integration of mind, body, spirit, meaningful relationships, preventive health programs, nutritional guidance, and emotional vitality. By identifying key areas that have an impact on lifespan, Live⁴It Alliant can help meet goals of living a longer, healthier and happier life. This important benefit allows you to earn points and rewards while on your health journey. Upon enrollment in a health plan, Alliant members* are eligible to join an Expedition and can access the Live⁴It Alliant program via a mobile app or web portal. At the beginning of each benefit year, you will receive instructions and materials to get you started.

*SoloCare Members 18 years or older

Ready to shop for a SoloCare health plan?

As you review different plan options at AlliantPlans.com, consider:

- Deductible amount
- Cost share amounts (co-pays or coinsurance) for PCP and specialist visits, prescription drugs, etc.
- Prescription drugs covered on the 2025 formulary
- Doctors in-network in the Alliant network
- Live⁴It rewards for engaging in healthy activities



Need more reasons to choose Alliant?

Local Client Services

Our bilingual Client Services Representatives are ready to help you understand your benefits, answer questions about coverage and claims, and resolve issues. Client Services Representatives will work with you until your questions are answered or issue is resolved.

MDLive - telehealth

Alliant members have the opportunity to maintain good health in the comfort of their home. Benefits include 24/7 health care by phone or video through MDLive. This benefit provides personalized care for hundreds of medical and mental health needs with no surprise costs. Create an account to use on-demand care for injuries and illness as well as wellness screenings, routine care, and specialist referrals. Member cost share will apply according to plan benefits.

24-Hour Nurse Advice Line

Not feeling well at 2 a.m.? Members have unlimited calls to our free 24-hour Nurse Advice Line at (855) 299-3087.

Member Portal

This Portal gives members web or mobile app access to their temporary ID card, deductible accumulations, medical and pharmacy claims, and Explanation of Benefits (EOBs). The Member Portal can be accessed through AlliantPlans.com. Members can download the Mobile Member App for free by visiting the App Store or Google Play.

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 included in most of our plans.

Deductible

The amount you pay before any Alliant payment is applied. 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 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 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.

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.

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.

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.

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.

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 service.



COUNTY	RATE AREA
Bledsoe	3
Bradley	3
Franklin	3
Grundy	3

COUNTY	RATE AREA
Hamilton	3
Marion	3
McMinn	3
Meigs	3

COUNTY	RATE AREA
Polk	3
Rhea	3
Sequatchie	3

Marketing Areas are identified by the large white number "3" and correspond to the DOI Rating Area Map.



ON & OFF Market - EPO Standardized Plans



ON & OFF The Health Insurance Marketplace										2025 Alliant Network Only
Plan Marketing Name	In-Network									
	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	Chiro	Rx Generic/Preferred Brand/ Non-Preferred Brand/ Specialty *
SoloCare Standard Platinum EPO 10005 (00) (01)	100%	\$0/ \$0	\$4,300 / \$8,600	100%	\$15	\$10	\$20	\$10	N/A	\$5 / \$10 / \$50 / \$150
SoloCare Standard Gold EPO 10006 (00) (01)	75%	\$1,500/ \$3,000	\$7,800 / \$15,600	25%	\$45	\$30	\$60	\$30	N/A	\$15 / \$30 / \$60 / \$250
SoloCare Standard Silver EPO 10007 (00) (01)	60%	\$5,000/ \$10,000	\$8,000 / \$16,000	40%	\$60	\$40	\$80	\$40	N/A	\$20 / \$40 / \$80 After DED/ \$350 After DED
SoloCare Standard Exp Bronze EPO 10008 (00) (01)	50%	\$7,500/ \$15,000	\$9,200 / \$18,400	50%	\$75	\$50	\$100	\$50	N/A	\$25/\$50 After DED/\$100 After DED/\$500 After DED

ON & OFF Market - EPO High Deductible Health Plans

ON & OFF The Health Insurance Marketplace										2025 Alliant Network Only
Plan Marketing Name	In-Network									
	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	Chiro	Rx Generic/Preferred Brand/Non-Preferred Brand/ Specialty*
SoloCare Bronze EPO HDHP 8050 10004 (00) (01)	100%	\$8,050/ \$16,100	\$8,050 / \$16,100	0%	0%	0%	0%	0%	N/A	0% / 0% / 0% / 0%

In the Marketing Name for each plan, the (00) = the OFF Market plan name and the (01) = the ON Market plan name shown on HealthCare.gov. Where coinsurance exists, benefits are first subject to the plan deductible. DED = Deductible

* Non-Preferred and Specialty drug tiers may require payment toward the deductible before cost share applies. Exception: Plans 10008 has Preferred drug tiers that require payment toward the deductible before cost share.



ON & OFF Market - EPO Traditional Plans



ON & OFF The Health Insurance Marketplace										2025 Alliant Network Only
Plan Marketing Name	In-Network									
	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	Chiro	Rx Generic/Preferred Brand/Non-Preferred Brand/ Specialty*
SoloCare Platinum EPO - \$0 PCP, \$0 Rx 10009 (00) (01)	80%	\$800/ \$1,600	\$1,500 / \$3,000	20%	20%	\$0	20%	\$0	N/A	\$0 / \$0 / \$0 / \$0
SoloCare Gold EPO 2300 - 3 Free PCP Visits, \$5 Generic Rx 10010 (00) (01)	80%	\$2,300/ \$4,600	\$9,200 / \$18,400	20%	\$75	First 3 free, then \$20	\$40	\$20	N/A	\$5 / \$50 / \$150 / \$200 After DED
SoloCare Silver EPO 7000 - 3 Free PCP Visits, \$5 Generic Rx 10013 (00) (01)	70%	\$7,000/ \$14,000	\$9,200 / \$18,400	30%	\$75	First 3 free, then \$80	\$110	\$80	N/A	\$5 / \$70 / \$165 After DED / \$225 After DED
SoloCare Silver EPO 6000/60 - 3 Free PCP Visits 10014 (00) (01)	60%	\$6,000/ \$12,000	\$9,050 / \$18,100	40%	\$75	First 3 free, then \$55	\$80	\$55	N/A	\$20 / \$55 / \$160 / \$225
SoloCare Exp Bronze EPO 7200 10015 (00) (01)	50%	\$7,200/ \$14,400	\$9,200 / \$18,400	\$1,000	50%	50%	50%	50%	N/A	50% / 50% / 50% / \$500 After DED

In the Marketing Name for each plan, the (00) = the OFF Market plan name and the (01) = the ON Market plan name shown on HealthCare.gov. Where coinsurance exists, benefits are first subject to the plan deductible. DED = Deductible

* Non-Preferred and Specialty drug tiers may require payment toward the deductible before cost share applies. Exception: Plans 10008 has Preferred drug tiers that require payment toward the deductible before cost share.



OFF MARKET ONLY - EPO Traditional & High Deductible Health Plans



OFF The Health Insurance Marketplace										2025 Alliant Network Only
	In-Network									
	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	Chiro	Rx Generic/Preferred Brand/Non-Preferred Brand/ Specialty*
SoloCare Silver EPO 6000/70 - 3 Free PCP Visits 10012-00	70%	\$6,000/ \$12,000	\$9,200 / \$18,400	30%	\$75	First 3 free, then \$45	\$75	\$45	N/A	\$20 / \$65 / \$150/ \$225

OFF The Health Insurance Marketplace										2025 Alliant Network Only
	In-Network									
	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	Chiro	Rx Generic/Preferred Brand/ Non-Preferred Brand/ Specialty*
SoloCare Gold EPO HDHP 1600 10001-00	80%	\$1,650/ \$3300	\$7,050 / \$14,100	20%	20%	20%	20%	20%	N/A	20% / 20% / 20% / 20%
SoloCare Gold EPO HDHP 3000 10002-00	100%	\$3,000/ \$3,300	\$3,000 / \$6,000	0%	0%	0%	0%	0%	N/A	0% / 0% / 0% / 0%
SoloCare Silver EPO HDHP 3500 10003-00	50%	\$3,500/ \$7,000	\$7,000 / \$14,000	50%	50%	50%	50%	50%	N/A	50% / 50% / 50% / 50%

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

* Non-Preferred and Specialty drug tiers may require payment toward the deductible before cost share applies. Exception: Plans 10008 has Preferred drug tiers that require payment toward the deductible before cost share.

