



4Corners

Level-Funded Plans





LEVEL FUNDING

Know What You Owe

Level Funding from Alliant is an excellent, local self-funding service. This plan incorporates predictable costs, plan flexibility, and an opportunity to improve health while saving money.

What is a Level-Funded Plan?

A level-funded health plan arrangement is where an employer provides their employees health benefits by using the company's funds. Level-funding has fixed rates that are billed monthly. Costs that influence this rate can include components such as administrative fees and stop loss insurance.

Level-funding means that the employer pays claim costs accumulated by those who are enrolled in the health plan. If claim costs surpass the catastrophic claim levels, stop loss reimbursements are made.

A Great Choice for Small Companies

Over the past few decades, large companies were frequently seen using level-funded health plans for their employees. However, in recent years, it has become very popular in smaller companies. Let us help you determine if a level-funded plan is right for your organization by reviewing the current employee census, premium rate history, and actual claims experience.



Why Have Level-Funded Plans Been So Successful?

- **Detailed Reporting**
 - Clients are able to track how their claim dollars are being spent through online reporting.
 - Use these reports to determine if changes need to be made to your plan design.
- **Payments Are Predictable**
 - The total monthly costs cover the claims, premiums, and fees.
- **Stop Loss Insurance**
 - When the employer buys Stop Loss Insurance, reimbursements are made for claims that exceed your expected level. This provides protection from a catastrophic claims situation.
- **Opportunity for Savings**
 - Your company will receive money back if the claims are less than projected.

Fully Insured vs Level-Funded Savings

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

Total Costs:

- **Level-Funded Plan** = Fixed costs + Claims amount less than stop less reimbursements

What Influences the Maximum Cost of a Level-Funded Plan?

- Actual Claims Payments
- Stop Loss Premiums
- Service and Administrative Fees

Example of Savings Opportunity:

Annual Claims Funding:

\$150,000

Paid Claims:

\$130,000

Money Back to Company:

\$20,000

Advantages of Choosing Alliant

- Alliant will handle all administrative matters associated with a self-funded health plan. This includes employee enrollment, claims management, and reporting.
- We provide materials to introduce this plan to your employees.

For more information about a Level-Funded plan that is right your company, contact Alliant Health Plans at (706)250-8319.



Marketing 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
Hart
Heard
Houston
Irwin
Jackson
Jeff Davis
Jefferson
Jenkins
Jones

COUNTY
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
Seminole

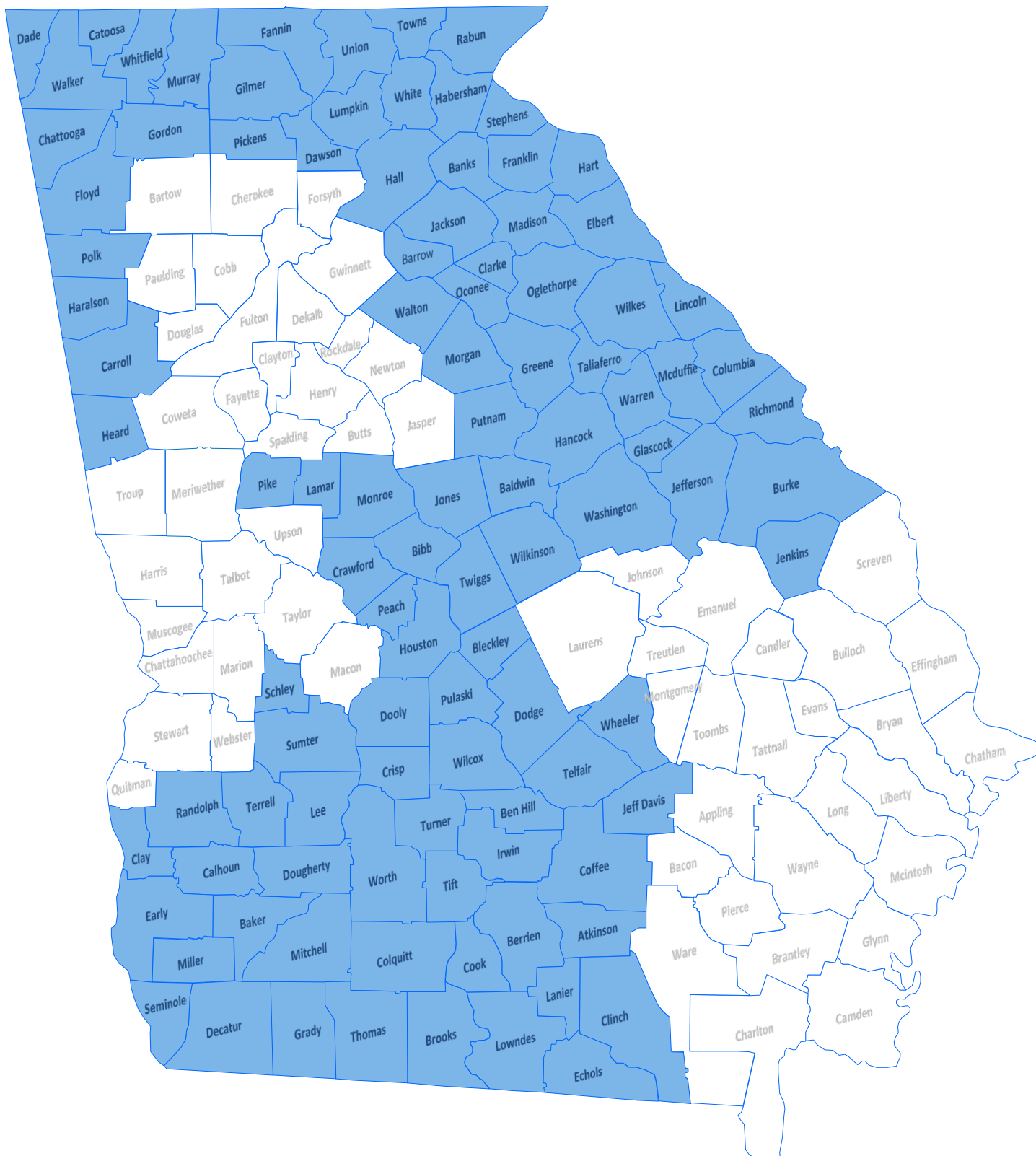
COUNTY
Stephens
Sumter
Taliaferro
Telfair
Terrell
Thomas
Tift
Towns
Turner
Twiggs
Union
Walker
Walton
Warren
Washington
Wheeler
White
Whitfield
Wilcox
Wilkes
Wilkinson
Worth



4Corners Plans - Coverage Map



4Corners is available in the shaded counties.





Traditional Level-Funded Plans

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 Visit	Specialist Visit	Mental Health/Substance Abuse Visit	Rx Generic/Preferred/Brand/Specialty	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family
4Corners Platinum 500	Local	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
4Corners Platinum 500 Plus	PHCS Wrap	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
4Corners Platinum 750	Local	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
4Corners Platinum 750 Plus	PHCS Wrap	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
4Corners Platinum 2250	Local	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
4Corners Platinum 2250 Plus	PHCS Wrap	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
4Corners Gold 1000	Local	80%	\$1,000/ \$2,000	\$6,750/ \$13,500	20%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 1000 Plus	PHCS Wrap	80%	\$1,000/ \$2,000	\$6,750/ \$13,500	20%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 1500	Local	85%	\$1,500/ \$3,000	\$5,750/ \$11,500	15%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 1500 Plus	PHCS Wrap	85%	\$1,500/ \$3,000	\$5,750/ \$11,500	15%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 2000	Local	90%	\$2,000/ \$4,000	\$5,500/ \$11,000	10%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 2000 Plus	PHCS Wrap	90%	\$2,000/ \$4,000	\$5,500/ \$11,000	10%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 2500	Local	80%	\$2,500/ \$5,000	\$5,000/ \$10,000	20%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 2500 Plus	PHCS Wrap	80%	\$2,500/ \$5,000	\$5,000/ \$10,000	20%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 3000	Local	90%	\$3,000/ \$6,000	\$5,500/ \$11,000	10%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Gold 3000 Plus	PHCS Wrap	90%	\$3,000/ \$6,000	\$5,500/ \$11,000	10%	\$75	\$30	\$60	\$30	\$20/\$45/\$70/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 3500	Local	70%	\$3,500/ \$7,000	\$8,700/ \$17,400	30%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 3500 Plus	PHCS Wrap	70%	\$3,500/ \$7,000	\$8,700/ \$17,400	30%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 4000	Local	70%	\$4,000/ \$8,000	\$8,700/ \$17,400	30%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 4000 Plus	PHCS Wrap	70%	\$4,000/ \$8,000	\$8,700/ \$17,400	30%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 4500	Local	80%	\$4,500/ \$9,000	\$8,500/ \$17,100	20%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 4500 Plus	PHCS Wrap	80%	\$4,500/ \$9,000	\$8,500/ \$17,100	20%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 5000	Local	80%	\$5,000/ \$10,000	\$8,500/ \$17,100	20%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 5000 Plus	PHCS Wrap	80%	\$5,000/ \$10,000	\$8,500/ \$17,100	20%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 5500	Local	90%	\$5,500/ \$11,000	\$8,500/ \$17,100	10%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 5500 Plus	PHCS Wrap	90%	\$5,500/ \$11,000	\$8,500/ \$17,100	10%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum
4Corners Silver 6000	Local	90%	\$6,000/ \$12,000	\$8,700/ \$17,400	5%	\$75	\$40	\$80	\$40	\$30/\$55/\$100/25% (\$400 max)	60%	\$20,000/ \$40,000	No Maximum



High Deductible Level-Funded Plans

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 Visit	Specialist Visit	Mental Health/Substance Abuse Visit	Rx Generic/Preferred/Brand/Specialty	Coinsurance After Deductible	Deductible Individual/Family	Out-of-Pocket Maximum Individual/Family	
4Corners HDHP 2500	Local	100%	\$2,500/ \$5,000	\$2,500/ \$5,000						0% after deductible is met	0%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 2500 Plus	PHCS Wrap	100%	\$2,500/ \$5,000	\$2,500/ \$5,000						0% after deductible is met	0%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 1500	Local	80%	\$1,500/ \$3,000	\$3,250/ \$6,500						20% after deductible is met	20%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 1500 Plus	PHCS Wrap	80%	\$1,500/ \$3,000	\$3,250/ \$6,500						20% after deductible is met	20%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 4500	Local	100%	\$4,500/ \$9,000	\$4,500/ \$9,000						0% after deductible is met	0%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 4500 Plus	PHCS Wrap	100%	\$4,500/ \$9,000	\$4,500/ \$9,000						0% after deductible is met	0%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 3000	Local	80%	\$3,000/ \$6,000	\$6,000/ \$12,000						20% after deductible is met	20%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 3000 Plus	PHCS Wrap	80%	\$3,000/ \$6,000	\$6,000/ \$12,000						20% after deductible is met	20%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 6900	Local	100%	\$6,900/ \$13,800	\$6,900/ \$13,800						0% after deductible is met	0%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 6900 Plus	PHCS Wrap	100%	\$6,900/ \$13,800	\$6,900/ \$13,800						0% after deductible is met	0%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 6250	Local	70%	\$6,250/ \$12,500	\$6,900/ \$13,800						30% after deductible is met	30%	60%	\$20,000/ \$40,000	No Maximum
4Corners HDHP 6250 Plus	PHCS Wrap	70%	\$6,250/ \$12,500	\$6,900/ \$13,800						30% after deductible is met	30%	60%	\$20,000/ \$40,000	No Maximum



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.

Alliant Network

- Subscribers who reside within the Alliant 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.
- Carve-outs apply- A limited number of providers and facilities are not accessible. Visit AlliantPlans.com to view carveout 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. 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 to view carveout information.

For the most current list of providers and facilities, please check our Provider Directory by visiting AlliantPlans.com