

AGENT NOTIFICATION

SECOND QUARTER 2008 AGENT NOTIFICATION

Please read carefully through the list of agent notifications for the CeltiCare Health Plan, CeltiCare II Health Plan, Celtic Basic Health Plan, CelticSaver HSA Health Plan, and Celtic Short-Term Health Plan in states where you sell these plans. Call your District Sales Manager at **(800) 477-7990** with questions.

- **Reminder: Reduced Rates for the Celtic Basic and CelticSaver HSA Health Plans in Select States and Zip Codes**

Two of the biggest markets for individual health insurance – consumers under 30 and over 50 years of age – will receive the best rate reductions. Now is a great time to attract their business with Celtic’s new low rates and these competitive benefits:

Celtic Basic offers:

- Quality, essential PPO coverage
- 80/20% coinsurance and choice of deductibles
- 2, \$30 copay office visits per person, per year
- First-dollar preventive care benefit after 12 months of coverage
- \$5 million lifetime maximum per insured
- Standard and optional Rx drug coverage*
- Easy online application

CelticSaver HSA offers:

- Quality PPO or Indemnity coverage
- Choice of high deductibles for individuals and families
- 80/20% or 100% coinsurance after deductible
- \$300 preventive care coverage
- Option to open a money-saving Health Savings Account
- \$7 million lifetime maximum per insured
- Easy online application

On February 1, 2008 for April 1, 2008 effective dates, rate reductions took effect in AK, AL, AZ, AR, CA**, CT ***, DC, FL, GA, IL, IN, IA, LA, MO***, MT, NE, NM, OH, PA, SC, SD, TN, TX, WV, WI, and WY.

On March 1, 2008 for May 1, 2008 effective dates, rate reductions took effect in CO, DE, KS, MI, MS, NH, and OK.

Call your District Sales Manager at **(800) 477-7990** or visit www.celtic-net.com for quotes and more information about the Celtic Basic and CelticSaver HSA health plans.

* In MT, only the Rx option is available.
 ** CelticSaver HSA is not available in CA.
 *** Celtic Basic is not available in CT and MO.

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- **Reminder: Register for your Celtic Agent Portal Account**

To quote and apply online for Celtic's individual health plans, appointed agents must register for a Celtic Agent Portal account. The main page of your Agent Portal contains a personalized Agent WebLink home page URL you and your clients will use to quote and apply online. If you have not registered for an Agent Portal account, visit www.celtic-net.com/RegisterNow.aspx.

- If you were enrolled in the Agent WebLink Program prior to our new website rollout on December 1, 2007, your old links are no longer valid. You must use your updated Agent WebLink URL available in your Agent Portal.
- If your clients visit www.celtic-net.com instead of using your Agent WebLink URL to apply online, they should go to the *Quote and Apply with Agent* page in the *Quote & Apply Now* section of the website. They should click the [Get your online health insurance quotes!](#) link, and find your name using the Agent Search tool. They'll be linked to your personalized Celtic Agent WebLink Home Page, where they can get quotes, compare plans, and apply online.

Please refer to the Agent Guide Book you received in the mail for more information. You can download a PDF of the Agent Guide Book at www.celtic-net.com/RegisterNow.aspx. Call your District Sales Manager at **(800) 477-7990** with questions or for help using your Agent Portal and Agent WebLink home page URL.

- **Celtic Agent Portal - New Password Security Rules**

To become compliant with the International Standards Organization's (ISO) guidelines for online password security, new validation rules have been implemented in your Agent Portal. Passwords must:

- Be between 8 and 20 characters
- Contain a mix of letters and non-letters
- Have no more than two of the same characters in a row
- Expire every 60 days
- Be different from the user name

Call your District Sales Manager at **(800) 477-7990** for more information.