

# AGENT NOTIFICATION

## THIRD QUARTER 2008 AGENT NOTIFICATION

Please read carefully through the list of agent notifications for the CeltiCare Health Plan, CeltiCare II Health Plan, CeltiCare Preferred 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.

- **Introducing the CeltiCare Preferred and enhanced CelticSaver HSA health plans**

### NEW CeltiCare Preferred

The CeltiCare Preferred Health Plan is a customizable individual major medical health insurance plan providing quality, flexibility and value. Covering a wide variety of health needs and budgets, this plan offers a range of important benefits and features plus extra money-saving options:

- Eligibility for individuals ages six months to 64½ years and their dependents
- Choice of 80/20 or 100% coinsurance
- Deductible choices ranging from \$500 to \$5,000
- Choice of three plan types: Select PPO (\$15 office visit copay), "Any Doc" PPO (\$35 office visit copay), and Managed Indemnity
- First-dollar preventive care coverage
- Healthy lifestyle incentive
- \$7,000,000 lifetime maximum
- Rx coverage - \$20 copay for generic drugs with no deductible
- Additional Options including the Prescription Drug Option, Supplemental Accident Option, and term life insurance (not available in all states)

### ENHANCED CelticSaver HSA

In addition to its recently-reduced rates, the money-saving CelticSaver HSA Health Plan now boasts an optional first-dollar preventive care benefit covering up to \$300 per person, per year, including up to \$50 for routine eye exams. The CelticSaver HSA offers:

- Quality major medical coverage for individuals ages 18 to 64½ years and their families
- High deductible choices for individuals - \$1,500, \$2,600 & \$5,000
- High deductible choices for families - \$3,000, \$5,150 & \$10,000
- 80/20 or 100% coinsurance after deductible
- \$7,000,000 lifetime maximum
- Choice of two plan types: PPO and Managed Indemnity
- **New!** First-dollar Preventive Care Option

The New CeltiCare Preferred and Enhanced CelticSaver HSA Health Plans are available for July 1, 2008 effective dates in **AR, AZ, CO, DC, MI, OH, SC, SD, WI,** and **WY**. The plans will be available for quoting on June 2, 2008 for August 1, 2008 effective dates in **DE, LA, MS,** and **TX**; and available for quoting on August 2, 2008 for October 1, 2008 effective dates in **AK, IL, IN, KS, MO, OK, TN,** and **WV**. The plans will be introduced to additional states as they are approved.

Call your District Sales Manager at **(800) 477-7990** or visit **www.celtic-net.com** for more information.

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- **Free Look Provision**

As of September 1, 2008: CeltiCare, CeltiCare II, CeltiCare Preferred, Celtic Basic, and CelticSaver HSA health plan insureds have 20 days from the date of issue to utilize the Free Look provision. Insureds in the state of IN have 40 days from the date of issue to free look their policy. A request for policy cancellation must be in writing from the primary applicant and they should return their certificate with the request. The Free Look provision for these plans is allowed in all states. The Celtic Short-Term Health Plan insureds have 15 days from the date of issue to utilize the free look provision in the states of AR, IN, KS, LA, MS, MO, NC and TX, MD and WV. States not listed do not have the free look available.

- **Colorado Business Group of One Form**

If a Colorado applicant is a sole proprietor or qualifies as a business group of one, they must be provided with the Colorado Business Group of One Standard Health Plan Description Form. This form is included with all Colorado sales materials mailed through Celtic's fulfillment center. It is also available online in the Colorado QuikForms section of our website at [www.celtic-net.com/QuikFormsColorado.aspx](http://www.celtic-net.com/QuikFormsColorado.aspx), and will be available for online applications beginning in June 2008.

- **PPO Directory Reminder**

For the most current information about network providers, please visit [www.celtic-net.com/Locate\\_A\\_Doctor.aspx](http://www.celtic-net.com/Locate_A_Doctor.aspx) on Celtic's website.

- **Celtic Agent Portal Registration Reminder**

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 are an appointed agent and have not registered for an Agent Portal account, visit [www.celtic-net.com/RegisterNow.aspx](http://www.celtic-net.com/RegisterNow.aspx).

IMPORTANT NOTE: When setting up your Agent Portal, input your first and last name exactly as it appears on your insurance license.

Call your District Sales Manager at **(800) 477-7990** with questions or for help using your Agent Portal and Agent WebLink home page URL.