

# AGENT NOTIFICATION

## FOURTH 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 in additional states**

The new CeltiCare Preferred and enhanced CelticSaver HSA health plans are available for quoting on November 2, 2008 for January 1, 2009 effective dates in **CT, FL, GA, IA** and **NM**. The plans are available for October 1, 2008 effective dates in **AK, IL, IN, KS, MO, OK, TN** and **WV** and November 1, 2008 effective dates in **AL, CA** and **NC**.

### 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

Plan benefits may vary by state. Call a District Sales Manager at **(800) 477-7990** or visit [www.celtic-net.com](http://www.celtic-net.com) for more information.