

Choosing the Right Individual Health Plan



What Types of Plans are Available?

Basic benefit plans provide essential benefits at an economical price. They are built around a solid core of major medical coverage for hospitalization, Rx drugs, and PPO office visits – with the prices major consumers shop for.

These plans require the policyholder to cost-share in exchange for low monthly premiums and major medical coverage when they need it.



Celtic Basic™
Health Plan

The Celtic Basic Health Plan provides quality health coverage to protect you from medical costs while fitting into your budget. This plan offers these competitive plan features:

- Our most affordable rates
- PPO coverage
- Choice of coinsurance and deductibles
- Two, \$30 copay office visits per person, per year
- Preventive care coverage
- Copay Rx drug coverage
- *Prescription Drug Option*

Comprehensive plans provide the widest array of benefits and flexible plan options. They typically cover a variety of medical services and allow consumers to customize their coverage.

These plans are appropriate for people who want a more extensive range of benefits and are willing to pay higher premiums in exchange for more first-dollar benefits and value-added extras.



CELTICARE PREFERRED
Health Plan

The CeltiCare Preferred Health Plan provides quality, flexibility and value, covering a wide variety of health needs and budgets. This plan offers a range of benefits and features:

- Three plan types: Select PPO, "Any Doc" PPO, and Managed Indemnity
- 80/20 or 100% coinsurance and choice of deductibles
- Office visit copays as low as \$15 (Select PPO) and \$35 ("Any Doc" PPO)
- Preventive care coverage
- Healthy Lifestyle Program
- Copay Rx drug coverage
- Additional options including the *Prescription Drug Option* and *Supplemental Accident Option*

HSA-qualified high deductible health plans (HDHPs) offer major medical coverage that can be used in conjunction with a Health Savings Account (HSA).

HDHPs offer lower premiums than more traditional plans, and the savings can be used to fund a tax-advantaged HSA. Money in the HSA can be used to pay for qualified medical expenses, even those not covered by the health plan.



CelticSaver HSA
Health Plan

The CelticSaver HSA Health Plan offers reliable coverage that can be used in conjunction with a Health Savings Account. This plan features these quality benefits:

- Two plan types: PPO and Managed Indemnity
- 80/20 or 100% coinsurance after deductible
- High deductible choices for individuals and families
- Prenegotiated fees at participating physician offices, hospitals & pharmacies
- Healthy Lifestyle Program
- Preventive care coverage

Short-term plans provide temporary coverage for those in-between jobs or waiting for group coverage to begin.

They are best for those who need coverage for a shorter defined period of time before beginning coverage under a permanent policy.



Celtic Short-Term
Health Plan

The Celtic Short Term Health Plan provides affordable temporary health insurance coverage featuring:

- Choice of deductibles
- Coverage for a range of medical services
- Freedom to choose length of coverage from 1 to 6 months
- Applicants can apply for up to three terms for a total of 12 months of coverage

Questions? Celtic Consumer Sales Representatives are available to help. Simply call **(800) 779-7989** Monday-Thursday 8a.m.-5p.m. CST or Friday 8a.m.-4:15p.m CST. Or send an e-mail to Info@celtic-net.com.



What are Your Health Plan Needs?



You have several factors to consider while selecting the right health plan for you and your family. With the right plan, you will pay for the benefits you need – and not for those you don't!

Look at your plan alternatives side-by-side to compare their benefits, prices, and options. Answer the questions below to help you decide what plan will work best for you.

What insurance benefits do you need?

How much can you afford to pay for premiums?

Do you want to open a tax-advantaged Health Savings Account? If so, you'll need to apply for a HSA-qualified high deductible health plan. This is the only type of plan that can be used in conjunction with a HSA.

How often do you visit a family physician or specialist? See if office visits are covered by a copay and if additional visits (that might need to be paid out-of-pocket) are eligible towards annual deductibles and coinsurance.

Does your doctor belong to a PPO network? Using PPO doctors ensures you access to quality care and negotiated rates for medical services. Therefore, a PPO plan requiring you to use network doctors and hospitals is going to be more affordable than a plan without network restrictions. If you want the freedom to use the providers of your choice, an indemnity plan might be a better choice.

Do you want insurance to cover you primarily in the case of a serious accident, injury or illness? If so, you probably won't want to pay for a comprehensive plan with a wider-range of benefits you may not need. A basic benefit plan may work well for you because it protects you against the high medical costs you don't plan for, but still covers most basic medical services if you need them.

Do you need richer benefits such as Rx drugs and supplemental accident? See which benefits are covered standard on a plan, or if they are offered as options you can add-on for additional premium. If an optional benefit provides the level of coverage you need, it might be worth the additional premium you pay.

If you're looking to save money on your monthly premiums, are you willing to choose a higher annual plan deductible?

Typically, choosing a plan with a higher annual deductible results in a lower monthly premium payment. A lower deductible will usually mean a higher monthly premium. If you want to keep your premiums low and are comfortable paying more out-of-pocket when medical costs arise before your deductible is met, a higher deductible might work best for you.

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CELTIC



Celtic Insurance Company is a strong, committed, financially stable individual health insurance company specializing in quality individual health insurance. We aim to provide our customers with innovative, consumer-oriented products and services that are easy to understand, access and use.

Our plans offer our customers reliable, essential coverage while giving them control over their health care decisions. We have a wide-range of benefits and options to meet the diverse needs of people in rural, suburban and urban areas.

With the help of technology, we make our application process fast and easy, provide learning tools so individuals can choose the right plan and understand their benefits, quickly find providers, refill prescriptions and email customer service representatives all online.



Important Note: The information contained in this document and in any accompanying literature is not intended to provide full details of Celtic plans and may change at the discretion of Celtic Insurance Company. Complete terms of coverage are outlined in the individual Certificate Booklets and set forth in the applicable insurance Policy and Trust agreement.

In applying for coverage, the primary insured agrees to be bound by the Certificate. The benefits described in these pages and any accompanying literature are the standard benefits offered by Celtic. Policy provisions vary in some states. Plan availability and benefits may vary by state.

Celtic Insurance Company does not provide tax, investment or legal advice. Federal and state tax laws may change and are subject to interpretation. If tax, investment or legal advice is requested, consumers should seek the services of a licensed professional.

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