

Applying Online for Celtic Coverage

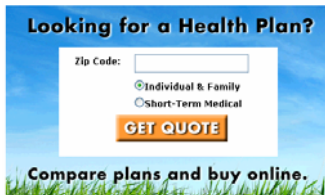


Are You Ready to Apply?

It's easy to work directly with Celtic to apply for coverage! Our website, www.celtic-net.com, offers user-friendly online resources including free rate quotes, health plan comparison tools, and online applications. Additionally, www.celtic-net.com provides personal and online customer service and individual health insurance education materials, as well as quick access to health care provider directories of doctors and hospitals in your area.

Step 1: Get a Quote

Start from the "Looking for a Health Plan?" box on Celtic's home page.



Or, click on the "Get a Quote Now" button on any page in the Consumer section of our site.



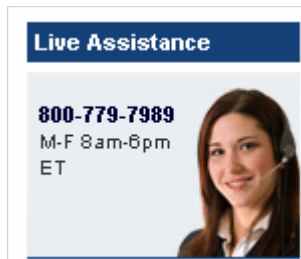
After entering your zip code and some basic information about yourself and any other applicants, you'll see a list of health plans available in your area.

Step 2: Compare Plans

You will be presented with a range of Celtic plans to review and compare. You can sort them by price or deductible or even compare up to four plans side-by-side.



If you have questions or need help selecting the right plan for you, contact a Celtic Consumer Sales Representative during business hours for personal support.



Step 3: Apply

Once you've selected a health plan, click the "Apply" button to begin an online application.



You'll create an account and be guided step-by-step through the process.

Create Your Account

* E-mail Address:

* Retype E-mail Address:

* Password:

* Retype Password:

After providing health history information about yourself any dependents, you'll electronically sign your application and submit it for underwriting review. Celtic will be in touch with you with an underwriting response or if we need further details.

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.



Q&A

Q: "What information do I need before applying?"

A: Celtic considers your entire medical profile in the process of underwriting.

Before you apply, have detailed information on hand for all applicants such as:

- Health history
- Recent medical treatment
- Rx drugs
- Height/Weight
- Current Doctor
- Current health coverage

Celtic Insurance Company

233 S. Wacker Drive
Suite 700
Chicago, IL 60606

Consumer Sales Contact Information

Phone: (800) 779-7989
E-mail: Info@celtic-net.com

www.celtic-net.com

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 customers of all ages 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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