# CELTIC SHORT-TERM
## Health Plan

## Connecticut

*Affordable Temporary Coverage*

Earning Your Trust, Every Day

CELTIC

# Celtic Short-Term

## *Affordable coverage for changing lives*

If there's one thing you can count on, it's that nothing stays the same. Every day people change jobs, finish college and leave the military. And every day they're at risk if they don't have health insurance. That's why there's the Celtic Short-Term Health Plan, the affordable solution for anyone in need of a high quality, temporary health care plan.

**Celtic Short-Term offers what you want:**

- Quality, temporary health insurance coverage
- Affordable rates to fit your budget
- A no-hassle PPO with 80/20 coinsurance
- Maximum benefit amount of $1 million
- Easy pay as you go monthly EFT option
- Receive Rx discounts at participating pharmacies

### How does Celtic Short-Term work?

Celtic Short-Term is the flexible, inexpensive health plan that covers most injuries and illnesses. You can apply for up to three benefit periods, not to exceed a total of 12 months of coverage. Just choose a deductible level that best suits your budget, and the desired length of coverage, up to 6 months.

### HELPFUL DEFINITIONS

**Deductible –** The dollar amount you spend each benefit period before Celtic begins to make payments for claims.

**Coinsurance –** The percentage amount you and Celtic will pay for covered medical services after you've met your deductible.

**PPO –** PPO stands for Preferred Provider Organization, which is a network of medical care providers, such as physicians, specialists and hospitals, who have agreed to provide their services at a negotiated discount to Celtic policyholders.

### How to Get Started

**Get a Quote –** Get a rate quote in seconds by going to and clicking on the "Get a Quote Now" button. Or, use the link provided by your insurance agent. You can choose the monthly payment option and pay as you go or choose how long you need coverage and select the *single payment in full* option.

**Lower your Cost –** Choose the *single payment in full* option to reduce your premium rate.

**Apply –** Click the "Apply" button to complete an online Celtic Short-Term application. Upon submission of your completed application, you'll be required to submit your payment, plus a $20 non-refundable application fee*.

### Earning Your Trust, Every Day

Celtic's commitment to quality benefits, expert service and affordability make the Celtic Short-Term Health Plan a logical choice for protection against the rising costs of medical services. For over 25 years, Celtic Insurance Company has been providing quality health coverage to children, individuals and families nationwide. We have always protected our customers with a conservative investment strategy and reliable products. And today, we are one of the leading individual health carriers in the marketplace known for our financial strength and stability.

# Celtic Short-Term GOLD

| Features/Benefits | Specifics | | | | |
|---|---|---|---|---|---|
| Eligibility | Ages 6 months - 64½ years | | | | |
| Plan Type | Temporary Physician and Hospital PPO coverage | | | | |
| Coinsurance | 80/20 Coverage after deductible of the next $10,000 | | | | |
| Plan Deductibles | $500 | $1,000 | $2,500 | $5,000 | Out-of-network deductible: $1,500 + plan deductible |
| Out-of-Pocket Maximum (includes plan deductible) | $2,500 | $3,000 | $4,500 | $7,000 | |
| Maximum Benefit Amount | $1,000,000 | | | | |
| Non-Preventive office visits to Network Provider | Subject to plan deductible and coinsurance | | | | |
| Labs and x-rays | Subject to plan deductible and coinsurance | | | | |
| Prescription Drugs | Subject to plan deductible and coinsurance | | | | |
| Emergency Room | Subject to plan deductible and coinsurance | | | | |
| Hospital Confinement/Inpatient Services | Subject to plan deductible and coinsurance | | | | |
| Outpatient Hospital Services | Subject to plan deductible and coinsurance | | | | |
| Out-of-Network Services **Doctor and Hospital** per occurrence | Eligible charges reduced additional 20%, no cap | | | | |
| Ambulance | Medically necessary air or ground transportation in an ambulance to a hospital up to the maximum allowable rate established by Connecticut law for any one medically necessary ambulance service. | | | | |

**Note:** The total family deductible is the amount equal to three times the per-person deductible. Out-of-pocket maximum is three times the per-person maximum, per benefit period with no carry over.

## Celtic Short-Term Health Plan Benefits

The Celtic Short-Term Health Plan provides for the benefits highlighted below if four simple criteria are met: 1) The treatment is authorized by a physician; 2) the treatment or diagnosis is for a sickness, bodily injury or complication of pregnancy; 3) the treatment is medically necessary; and 4) the expense is a reasonable and customary charge incurred while coverage is in force.

**Non-network Services** – The plan deductible is increased by $1,500 and an additional 20% coinsurance applies for all services received from an out-of-network provider (physician and/or hospital). This amount does not apply to the out-of-pocket maximum.

More detailed descriptions of the Celtic Short-Term benefits are contained in the Policy.

## What is covered?

**Hospital and Surgical Charges** – Charges by a hospital or physician for medical and surgical services and supplies while hospital confined. The maximum eligible expense for hospital daily room and board charges is the average semi-private room rate in that hospital.

**Medical Service and Supply Charges** – Charges for the following medical services and supplies are eligible expenses:

- prescription drugs;
- blood, blood plasma, oxygen and anesthesia and their administration;
- durable medical equipment;
- diabetic equipment and supplies prescribed by a physician;
- nonsurgical professional services by a physician or nurse.

**Health Screening Charges**

- mammogram;
- cytologic screening;
- prostate-specific antigen (PSA) test.

**Human Organ and Transplant Charges** – Hospital, medical service, and medical supply charges for non-experimental human organ and/or tissue transplant charges are eligible expenses. Benefits are covered up to a maximum of $150,000 per benefit period.

**Reconstructive Breast Surgery** – Including prosthetic devices required as a result of a partial or total mastectomy performed while coverage is in force.

## Celtic Short-Term Health Plan Exclusions

This is a partial list of exclusions. More detailed descriptions of the limitations are contained in the Policy.

Benefits are not paid for a sickness or bodily injury resulting from:

- any act of war, declared or undeclared, or service in the military forces of any country, including non-military units supporting such forces;
- participation in a riot, felony, or misdemenor.

No benefits are paid that are provided:

- for treatment received outside the United States except for a medical emergency while traveling for up to a maximum of 90 consecutive days, subject to the benefit period selected, whichever is less.

**Other exclusions include:**

- normal pregnancy and delivery, elective or repeat cesarean section;
- routine physical examinations;
- immunizations, newborn nursery charges, and routine “well baby” care of a dependent child;
- treatment or surgical procedure relating to fertility, including diagnosis or treatment of infertility;
- treatment or surgery for exogenous, endogenous, or morbid obesity;
- chronic pain disorder, acupuncture or biofeedback, or treatment including manipulation, for dislocations and subluxation of the vertebrae or spinal column;
- custodial care, intermediate care or confinement in a skilled nursing or extended care facility;
- hospice care;
- rehabilitation therapy, including rehabilitation facility charges.

## Important Plan Information

**Eligibility Requirements** – To qualify for Celtic Short-Term coverage, a primary applicant must be six months or over and under 641/2 years of age and must not be covered under any other health insurance plan. Applicant must be a United States citizen or a foreign resident who has been living in the United States. Dependents must be 6 weeks or older.

**Please Note:** Celtic’s Short-Term Health Plan is not renewable and is not designed to cover pre-existing conditions nor does it provide continuous coverage for subsequent plans. Any medical condition that began while the applicant was covered under a previous Celtic Short-Term Health Plan, will not be covered under a new plan. If your temporary need continues beyond your benefit period, you may apply for a new plan as long as no claims were incurred under a previous Celtic Short-Term Health Plan and there has been no significant change in your health.

**Pre-existing Conditions** – A pre-existing condition is a sickness or bodily injury for which an insured person received a diagnosis, medical advice, consultation, or treatment during the 12 months prior to the effective date.

**Celtic’s Short-Term Health Plan excludes coverage for conditions for which medical advice, diagnosis, care or treatment was recommended or received during the twelve months immediately preceding the effective date of coverage.**

**When Coverage Begins and Ends** – Your effective date will appear on the schedule page of your Policy, provided that you are accepted for coverage, your premium has been paid and the check, credit card or bank draft is honored on the first presentation for payment.

Coverage ends when:

- your benefit period has ended;
- you fail to make the required premium payments.

**Celtic’s Health Care Certification (Pre-authorizaion) Program** – The Health Care Certification (Pre-authorization) Program promotes high-quality medical care, and can help you better understand and evaluate your treatment options. You need to contact the Celtic Health Care Certification (Pre-authorization) Program at 1-800-477-7870 to certify medical treatment.

**IMPORTANT NOTE:** The information shown in this brochure 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 Policy Booklets and set forth in the applicable insurance Policy. In applying for coverage, the primary insured agrees to be bound by the Policy. The benefits described in this brochure and any accompanying literature are the standard benefits offered by Celtic.