

Affordable Temporary Coverage



CELTIC SHORT-TERM Health Plan

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

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 www.celtic-net.com 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.

Choose a Plan – From the quote screen you can compare both plans, find a doctor and view plan details.

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*.

*Fee may vary by state.

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 annual 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	\$3,000 maximum per person, per benefit period, for emergency air or ground 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 SILVER

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 annual 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 Deductible	\$250 deductible per visit + plan deductible and coinsurance				
Hospital Confinement/Inpatient Services	\$500 hospital confinement deductible per admission + plan deductible and coinsurance				
Outpatient Hospital Services	\$250 outpatient facility deductible per occurrence + plan deductible and coinsurance				
Out-of-Network Services Doctor and Hospital per occurrence	Eligible charges reduced additional 20%, no cap				
Ambulance	\$3,000 maximum per person, per benefit period, for emergency air or ground 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 (May vary by state)

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 Certificate Booklet or 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 (May vary by state)

This is a partial list of exclusions. More detailed descriptions of the limitations are contained in the Certificate Booklet or 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 other illegal act or being under the influence of alcohol, drugs or narcotics unless taken as prescribed by a physician;
- suicide or attempted suicide, or self-inflicted bodily injury while sane or insane;

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;
- birth control (except where state mandated);
- treatment or surgery for exogenous, endogenous, or morbid obesity;
- treatment of psychiatric care or mental nervous disorders of any kind, unless required by state law;

- 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;
- home health care or hospice care;
- rehabilitation therapy, including rehabilitation facility charges;
- treatment of alcoholism, drug addiction, substance abuse or chemical dependency.

Important Plan Information (May vary by state)

Eligibility Requirements – To qualify for Celtic Short-Term coverage, a primary applicant must be six months or over and under 64 1/2 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, or for which an insured person had symptoms 12 months before the effective date which would cause an ordinarily prudent person to seek medical care or treatment.

When Coverage Begins and Ends – Your effective date will appear on the schedule page of your Certificate Booklet or 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-authorization) 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 Certificate Booklets and set forth in the applicable insurance Policy. In applying for coverage, the primary insured agrees to be bound by the Certificate or Policy. The benefits described in this brochure and any accompanying literature are the standard benefits offered by Celtic. Policy provisions may vary by state.