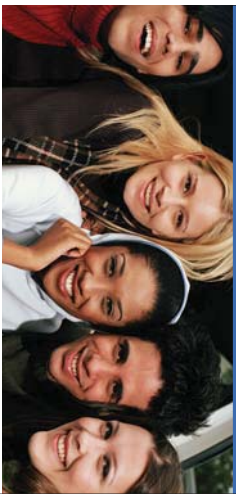


CELTIC HEALTH PLANS FOR INDIVIDUALS AND FAMILIES

Celtic Basic



Looking for a low-cost health plan with basic benefits to meet your essential health coverage needs? **Celtic Basic** works hard by controlling cost through national PPO and Pharmacy networks, making it a logical choice for protection against the rising costs of medical services.

- Plan Type: No-hassle PPO coverage
- Eligibility for individuals ages 19 - 64½ years and their dependents
- 70/30% or 80/20% coinsurance and choice of annual plan deductibles
- Two \$30 copay office visits per person, per calendar year; 3+ visits subject to annual deductible + coinsurance
- Preventive care coverage
- Healthy Lifestyle Program
- Copay Rx drug coverage
- Prescription Drug Option

CeltiCare Preferred



CeltiCare Preferred offers comprehensive major medical coverage, flexibility, and money-saving options.

Select PPO - doctor & hospital network with two \$15 copay office visits per person, per calendar year

"Any Doc" PPO - hospital network, with two \$35 copay office visits per person, per calendar year to any doctor

Managed Indemnity Plan - no network requirements

- Eligibility for individuals ages 19 - 64½ years and their dependents
- 80/20% or 100% coinsurance and choice of annual plan deductibles
- Preventive care coverage
- Healthy Lifestyle Program
- Copay Rx drug coverage
- Prescription Drug Option
- Supplemental Accident Option

Celticsaver HSA

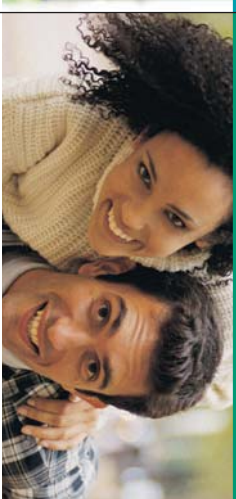


Celtic's qualified high deductible health plan is ideal for those looking for high-quality major medical coverage that can be used in conjunction with a Health Savings Account.

- Eligibility for individuals ages 19 - 64½ years and their dependents
- Two plan choices: doctor & hospital PPO and Managed Indemnity
- 80/20% or 100% coinsurance after deductible
- Choice of high deductibles for individuals or families
- Rx drug and non-preventive office visit coverage after deductible
- Preventive care coverage
- Healthy Lifestyle Program

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.

Celtic Short-Term



This plan provides high-quality transition coverage.

- Eligibility for individuals ages 6 months - 64½ years and their dependents
- Choice of Gold or Silver plans
- Choice of money-saving deductibles – \$500, \$1,000, \$2,500 or \$5,000
- Coverage for inpatient and outpatient services, non-preventive doctor office visits, surgical fees, and lab charges
- Freedom to choose length of coverage, from one to six months; you can apply for up to 3 terms for a total of 12 months of coverage
- Monthly pay-as-you-go EFT payment option or cost-saving single pay option
- \$1,000,000 lifetime maximum

PLUS, all Celtic Basic, CeltiCare Preferred, and CeltiSaver HSA plans offer:

- Preferred and non-tobacco user rates for qualified applicants
- Initial 12-month premium rate guarantee
- Flexible payment options
- Simple online application
- Toll-free customer service

For more information and a quote, please contact agent:

Tony Novak
www.celticenrollment.com