

Looking for more control over your health care dollars?



Looking for a high-quality major medical plan with the option to enroll in a Health Savings Account (HSA). The CelticSaver HSA Health Plan is the right plan for you!

With Celtic's HSA-qualified high-deductible health plan and an HSA, you have greater flexibility and control over your health care dollars and receive unique tax advantages* that can add-up to significant savings over the years. Plus, you can draw money from your HSA to pay for a broad array of qualified medical expenses like maternity, contact lenses, dental treatment, athletic club memberships and much more.

The CelticSaver HSA Health Plan provides:

- Eligibility for individuals ages 19 to 64½ years, and their dependents
- Choice of doctor and hospital PPO or Managed Indemnity plans
- 80/20% or 100% coinsurance after deductible
- Choice of annual plan deductibles for individuals and families
- Rx drug and non-preventive office visits covered after deductible and subject to coinsurance
- Preventive care coverage
- Healthy Lifestyle Program
- Option to open a Health Savings Account

PLUS...

- Preferred and non-tobacco user rates for qualified applicants
- Initial 12-month rate guarantee
- Flexible payment options
- Toll-free customer service
- Fast internet services

Benefits and availability vary by state. For full product details, please refer to the CelticSaver HSA product brochure.

*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.

For more information and a quote, please contact agent:

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