

Celtic Health Plans for Individuals and Families



Celtic Basic™ Health Plan

Looking for a low-cost health plan with basic benefits to meet your clients' essential health coverage needs? Celtic Basic works hard by controlling costs 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 6 months-64½ years and their dependents
- 80/20 coinsurance and choice of annual plan deductibles
- Two \$30 copay office visits per year
- \$200 wellness benefit included (after 12 months of coverage)
- \$5,000,000 lifetime maximum
- Optional copay drug coverage or FREE Rx discount

visit www.phahealth.us
for more information today!



The **CELTICARE II** Health Plan

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

Select PPO-doctor & hospital network, \$15 office visit copay

“Any Doc” PPO-hospital network, \$35 office visit copay to any doctor

Managed Indemnity Plan-no network requirements

- Eligibility for individuals ages 6 months to 64 ½ years and their dependents
- Range of deductible and coinsurance options
- 6 non-preventive office visits
- \$200 first-dollar Lab/X-Ray
- Healthy Lifestyle Program
- FREE Rx discount for savings at network pharmacies
- \$7,000,000 lifetime maximum
- Option to purchase either the money-saving *Prescription Drug Option* or the affordable bundled-benefit *Plus Option*, which includes preventive care, supplemental accident, and prescription drug coverage



CelticSaver HSA Health Plan

Celtic's qualified high deductible health plan is ideal for those looking for high-quality major medical coverage with the option to enroll in a Health Savings Account.

- Eligibility for individuals ages 18-64½ years and their dependents
- Two plan choices: fully-steered 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
- \$7,000,000 lifetime maximum
- Option to open a Health Savings Account (HSA)

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** Health Plan

This plan provides high-quality transition coverage.

- Eligibility for individuals ages 6 months to 64 ½ years, and their dependents
- 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
- ER coverage outside the U.S.

Plus, all Celtic Basic, CeltiCare II, and CelticSaver HSA plans offer:

- Preferred and non-tobacco user rates for qualified applicants
- Special discounted rates for family coverage
- Initial 12-month premium rate guarantee
- Prior deductible credit
- Flexible payment options
- Simple online application
- Toll-free customer service

Plan availability and benefits may vary by state.