

# The CelticSaver HSA Health Plan

## *Control – Flexibility –*

The CelticSaver HSA Health Plan is a qualified high deductible health plan designed to provide you with major medical coverage including up to \$7,000,000 of reliable health insurance protection combined with a Health Savings Account (HSA) option to make your health plan even more affordable.

With the CelticSaver HSA Health Plan 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 fund to pay for a broad array of qualified medical expenses like contact lenses, dental treatment, long term care insurance and much more.

Best of all, with the CelticSaver HSA Health Plan you won't have to sacrifice quality for economy. All Celtic health plans have been designed around a solid core of comprehensive insurance benefits.

### **Celtic offers two plans to choose from:**

The CelticSaver HSA PPO Plan – you receive high quality care for the lowest premium by accessing respected network physicians and hospitals. This doctor and hospital PPO offers savings on every visit to any network provider.

The CelticSaver HSA Managed Indemnity Plan – offers you comprehensive coverage with the flexibility to select the doctors and hospitals of your choice.

### **Value Added Benefits**

#### **The Network Advantage - Physicians and Hospitals**

Celtic partners with a nationwide PPO Network of qualified doctors and hospitals who have agreed to provide health care services at reduced fees. You just choose your doctor and hospital from our network of respected providers, many of whom you may already be familiar with. And unlike other plans, you don't need a referral to see a specialist. Plus, with our nationwide access even if you're traveling or relocating to another state, you can be assured of quality, money-saving coverage.

#### **The Network Advantage - Participating Pharmacies**

Celtic also partners with the largest network of pharmacies in the country to give you prescription drugs at the lowest pre-negotiated rates. Show your Celtic ID card at any of the 50,000 participating pharmacies nationwide and receive substantial savings on your prescription drug purchases.

#### **Preferred Rates and Rate Guarantee**

Celtic saves you more with our Preferred rating class for qualifying applicants. Plus, if you and/or your spouse have not used tobacco in the past 12 months you could receive the lowest premium available on the CelticSaver HSA Health Plan.

And Celtic guarantees your premium rate for the first 12 months of coverage, an offer most insurance companies won't make.

#### **Full Credit for Meeting Prior Deductibles**

If you choose to replace your current insurance coverage with the CelticSaver HSA Health Plan, you'll receive credit for satisfying any portion of a previous carrier's deductible met during the same calendar year.

### **HSA Tax Advantages**

Created under federal legislation, HSAs offer a way to purchase a health policy and save money tax-free.

- **Tax Deductible** – Contributions to your HSA fund are tax deductible up to the lesser of 100% of your deductible or to the IRS allowed maximums.
- **Tax Deferred** – Your HSA money earns interest tax deferred and rolls over year after year.
- **Tax-Free** – Withdrawals from your HSA fund used for qualified medical expenses are tax free.

# Savings – Simplicity

What you don't spend on health care continues to grow as a tax deferred savings vehicle until you reach age 65 at which point you can use the savings tax-free for medical expenses not covered by Medicare or for non-qualified expenses and only receive normal taxation.

Celtic partners with MSAver<sup>®</sup> to administer the HSA portion of the plan. MSAver is a nationally recognized provider of HSA administration and offers a portfolio of investment options including access to stocks, bonds and mutual funds. Plus, they make paying for your health care needs easy by providing you with a VISA<sup>®</sup> check card and checks.

As one of the premier experts on HSA implementation they're your number one resource for investment options. Call 1-866-495-9062 for more information.

*\*You can apply for the CelticSaver HSA Health Insurance Plan without setting up a savings account.*

**PLEASE NOTE:** 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.

## HERE'S AN EXAMPLE OF HOW YOU CAN SAVE WITH CELTICSAVER HSA HEALTH PLAN:

Plan Example for an Individual	Traditional Plan (\$1,000 Ded. 100% Coins)	HSA Plan (\$2,600 Ded. 100% Coins.)
Monthly Premium Paid	\$200	\$100
Tax-deductible monthly HSA deposit (optional)	Not allowed	\$100
Total Monthly Cost	\$200	\$200
Annual cost in premium for Health Plan	\$2,400	\$1,200
Annual cost for HSA		\$1,200
Annual cost (premium for Health Plan plus HSA Account)	\$2,400	\$2,400
Tax Savings (33% of HSA deposit)	None	\$400
Total cost of Health Plan and HSA Account	\$2,400	\$2,000
Your HSA Account Balance after one year (with no medical claims)	None	\$1,200*
If \$1,000 of medical claims are incurred – out of pocket expenses from the claim	\$1,000	None <i>(claim is covered by the \$1,000 in the HSA)</i>
Annual out-of-pocket expenses	\$3,400	\$2,000
<b>Annual Savings with the HSA Plan</b>		<b>=\$1,600**</b>

\* Does not include interest earned in account.

\*\* Annual savings is calculated by subtracting the annual out-of-pocket expenses of the traditional plan (\$3,400) from the annual out-of-pocket expenses of the HSA plan (\$2,000) plus adding the remaining \$200 in the HSA Fund, which can rollover into the next year if unused by claims.

Please note if you are self-employed you can deduct your health insurance premium.

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# How To Get Started

## Choose a Plan Option, Coinsurance and Deductible

- PPO or Managed Indemnity coverage
- 80/20 or 100% coinsurance
- Individual Deductible - \$1,500, \$2,600 or \$5,000
- Family Deductible - \$3,000, \$5,150 or \$10,000

## Get a QuikQuote from your agent

Your agent can receive an up-to-date quote in seconds, by calling 1-800-477-7990 or visiting our web site at [www.celtic-net.com](http://www.celtic-net.com). You'll be quoted Celtic's Preferred rate. Plus, you may qualify as a non-tobacco user and receive the lowest premium available on the CelticSaver HSA Health Plan.

## Select a billing option

Pay monthly or quarterly, whichever is more convenient. To use our Monthly Automatic Pay Plan, just complete the agreement on the application. Monthly or quarterly billing includes an \$6 bill fee charge. If you choose to open an HSA fund an additional \$5 maintenance fee is charged monthly.

## Complete the CelticSaver HSA Health Plan application and MSAver HSA enrollment form

Upon submission of your completed health application, you'll be required to pay an initial premium equal to your first payment due, either monthly or quarterly, and a nonrefundable application fee. You can make this initial payment with a credit card (Visa®, MasterCard® or Discover®) or by check. (Please make the check payable to Celtic Insurance. Agent checks are not accepted.)

Also complete and submit to Celtic with your health application the MSAver HSA fund enrollment form with a separate check for \$100 made payable to UMB Bank, n.a., if you choose to open an account. Upon approval of your CelticSaver HSA Health Plan, your MSAver HSA fund will be set-up.

## Submit your application to Celtic for underwriting

Whether applying online or through the mail, consider Celtic's QuikCoverage option, which provides instant coverage for qualified applicants.



# CelticSaver HSA Health Plan

Features/Benefits	Specifics	
Eligibility	Ages 18 - 64½ years*	
Plan Options	PPO or Managed Indemnity	
Annual Plan Deductibles & Coinsurance	<b>Individual</b> \$1,500 (80/20 of the next \$18,000) \$2,600 (80/20 of the next \$12,000) \$1,500 (100%) \$2,600 (100%) \$5,000 (100%)	<b>Family</b> \$3,000 (80/20 of the next \$36,000) \$5,150 (80/20 of the next \$24,000) \$3,000 (100%) \$5,150 (100%) \$10,000 (100%)
Lifetime Maximum	\$7,000,000 per person	
Non-Preventive office visits	Covered after deductible subject to coinsurance.	
Prescription Drugs	Covered after deductible subject to coinsurance.	
Preventive Care	Eligible expenses for medical services and supplies incurred for preventive care in an asymptomatic individual are covered up to \$300 per person, per calendar year, which includes \$50 for routine eye exams.	
Psychiatric Care	Mental and nervous condition charges for inpatient and outpatient services are covered as any other sickness.	
Manipulative Therapy	Manipulative Therapy charges covered as any other sickness.	
Hospital	Average semi-private room rate. Intensive care at four times the average semi-private room rate.	
Home Health Care	Up to 80 days per person per calendar year. Deductible capped at \$50.	
Rehabilitation Facility	Inpatient—up to 30 days confinement per person, per calendar year.	
Rehabilitation Therapy	Outpatient—up to 30 visits per person, per calendar year.	
Extended Care Facility	Up to 12 days of confinement per person, per calendar year.	
Transplants	Covered up to amount negotiated by network if Transplant Network used; capped at \$100,000 per procedure if insured goes out of network.	
Ambulance	Medically necessary air or ground transportation in an ambulance to a hospital up to a maximum allowance rate established by Connecticut law for any one medically necessary ambulance service.	
Value-Added Benefits	Specifics	
Non-tobacco Rates and Preferred Rates	Applicants and/or their spouses who have not used tobacco in the past 12 months will receive additional premium savings. Plus, Preferred Rates are available for qualifying applicants.	

\* The Primary Applicant cannot be claimed as a dependent on any tax return.

## CELTICSAVER HSA HEALTH PLAN BENEFITS

The CelticSaver HSA Health Plan pays for the benefits highlighted below provided that four simple criteria are met: 1) The treatment is authorized by a physician; 2) the treatment or diagnosis is for a sickness, bodily injury, complication of pregnancy or as part of a covered wellness program; 3) the treatment is medically necessary; and 4) the expense is a reasonable and customary charge incurred while coverage is in force.

More detailed descriptions of the CelticSaver HSA 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 are eligible expenses. The maximum eligible expense for hospital daily room and board charges for normal care is the average semi-private room rate in that hospital. For intensive care, the maximum eligible expense is four times the average semi-private room rate in that hospital.

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

- nonsurgical professional services by a physician or nurse;
- radiologist or laboratory charges for X-ray or radiation therapy, diagnosis or treatment;
- up to 80 visits per person, per calendar year of home health care by a home health care agency, but only if a hospital, skilled nursing or extended care facility confinement would otherwise be needed and the visit is prescribed by a physician, deductible capped at \$50;
- one screening by low-dose mammography, per calendar year beginning at age 35;
- medically necessary air or ground ambulance to a hospital up to the maximum allowance rate established by Connecticut law for any medically necessary ambulance service;
- if a tubal ligation is performed during a pregnancy or complication of pregnancy, then those charges will be considered as eligible expenses;
- one cytologic screening per calendar year for women age 18 and older;
- coverage for one prostate cancer screening per calendar year for an insured person age 50 and over.

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

- prescription drugs;
- blood, blood plasma, oxygen and anesthesia and their administration;
- initial artificial limbs or eyes needed to replace natural limbs or eyes that are lost while an insured person's coverage is in force (however, no benefit will be paid for repair or replacement of artificial limbs or eyes, or other prosthetic devices);
- initial prosthetic devices required as a result of a mastectomy performed while an insured person's coverage is in force;
- casts, splints, surgical dressings, crutches, and the rental of wheelchairs, hospital beds, and other durable medical equipment;
- diabetic equipment and supplies prescribed by a physician.

**Dental & Cosmetic Charges** – Treatment of sound, natural teeth due to bodily injury that occurs while the insured person's coverage is in force. No benefits will be paid for the prevention or correction of teeth irregularities and malocclusion of jaws by removal, replacement, or treatment on or to teeth or any other surrounding tissue. Reconstructive surgery needed to correct a bodily injury or sickness that occurs while the insured person's coverage is in force is covered. Cosmetic or reconstructive surgery that is not medically necessary will not be covered.

**Psychiatric Care** - Mental and nervous charges for inpatient and outpatient services are covered as any other sickness.

**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. If the insured person uses the Transplant Network, benefits will be paid up to the amount of the charges negotiated by the Network. In addition, there is a limited travel and lodging benefit. If the insured person elects to have the procedure performed outside the Transplant Network, up to \$100,000 will be reimbursed per procedure.

**Reconstructive Breast Surgery** – as a result of a partial or total mastectomy.

**Hospice Care** – Hospice care, services and supplies, up to \$5,000 per an insured person's lifetime.

**Complications of Pregnancy** – Complications of pregnancy covered as any other illness. No benefits are paid for a normal pregnancy, normal childbirth, elective Cesarean Section, or elective abortion.

**Preventive Care Benefit** – Eligible expenses for medical services and supplies incurred for preventive care in an asymptomatic individual are covered up to \$300 per insured person per calendar year.

Preventive Care Benefits include, but are not limited to, charges for the following:

- Annual physical examinations, including office visits;
- Routine x-rays, labs, and diagnostic tests;
- Screening services such as colorectal cancer tests, bone mass measurement and cardiovascular and diabetes tests;
- Immunizations; and
- Routine eye exam.

Preventive Care Benefits in excess of the calendar year maximum are not eligible expenses.

### CELTICSAVER HSA PPO PLAN

**Network Services** – To maximize the benefits received under the CelticSaver HSA PPO Plan an insured person must receive services from a network provider.

**Non-network Services** – Each time an out-of-network provider (physician and/or hospital) is used, eligible charges are reduced by an additional 20%, which does not apply to the out-of-pocket maximum. If charges by a non-network provider are incurred by an insured person due to a medical emergency, the deductible and coinsurance will be the same as if provided by a network provider.

### CELTICSAVER HSA HEALTH PLAN EXCLUSIONS

Benefits are not paid under any plan 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;
- participating in a riot, commission of a felony, or misdemeanor;
- bodily injury, total disability or death sustained while being intoxicated as determined by state law. Intoxication is defined and determined by Laws of the jurisdiction where the loss or the cause of loss occurred. The alcohol intoxication exclusion applies only to the expenses resulting from the accident occurring while the insured person is operating a motorized vehicle;

No benefits are paid that are provided:

- free of charge in lieu of this insurance;
- by a government-operated hospital unless the insured person is required to pay;
- for treatment received outside the United States except for a medical emergency while traveling for up to a maximum of 90 consecutive days;

Additionally, no benefits are paid for:

- sickness or bodily injury that arises out of, or as a result of, any work if the insured person is required to be covered under Worker's Compensation or similar legislation.

**Other exclusions include:**

- normal pregnancy and delivery, elective or repeat cesarean section;
- treatment or surgical procedure relating to fertility, including diagnosis or treatment of infertility;
- tubal ligations and vasectomies performed while hospital confined are not covered. The reversal of a tubal ligation or vasectomy is not covered at any time;
- treatment or surgery for exogenous, endogenous, or morbid obesity;
- gender reassignment (sex change or reassignment);
- eye refractions, vision therapy, glasses or fitting of glasses, contact lenses, surgical or non-surgical treatment to correct refractive eye disorders, or any treatment or procedure to correct vision loss;
- hearing aids, exams or fittings, or surgical or non-surgical treatment or procedure to correct hearing loss, except if required by state law;
- treatment or medication that is experimental or investigational;
- custodial care;
- newborn nursery charges, unless required by state law.

**IMPORTANT PLAN INFORMATION**

**Eligibility Requirements** – To qualify for CelticSaver HSA coverage, a primary applicant must be 18 years of age or over and under 64½ years of age and must not be covered under any other health insurance plan or be claimed as a dependent on any tax return. Applicant must be a United States citizen or a foreign resident who has been living in the United States for at least two years under a permanent visa. Dependents must be 6 weeks or older.

**Underwriting** – Your CelticSaver HSA application is individually underwritten based on the health history of you and your dependents to be covered. To effectively underwrite your application, Celtic must obtain as much medical information about you as possible. This is accomplished through the use of health questions on the application form and, in some instances, a follow-up medical questionnaire and/or telephone verification of information. In addition, Celtic may request medical records as necessary. If you answered “NO” to the five health questions on the application, have acceptable occupations/avocations, and are within the Company’s height, weight, and age guidelines, your agent can get coverage instantly with QuikCoverage, depending on your state’s insurance regulations. Otherwise, please mail your application for underwriting.

**Credit for Prior Deductible** – If you choose to replace current insurance coverage with the CelticSaver HSA Health Plan, you will receive credit for satisfying any portion of the previous carrier’s deductible in the same calendar year. Copies of EOBs (Explanation of Benefits) are required for proof of deductible.

**PLEASE NOTE:** Creditable Coverage - Time spent under the CelticSaver HSA Health Plan may or may not count towards “creditable coverage” as defined in the Health Insurance Portability and Accountability Act, Public Law 104-191. Your individual circumstances, as well as state and federal law, will determine how much, if any, of your coverage under the CelticSaver HSA Health Plan is creditable coverage.

**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.

CelticSaver HSA will provide full coverage of pre-existing medical conditions if certain specific guidelines are met. The applicant must fully disclose all pre-existing medical conditions on the application. Then, if they pass our underwriting guidelines, on a standard basis, we’ll provide full coverage. Benefits are not paid for an insured person’s undisclosed pre-existing condition until coverage has been in force 12 months from the effective date provided coverage was issued on a standard basis.

**When Coverage Begins and Ends** – Your effective date will appear on the schedule page of your Certificate Booklet or Policy, provided that you mail in your premium payment with your application and are accepted for coverage. Coverage ends when:

- you fail to make the required premium payments;
- you cease to be an eligible dependent;
- you begin living outside the United States;
- the Master Policy is terminated. Celtic may cancel the Policy on the first of any month by giving 90 days prior written notice.

**Celtic’s Health Care Certification Program** – Health Care Certification is a benefit which is automatically included in the CelticSaver HSA Health Plan. The Health Care Certification Program promotes high-quality medical care, and can help you better understand and evaluate your treatment options.

**How does it work?** – You need to contact the Celtic Health Care Certification Program at 1-800-477-7870 to certify medical treatment. The review team is made up of medical advisors with backgrounds in the medical, surgical, and psychiatric fields. If you have concerns about your proposed treatment, they can help you develop appropriate questions to ask your physician. The medical advisor may also discuss possible alternatives with your doctor if there are any questions regarding the necessity of your treatment. Celtic recommended second surgical opinions are always paid at 100%. Also, in the event of a non-certification there is an appeal process available.

Remember, the final decision for medical treatment is always the right and responsibility of you and your doctor.

**What if I don’t notify Celtic before treatment?** – For all plans non-notification results in an exclusion from eligible expenses of 20% of all charges limited to \$500 per occurrence related to the treatment, if you did not notify the Celtic Health Care Certification Program before treatment.

**What if my treatment is considered not medically appropriate and/or not medically necessary?** – A “Notice of Non-Certification” is issued to you and your doctor. If you decide to receive the non-certified treatment, no benefits are paid.

**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 vary in some states.



# Celtic Insurance Company

## *Solid, Strong, committed...*

*these are the characteristics that have shaped Celtic Insurance Company. And they are representative of the way in which we conduct business. Celtic is a company known for financial stability. We have always protected our customers with a conservative investment strategy, and have earned an "A-" Excellent rating from A.M. Best Company. We also believe our quality products should be backed by superior service. So you can count on our well trained personnel to administer your policy efficiently and without delay.*

**CELTIC**

Earning Your Trust, Every Day

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