

# Plan Information and Details

## What is Celtic Short-Term?

Celtic Short-Term is a high quality, temporary health care plan. You can apply for this one-term , nonrenewable policy for one to six months of coverage at a deductible level that best suits your budget.

## Who's Eligible?

- U.S. residents between the ages of six months and 64 ½ , not currently pregnant or covered under any other medical expense plan.
- Foreign residents living in the U.S. for at least two years, with proof of an Alien Registration Receipt Card or "Green Card."

## Who's The Plan Ideal For?

- Recent college graduates
- Those between jobs
- People awaiting coverage through an employer
- Recent military discharges

## How Does The Plan Work?

Benefits are paid on covered expenses subject to the deductible you select. Once the deductible is satisfied, Celtic Short-Term pays 80% of the next \$5,000 of covered expenses. After that, Short-Term pays 100% of covered expenses up to \$2,000,000 per insured. The chart shows the most you will ever pay per person, per period (excluding premium payments), based on your deductible and eligible expenses.

Your Deductible	+20% Of The Next \$5,000	=Maximum Out-of-Pocket
\$250	+\$1,000	=\$1,250
\$500	+\$1,000	=\$1,500
\$1,000	+\$1,000	=\$2,000

[Top of Page](#)

## What Does Short-Term Cover?

- Hospital semi-private room-and-board charges
- Hospital intensive care charges
- Hospital outpatient charges
- Inpatient psychiatric care

- Other miscellaneous hospital and physician services
- Doctor office visits and surgical charges
- Prescription drugs and blood products
- Radiology and laboratory charges
- Manipulative therapy

## **What is NOT covered?**

The Celtic Short-Term Health Plan is not designed to cover pre-existing conditions. Specifically, a pre-existing condition is a medical condition or symptom that occurred prior to the effective date and was diagnosed by a physician with consultation, advice or treatment. It is also a medical condition or symptom which would cause a prudent person to seek diagnosis, care or treatment. Expenses resulting from a normal pregnancy, "well care" (such as routine physical exams, dental care (except as a result of bodily injury), cosmetic surgery and outpatient psychiatric care are also excluded from coverage. Other limitations and exclusions are listed in the Celtic Short-Term policy and may vary according to the state in which you reside.

## **How Much Will It Cost?**

Premiums are based on a number of factors, including choice of deductible, number of people covered, length of coverage, age, sex and where you live. Payment for the entire period of coverage must accompany the applications, and no refunds are issued in the event that coverage is not required for the full benefit period selected. Payment may be made by check, Visa or MasterCard. (The credit card option is not available in AL.) If paying by credit card, the payment section on the application must be completed.

Yes, I would like to get a quote on the Celtic Short-Term Health Plan.

## **How Do I File A Claim?**

Submitting a claim couldn't be easier. There are no forms to complete and payments are made quickly.

## **When Does Coverage Begin And End?**

Coverage begins at 12:01 a.m. on the requested effective date. However, the effective date cannot be on or before the day you submit your application on-line, on or before the day your envelope is postmarked or on the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> of the month. Coverage ends when your policy term has expired.

## **Coordination of Benefits**

Celtic Short-Term is often purchased while waiting for permanent medical coverage to become effective. If, after your Celtic Short-Term Policy becomes effective, you obtain other coverage, your Celtic Short-Term Policy will remain in force for the full period for which it was issued. (Unused premium is non-refundable.) Normal coordination of benefit provisions will apply. Of course, you will be responsible for any deductibles required by your new plan.