

COLORADO HEALTH PLAN DESCRIPTION FORM

Celtic Insurance Company Celtic Basic Fully Steered PPO Plan

PART A: TYPE OF COVERAGE

1	TYPE OF PLAN	Preferred Provider Plan.
2	OUT-OF-NETWORK CARE COVERED? ¹	Yes; but patient pays more for out-of-network care.
3	AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available throughout Colorado.

PART B: SUMMARY OF BENEFITS

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage.

		IN-NETWORK	OUT-OF-NETWORK
4	ANNUAL DEDUCTIBLE a) Individual b) Family	a) Select between \$1,500, \$2,500 and \$5,000. b) Equal to three (3) individual deductibles per calendar year.	a) \$1,500 in addition to the In-network deductible selected. b) Equal to three (3) individual out-of-network deductibles per calendar year.
5	OUT-OF-POCKET ANNUAL MAXIMUM ² a) Individual b) Family	a) 3,500 to 7,000 per calendar year. b) Three (3) times the individual maximum per calendar year.	a) 40% coinsurance of eligible expenses after out of network deductible. b) 40% coinsurance of eligible expenses after out of network deductible.
6	LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	\$5,000,000.	Same as In-network.
7A	COVERED PROVIDERS	Private Healthcare Systems Inc. See provider directory for complete list of current providers.	All providers licensed or certified to provide covered benefits.
7B	With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	Yes.	Not Applicable.
8	ROUTINE MEDICAL OFFICE VISITS	Up to \$200 after coverage has been effective for 12 months. Annual deductible does not apply. (Combined in and out of network) Outpatient non-preventive office visits are covered: 2 visits, \$30 office visit copay (annual deductible does not apply). Labs & x-ray-(annual deductible does apply) 80%. 3 rd and subsequent visits, including labs & x-ray-(annual deductible does apply) 80%.	Up to \$200 after coverage has been effective for 12 months. Annual out-of-network deductible does not apply. (Combined in and out of network) Outpatient non-preventive office visits are covered: 60%. Annual out-of-network deductible does apply.

		IN-NETWORK	OUT-OF-NETWORK
9	PREVENTIVE CARE a) Children's services b) Adult's services	Child Health Supervision Services: 80%. Annual Deductible does not apply. Covered Adult Services: 80%. 1. Annual Mammogram up to \$77, annual deductible does not apply 2. Annual Prostate Cancer Screening up to \$65, annual deductible does not apply 3. Cytologic screenings for women, deductible applies.	a) And b): 60% of eligible expenses per occurrence. Annual out-of-network deductible does not apply to Child Health Supervision Services, Mammogram screenings and Prostate Cancer Screening. Annual out-of-network deductible does apply to Cytologic screenings.
10	MATERNITY a) Prenatal care Delivery & inpatient well baby care	a) Not Covered. b) Delivery is not covered. 80% hospital stay up to 48 (vaginal) or 96 (cesarean) hours following delivery. Annual Deductible does apply. In-Network benefits apply to hospital stay for newborns only.	a) Not Covered. b) Delivery is not covered. 60% for hospital stay up to 48 (vaginal) or 96 (cesarean) hours following delivery. Annual out-of-network deductible does apply. Out-of-network benefits apply to hospital stay for newborns only.
11	PRESCRIPTION DRUGS Level of coverage and restrictions on prescriptions	Not covered. (Unless prescription drug card option is chosen) Prescription Drug Card Option: Separate Annual Deductible: \$500 Generic: \$25 copay Preferred Brand: 35% coinsurance Non-Preferred Brand & Specialty: 50% coinsurance Brands with a generic substitute: \$25 plus 100% of the cost difference between the brand name drug and the generic substitute	Not covered. (Unless prescription drug card option is chosen) Prescription Drug Card Option: Same as In-network. At the point of sale an insured will pay 100%. Reimbursement will be based on the applicable copayment or coinsurance and will not exceed the allowable amount had the drug been purchased through the Prescription Benefit Manager. To maximize benefits utilize in-network providers.
12	INPATIENT HOSPITAL	Separate \$500 deductible for each admission. Annual Deductible does apply. 80%.	Separate \$500 deductible for each admission. Annual out-of-network deductible does apply. 60% per occurrence.
13	OUTPATIENT/AMBULATORY SURGERY	Separate \$250 deductible for each occurrence. Annual Deductible does apply. 80%.	Separate \$250 deductible for each occurrence. Annual out-of-network deductible does apply. 60% per occurrence.
14	LABORATORY & X-RAY	80%. Annual Deductible does apply.	60% per occurrence. Annual out-of-network deductible does apply.
15	EMERGENCY CARE ³	Separate Emergency Room Deductible of \$250 per visit (waived if admitted). Annual Deductible does apply. 80%.	Separate Emergency Room Deductible of \$250 per visit (waived if admitted). Annual out-of-network deductible does apply. 80%.
16	AMBULANCE	80%. Annual Deductible does apply. Up to \$3,000, ground or air transportation per calendar year.	60%. Annual out-of-network deductible does apply. Up to \$3,000, ground or air transportation per calendar year.
17	URGENT, NON-ROUTINE, AFTER HOURS CARE	80%. Annual Deductible does apply.	60%. Annual out-of-network deductible does apply.
18	BIOLOGICALLY-BASED MENTAL ILLNESS ⁴ CARE	Not Covered.	Not Covered.

		IN-NETWORK	OUT-OF-NETWORK
19	OTHER MENTAL HEALTH CARE a) Inpatient care b) Outpatient care	Not Covered	Not Covered.
20	ALCOHOL & SUBSTANCE ABUSE	Not Covered.	Not Covered.
21	PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY	80%. Annual Deductible does apply.	60% per occurrence. Annual out-of-network deductible does apply.
22	DURABLE MEDICAL EQUIPMENT	80%. Annual Deductible does apply. See policy for types and circumstances of coverage.	60% per occurrence. Annual out-of-network deductible does apply. See policy for types and circumstances of coverage.
23	OXYGEN	80%. Annual Deductible does apply.	60% per occurrence. Annual out-of-network deductible does apply.
24	ORGAN TRANSPLANTS	Maximum of 2 transplant procedures per lifetime. Negotiated rate for transplants in the transplant network.	Maximum of 2 transplant procedures per lifetime limited to \$100,000 per procedure.
25	HOME HEALTH CARE	80% up to 60 visits per year, one visit per day. Annual Deductible does apply.	60% up to 60 visits per year, one visit per day. Annual out-of-network deductible does apply.
26	HOSPICE CARE	80% up to a \$5,000 lifetime maximum per person. Annual Deductible does apply.	60% up to a \$5,000 lifetime maximum per person. Annual out-of-network deductible does apply.
27	SKILLED NURSING FACILITY CARE	80% up to 12 days of confinement per year. Annual Deductible does apply.	60% up to 12 days of confinement per year. Annual out-of-network deductible does apply.
28	DENTAL CARE	Not Covered.	Not Covered.
29	VISION CARE	Not Covered.	Not Covered.
30	CHIROPRACTIC CARE	Not Covered.	Not Covered.
31	SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5) 1) Rehabilitation Therapy 2) General Anesthesia for Dependent Children.	1) 80% up to 30 days of confinement in a rehabilitation facility per year. 80% up to 60 visits for outpatient rehabilitation therapy related to home health care per year. Annual Deductible does apply. 2) 80%. Annual Deductible does apply.	1) 60% up to 30 days of confinement in a rehabilitation facility per year. 60% up to 60 visits for outpatient rehabilitation therapy related to home health care per year. Annual out-of-network deductible does apply. 2) 80%. Annual out-of-network deductible does apply.

PART C: LIMITATIONS AND EXCLUSIONS

32	PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. ⁵	12 months for all pre-existing conditions unless the covered person is a HIPAA-eligible individual as defined under federal and state law, in which case there are no pre-existing condition exclusions.
33	EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	Yes.
34	HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	A pre-existing condition is an injury, sickness or pregnancy for which a person incurred charges, received medical treatment, consulted a health care professional, or took prescription drugs within 12 months immediately preceding the effective date of coverage.
35	WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	List of exclusions is available immediately upon request from your carrier or agent. Review them to see if a service or treatment you may need is excluded from the policy.

PART D: USING THE PLAN

		IN-NETWORK	OUT-OF-NETWORK
36	Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No.	No.
37	Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes.	Yes.
38	If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No.	Yes.
39	What is the main customer service number?	Celtic Insurance Company: 1-800-477-7870.	
40	Whom do I write/call if I have a complaint or want to file a grievance? ⁶	Celtic Insurance Company Attn: Appeal Officer 233 South Wacker Drive, Suite 700 Chicago, IL 60606-6393	
41	Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance, ICARE Section 1560 Broadway, Suite 850 Denver, CO 80202	
42	To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.	Policy form #15-544-00159-CO - Individual.	
43	Does the plan have a binding arbitration clause?	Yes.	

PART E: COST

44	What is the cost of this plan?	Contact your agent or Celtic to find out the premium for this plan. In some cases, plan costs are included with this form.
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PART F: PHYSICIAN PAYMENT METHODS, AND PLAN EXPENDITURES FOR HEALTH EXPENSES, ADMINISTRATION AND PROFIT

<p>Any person interested in applying for coverage, or who is covered by, or who purchased coverage under this plan may request answers to the questions listed below. The request may be made orally or in writing to the agent marketing the plan or directly to the insurance company and shall be answered within five (5) working days of the receipt of the request.</p> <ul style="list-style-type: none"> • What are the three most frequently used methods of payment for primary care physicians? • What are the three most frequently used methods of payment for physician specialists? • What other financial incentives determine physician payment? • What percentage of total Colorado premiums are spent on health care expenses as distinct from administration and profit?
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¹ “Network” refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it pays more of your bill if you use their network providers (i.e., go in-network) than if you don’t (i.e., go out-of-network).

² Out-of-pocket maximum. The maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductible or copayments, depending on the contract for that plan.

³ “Emergency care” means services delivered by an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb threatening emergency existed.

⁴ “Biologically based mental illnesses” means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

⁵ Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

⁶ Grievances. Insurance regulation 4-2-17 establishes carrier grievance procedures and appeals process requirements. A copy of the regulation is available from the Colorado Division of Insurance.