



Comparison of CeltiCare II Health Plans

In order to make it easy for you to understand your options when you apply for CeltiCare II Health Plans, this chart outlines and compares the features and benefits of each plan.

The **CELTICARE II** Health Plan

Features/Benefits	CeltiCare II Select PPO	CeltiCare II "Any Doc" PPO	CeltiCare II Managed Indemnity Plan
Annual Deductibles	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000
Choices of Coinsurance after the deductible	80/20 of the next \$10,000 & 100% thereafter; or 100% (100% only available w/\$2,500 & \$5,000 deductibles)	80/20 of the next \$10,000 & 100% thereafter; or 100% (100% only available w/\$2,500 & \$5,000 deductibles)	80/20 of the next \$10,000 & 100% thereafter; or 100% (100% only available w/\$2,500 & \$5,000 deductibles)
Lifetime Maximum	\$7,000,000	\$7,000,000	\$7,000,00
Physician Copay Services	\$15 copay/6visits per person, per calendar year	\$35 copay/6visits per person, per calendar year	Subject to deductible and coinsurance
Physician & Hospital Services	Benefits at PHCS network physicians and hospitals	Benefits at any physician and PHCS network hospitals	Benefits at any physician and hospital
Emergency Room Deductible (in addition to annual deductible)	\$250 per visit, if not admitted.	\$250 per visit, if not admitted.	\$250 per visit, if not admitted.

Out-of-Network Services (in addition to annual plan deductible)	Doctor & Hospital \$1,500 annual ded. Eligible charges reduced additional 20% per occurrence.	Hospital (only) \$1,500 annual ded. Eligible charges reduced additional 20% per occurrence.	Not applicable
Healthy Lifestyle Program	Pays 25% of fees for eligible physical health programs up to \$300 max. per person, per year.	Pays 25% of fees for eligible physical health programs up to \$300 max. per person, per year.	Pays 25% of fees for eligible physical health programs up to \$300 max. per person, per year.
Billing Options	Monthly, Quarterly, EFT	Monthly, Quarterly, EFT	Monthly, Quarterly, EFT
Eligibility	6 mos. - 64 ½ yrs	6 mos. - 64 ½ yrs	6 mos.- 64 ½ yrs
Optional Benefits			
Preventive Care	CeltiCare II Plus Option	CeltiCare II Plus Option	CeltiCare II Plus Option
Prescription Drug option	Stand-alone Option or part of CeltiCare II Plus Option	Stand-alone Option or part of CeltiCareII Plus Option	Stand-alone Option or part of CeltiCare II Plus Option
Supplemental Accident	CeltiCare II Plus Option	CeltiCare II Plus Option	CeltiCare II Plus Option
Term Life Insurance (not available in all states)	\$25,000	\$25,000	\$25,000