

SERFF Tracking Number: AMRP-127760093 State: Oklahoma
 Filing Company: American Republic Insurance Company State Tracking Number: AMRP-127760093
 Company Tracking Number: OK ARIC INDIV, AG, GT
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: ARIC Individual Comprehensive Major Medical Insurance Markets
 Project Name/Number: OK ARIC INDIV, AG, GT /OK ARIC INDIV, AG, GT

Filing at a Glance

Company: American Republic Insurance Company

Product Name: ARIC Individual Comprehensive SERFF Tr Num: AMRP-127760093 State: Oklahoma

Major Medical Insurance Markets

TOI: H16I Individual Health - Major Medical SERFF Status: Closed- Informational Filed State Tr Num: AMRP-127760093

Sub-TOI: H16I.005C Individual - Other Co Tr Num: OK ARIC INDIV, AG, GT State Status: Closed

Filing Type: Notice: Reviewer(s): Verneta Pavel
 Discontinue/ReduceWritings/Withdraw From the Market Place

Author: Michele Kulish Danielson Disposition Date: 11/08/2011
 Date Submitted: 10/25/2011 Disposition Status: Informational Filed

Implementation Date Requested: 10/20/2011

Implementation Date: 11/08/2011

State Filing Description:

General Information

Project Name: OK ARIC INDIV, AG, GT
 Project Number: OK ARIC INDIV, AG, GT
 Requested Filing Mode: Informational
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Status of Filing in Domicile: Authorized
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type: Individual
 Filing Status Changed: 11/08/2011
 State Status Changed: 11/08/2011
 Created By: Michele Kulish Danielson
 Corresponding Filing Tracking Number: AMRP-127760534
 State TOI: H16I Individual Health - Major Medical

Deemer Date:
 Submitted By: Michele Kulish Danielson

State Sub-TOI: H16I.005C Individual - Other

PPACA: Not PPACA-Related

PPACA Notes: null

SERFF Tracking Number: AMRP-127760093 State: Oklahoma
Filing Company: American Republic Insurance Company State Tracking Number: AMRP-127760093
Company Tracking Number: OK ARIC INDIV, AG, GT
TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
Product Name: ARIC Individual Comprehensive Major Medical Insurance Markets
Project Name/Number: OK ARIC INDIV, AG, GT /OK ARIC INDIV, AG, GT

Filing Description:

Pursuant to Title XVIII of the Public Health Act and the Health Insurance Portability and Accountability Act of 1996, 42 U.S.C. § 300gg-42(a), please accept the letter attached under the supporting documentation as formal notice of American Republic's decision to discontinue and non-renew all individually underwritten comprehensive major medical benefit plans and withdraw from the individually underwritten comprehensive major medical insurance business in the State of Oklahoma. We are exiting only the individual, association group and group trust markets for individually underwritten major medical insurance. In addition, this notice was sent to the Commissioner via overnight mail on October 20, 2011.

This notice was originally submitted under the SERFF filings AMRP-127703236;AMRP-127704340;AMRP-127704205 but withdrawn at the request of the department.

I have filed World Insurance Company, which is listed in the Corresponding Filing Tracking Number field. The filing notice is exactly the same.

Company and Contact

Filing Contact Information

Michele Kulish Danielson, Product Analyst 3 michele.kulish.danielson@americanenterprise.com
601 6th Ave 515-245-2364 [Phone]
Des Moines, IA 50309 515-247-2470 [FAX]

Filing Company Information

American Republic Insurance Company CoCode: 60836 State of Domicile: Iowa
601 6th Ave Group Code: 3527 Company Type: Life Accident and
Des Moines, IA 50309 Group Name: Health Insurance
(800) 987-8988 ext. [Phone] FEIN Number: 42-0113630 State ID Number: 0800

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? Yes
Fee Explanation: Iowa does not charge for this filing. 1 form x \$25.00.
Per Company: Yes

SERFF Tracking Number: AMRP-127760093 *State:* Oklahoma
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Insurance Company	\$25.00	10/25/2011	53175396

State Specific

Have you reviewed the recent changes that were made to General Instructions? (Yes/No): Yes

Are all forms, including but not limited to endorsements, riders, and advertisements individually listed and attached to the Form Schedule Tab? (Yes/No): Not applicable.

Are all rates listed and attached to the Rate/Rule Schedule Tab? (Yes/No): Not applicable.

Is the supporting documentation individually listed and attached to the Supporting Documentation Tab? (Yes/No): Yes
 Effective July 14, 2009, Oklahoma mandates the usage of the SERFF Electronic Fund Transfer (EFT) process for the submission of filing fees. Compliance with OAR 365:1-13-1 will insure that your filing is NOT rejected.: okay.

Applicable to rate filings, all details of the data identified as Company Rate Information on the Rate Schedule Tab must be completed with Oklahoma data.: Not applicable.

Applicable to Matrix forms, if your company wishes to file forms as a matrix, each individual form number representing a specific policy provision must be separately attached on a line under the SERFF Form Schedule. Please do not attach any currently approved forms that are not changing. Additional filing fees may be necessary once all forms are properly attached and accounted for.: Not applicable.



601 6th Avenue, Des Moines, Iowa 50309

Tel: 866.481.2220

By Federal Express and SERFF

October 20, 2011

The Honorable John Doak, Insurance Commissioner
Oklahoma Insurance Department
5 Corporate Plaza
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma 73112

Re: American Republic Insurance Company, NAIC #60836 / World Insurance Company, NAIC #70629
Notice Pursuant to Title XXVII of the Public Health Services Act and the Health Insurance Portability and Accountability Act of 1996, 42 U.S.C. § 300gg-42(a)

Dear Commissioner Doak:

As you may be aware, American Republic Insurance Company (“American Republic”) and World Insurance Company (“World”), subsidiaries of American Enterprise Group, Inc. (“American Enterprise”) are withdrawing from all individually underwritten comprehensive major medical insurance markets. Like all companies, we continually monitor our business strategy to ensure a competitive presence in the rapidly changing insurance market. With the changes in the major medical insurance marketplace and the resulting uncertainty brought on by the regulatory environment, we determined we are no longer able to provide the kind of major medical insurance protection our customers have come to expect. During a recent review of American Republic’s and World’s overall businesses, the difficult decision was made to exit the individually underwritten comprehensive major medical insurance business in all of American Republic’s and World’s existing markets. Pursuant to Title XXVII of the Public Health Services Act and the Health Insurance Portability and Accountability Act of 1996, 42 U.S.C. § 300gg-42(a), please accept this letter as formal notice of American Republic’s and World’s decision to discontinue and non-renew all individually underwritten comprehensive major medical benefit plans and withdraw from the individually underwritten comprehensive major medical insurance business in the State of Oklahoma. Notice is also being sent to the Commissioners and/or Directors in states where insureds under an Oklahoma policy might reside.

Guaranteed Replacement Offer

In connection with the decision to withdraw from the individually underwritten comprehensive major medical insurance business, we have entered into a business transition agreement with Celtic Insurance Company (“Celtic”), a wholly-owned subsidiary of Centene Corporation, a multi-billion dollar health services organization.

Pursuant to the agreement, Celtic will offer a replacement insurance policy on a guaranteed issue basis to each individually underwritten comprehensive major medical insurance policyholder and insured of American Republic and World that resides in the State of Oklahoma, other than to policyholders of 3 policies converted from group policies to individual policies, for which no guaranteed replacement offer will be made, because these policies were not individually underwritten. Also, Policyholders age 64.5 years and older, will not receive a guaranteed replacement offer, as their age exceeds Celtic’s attained age issuing requirements for major medical



coverage. However, we will be ready to assist eligible Policyholders with finding Medicare Supplemental options, as appropriate.

Policyholders who accept the Celtic offer will enjoy continuous healthcare coverage without any break, and without underwriting or evidence of insurability required. The Celtic offer will be made regardless of health status, and no new pre-existing exclusions will be applied to policyholders who accept the offer.

To the extent possible, Celtic benefits will be similar to the American Republic or World benefits, and Celtic policies will include the same or similar waivers, rate ups and endorsements included in such policyholders' existing American Republic or World policies. In all cases, the transition will be completely at the option of the policyholder. The policyholder may choose either the Celtic policy, elect to remain with American Republic or World, as applicable (until nonrenewal or termination as permitted by the policy and applicable law) or seek coverage with another carrier. By partnering with Celtic, we hope to ensure a smooth transition for our customers in your state.

180 Days' Advance Notice

180 days' written notice will be provided of American Republic's and World's intent to discontinue and non-renew coverage to individually underwritten comprehensive major medical insurance policyholders by letter on or before November 28, 2011. Pursuant to applicable law, each of American Republic and World will renew, upon request of the applicable policyholder, any of their respective individually underwritten comprehensive major medical insurance plans with a policy anniversary date during the 180-day period following such notice for a period ending on the last day of such 180-day period. For individually underwritten comprehensive major medical insurance plans without a policy anniversary date during such 180-day period, coverage will be non-renewed as of the next monthly renewal date after the last day of such 180-day period. The companies will also cease new sales of all individually underwritten comprehensive major medical insurance plans following October 20, 2011, but will honor any outstanding quotes issued prior to such date and disclose that such new policies will be subject to this cancellation notice.

The written notice to policyholders will also provide American Republic's and World's individually underwritten comprehensive major medical insurance policyholders with information about obtaining guaranteed replacement coverage with Celtic, if applicable, to begin on January 1, 2012. Attached as Exhibits A-1 (American Republic) and A-2 (World) are drafts of the written notice that will be mailed to individually underwritten comprehensive major medical insurance policyholders of American Republic and World, respectively.

Our records indicate that American Republic's withdrawal from the individually underwritten comprehensive major medical insurance market in Oklahoma will affect approximately 603 covered lives based on enrollment as of October 14, 2011. American Republic acknowledges that, pursuant to applicable law, it may not issue any coverage in individually underwritten comprehensive major medical insurance markets of Oklahoma during the five-year period beginning on the date the last individually underwritten comprehensive major medical insurance coverage is non-renewed.

Our records indicate that World's withdrawal from the individually underwritten comprehensive major medical insurance market in Oklahoma will affect approximately 894 covered lives based on enrollment as of October 14, 2011. World acknowledges that, pursuant to Oklahoma law, it may not issue any coverage in individually underwritten comprehensive major medical insurance



markets of Oklahoma during the five-year period beginning on the date the last individually underwritten comprehensive major medical insurance coverage is non-renewed.

Every American Republic and World policyholder will have at least 180 days' notice of the nonrenewal or discontinuance of his or her policy. The companies will continue to service all affected Oklahoma covered individuals through the withdrawal and during any required runoff period. During the withdrawal and runoff period, the companies will continue to process claims and respond to customer service inquiries in the ordinary course of business. The companies will maintain appropriate staff levels to insure a continuation of the same level of service that it has provided in the past. This letter and the exhibits attached hereto include non-public proprietary information including trade secrets which, if disclosed, could cause severe competitive injury to American Enterprise, American Republic and World. Accordingly, we hereby request confidential treatment be afforded to the documents and information referenced in or attached to this letter to the fullest extent possible pursuant to applicable law.

Please be advised that this decision is strictly limited to our individually underwritten comprehensive major medical insurance. It does not in any way impact the continued offering of the company's other group and individual products and services, including but not limited to:

- Accident Only Policies
- Accidental Death and Dismemberment Policies
- Dental Policies
- Hospital Indemnity Policies
- Hospital/Surgical/Medical Expense Limited Benefit Policies
- Long-Term Care Policies
- Nursing Home Policies
- Short-Term Convalescent Care Limited Benefit Policies
- Short-Term Medical Policies
- Specified Disease - Limited Benefit Policies
- Supplemental Medical Policies
- Other Limited Benefit Policies

We thank you for your cooperation in working with American Republic and World through this transition. We will, of course, be happy to work closely with your Department in anticipation of, and response to, questions you may receive from customers of American Republic or World. If you or your staff have any questions or would like any additional information regarding our exit from the individually underwritten comprehensive major medical insurance market in Oklahoma, please do not hesitate to contact Michele Kulish Danielson at our toll-free number, 1-800-247-2190, ext 2364, or by email at Michele.kulish.danielson@americanenterprise.com.

Sincerely,

Michelle M Casper Barker

Michelle M. Casper Barker
Vice President and General Counsel



EXHIBIT A-1
AMERICAN REPUBLIC NOTICE OF DISCONTINUATION OF COVERAGE

See attached for a sample notice.



EXHIBIT A-2
WORLD NOTICE OF DISCONTINUATION OF COVERAGE

See attached for a sample notice.

American Republic Insurance Company

NOTICE OF CANCELLATION

This letter contains important information about the cancellation of your major medical policy.

YOUR IMMEDIATE ATTENTION IS NECESSARY

This notice is to inform you of American Republic Insurance Company's ("American Republic") decision to exit the individually underwritten comprehensive major medical insurance marketplace and cancel its in-force blocks of individually underwritten major medical insurance policies. This includes your policy.

GUARANTEED OFFER TO OBTAIN COVERAGE

To ensure a way for you to maintain this important protection without interruption, American Republic is collaborating with Celtic Insurance Company ("Celtic"), a wholly-owned subsidiary of Centene Corporation, a multi-billion dollar health services organization, to offer you a guaranteed option to obtain coverage from Celtic without undergoing a new underwriting process or providing evidence of insurability. Details regarding this decision and the offer from Celtic are attached.

No medical questions or additional prequalification is necessary.

Simple enrollment process – no initial payment required.

Protect yourself and ensure that your coverage continues without interruption.

Call 1-800-XXX-XXX today to obtain coverage from Celtic.

American Republic will continue to serve you until our withdrawal from the individually underwritten comprehensive major medical insurance market has been completed. During this period, we will continue to process claims and respond to customer inquiries as we have always done. Both American Republic and Celtic are committed to making this a smooth transition.

This applies only to individually underwritten comprehensive major medical insurance.

If you or a family member has other insurance coverage with American Republic, this decision will have no impact on the company's other group and individual products and services, including but not limited to accident, annuities, basic medical expense, critical illness, dental, limited benefit, long-term care, home healthcare, Medicare supplemental, short-term care, short-term medical, supplemental medical/hospital indemnity, term life, universal life, and whole life.

**If you have questions, contact your agent
or call American Republic toll-free at 1-800-XXX-XXXX.**

IMPORTANT NOTICE REGARDING YOUR MAJOR MEDICAL COVERAGE

Dear Policyholder:

We are writing to inform you of an important decision American Republic Insurance Company ("American Republic") has made regarding individually underwritten comprehensive major medical insurance in [STATE], which impacts your comprehensive major medical coverage.

This letter contains important information about the cancellation of your major medical policy.

Like all companies, we continually monitor our business strategy to ensure a competitive presence in the rapidly changing insurance market. With the changes in the major medical insurance marketplace and the resulting uncertainty brought on by the regulatory environment, American Republic has determined it is no longer able to provide the kind of major medical protection our customers have come to expect. During a recent review of American Republic's overall businesses, the difficult decision was made to exit the individually underwritten comprehensive major medical insurance business in all of our existing markets.

You are being offered replacement coverage.

Because we care about our policyholders, American Republic is collaborating with Celtic Insurance Company ("Celtic"), a wholly-owned subsidiary of Centene Corporation, a multi-billion dollar health services organization, to offer you replacement coverage based on Celtic's rates, benefits, service area and provider network. You are being offered a [insert # of days] day guaranteed option to obtain coverage from Celtic without undergoing a new underwriting process or providing evidence of insurability. Celtic policies will include similar waivers and rate-ups as your existing coverage. This ensures a way for you to maintain this important protection without interruption. For more information on Celtic, please see the enclosed overview prepared by, and provided to you on behalf of Celtic.

You must act now to accept the guaranteed replacement insurance policy.

In order to obtain the guaranteed replacement insurance policy from Celtic, you need to carefully follow the instructions described in the offer by the dates specified. Acceptance of the Celtic offer will also serve as a termination of coverage under your American Republic policy at the end of the day on [insert], and Celtic will pay all claims for all services covered by the Celtic policy rendered after the termination of your American Republic coverage.

You have the right to reject the Celtic offer and seek coverage with another carrier. Failure to accept the Celtic offer or to take all of the steps required by it is the same as rejecting the Celtic offer.

If you reject the Celtic offer, coverage under your policy will terminate on [insert], 2012, and you will no longer have coverage with American Republic for services or claims after that date. Your policy anniversary is printed in the upper right corner on the first page of this letter. If you reject the Celtic offer and:

- your policy anniversary is after [insert] (*day of the year that member notices are mailed*) and before [insert], American Republic will offer to renew your policy but only for a term ending on [insert], 2012, or
- your policy anniversary is [insert], American Republic will not renew your policy on its next anniversary date, [insert], 2012, or

- your policy anniversary is after [insert], as permitted by the terms of your policy, American Republic will terminate your policy on [insert], 2012.

This letter is American Republic's formal written notice to you of non-renewal and discontinuance of your policy, or termination and discontinuance of your policy, on [insert], 2012.

This applies only to individually underwritten comprehensive major medical insurance.

This decision is strictly limited to our individually underwritten comprehensive major medical insurance. If you or a family member has other insurance coverage with American Republic, the decision to exit the individually underwritten comprehensive major medical business will in no way impact the company's other group and individual products and services, including but not limited to accident, annuities, basic medical expense, critical illness, dental, limited benefit, long-term care, home healthcare, Medicare supplemental, short-term care, short-term medical, supplemental medical/hospital indemnity, term life, universal life, and whole life.

American Republic will continue to serve you until our withdrawal from the individually underwritten comprehensive major medical insurance market has been completed. During this period, we will continue to process claims and respond to customer inquiries as we have always done. Both American Republic and Celtic are committed to making this a smooth transition.

If you have questions, please contact your agent or call American Republic toll-free at [insert].

Sincerely,

Michael E. Abbott
President and Chief Executive Officer
American Republic Insurance Company

Keep you and your family covered, without interruption.
Your coverage is guaranteed.

DATE

Dear NAME OF INSURED,

As you know, your current health insurance company has chosen Celtic Insurance Company (Celtic) to help transition you to another high quality health insurance plan.

You are guaranteed uninterrupted health coverage with Celtic. All that's needed is your signature to keep you and your family insured. *We won't turn you down because of health issues. There are no health questionnaires to fill out.*

A personalized *Offer Acceptance Form* is enclosed that reflects the Celtic plan(s) we're offering you that most closely matches your current coverage. *Please review our offer.* Accept this offer as soon as possible for your new insurance to be effective January 1, 2012. This is a one-time offer that cannot be extended past the deadline of December 31, 2011. After the deadline, you and your dependents are subject to underwriting.

- Once you accept the offer from Celtic we will notify your current carrier who, in turn will terminate your old coverage.
- To be eligible for your guaranteed coverage **you must SIGN and DATE the Offer Acceptance Form as soon as possible. There are two ways to accept your offer:**
 1. Simply go to www.celtichealth.com/enroll. Log on using your current policy number to sign and date the Celtic Offer Acceptance Form online – quickly, and securely
 2. Complete, sign and date the enclosed form and you can either:
 - a. Mail the form to Celtic Insurance Company, PO Box 06469, Chicago, IL 60606
 - b. Fax the form to 1-312-441-0822, or
 - c. Scan and email the form to enrollment@celtichealth.com

You can rest easy knowing that Celtic is a well-respected national health insurance company that has offered high-quality health plans to individuals and families for more than three decades. Celtic also has a positive reputation in the industry for financial stability. We're here to protect you against the rising cost of medical care. To create a smooth transition with uninterrupted coverage, continue to pay your current insurance premium until your new Celtic coverage becomes effective.

If you have any questions, please contact a Celtic Customer Service Representative toll-free at 1-800-766-6550, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Standard Time. We look forward to serving your health insurance needs for many years to come.

Richard Lynch
President and CEO
Celtic Insurance Company

P.S. Please logon and submit your *Offer Acceptance Form* today to assure uninterrupted health coverage for you and your family...guaranteed.

CELTIC INSURANCE COMPANY OFFER ACCEPTANCE FORM
FOR QUICK AND EASY ENROLLMENT LOG ONTO www.celtichealth.com

<<Name_First Name_Last>> <<Policy_No>>
 <<Mail_Address_1>>
 <<Mail_Address_2>>
 <<Mail_City Mail_State Mail_Zip>>

Email Address: _____
 Phone Number: _____
 Guardian Name: _____

(If primary applicant is under 18)

If your address has changed, please call 1-800-xxx-xxxx to update your information and obtain new rates (if applicable).

<<Offer1_Rate>>	<<Offer2_Rate>>
<<Offer1_Product Name>>	<<Offer2_Product Name>>
<<Offer1_Deductible>>	<<Offer2_Deductible>>
<<Offer1_Coinsurance>>	<<Offer2_Coinsurance>>

Name	Reference Number	Relationship	Date of Birth	Delete Dependent (please check if applicable)
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	Not Applicable
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	

RIDERS: If riders are listed, please logon to www.celtichealth.com to view details of riders

Name	Reference Number	Rider Description	Duration
<<Name_First>>	<<Ref_No>>	<<Rider Description>>	<<Exclusion # of months>>

BILLING INFORMATION

Monthly Automatic Pay - No Bill Fee *(Complete Monthly Automatic Pay information below)*

MONTHLY AUTOMATIC PAY PLAN

Name of Financial Institution: _____ Type of account: Check or Savings

Checking/Savings Account Number: _____ ABA 9 Digit Routing Number: _____

Celtic Insurance Company is hereby authorized to present checks drawn on my checking or savings account on the first business day of each month, until this authorization is terminated. I further authorize the bank named to pay and charge to my account those payments that are drawn on my account by Celtic Insurance Company, and I agree that the bank named shall be fully protected in honoring any such payments. The bank's rights and treatment of each payment shall be the same as if it were signed by me. If any such payment is dishonored, whether with or without cause, I understand that the bank shall not be liable whatsoever, even though such dishonor results in a forfeiture of insurance. To terminate coverage, I will also notify Celtic Insurance Company in writing.

Other Billing Methods (Select One)

Monthly Billing *(Note: Not available for Celtic Basic) Up to \$10 Bill Fee per Month*

Quarterly Billing - Up to \$10 Bill Fee per Quarter

Payor/Billing Name and Address if different from Primary (Please print):

 First Middle Last

 Street (or, P.O. Box) City State Zip

Signature of Primary Applicant: _____ DATE _____

(Parent or Guardian if under 18 years of age)

Signature of Spouse: _____ DATE _____

Please retain a copy of this Offer Acceptance Form for your records.

ACKNOWLEDGED AND AGREED:

Yes, I accept this exclusive, one-time only offer from Celtic Insurance Company (Celtic) for coverage, to replace the policy currently provided by <<Distribution Channel>>.

With this acceptance:

- I acknowledge that I have read and understand the Celtic offer; and
- I understand that this offer is contingent on my <<Distribution Channel>> policy remaining in effect until my new Celtic policy becomes effective, meaning my <<Distribution Channel>> policy has not lapsed due to nonpayment of premiums and the expiration of any applicable <<Distribution Channel>> grace period, or Celtic will not extend coverage pursuant to this offer; and
- I agree that by accepting this offer I also authorize the termination of my <<Distribution Channel>> policy effective at the end of <<Date Specified>>; and this Celtic policy becomes effective 12:00 a.m. on <<Date Specified +1>>; and
- I understand that this acceptance represents my written acceptance of any attached Endorsement/Rider to the Policy Regarding Coverage Exclusions.

Name of Policyholder: _____

Signature of Policyholder _____ Date: _____

(or Parent/Guardian if Policyholder is a minor)



CELTIC[®]

Questions about your Celtic offer? We have your answers.

You're guaranteed coverage with Celtic Insurance Company (Celtic). *We will not turn you down. No long health questionnaires.* Just enroll by the deadline with Celtic and you're assured of uninterrupted, quality health insurance that's affordable.

Q. How strong and experienced is Celtic?

A. Since its start more than three decades ago, Celtic Insurance Company has grown to become one of the most respected, experienced and financially sound specialty health insurance companies in America. We're known for our financial stability, consistently strong operating results and quality A.M. Best Rating.

Q. How can I accept the offer and choose Celtic as my insurer?

A. We've made it easy for you to choose Celtic as your health insurer. You have two options:

1. Go to www.celtichealth.com/enroll. Log on using your current policy number to sign and date the Celtic Offer Acceptance Form online—quickly, and securely.
2. A *Celtic Offer Acceptance Form* is included in this mailer. Simply complete, sign and date the form and you can either:
 - a. Mail the form to Celtic Insurance Company, PO Box 06469, Chicago, IL 60606
 - b. Fax the form to 1-312-441-0822, or
 - c. Scan and email the form to enrollment@celtichealth.com

Q. What if I am having trouble logging in to sign my Celtic Offer Acceptance Form?

A. If you are having trouble logging in to sign your Celtic Offer Acceptance Form, please call Celtic's toll free number 800-766-6550 for assistance.

Q. Does the offer apply to all dependents covered under my current policy?

A. Yes, the offer applies to all covered dependents under age 64.5 on your current policy. If you wish to add dependents on the new policy, the guaranteed issue offer would not apply. You and your dependents would need to apply for coverage and go through medical underwriting. However, you are allowed to drop dependents from your coverage. If you wish to drop the primary insured, please call Customer Service 800-766-6550 for assistance.

Q. Will my rate remain the same?

A. The premium for the Celtic plan offered may differ somewhat from what you pay for your current coverage. The plan that is offered will be guaranteed issue, meaning you cannot be turned down because of your health.

Q. If I accept the Celtic offer do I need to send any money now?

A. No. Choose the easy and quick Monthly Automatic Pay Plan option on the Celtic Offer Acceptance Form, and your payment will be deducted from your account on the first day of every month after your new policy becomes effective. Please reference the letter to find the policy effective date for your guaranteed issue offer. If you choose another billing option, Celtic will send you a paper bill. Paper billing is associated with a billing fee.

Q. Do I have to accept the offer from Celtic Insurance Company?

A. No, you do not. However, your current carrier believes it is in the best interest of their policyholders to have the opportunity to transfer to a Celtic Insurance Company plan on a guaranteed-issue basis. If you do not wish to accept Celtic's offer, you may shop for your own coverage or contact your agent for assistance.

Q. Should I continue to pay for my current coverage while I wait for an offer?

A. Yes, in order to keep your current policy in force, you need to continue to pay your premium. Once you have secured other coverage with Celtic Insurance Company, your current carrier will cancel your coverage. However, if you choose other coverage outside of the Celtic offer, we recommend you notify your current carrier well in advance of your requested cancellation date. This is especially important if you pay your premium by EFT (electronic funds transfer). Prompt notification will help ensure they stop any bank draft that is scheduled to occur. Any refund due on your previous plan will be processed by the current carrier.

Q. Will I have to change my doctor?

A. Celtic is affiliated with quality provider networks across the nation. To find out if your current doctor is part of our network you can visit www.celtichealth.com/enroll...or call toll-free at 800-766-6550. To maximize the benefits provided under your new Celtic health insurance plan, you need to select a network doctor and hospital in your area to receive treatment.

Q. Do I need a referral to see a specialist?

A. No, to find a specialist that is part of the network visit www.celtichealth.com/enroll or call 800-766-6550.

Q. I have claims pending under my old insurance plan, will the new plan pay for these claims?

A. Payment of claims is always based on the date of service. If your claims were incurred prior to the effective date of your new Celtic plan, they will be processed by the previous carrier. For dates of service after the effective date of your new policy, claims will be processed under your new Celtic plan. More information will be provided on your new Celtic ID card once your policy is issued.

Q. I have pre-existing conditions. Will I have to provide medical information in order to get an offer?

A. Individual policyholders will receive an offer from Celtic for a guaranteed-issue plan. No underwriting will be required. Any condition or exclusion endorsements/riders attached to your current plan will be transferred to the new Celtic plan.

Q. Do I need to precertify hospital stays and outpatient surgery?

A. Yes. When you are planning a hospital stay or outpatient surgery, call Celtic's Health Care Certification Program at 1-800-477-7870 to certify that the procedure and hospital stay comply with standard certification guideline procedures. If you are certified for a hospital stay on or after the effective date of your new Celtic policy and your doctor is not part of the Celtic network, Celtic may make an exception and allow you to continue with your current provider. Please note, if an exception is made, it does not include any other medical or surgical service rendered for any other conditions other than ones directly associated with this hospital stay.

Q. What happens if I'm currently in a course of treatment for an illness?

A. To assure that continuity of care during your active course of medical treatment (such as chemotherapy, radiation therapy or pregnancy) is not disrupted: if your current treatment will last beyond the effective date of your new policy, and your doctor is not part of the Celtic affiliated network, Celtic may make an exception and allow you to complete your treatment with your current provider. Please note, if an exception is made, it does not include any other medical or surgical service rendered for any other conditions other than ones directly associated with this current course of treatment.

Q. How can I cancel my current coverage?

A. When you accept Celtic's guaranteed issue offer, Celtic will notify your current carrier of your acceptance. Your carrier will cancel your current coverage upon notification.

Q. I've already terminated my coverage with my current carrier. Will I get an offer from Celtic Insurance Company?

A. No. Subject to state regulation and approval, the offer will be made only to those individual policyholders who have an active policy at the time of this mailing. However, it is possible that because of the timing of the mailing some policyholders who recently terminated their current coverage may mistakenly receive an offer. These policyholders will not be eligible for the Celtic offer.

Q. Will the offer to transfer coverage to Celtic Insurance Company apply to individual policyholders in all states where the current carrier has business?

A. Subject to state regulation and approval, Celtic will make an offer of coverage to Individual policyholders in all states where Celtic does business, except to:

- Policyholders who are 64.5 years of age and older, and
- Policyholders in the 13 states where Celtic does not offer health insurance products (Hawaii, Idaho, Kentucky, Maine, Massachusetts, Minnesota, New Jersey, New York, Oregon, Rhode Island, Utah, Vermont, Virginia and Washington). Policyholders living in these states will not receive an offer.

Q. Who do I contact if I have other questions or would like more information about Celtic?

A. Call Celtic toll-free at 800-766-6550.

IMPORTANT NOTICE REGARDING YOUR MAJOR MEDICAL COVERAGE

CONFIDENTIAL

Dear Policyholder:

We are writing to inform you of an important decision American Republic Insurance Company ("American Republic") has made regarding individually underwritten comprehensive major medical insurance in [STATE], which impacts your comprehensive major medical coverage.

This letter contains important information about the cancellation of your major medical policy.

Like all companies, we continually monitor our business strategy to ensure a competitive presence in the rapidly changing insurance market. With the changes in the major medical insurance marketplace and the resulting uncertainty brought on by the regulatory environment, American Republic has determined it is no longer able to provide the kind of major medical insurance protection our customers have come to expect. During a recent review of American Republic's overall businesses, the difficult decision was made to exit the individually underwritten comprehensive major medical insurance business in all of our existing markets. It is with our sincere regret that we inform you of this news.

This is American Republic's formal written notice of non-renewal and discontinuance of your policy, or termination and discontinuance of your policy, on [insert], 2012. Please contact your insurance agent now for assistance in finding replacement coverage to ensure continuation of coverage without interruption. In addition to seeking coverage from another major medical provider in your state, you may choose to contact your state risk pool [insert link] or [the federal risk pool [insert link]].

This applies only to individually underwritten comprehensive major medical insurance. If you or a family member has other insurance coverage with American Republic, the decision to exit the individually underwritten comprehensive major medical business will in no way impact the company's other group and individual products and services, including but not limited to accident, annuities, basic medical expense, critical illness, dental, limited benefit, long-term care, home healthcare, Medicare supplemental, short-term care, short-term medical, supplemental medical/hospital indemnity, term life, universal life, and whole life.

American Republic will continue to serve you until our withdrawal from the individually underwritten comprehensive major medical insurance market has been completed. During this period, we will continue to process claims and respond to customer inquiries as we have always done.

If you have questions, please contact your agent or call American Republic toll-free at [insert].

Sincerely,

Michael E. Abbott
President and Chief Executive Officer
American Republic Insurance Company

IMPORTANT NOTICE REGARDING YOUR MAJOR MEDICAL COVERAGE

CONFIDENTIAL

Dear Policyholder:

We are writing to inform you of an important decision World Insurance Company ("World" has made regarding individually underwritten comprehensive major medical insurance in [STATE], which impacts your comprehensive major medical coverage.

This letter contains important information about the cancellation of your major medical policy.

Like all companies, we continually monitor our business strategy to ensure a competitive presence in the rapidly changing insurance market. With the changes in the major medical insurance marketplace and the resulting uncertainty brought on by the regulatory environment, World has determined it is no longer able to provide the kind of major medical insurance protection our customers have come to expect. During a recent review of World's overall businesses, the difficult decision was made to exit the individually underwritten comprehensive major medical insurance business in all of our existing markets. It is with our sincere regret that we inform you of this news.

This is World's formal written notice of non-renewal and discontinuance of your policy, or termination and discontinuance of your policy, on [insert], 2012.

Please contact your insurance agent now for assistance in finding replacement coverage to ensure continuation of coverage without interruption. In addition to seeking coverage from another major medical provider in your state, you may choose to contact your state risk pool [insert link] or [the federal risk pool [insert link]].

This applies only to individually underwritten comprehensive major medical insurance.

If you or a family member has other insurance coverage with World, the decision to exit the individually underwritten comprehensive major medical business will in no way impact the company's other group and individual products and services, including but not limited to accident, annuities, basic medical expense, critical illness, dental, limited benefit, long-term care, home healthcare, Medicare supplemental, short-term care, short-term medical, supplemental medical/hospital indemnity, term life, universal life, and whole life.

World will continue to serve you until our withdrawal from the individually underwritten comprehensive major medical insurance market has been completed. During this period, we will continue to process claims and respond to customer inquiries as we have always done.

If you have questions, please contact your agent or call World toll-free at [insert].

Sincerely,

Michael E. Abbott
President and Chief Executive Officer
World Insurance Company

World Insurance Company

NOTICE OF CANCELLATION

This letter contains important information about the cancellation of your major medical policy.

YOUR IMMEDIATE ATTENTION IS NECESSARY

This notice is to inform you of World Insurance Company's ("World") decision to exit the individually underwritten comprehensive major medical insurance marketplace and cancel its in-force blocks of individually underwritten major medical insurance policies. [This includes your policy.](#)

GUARANTEED OFFER TO OBTAIN COVERAGE

To ensure a way for you to maintain this important protection without interruption, World is collaborating with Celtic Insurance Company ("Celtic"), a wholly-owned subsidiary of Centene Corporation, a multi-billion dollar health services organization, to offer you a guaranteed option to obtain coverage from Celtic without undergoing a new underwriting process or providing evidence of insurability. Details regarding this decision and the offer from Celtic are attached.

No medical questions or additional prequalification is necessary.

Simple enrollment process – no initial payment required.

Protect yourself and ensure that your coverage continues without interruption.

Call 1-800-XXX-XXX today to obtain coverage from Celtic.

World will continue to serve you until our withdrawal from the individually underwritten comprehensive major medical insurance market has been completed. During this period, we will continue to process claims and respond to customer inquiries as we have always done. Both World and Celtic are committed to making this a smooth transition.

This applies only to individually underwritten comprehensive major medical insurance.

If you or a family member has other insurance coverage with World, this decision will have no impact on the company's other group and individual products and services, including but not limited to accident, annuities, basic medical expense, critical illness, dental, limited benefit, long-term care, home healthcare, Medicare supplemental, short-term care, short-term medical, supplemental medical/hospital indemnity, term life, universal life, and whole life.

**If you have questions, contact your agent
or call World toll-free at 1-800-XXX-XXXX.**

IMPORTANT NOTICE REGARDING YOUR MAJOR MEDICAL COVERAGE

Dear Policyholder:

We are writing to inform you of an important decision World Insurance Company ("World") has made regarding individually underwritten comprehensive major medical insurance in [STATE], which impacts your comprehensive major medical coverage.

This letter contains important information about the cancellation of your major medical policy.

Like all companies, we continually monitor our business strategy to ensure a competitive presence in the rapidly changing insurance market. With the changes in the major medical insurance marketplace and the resulting uncertainty brought on by the regulatory environment, World has determined it is no longer able to provide the kind of major medical protection our customers have come to expect. During a recent review of World's overall businesses, the difficult decision was made to exit the individually underwritten comprehensive major medical insurance business in all of our existing markets.

You are being offered replacement coverage.

Because we care about our policyholders, World is collaborating with Celtic Insurance Company ("Celtic"), a wholly-owned subsidiary of Centene Corporation, a multi-billion dollar health services organization, to offer you replacement coverage based on Celtic's rates, benefits, service area and provider network. You are being offered a [insert # of days] day guaranteed option to obtain coverage from Celtic without undergoing a new underwriting process or providing evidence of insurability. Celtic policies will include similar waivers and rate-ups as your existing coverage. This ensures a way for you to maintain this important protection without interruption. For more information on Celtic, please see the enclosed overview prepared by, and provided to you on behalf of Celtic.

You must act now to accept the guaranteed replacement insurance policy.

In order to obtain the guaranteed replacement insurance policy from Celtic, you need to carefully follow the instructions described in the offer by the dates specified. Acceptance of the Celtic offer will also serve as a termination of coverage under your World policy at the end of the day on [insert], and Celtic will pay all claims for all services covered by the Celtic policy rendered after the termination of your World coverage.

You have the right to reject the Celtic offer and seek coverage with another carrier. Failure to accept the Celtic offer or to take all of the steps required by it is the same as rejecting the Celtic offer.

If you reject the Celtic offer, coverage under your policy will terminate on [insert], 2012, and you will no longer have coverage with World for services or claims after that date. Your policy anniversary is printed in the upper right corner on the first page of this letter. If you reject the Celtic offer and:

- your policy anniversary is after [insert] (*day of the year that member notices are mailed*) and before [insert], World will offer to renew your policy but only for a term ending on [insert], 2012, or
- your policy anniversary is [insert], World will not renew your policy on its next anniversary date, [insert], 2012, or
- your policy anniversary is after [insert], as permitted by the terms of your policy, World will terminate your policy on [insert], 2012.

This letter is World's formal written notice to you of non-renewal and discontinuance of your policy, or termination and discontinuance of your policy, on [insert], 2012.

This applies only to individually underwritten comprehensive major medical insurance.

This decision is strictly limited to our individually underwritten comprehensive major medical insurance. If you or a family member has other insurance coverage with World, the decision to exit the individually underwritten comprehensive major medical business will in no way impact the company's other group and individual products and services, including but not limited to accident, annuities, basic medical expense, critical illness, dental, limited benefit, long-term care, home healthcare, Medicare supplemental, short-term care, short-term medical, supplemental medical/hospital indemnity, term life, universal life, and whole life.

World will continue to serve you until our withdrawal from the individually underwritten comprehensive major medical insurance market has been completed. During this period, we will continue to process claims and respond to customer inquiries as we have always done. Both World and Celtic are committed to making this a smooth transition.

If you have questions, please contact your agent or call World toll-free at [insert].

Sincerely,

Michael E. Abbott
President and Chief Executive Officer
World Insurance Company

Keep you and your family covered, without interruption.
Your coverage is guaranteed.

DATE

Dear NAME OF INSURED,

As you know, your current health insurance company has chosen Celtic Insurance Company (Celtic) to help transition you to another high quality health insurance plan.

You are guaranteed uninterrupted health coverage with Celtic. All that's needed is your signature to keep you and your family insured. *We won't turn you down because of health issues. There are no health questionnaires to fill out.*

A personalized *Offer Acceptance Form* is enclosed that reflects the Celtic plan(s) we're offering you that most closely matches your current coverage. *Please review our offer. Accept this offer as soon as possible for your new insurance to be effective January 1, 2012. This is a one-time offer that cannot be extended past the deadline of December 31, 2011.* After the deadline, you and your dependents are subject to underwriting.

- Once you accept the offer from Celtic we will notify your current carrier who, in turn will terminate your old coverage.
- To be eligible for your guaranteed coverage **you must SIGN and DATE the Offer Acceptance Form as soon as possible. There are two ways to accept your offer:**
 1. Simply go to www.celtichealth.com/enroll. Log on using your current policy number to sign and date the Celtic Offer Acceptance Form online – quickly, and securely
 2. Complete, sign and date the enclosed form and you can either:
 - a. Mail the form to Celtic Insurance Company, PO Box 06469, Chicago, IL 60606
 - b. Fax the form to 1-312-441-0822, or
 - c. Scan and email the form to enrollment@celtichealth.com

You can rest easy knowing that Celtic is a well-respected national health insurance company that has offered high-quality health plans to individuals and families for more than three decades. Celtic also has a positive reputation in the industry for financial stability. We're here to protect you against the rising cost of medical care. To create a smooth transition with uninterrupted coverage, continue to pay your current insurance premium until your new Celtic coverage becomes effective.

If you have any questions, please contact a Celtic Customer Service Representative toll-free at 1-800-766-6550, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Standard Time. We look forward to serving your health insurance needs for many years to come.

Richard Lynch
President and CEO
Celtic Insurance Company

P.S. Please logon and submit your *Offer Acceptance Form* today to assure uninterrupted health coverage for you and your family...guaranteed.

CELTIC INSURANCE COMPANY OFFER ACCEPTANCE FORM
 FOR QUICK AND EASY ENROLLMENT LOG ONTO www.celtichealth.com

<<Name_First Name_Last>> <<Policy_No>>
 <<Mail_Address_1>>
 <<Mail_Address_2>>
 <<Mail_City Mail_State Mail_Zip>>

Email Address: _____
 Phone Number: _____
 Guardian Name: _____
(If primary applicant is under 18)

If your address has changed, please call 1-800-xxx-xxxx to update your information and obtain new rates (if applicable).

<<Offer1_Rate>>	<<Offer2_Rate>>
<<Offer1_Product Name>>	<<Offer2_Product Name>>
<<Offer1_Deductible>>	<<Offer2_Deductible>>
<<Offer1_Coinsurance>>	<<Offer2_Coinsurance>>

Name	Reference Number	Relationship	Date of Birth	Delete Dependent (please check if applicable)
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	Not Applicable
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	
<<Name_First Name_Last>>	<<Ref_No>>	<<Relationship>>	<<DOB>>	

RIDERS: If riders are listed, please logon to www.celtichealth.com to view details of riders

Name	Reference Number	Rider Description	Duration
<<Name_First>>	<<Ref_No>>	<<Rider Description>>	<<Exclusion # of months>>

BILLING INFORMATION

Monthly Automatic Pay - No Bill Fee *(Complete Monthly Automatic Pay information below)*

MONTHLY AUTOMATIC PAY PLAN

Name of Financial Institution: _____ Type of account: Check or Savings

Checking/Savings Account Number: _____ ABA 9 Digit Routing Number: _____

Celtic Insurance Company is hereby authorized to present checks drawn on my checking or savings account on the first business day of each month, until this authorization is terminated. I further authorize the bank named to pay and charge to my account those payments that are drawn on my account by Celtic Insurance Company, and I agree that the bank named shall be fully protected in honoring any such payments. The bank's rights and treatment of each payment shall be the same as if it were signed by me. If any such payment is dishonored, whether with or without cause, I understand that the bank shall not be liable whatsoever, even though such dishonor results in a forfeiture of insurance. To terminate coverage, I will also notify Celtic Insurance Company in writing.

Other Billing Methods (Select One)

Monthly Billing *(Note: Not available for Celtic Basic)* Up to \$10 Bill Fee per Month

Quarterly Billing - Up to \$10 Bill Fee per Quarter

Payor/Billing Name and Address if different from Primary (Please print):

First Middle Last

Street (or, P.O. Box) City State Zip

Signature of Primary Applicant: _____ DATE _____

(Parent or Guardian if under 18 years of age)

Signature of Spouse: _____ DATE _____

Please retain a copy of this Offer Acceptance Form for your records.

ACKNOWLEDGED AND AGREED:

Yes, I accept this exclusive, one-time only offer from Celtic Insurance Company (Celtic) for coverage, to replace the policy currently provided by <<Distribution Channel>>.

With this acceptance:

- I acknowledge that I have read and understand the Celtic offer; and
- I understand that this offer is contingent on my <<Distribution Channel>> policy remaining in effect until my new Celtic policy becomes effective, meaning my <<Distribution Channel>> policy has not lapsed due to nonpayment of premiums and the expiration of any applicable <<Distribution Channel>> grace period, or Celtic will not extend coverage pursuant to this offer; and
- I agree that by accepting this offer I also authorize the termination of my <<Distribution Channel>> policy effective at the end of <<Date Specified>>; and this Celtic policy becomes effective 12:00 a.m. on <<Date Specified +1>>; and
- I understand that this acceptance represents my written acceptance of any attached Endorsement/Rider to the Policy Regarding Coverage Exclusions.

Name of Policyholder: _____

Signature of Policyholder _____ Date: _____

(or Parent/Guardian if Policyholder is a minor)



CELTIC[®]

Questions about your Celtic offer? We have your answers.

You're guaranteed coverage with Celtic Insurance Company (Celtic). *We will not turn you down. No long health questionnaires.* Just enroll by the deadline with Celtic and you're assured of uninterrupted, quality health insurance that's affordable.

Q. How strong and experienced is Celtic?

A. Since its start more than three decades ago, Celtic Insurance Company has grown to become one of the most respected, experienced and financially sound specialty health insurance companies in America. We're known for our financial stability, consistently strong operating results and quality A.M. Best Rating.

Q. How can I accept the offer and choose Celtic as my insurer?

A. We've made it easy for you to choose Celtic as your health insurer. You have two options:

1. Go to www.celtichealth.com/enroll. Log on using your current policy number to sign and date the Celtic Offer Acceptance Form online—quickly, and securely.
2. A *Celtic Offer Acceptance Form* is included in this mailer. Simply complete, sign and date the form and you can either:
 - a. Mail the form to Celtic Insurance Company, PO Box 06469, Chicago, IL 60606
 - b. Fax the form to 1-312-441-0822, or
 - c. Scan and email the form to enrollment@celtichealth.com

Q. What if I am having trouble logging in to sign my Celtic Offer Acceptance Form?

A. If you are having trouble logging in to sign your Celtic Offer Acceptance Form, please call Celtic's toll free number 800-766-6550 for assistance.

Q. Does the offer apply to all dependents covered under my current policy?

A. Yes, the offer applies to all covered dependents under age 64.5 on your current policy. If you wish to add dependents on the new policy, the guaranteed issue offer would not apply. You and your dependents would need to apply for coverage and go through medical underwriting. However, you are allowed to drop dependents from your coverage. If you wish to drop the primary insured, please call Customer Service 800-766-6550 for assistance.

Q. Will my rate remain the same?

A. The premium for the Celtic plan offered may differ somewhat from what you pay for your current coverage. The plan that is offered will be guaranteed issue, meaning you cannot be turned down because of your health.

Q. If I accept the Celtic offer do I need to send any money now?

A. No. Choose the easy and quick Monthly Automatic Pay Plan option on the Celtic Offer Acceptance Form, and your payment will be deducted from your account on the first day of every month after your new policy becomes effective. Please reference the letter to find the policy effective date for your guaranteed issue offer. If you choose another billing option, Celtic will send you a paper bill. Paper billing is associated with a billing fee.

Q. Do I have to accept the offer from Celtic Insurance Company?

A. No, you do not. However, your current carrier believes it is in the best interest of their policyholders to have the opportunity to transfer to a Celtic Insurance Company plan on a guaranteed-issue basis. If you do not wish to accept Celtic's offer, you may shop for your own coverage or contact your agent for assistance.

Q. Should I continue to pay for my current coverage while I wait for an offer?

A. Yes, in order to keep your current policy in force, you need to continue to pay your premium. Once you have secured other coverage with Celtic Insurance Company, your current carrier will cancel your coverage. However, if you choose other coverage outside of the Celtic offer, we recommend you notify your current carrier well in advance of your requested cancellation date. This is especially important if you pay your premium by EFT (electronic funds transfer). Prompt notification will help ensure they stop any bank draft that is scheduled to occur. Any refund due on your previous plan will be processed by the current carrier.

Q. Will I have to change my doctor?

A. Celtic is affiliated with quality provider networks across the nation. To find out if your current doctor is part of our network you can visit www.celtichealth.com/enroll or call toll-free at 800-766-6550. To maximize the benefits provided under your new Celtic health insurance plan, you need to select a network doctor and hospital in your area to receive treatment.

Q. Do I need a referral to see a specialist?

A. No, to find a specialist that is part of the network visit www.celtichealth.com/enroll or call 800-766-6550.

Q. I have claims pending under my old insurance plan, will the new plan pay for these claims?

A. Payment of claims is always based on the date of service. If your claims were incurred prior to the effective date of your new Celtic plan, they will be processed by the previous carrier. For dates of service after the effective date of your new policy, claims will be processed under your new Celtic plan. More information will be provided on your new Celtic ID card once your policy is issued.

Q. I have pre-existing conditions. Will I have to provide medical information in order to get an offer?

A. Individual policyholders will receive an offer from Celtic for a guaranteed-issue plan. No underwriting will be required. Any condition or exclusion endorsements/riders attached to your current plan will be transferred to the new Celtic plan.

Q. Do I need to precertify hospital stays and outpatient surgery?

A. Yes. When you are planning a hospital stay or outpatient surgery, call Celtic's Health Care Certification Program at 1-800-477-7870 to certify that the procedure and hospital stay comply with standard certification guideline procedures. If you are certified for a hospital stay on or after the effective date of your new Celtic policy and your doctor is not part of the Celtic network, Celtic may make an exception and allow you to continue with your current provider. Please note, if an exception is made, it does not include any other medical or surgical service rendered for any other conditions other than ones directly associated with this hospital stay.

Q. What happens if I'm currently in a course of treatment for an illness?

A. To assure that continuity of care during your active course of medical treatment (such as chemotherapy, radiation therapy or pregnancy) is not disrupted: if your current treatment will last beyond the effective date of your new policy, and your doctor is not part of the Celtic affiliated network, Celtic may make an exception and allow you to complete your treatment with your current provider. Please note, if an exception is made, it does not include any other medical or surgical service rendered for any other conditions other than ones directly associated with this current course of treatment.

Q. How can I cancel my current coverage?

A. When you accept Celtic's guaranteed issue offer, Celtic will notify your current carrier of your acceptance. Your carrier will cancel your current coverage upon notification.

Q. I've already terminated my coverage with my current carrier. Will I get an offer from Celtic Insurance Company?

A. No. Subject to state regulation and approval, the offer will be made only to those individual policyholders who have an active policy at the time of this mailing. However, it is possible that because of the timing of the mailing some policyholders who recently terminated their current coverage may mistakenly receive an offer. These policyholders will not be eligible for the Celtic offer.

Q. Will the offer to transfer coverage to Celtic Insurance Company apply to individual policyholders in all states where the current carrier has business?

A. Subject to state regulation and approval, Celtic will make an offer of coverage to Individual policyholders in all states where Celtic does business, except to:

- Policyholders who are 64.5 years of age and older, and
- Policyholders in the 13 states where Celtic does not offer health insurance products (Hawaii, Idaho, Kentucky, Maine, Massachusetts, Minnesota, New Jersey, New York, Oregon, Rhode Island, Utah, Vermont, Virginia and Washington). Policyholders living in these states will not receive an offer.

Q. Who do I contact if I have other questions or would like more information about Celtic?

A. Call Celtic toll-free at 800-766-6550.