



CELTICARE PREMIER HEALTH PLAN

GOLD



This health plan meets minimum creditable coverage standards and will satisfy the individual mandate that you have health insurance. As of January 1, 2010, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years and older, must have health coverage that meets the minimum creditable coverage standards set by the Commonwealth Health Insurance Connector.



YOUR NEW CHOICE FOR AFFORDABLE HEALTHCARE

Today's changing needs and budgets call for a low-cost, high-quality health plan in Massachusetts. The CeliCare Premier health plan covers important prescription drug, medical and hospitalization costs, and provides you some extra benefits to fit your lifestyle.

HOW TO GET STARTED

When you enroll in the CeliCare Premier health plan you must choose a Primary Care Provider (PCP) participating in the CeliCare provider network. To help you find a participating provider, you can visit www.celticarehealthplan.com, look through the Provider Directory or call Member Services at **1-866-895-1786**. Your PCP sees you on a regular basis and takes care of your basic medical needs. If you have a specific medical problem, condition and/or disease, your PCP can make a referral to a network specialist who can diagnose and treat your specific problem.

In case of an emergency, call 911 or go to the nearest hospital. Your plan includes an ER copayment that is waived if you are admitted to the hospital.

THE CELTICARE PREMIER HEALTH PLAN

The CeliCare Premier health plan covers the medically necessary services listed in the benefit chart when they are provided or authorized by your network PCP. Your deductible is calculated each calendar year and must be met before some services will be covered. Most office visits and

preventive services are covered in full with a copayment. While most diagnostic services used to monitor and treat health conditions are subject to the annual deductible and coinsurance.

VALUE-ADDED BENEFITS

The CeliCare Premier health plan offers you the following free resources to make using your health plan easy and rewarding:

- **CentAccount Healthy Rewards Program** – earn up to \$150 per year for completing designated healthy behaviors, starting with your first PCP visit within 90 days of enrollment
- **NurseWise®** – staffed with registered nurses ready to answer your health questions 24 hours a day – everyday of the year.
- **Balance** – free health and wellness program offering resources to help you remove life barriers and focus on a healthier you.

CELTICARE MAKES IT EASY

CeliCare's commitment to quality benefits, expert service and affordability make the CeliCare Premier health plan the logical choice for medical coverage designed to meet your needs today.

If you have any questions, please contact CeliCare Health Plan at **1-866-895-1786** or visit our website at www.celticarehealthplan.com.

CELTICARE PREMIER

Features/Benefits	Specifics
Plan Type	HMO
Annual Deductibles	None
Out-of-Pocket Maximum	Unlimited
Office Visits	
Well-child Care Visit	\$0
Routine Adult Physical	\$0
Routine GYN Exam	\$0
Routine Vision Exam (one per 12 months)	\$30
Emergency Room Visit	\$75 (waived if admitted)
Most Other Office Visits	\$20 (Primary Care Provider) \$30 (Specialist)
Prescription Drugs	
Retail	Tier 1: \$15 Tier 2: \$30 Tier 3: \$50
Mail Order	Tier 1: \$30 Tier 2: \$60 Tier 3: \$150
X-rays, Labs, and Diagnostic Tests	\$25
Diagnostic CT / MRI / MRA / PET scan and outpatient nuclear cardiac imaging	\$100
Inpatient Care (including Maternity Care)	
Semi-private room and board	\$150 per admission
Outpatient Surgery	\$150 per surgery
Mental Health and Substance Abuse	
Outpatient office visits	\$20
Inpatient Admission	\$150 per admission
Ambulance	No charge
Value-Added Benefits	
CentAccount Healthy Rewards Program	Get rewarded for completing designated healthy behaviors, starting with your first PCP visit within 90 days of enrollment
Nursewise	A free health information phone line staffed with registered nurses ready to answer your health questions 24-hours a day – every day of the year
Balance	Free health and wellness program offering resources to help you remove life barriers and focus on a healthier you

Important Note: The information shown in this summary of benefits and in any accompanying literature is not intended to provide full details and benefits of the CeltiCare HMO plan. Complete terms of coverage are outlined in the individual Evidence of Coverage Booklet. In applying for coverage, the primary insured agrees to be bound by the Evidence of Coverage Booklet. Some services not covered: acupuncture, chiropractic services, cosmetic procedures, dental services, massage therapy, refractive eye surgery and TMJ syndrome. For a complete list of limitations and exclusions refer to the Evidence of Coverage Booklet.



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