

## **CELTIC INSURANCE COMPANY**

### **Amendment to Individual Policy and Schedule of Benefits**

This amendment is issued by Celtic Insurance Company for incorporation into and inclusion as part of the Individual Form Numbers 74684CT007, 74684CT007-OC and CHPPPO-CT. The implementation date of this amendment will be on the date this amendment is approved. It will take effect for current policyholders and any new policyholders.

The Policy (Form No. 74684CT007) and the Outline of Coverage (74684CT007-OC) are amended as set forth below.

- The second to last paragraph of the Section of the Policy and Outline of Coverage entitled Preventive Care Expense Benefits is hereby amended to state:
  - Benefits for *covered expenses* for preventive care expense benefits may include the use of reasonable medical management techniques authorized by federal law to promote the use of high value preventive services from *network providers*. The reasonable medical management technique utilized by Celtic is to confirm that a service is *medically necessary*. Only *medically necessary* services will be covered without cost share. Reasonable medical management may result in the application of deductibles and coinsurance provisions to services when a *covered person* chooses not to use a high value service that is otherwise exempt from deductibles and coinsurance provisions when received from a *network provider*.

The Schedule of Benefits (CHPPPO-CT ) are amended as set forth below:

- Preventive Care visits, out-of-network has been changed to reflect “40% coinsurance after deductible” out of network.
- Prenatal Care has been listed on its own line under “Maternity Benefits” and reflects “No Charge” for in-network cost share
- Contraceptive Drugs and Items has been added as its own category under “Prescription Drugs” to reflect “No Charge” for in-network cost share