

## Conversion Policies:



Patriot has partnered with Celtic Insurance Company to provide Conversion health plans for our members. This program guarantees your right to medical coverage regardless of your health or past medical history.

### **You are ELIGIBLE for this coverage if the following applies:**

You were covered for three consecutive months under Patriot Healthcare and you have met the maximum period of eligibility under COBRA (providing COBRA is available). You may apply if you are in any of the following categories:

1. You and/or you dependents are no longer eligible under your group plan or any other medical plan.
2. The covered group plan participant has died, and you are a dependent spouse or child.
3. You have moved out of the service area of your participating health plan.
4. You are a covered dependent that has reached the maximum age under the group plan.

### **You are NOT ELIGIBLE for this coverage if the following applies:**

1. Your group health plan was discontinued.
2. Your employer's group plan ended and there is a succeeding medical expense plan.
3. You or your employer failed to pay the required premium and/or fees.
4. You are age 65 or older.
5. You are covered or eligible for Medicare or other medical expense benefits offered by any group plan, individual policy, prepayment plan, government program or any other plan which, according to our rules, results in excessive coverage or over-insurance.
6. You fail to apply for Conversion within 31 days after your group coverage or COBRA coverage terminates. Please contact Celtic at 800-365-2365 for more information on this.

### **How to Apply:**

Log onto the Celtic Life Website to view plan designs: <http://www.celtic-net.com/consumer/cclIcbhsa2.0.htm>

After deciding which plan you want, call Customer Service for Celtic Life at 800-477-7990 and request the Celtic Life application always **referencing the group # HOX1270 00**. This product is guaranteed issue through our reinsurer Employers Re or ERC