



Getting hurt without coverage. It's pain you'll feel all the way to your wallet.Ⓢ

Examples of what you could pay:

	No health coverage	With Tonik coverage (in-network)
Average cost of a 3-day stay in the hospital	\$27,984	\$1,500 with the Calculated Risk-Taker Plan
Knee surgery and care	\$48,302	\$3,000 with the Part-Time Daredevil Plan
Burst appendix (ouch)	\$48,151	\$5,000 with the Thrill-Seeker Plan

The bottom line.Ⓢ

You know you need insurance. I'm here to make it easy for you to find the plan that best fits your lifestyle. And you don't have to pay for my services. Tonik is fast and online – so get amped and apply now by calling me or going to my website below:

Presented by:

tonikhealth.com

Rates and benefits effective 3/1/07.

The Tonik plans are offered by BC Life & Health Insurance Company (BCL&H). BCL&H is an Independent Licensee of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA.
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Tonik.Ⓢ Get hooked up.



It's all about you.

You're young. You're healthy. But hey, life is unpredictable. All it takes is one slip, one fall, one wipeout, and the financial pain can outweigh the physical. Whether you're laid out on the snow, sand or grass, you're going to wish you were covered.

We offer three straight-up affordable health insurance plans to cover your A-Z. If you're 19-29 years old, rates can be **\$77-\$164 per month**, depending on the plan you pick, where you live, your age and your medical history. Rates are subject to change.

We can help protect you from just about anything – even yourself.



Tonik, the big picture.

Three plans. Same all-around coverage: Preventive, Emergency, Rx, Teeth and Eyes. The only differences among the plans are what you'll pay per month, the cost and number of office visits, and the amount of the deductible. You'll pay the amounts listed below and we'll pay the rest.

Plan Benefits (in-network)

	1 Thrill-Seeker aka 5000 (T775/DN15)	2 Part-Time Daredevil aka 3000 (T774/DN14)	3 Calculated Risk-Taker aka 1500 (T773/DN13)
	Immediate coverage (no deductible) for the benefits you're most likely to use:		
Office Visits (includes covered professional services like routine physical exams, preventive care, lab work and X-rays that you receive in your doctor's office during the office visit)	\$20 per visit, 4 visits/year (additional visits covered in full after you meet your deductible)	\$30 per visit, 4 visits/year (additional visits covered in full after you meet your deductible)	\$40 per visit, unlimited visits/year
Emergency Room Care (includes all covered services received in ER)	\$100 for each visit	\$100 for each visit	\$100 for each visit
Prescription Drugs (generic only)	\$10 for 30-day supply from retail pharmacy or \$20 for up to 60-day supply through mail order		
	If you need these services, just pay your deductible and we'll pay the rest:		
Other Professional Services (X-rays, blood tests, anesthesia, etc. received separately from professional services covered under your office visit)	\$0 after you meet your deductible	\$0 after you meet your deductible	\$0 after you meet your deductible
Overnight Hospital Stays (surgery, lab work, doctor charges, anesthesia, and any other covered hospital charges)	\$0 after you meet your deductible	\$0 after you meet your deductible	\$0 after you meet your deductible
If You Don't Stay Overnight (fracture repairs, shoulder or knee arthroscopies, etc.)	\$0 after you meet your deductible	\$0 after you meet your deductible	\$0 after you meet your deductible
	Even your teeth and eyes are covered:		
Teeth	You'll pay \$0 for cleanings, exams and X-rays. After you pay your \$25 deductible, you'll pay 20% for minor restorative procedures like fillings. We'll pay up to \$500/year for your dental benefits.		
Eyes	You'll pay only \$25 for basic eyeglass lenses and receive up to \$100 toward frames or \$80 toward contact lenses every 24 months. In addition, we'll pay \$50 for an eye exam or to help out on the cost of glasses or contact lenses every 12 months. How's that for eye-catching?		
Deductible (how much you'll pay each year before we start paying for services, like hospitalization)	\$5,000	\$3,000	\$1,500
Out-of-Pocket Maximum (the amount you pay after meeting your deductible)	\$0	\$0	\$0

The Tonik plans do not include maternity benefits. Copays for office visits, ER visits and prescription drugs do not apply toward the deductible/out-of-pocket maximum. This is only an overview of the Tonik plan benefits. For a complete listing of all the benefits, limitations and exclusions, call 866-333-4820 or your agent to request a policy booklet.