

# 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 biff, 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 **\$64-\$123 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.**

## 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 day in the hospital	\$7,175	\$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 Web site below:

➤ Presented by:

[tonikhealth.com](http://tonikhealth.com)

The Tonik plans are offered by BC Life & Health Insurance Company (BCL&H). Blue Cross of California and BCL&H are independent licensees of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA.

11056 10/05

# Tonik... the big picture.

Three plans. Same all-around coverage: Preventive, Emergency, Rx, Teeth and Eyes. The only differences between 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 (T775)

**2**

### Part-Time Daredevil (T774)

**3**

### Calculated Risk Taker (T773)

#### 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

We'll pay \$50 towards a routine eye exam, glasses or contact lenses and you'll pay the rest.

#### 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

(This is the max you'll have to pay each year. Basically, meet your deductible and we'll pay the rest)

\$5,000

\$3,000

\$1,500

The Tonik plans do not include maternity benefits. Copays for office visits, ER visits and prescription drugs do not apply towards the deductible. This is only an overview of the Tonik plan benefits. For a complete listing of all the benefits, limitations and exclusions, check out our Web site at [tonikhealth.com](http://tonikhealth.com) or call 866-333-4820 to request a policy booklet.