



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	\$4,700	\$1,500 with the Calculated Risk Taker Plan
Knee surgery and care	\$29,000	\$3,000 with the Part-Time Daredevil Plan
Burst appendix (ouch)	\$27,500	\$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. Tonik is fast and online — so get amped and apply now by calling me or going to my Web site below:

Presented by:

The Tonik plans are offered by Blue Cross Blue Shield of Georgia, an independent licensee of the Blue Cross Blue Shield Association. The Blue Cross Blue Shield name and symbols are registered service marks of the Blue Cross Blue Shield Association.

Blue Cross Blue Shield of Georgia
3350 Peachtree Road, N.E.
Atlanta, GA 30326
(800) 718-8831

INDIV09 11/06
MBUID6-105-00

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 **as low as \$79* per month**, depending on the plan you pick, where you live, your age, gender 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 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 for covered services.

Plan Benefits (in-network)

1 Thrill Seeker

2 Part-Time Daredevil

3 Calculated Risk Taker

Immediate coverage (no deductible) for the benefits you're most likely to use:

	1 Thrill Seeker	2 Part-Time Daredevil	3 Calculated Risk Taker
Office Visits (includes covered professional services like routine physical exams, preventive care, lab work and X-rays 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)	\$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:

	1 Thrill Seeker	2 Part-Time Daredevil	3 Calculated Risk Taker
Other Professional Services (X-rays, blood tests, anesthesia, etc. received separately from professional services covered under your office visit copay)	\$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 percent 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.		

	1 Thrill Seeker	2 Part-Time Daredevil	3 Calculated Risk Taker
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. The Contract you'll receive after you enroll will have a complete listing of all the benefits, limitations and exclusions.

* Rates depend on where you live, your age, gender and medical history. Rates are subject to change.