



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 1-day hospital stay	\$6,797	\$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](http://tonikhealth.com)

Rates and benefits effective January 1, 2008



The Tonik plans are offered by Anthem Blue Cross and Blue Shield. Life and disability products are underwritten by Anthem Life Insurance Company. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Tonik. Get hooked up.



**CLICK HERE** for instant online quotes



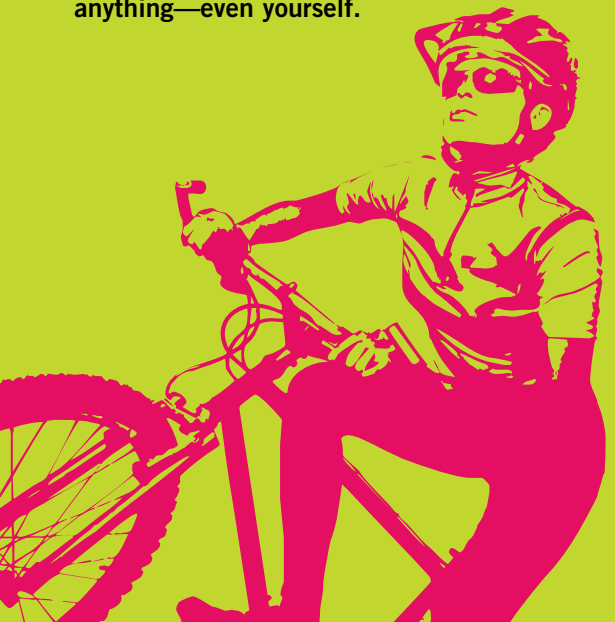
# It's all about you. ➔

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 **\$82-\$179 per month**. Yours will depend on the plan you pick, where you live, your age, gender, tobacco use and medical history. Rates are rounded to the nearest dollar and are subject to change.

With Tonik, you can look out for yourself. And you can also look out for your family in case something happens to you. Check out the term life insurance plans offered by Anthem Life. Benefit amounts range from \$15,000-\$100,000, and you can sign up when you apply for Tonik.

**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.

## Plan Benefits per Calendar Year (in-network)

**1** **Thrill-Seeker aka 5000**  
(DN18)

**2** **Part-Time Daredevil aka 3000**  
(DN17)

**3** **Calculated Risk-Taker aka 1500**  
(DN16)

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

#### Office Visits

(includes all 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 annual deductible)

\$30 per visit, 4 visits/year

(additional visits covered in full after you meet your annual 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 34-day supply from an in-network retail pharmacy or \$20 for up to 90-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 annual deductible

\$0 after you meet your annual deductible

\$0 after you meet your annual deductible

#### Overnight Hospital Stays

(surgery, lab work, doctor charges, anesthesia and any other covered hospital charges)

\$0 after you meet your annual deductible

\$0 after you meet your annual deductible

\$0 after you meet your annual deductible

#### If You Don't Stay Overnight

(fracture repairs, shoulder or knee arthroscopies, etc.)

\$0 after you meet your annual deductible

\$0 after you meet your annual deductible

\$0 after you meet your annual 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

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

\$5,000

\$3,000

\$1,500

The Tonik plans don't include maternity benefits. Copayments for office visits, ER visits, prescription drugs, dental and vision don't apply toward the deductible or 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 800-317-9818 to request a certificate.