



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

## Want more?

As you can see on the chart, Tonik also includes some basic dental benefits. And if you sign up for Tonik Enhanced Dental when you apply for Tonik, you can get coverage for things like oral surgery, scaling, root canals and crowns — for as little as \$22 a month. That should make you smile.

But enough about you. What about your family? What'll happen to them if something happens to you? Check out the term life insurance plans offered by BC Life & Health Insurance Company. You can get life insurance coverage from \$15,000 to \$100,000, and you can sign up when you apply for Tonik.

### Examples of what you could pay:

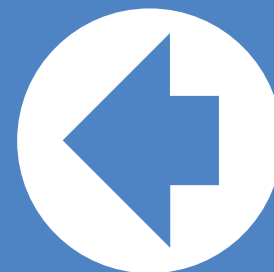
	No health coverage	With Tonik coverage (in-network)
Average cost of a day in the hospital	\$29,968	\$1,500 with the Tonik 1500 aka Calculated Risk Taker Plan
Knee surgery and care	\$47,673	\$3,000 with the Tonik 3000 aka Part-time Daredevil Plan
Burst appendix (ouch)	\$46,525	\$5,000 with the Tonik 5000 aka 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 3/1/08.

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. 11056 Rev. 2/08

# Tonik. Get hooked up.

**CLICK HERE**  
for instant online quotes




**May we assist you?**

Click here to have a Specialist call you.

**Call Me**

# TONIK



# 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 **as low as \$78 per month**, depending on the plan you pick, where you live, your age and your medical history.

**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**

**2 Part-time Daredevil aka 3000**

**3 Calculated Risk Taker aka 1500**

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

**Office Visits**

\$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)

\$0 after you meet your annual deductible

\$0 after you meet your annual deductible

\$0 after you meet your annual deductible

**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:**

**Professional Services** (X-rays, blood tests, anesthesia, etc.)

\$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. And Tonik Enhanced Dental offers additional 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. Copayments for office visits and prescription drugs don't apply toward the deductible/out-of-pocket maximum. Rates are subject to change. 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.