BlueCross BlueShield of Georgia

Tonik® health care plan for Georgia

It's all about you.

You're young. You're healthy. But life is unpredictable. All it takes is one slip, one illness and the financial pain can outweigh the physical. Being covered for health care is vital. It can make all the difference when it comes to the health of your body and your budget.

With Tonik, it's all about you having a health care plan that fits your finances and your way of life.

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

Example 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	$27,500	$5,000 with the Thrill seeker Plan

Want more?

As you can see on the chart on the back, Tonik also includes some basic dental benefits.

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 Blue Cross Blue Shield of Georgia. You can get life insurance coverage from $15,000 to $100,000, and you can sign up when you apply for Tonik.

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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 (Network)	Thrill Seeker	Part-time Daredevil	Calculated Risk Taker
Immediate coverage (no deductible) for the benefits you're most likely to use:			
Office Visits (includes covered professional services 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
Preventive Care (includes preventive services recommended by the United States Preventive Services Task Force, including well child care, immunizations, PSA screenings, pap tests, and more)	$0, not subject to deductible		
Emergency Room Care (includes all covered services received in ER)	$100 for each visit		
Prescription Drugs	Generic – $10 per 30-day supply Brand Name – Separate $2,000 brand-name prescription drug deductible Brand Name Preferred – $30 per 30-day supply Brand Name Non-preferred – $50 per 30-day supply Self-injectables – 30% of the negotiated fee		
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 copay)	$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		
If you don't stay overnight (fracture repairs, shoulder or knee arthroscipies, etc.)	$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		
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 maximum you'll have to pay each year. Basically, meet your deductible and we'll pay the rest	$5,000	$3,000	$1,500

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 apply now by calling me or going to my website.

Presented by:

To view a Summary of Benefits and Coverage please visit www.healthcare.gov.
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.

This summary of benefits complies with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits. Medical copays for office visits, prescriptions, dental or 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, or call 800-317-9818 to request a policy. Rates are subject to change. Tonik is offered by Anthem Blue Cross Life and Health Insurance Company. Blue Cross and Blue Shield of Georgia, Inc. and Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. are independent licensees of the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.