

The bottom line.

These **Blue Cross** rates are painless.

You'll find **Tonik** PPO plans to be affordable. 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. 3 simple plans, 1 just your flavor. Here are just some of the **Tonik** in-network benefits and what you'll pay:

	Thrill Seeker	Daredevil	Risk Taker
Doctor Visit Copay	\$20 (4 visits/year)	\$30 (4 visits/year)	\$40 (unlimited visits)
Annual Deductible	\$5,000	\$3,000	\$1,500
Prescription Drugs (generic only)	\$10	\$10	\$10
Emergency Room Care	\$100	\$100	\$100
Inpatient Hospital	\$0 after the deductible is met	\$0 after the deductible is met	\$0 after the deductible is met
Dental Benefits:			
Annual Deductible	\$25	\$25	\$25
Cleanings, Exams & X-rays	\$0	\$0	\$0
Fillings	20%	20%	20%

The **Tonik** plans do not include maternity benefits.

Annual Deductible

This is the amount you'll have to pay before we start paying. Of course, the deductible is waived in certain cases, such as doctor visits.

Copay

This is what you pay when you see the doctor, go to the emergency room or get generic prescription drugs.

In-Network

You save money when you go to doctors and hospitals in the **Blue Cross PPO network**. And don't worry, our network is huge.

Apply On-Line

Go to goshertfinancial.com. Click on Blue Cross logo on right margin of webpage under Direct Quotes. Individual Blue Cross homepage will pop-up and click on **Tonik** logo to fill out on-line application.

That's it. You'll get all the legal stuff like your ID card, policy booklet and member handbook in the mail. Now get on with your life. We'll be there when you need us.

