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If you have any questions, please call (818) 987-5000

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The Bottom Line.

You'll find Blue Cross TONIK plans to be very affordable. If you're 19-29 years old, rates can be \$69-\$142 per month, Other comparable plans often cost as much but do not cover doctor visits or dental. The price will vary based on your zip code, type of plan and your age. Call your Authorized Blue Cross Tonik Agent: Oleg Skurskiy 818-987-5000

[Apply Now](#)

Benefits Summary

[Tonik 5000](#)

[Click Here](#)

Benefits Summary

[Tonik 3000](#)

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Benefits Summary

[Tonik 1500](#)

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	1 Thrill Seeker (T775)	2 Part-time Daredevil (T774)	3 Calculated Risk Taker (T773)
Monthly Cost	Get A Rate	Get A Rate	Get A Rate
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 Plans Details Click Here	Dental Benefits Summary Click Here		
Annual Deductible	\$25	\$25	\$25
Cleanings, Exams & X-rays	\$ 0	\$ 0	\$ 0
Fillings	20%	20%	20%
The Tonik plans do not include maternity benefits.	APPLY NOW	APPLY NOW	APPLY NOW

Have Questions or Comments?

Feel free to complete this form and Agent will help you .

Full Name: *

Address:

City:

State:*

Zipcode: *

Home Phone*

Work Phone *

Email: *

*** My Age**

Subject:*

***Best time to call:**

Message:

Live Chat Support

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*Average monthly cost depends on age, previous medical history and the area you live.

Definitions for the Insurance-Impaired (all of us)

Annual Deductible: This is the amount you'll have to pay before Blue Cross starts 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, Blue Cross network is huge.

Remember : The Tonik plans do not include maternity benefits.

Provider Finder is your online resource for finding doctors, hospitals and other health professionals that participate in your current plan or a different Blue Cross plan. Follow the step-by-step instructions to find providers that match your custom search criteria. [Provider Finder](#)

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Tonik membership Card Sample .



The Membership Cards come in Variety of colors. You can pick the cool Color when you completing the Application.

Blue Cross of California and BC Life and Health Insurance Company are independent licenses of the Blue Cross Association and are licensed to conduct business in the state of California

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Blue Cross Tonik News

Blue Cross Breaks the Mold by Offering Uninsured ``Young Invincibles`` New Options; Simple, Online, All-Inclusive Health Coverage .

Wednesday, November 17, 2004 4:00 PM
Health/Fitness

THOUSAND OAKS, Calif.--(BUSINESS WIRE via COLLEGIATE PRESSWIRE)--Nov 17, 2004-- Blue Cross of California's (Blue Cross) affiliate, BC Life & Health Insurance Company, has broken the mold of traditional health insurance offerings by marketing unique health plans tailored to the lifestyle and attitudes of "young invincibles" (young adults ages 19 to 29).

There are 6.5 million uninsured Californians. Young adults have the highest rate of being uninsured, consistently reported between 30 and 40 percent. "Young invincibles" tend to be people no longer covered by family insurance policies and just beginning to establish their independence. They are also starting their careers and less likely to be offered insurance by their employers. Nearly half of all full-time workers aged 19 to 29 lack employer-based health benefits.

Tonik health plans were designed by-and for-"young invincibles," as an effort to expand access to health care coverage for one of the fastest growing uninsured populations in the state and the country. Tonik plans are simple, easy to use and affordable. Tonik covers everyday preventive needs (like routine doctor visits) as well as the more serious medical necessities. Unlike other individual policies on the market, seeing a dentist, getting eye exams, glasses and contacts are all-inclusive within the new benefit design.

Curious "young invincibles" can visit and apply for Tonik online at tonikhealth.com. Applicants are subject to review and approval for a plan within minutes. Tonikhealth.com is intentionally easy to understand and navigate. There is minimal to no paperwork and if approved, an applicant can print out a custom-designed identification card.

"Young adults think of insurance like broccoli," said Steve Synott, general manager of Individual Services for Blue Cross of California. "They know it's good for them but they don't have a taste for it yet." As a result, many go without it. There are currently an estimated 1.6 million uninsured 19 to 29-year-olds in California. The financial pain of a sports related injury or other unforeseen event can outweigh the physical. Consider the following: an ambulance ride to the hospital is \$607; the average cost of a day in the hospital is \$7,175; and knee surgery and care is estimated at \$48,302. The costs of Tonik plans are painless. They range from \$69 to \$142 a month, depending upon the plan, the insured's age and where they live.

There's nothing out there quite like this...Tonik is an original!

In a unique approach to product development, Blue Cross engaged in a "reverse point-of-view" philosophy by examining the preferences and lifestyles of uninsured young adults. Blue Cross research indicated that they are interested in health insurance, if it met their needs and was offered at the right price. "The more research we did to understand this group, the more we became convinced that the `young invincibles` were willing and ready to take responsibility for their own health care -- if they found a plan that fit their needs," said Deborah Lachman, senior vice president of Individual and Small Group Services for Blue Cross of California.

Tonik will initially be available only in California and debuts through a series of non-traditional marketing techniques.

Extreme skiing and Tonik unite

To demonstrate that this is not your typical health insurance program, Blue Cross is launching Tonik through a groundbreaking marketing campaign that will have a heavy emphasis on online promotion and advertising because this audience is a heavy utilizer of the Internet. Non-traditional high energy graphics and advertising themes have been designed to appeal to this group as well. In addition, the company is a sponsor for the upcoming statewide launch of the new Warren Miller film "IMPACT," to premiere in key cities throughout California beginning this month.

Blue Cross of California and its California affiliates, serving more than 7.6 million medical members, is an operating subsidiary of WellPoint Health Networks Inc., the nation's second largest publicly traded health care company. WellPoint serves the health care needs of 15.6 million medical members and 46.8 million specialty members nationally. WellPoint offers a broad spectrum of quality network-based health products including open access PPO, POS and hybrid products, HMO and specialty products. Specialty products include pharmacy benefit management, dental, utilization management, vision, mental health, life and disability insurance, long term care insurance, flexible spending accounts, COBRA administration, and Medicare supplements. Blue Cross of California can be found on the web at bluecrossca.com. Blue Cross of California is an independent licensee of the Blue Cross Association.

MULTIMEDIA AVAILABLE:

<http://www.businesswire.com/cgi-bin/mmg.cgi?eid=4768960>

Source: Blue Cross of California

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