

## TONIK PLANS (Priced for single policy holders only)

### Tonik 1500 (DN13) - Calculated Risk-Taker

| Age Range | Pricing Area |        |        |        |        |        |        |        |        |
|-----------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|
|           | Area 1       | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 | Area 9 |
| 19 - 29   | 164          | 132    | 124    | 125    | 146    | 116    | 124    | 106    | 106    |
| 30 - 34   | 183          | 147    | 138    | 139    | 163    | 129    | 138    | 117    | 118    |
| 35 - 39   | 214          | 171    | 161    | 161    | 189    | 150    | 161    | 136    | 137    |
| 40 - 44   | 248          | 198    | 186    | 186    | 219    | 173    | 186    | 157    | 157    |
| 45 - 49   | 312          | 249    | 234    | 234    | 276    | 217    | 234    | 197    | 197    |
| 50 - 54   | 401          | 319    | 300    | 300    | 353    | 278    | 300    | 251    | 251    |
| 55 - 59   | 571          | 454    | 426    | 426    | 502    | 394    | 426    | 356    | 355    |
| 60 - 64   | 725          | 576    | 540    | 539    | 637    | 500    | 540    | 450    | 449    |
| 0         | 246          | 196    | 184    | 185    | 217    | 172    | 184    | 156    | 156    |
| 1 - 18    | 149          | 120    | 113    | 114    | 133    | 106    | 113    | 97     | 97     |

Deductible/OOP max: 1,500/1,500

Coinurance: 0%

Maternity not covered

\$40 office visit copay, unlimited, deductible waived

Rx: \$10 generic copy (no brand coverage)

### Tonik 3000 (DN14) - Part-Time Daredevil

| Age Range | Pricing Area |        |        |        |        |        |        |        |        |
|-----------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|
|           | Area 1       | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 | Area 9 |
| 19 - 29   | 128          | 104    | 98     | 98     | 114    | 94     | 98     | 87     | 87     |
| 30 - 34   | 147          | 120    | 112    | 112    | 130    | 107    | 112    | 99     | 99     |
| 35 - 39   | 169          | 137    | 129    | 128    | 150    | 123    | 129    | 113    | 113    |
| 40 - 44   | 198          | 161    | 150    | 150    | 175    | 143    | 150    | 132    | 131    |
| 45 - 49   | 257          | 208    | 194    | 193    | 226    | 185    | 194    | 170    | 168    |
| 50 - 54   | 330          | 267    | 249    | 247    | 289    | 236    | 249    | 217    | 215    |
| 55 - 59   | 470          | 380    | 354    | 352    | 412    | 335    | 354    | 307    | 304    |
| 60 - 64   | 625          | 505    | 470    | 466    | 546    | 445    | 470    | 407    | 402    |
| 0         | 198          | 161    | 151    | 150    | 175    | 144    | 151    | 132    | 131    |
| 1 - 18    | 117          | 96     | 90     | 90     | 104    | 86     | 90     | 80     | 80     |

Deductible/OOP max: 3,000/3,000

Coinurance: 0%

Maternity not covered

\$30 office visit copay, limited to 4, deductible waived

Rx: \$10 generic copy (no brand coverage)

### Tonik 5000 (DN15) - Thrill-Seeker

| Age Range | Pricing Area |        |        |        |        |        |        |        |        |
|-----------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|
|           | Area 1       | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Area 8 | Area 9 |
| 19 - 29   | 115          | 95     | 88     | 89     | 103    | 85     | 88     | 77     | 77     |
| 30 - 34   | 123          | 102    | 94     | 95     | 111    | 91     | 94     | 83     | 82     |
| 35 - 39   | 141          | 117    | 108    | 108    | 127    | 104    | 108    | 94     | 93     |
| 40 - 44   | 163          | 134    | 124    | 125    | 146    | 119    | 124    | 108    | 107    |
| 45 - 49   | 216          | 178    | 163    | 164    | 192    | 157    | 164    | 142    | 140    |
| 50 - 54   | 276          | 226    | 208    | 208    | 244    | 199    | 209    | 180    | 177    |
| 55 - 59   | 392          | 321    | 294    | 295    | 346    | 281    | 296    | 253    | 249    |
| 60 - 64   | 519          | 425    | 389    | 390    | 458    | 372    | 391    | 334    | 328    |
| 0         | 174          | 143    | 132    | 133    | 155    | 127    | 132    | 115    | 113    |
| 1 - 18    | 107          | 89     | 82     | 83     | 97     | 80     | 83     | 73     | 72     |

Deductible/OOP max: 5,000/5,000

Coinurance: 0%

Maternity not covered

\$20 office visit copay, limited to 4, deductible waived

Rx: \$10 generic copy (no brand coverage)

Note: The new contract codes above are effective 3/1/07, and used to be T773, T774, and T775 respectively.

|                       | Tonik<br>1500 | Tonik<br>3000 | Tonik 5000 |
|-----------------------|---------------|---------------|------------|
| <b>Area 1</b>         |               |               |            |
| Single                | 725           | 625           | 519        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 2</b>         |               |               |            |
| Single                | 576           | 505           | 425        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 3</b>         |               |               |            |
| Single                | 540           | 470           | 389        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 4</b>         |               |               |            |
| Single                | 539           | 466           | 390        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 5</b>         |               |               |            |
| Single                | 637           | 546           | 458        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 6</b>         |               |               |            |
| Single                | 500           | 445           | 372        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 7</b>         |               |               |            |
| Single                | 540           | 470           | 391        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 8</b>         |               |               |            |
| Single                | 450           | 407           | 334        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |
| <b>Area 9</b>         |               |               |            |
| Single                | 449           | 402           | 328        |
| Subscriber & Spouse   | N/A           | N/A           | N/A        |
| Subscriber & Child    | N/A           | N/A           | N/A        |
| Family                | N/A           | N/A           | N/A        |
| Subscriber & Children | N/A           | N/A           | N/A        |

BC Life & Health Insurance  
Company Individual  
Monthly Rates

**TONIK PLANS** (Priced  
for single policy holders only)

Rates for Age 65+ (Existing  
Members Only)

