



# Tonik Level 1 Rates

*These rates are available for applicants enrolling January 1, 2012 through March 31, 2012*

**Area 1 - Counties of BARTOW, BUTTS, CHEROKEE, CLAYTON, COBB, COWETA, DEKALB, DOUGLAS, FAYETTE, FORSYTH, FULTON, GWINNETT, HENRY, NEWTON, PAULDING, ROCKDALE, SPALDING, WALTON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$205.72	\$203.36	\$126.68	\$125.28	\$117.05	\$115.76
20-24	\$207.10	\$242.09	\$127.50	\$148.33	\$117.80	\$136.90
25-29	\$240.92	\$301.47	\$147.62	\$183.66	\$136.26	\$169.30
30-34	\$261.56	\$375.78	\$159.91	\$227.89	\$147.52	\$209.86
35-39	\$322.70	\$473.69	\$196.30	\$286.15	\$180.89	\$263.30
40-44	\$393.67	\$556.07	\$238.53	\$335.18	\$219.63	\$308.26
45-49	\$514.19	\$676.38	\$310.25	\$406.78	\$285.40	\$373.93
50-54	\$625.86	\$771.74	\$376.71	\$463.52	\$346.35	\$425.97
55-59	\$830.91	\$843.10	\$498.74	\$506.00	\$458.26	\$464.92
60-64	\$1,151.17	\$1,033.21	\$689.33	\$619.13	\$633.05	\$568.67
65+*	\$1,397.91	\$1,257.73	\$836.17	\$752.75	\$767.72	\$691.21

**Area 2 - Counties of BAKER, BANKS, CARROLL, DAWSON, FLOYD, GORDON, HALL, HARALSON, HEARD, LUMPKIN, MITCHELL, MURRAY, PICKENS, POLK, SUMTER, UNION, WHITE, WHITFIELD**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$197.68	\$195.42	\$121.89	\$120.55	\$112.66	\$111.42
20-24	\$199.00	\$232.55	\$122.68	\$142.65	\$113.38	\$131.69
25-29	\$231.42	\$289.48	\$141.97	\$176.53	\$131.07	\$162.76
30-34	\$251.21	\$360.73	\$153.75	\$218.93	\$141.88	\$201.65
35-39	\$309.84	\$454.61	\$188.64	\$274.80	\$173.87	\$252.88
40-44	\$377.89	\$533.59	\$229.14	\$321.80	\$211.01	\$295.99
45-49	\$493.44	\$648.95	\$297.90	\$390.45	\$274.08	\$358.95
50-54	\$600.51	\$740.37	\$361.62	\$444.86	\$332.51	\$408.85
55-59	\$797.11	\$808.80	\$478.63	\$485.58	\$439.82	\$446.19
60-64	\$1,104.18	\$991.08	\$661.37	\$594.06	\$607.41	\$545.68
65+ *	\$1,340.75	\$1,206.34	\$802.15	\$722.17	\$736.52	\$663.17

**Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$194.60	\$192.37	\$120.06	\$118.73	\$110.98	\$109.76
20-24	\$195.89	\$228.89	\$120.83	\$140.47	\$111.68	\$129.69
25-29	\$227.78	\$284.88	\$139.81	\$173.79	\$129.09	\$160.25
30-34	\$247.25	\$354.96	\$151.39	\$215.49	\$139.71	\$198.50
35-39	\$304.91	\$447.29	\$185.71	\$270.44	\$171.18	\$248.89
40-44	\$371.83	\$524.97	\$225.54	\$316.67	\$207.71	\$291.29
45-49	\$485.48	\$638.43	\$293.17	\$384.19	\$269.73	\$353.21
50-54	\$590.78	\$728.34	\$355.84	\$437.70	\$327.21	\$402.28
55-59	\$784.15	\$795.64	\$470.91	\$477.75	\$432.74	\$439.01
60-64	\$1,086.15	\$974.92	\$650.64	\$584.44	\$597.57	\$536.86
65+ *	\$1,318.82	\$1,186.64	\$789.11	\$710.44	\$724.55	\$652.41

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

Rates shown reflect those effective for applicants without existing medical conditions. Final rates can be increased 25%, 40%, 50%, 75%, or 100% based on Medical Underwriting evaluation of existing medical conditions.



# Tonik Level 1 Rates

*These rates are available for applicants enrolling January 1, 2012 through March 31, 2012*

**Area 4 - Counties of APPLING, ATKINSON, BACON, BRANTLEY, BRYAN, BULLOCH, CAMDEN, CANDLER, CATOOSA, CHARLTON, CHATHAM, CHATTAHOOCHEE, CHATTOOGA, CLAY, CLINCH, COFFEE, DADE, DECATUR, DOOLY, EARLY, ECHOLS, EFFINGHAM, EVANS, FANNIN, FRANKLIN, GILMER, GLYNN, HABERSHAM, HARRIS, HART, JEFF DAVIS, LAMAR, LIBERTY, LONG, MACON, MARION, MCINTOSH, MERIWETHER, MILLER, MUSCOGEE, PIERCE, PIKE, QUITMAN, RABUN, SCHLEY, SEMINOLE, STEPHENS, STEWART, TALBOT, TATTNALL, TAYLOR, TOOMBS, TOWNS, TROUP, UPSON, WALKER, WARE, WAYNE, WEBSTER**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$187.90	\$185.76	\$116.07	\$114.80	\$107.32	\$106.15
20-24	\$189.15	\$220.95	\$116.82	\$135.74	\$108.00	\$125.36
25-29	\$219.88	\$274.90	\$135.10	\$167.85	\$124.77	\$154.81
30-34	\$238.64	\$342.43	\$146.27	\$208.04	\$135.01	\$191.66
35-39	\$294.20	\$431.40	\$179.33	\$260.98	\$165.34	\$240.22
40-44	\$358.69	\$506.25	\$217.71	\$305.53	\$200.53	\$281.07
45-49	\$468.20	\$615.59	\$282.89	\$370.60	\$260.30	\$340.74
50-54	\$569.68	\$702.23	\$343.28	\$422.16	\$315.69	\$388.03
55-59	\$756.01	\$767.08	\$454.16	\$460.76	\$417.38	\$423.43
60-64	\$1,047.03	\$939.84	\$627.36	\$563.57	\$576.22	\$517.71
65+ *	\$1,271.24	\$1,143.86	\$760.79	\$684.98	\$698.58	\$629.06

**Area 5 - Counties of BEN HILL, CALHOUN, COLQUITT, COOK, CRISP, DOUGHERTY, IRWIN, LEE, TERRELL, TIFT, TURNER, WORTH**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$213.96	\$211.50	\$131.58	\$130.12	\$121.55	\$120.20
20-24	\$215.40	\$251.87	\$132.44	\$154.14	\$122.33	\$142.23
25-29	\$250.64	\$313.75	\$153.41	\$190.97	\$141.56	\$176.01
30-34	\$272.15	\$391.20	\$166.21	\$237.06	\$153.30	\$218.28
35-39	\$335.88	\$493.24	\$204.14	\$297.78	\$188.08	\$273.97
40-44	\$409.84	\$579.09	\$248.16	\$348.88	\$228.45	\$320.82
45-49	\$535.44	\$704.48	\$322.90	\$423.50	\$297.00	\$389.26
50-54	\$651.83	\$803.86	\$392.16	\$482.64	\$360.52	\$443.50
55-59	\$865.53	\$878.24	\$519.34	\$526.90	\$477.16	\$484.09
60-64	\$1,199.31	\$1,076.37	\$717.98	\$644.82	\$659.33	\$592.23
65+ *	\$1,456.45	\$1,310.36	\$871.01	\$784.07	\$799.67	\$719.94

\* For those not eligible for Medicare

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# Tonik with Mental Health Rider Level 1 Rates

*These rates are available for applicants enrolling January 1, 2012 through March 31, 2012*

**Area 1 - Counties of BARTOW, BUTTS, CHEROKEE, CLAYTON, COBB, COWETA, DEKALB, DOUGLAS, FAYETTE, FORSYTH, FULTON, GWINNETT, HENRY, NEWTON, PAULDING, ROCKDALE, SPALDING, WALTON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$338.96	\$336.60	\$204.69	\$203.29	\$188.39	\$187.10
20-24	\$340.34	\$375.33	\$205.51	\$226.34	\$189.14	\$208.24
25-29	\$374.16	\$434.71	\$225.63	\$261.67	\$207.60	\$240.64
30-34	\$394.80	\$509.02	\$237.92	\$305.90	\$218.86	\$281.20
35-39	\$455.94	\$606.93	\$274.31	\$364.16	\$252.23	\$334.64
40-44	\$526.91	\$689.31	\$316.54	\$413.19	\$290.97	\$379.60
45-49	\$647.43	\$809.62	\$388.26	\$484.79	\$356.74	\$445.27
50-54	\$759.10	\$904.98	\$454.72	\$541.53	\$417.69	\$497.31
55-59	\$964.15	\$976.34	\$576.75	\$584.01	\$529.60	\$536.26
60-64	\$1,284.41	\$1,166.45	\$767.34	\$697.14	\$704.39	\$640.01
65+*	\$1,531.15	\$1,390.97	\$914.18	\$830.76	\$839.06	\$762.55

**Area 2 - Counties of BAKER, BANKS, CARROLL, DAWSON, FLOYD, GORDON, HALL, HARALSON, HEARD, LUMPKIN, MITCHELL, MURRAY, PICKENS, POLK, SUMTER, UNION, WHITE, WHITFIELD**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$330.92	\$328.66	\$199.90	\$198.56	\$184.00	\$182.76
20-24	\$332.24	\$365.79	\$200.69	\$220.66	\$184.72	\$203.03
25-29	\$364.66	\$422.72	\$219.98	\$254.54	\$202.41	\$234.10
30-34	\$384.45	\$493.97	\$231.76	\$296.94	\$213.22	\$272.99
35-39	\$443.08	\$587.85	\$266.65	\$352.81	\$245.21	\$324.22
40-44	\$511.13	\$666.83	\$307.15	\$399.81	\$282.35	\$367.33
45-49	\$626.68	\$782.19	\$375.91	\$468.46	\$345.42	\$430.29
50-54	\$733.75	\$873.61	\$439.63	\$522.87	\$403.85	\$480.19
55-59	\$930.35	\$942.04	\$556.64	\$563.59	\$511.16	\$517.53
60-64	\$1,237.42	\$1,124.32	\$739.38	\$672.07	\$678.75	\$617.02
65+ *	\$1,473.99	\$1,339.58	\$880.16	\$800.18	\$807.86	\$734.51

**Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$327.84	\$325.61	\$198.07	\$196.74	\$182.32	\$181.10
20-24	\$329.13	\$362.13	\$198.84	\$218.48	\$183.02	\$201.03
25-29	\$361.02	\$418.12	\$217.82	\$251.80	\$200.43	\$231.59
30-34	\$380.49	\$488.20	\$229.40	\$293.50	\$211.05	\$269.84
35-39	\$438.15	\$580.53	\$263.72	\$348.45	\$242.52	\$320.23
40-44	\$505.07	\$658.21	\$303.55	\$394.68	\$279.05	\$362.63
45-49	\$618.72	\$771.67	\$371.18	\$462.20	\$341.07	\$424.55
50-54	\$724.02	\$861.58	\$433.85	\$515.71	\$398.55	\$473.62
55-59	\$917.39	\$928.88	\$548.92	\$555.76	\$504.08	\$510.35
60-64	\$1,219.39	\$1,108.16	\$728.65	\$662.45	\$668.91	\$608.20
65+ *	\$1,452.06	\$1,319.88	\$867.12	\$788.45	\$795.89	\$723.75

\* For those not eligible for Medicare

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# Tonik with Mental Health Rider Level 1 Rates

*These rates are available for applicants enrolling January 1, 2012 through March 31, 2012*

**Area 4 - Counties of APPLING, ATKINSON, BACON, BRANTLEY, BRYAN, BULLOCH, CAMDEN, CANDLER, CATOOSA, CHARLTON, CHATHAM, CHATTAHOOCHEE, CHATTOOGA, CLAY, CLINCH, COFFEE, DADE, DECATUR, DOOLY, EARLY, ECHOLS, EFFINGHAM, EVANS, FANNIN, FRANKLIN, GILMER, GLYNN, HABERSHAM, HARRIS, HART, JEFF DAVIS, LAMAR, LIBERTY, LONG, MACON, MARION, MCINTOSH, MERIWETHER, MILLER, MUSCOGEE, PIERCE, PIKE, QUITMAN, RABUN, SCHLEY, SEMINOLE, STEPHENS, STEWART, TALBOT, TATTNALL, TAYLOR, TOOMBS, TOWNS, TROUP, UPSON, WALKER, WARE, WAYNE, WEBSTER**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$321.14	\$319.00	\$194.08	\$192.81	\$178.66	\$177.49
20-24	\$322.39	\$354.19	\$194.83	\$213.75	\$179.34	\$196.70
25-29	\$353.12	\$408.14	\$213.11	\$245.86	\$196.11	\$226.15
30-34	\$371.88	\$475.67	\$224.28	\$286.05	\$206.35	\$263.00
35-39	\$427.44	\$564.64	\$257.34	\$338.99	\$236.68	\$311.56
40-44	\$491.93	\$639.49	\$295.72	\$383.54	\$271.87	\$352.41
45-49	\$601.44	\$748.83	\$360.90	\$448.61	\$331.64	\$412.08
50-54	\$702.92	\$835.47	\$421.29	\$500.17	\$387.03	\$459.37
55-59	\$889.25	\$900.32	\$532.17	\$538.77	\$488.72	\$494.77
60-64	\$1,180.27	\$1,073.08	\$705.37	\$641.58	\$647.56	\$589.05
65+ *	\$1,404.48	\$1,277.10	\$838.80	\$762.99	\$769.92	\$700.40

**Area 5 - Counties of BEN HILL, CALHOUN, COLQUITT, COOK, CRISP, DOUGHERTY, IRWIN, LEE, TERRELL, TIFT, TURNER, WORTH**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$347.20	\$344.74	\$209.59	\$208.13	\$192.89	\$191.54
20-24	\$348.64	\$385.11	\$210.45	\$232.15	\$193.67	\$213.57
25-29	\$383.88	\$446.99	\$231.42	\$268.98	\$212.90	\$247.35
30-34	\$405.39	\$524.44	\$244.22	\$315.07	\$224.64	\$289.62
35-39	\$469.12	\$626.48	\$282.15	\$375.79	\$259.42	\$345.31
40-44	\$543.08	\$712.33	\$326.17	\$426.89	\$299.79	\$392.16
45-49	\$668.68	\$837.72	\$400.91	\$501.51	\$368.34	\$460.60
50-54	\$785.07	\$937.10	\$470.17	\$560.65	\$431.86	\$514.84
55-59	\$998.77	\$1,011.48	\$597.35	\$604.91	\$548.50	\$555.43
60-64	\$1,332.55	\$1,209.61	\$795.99	\$722.83	\$730.67	\$663.57
65+ *	\$1,589.69	\$1,443.60	\$949.02	\$862.08	\$871.01	\$791.28

\* For those not eligible for Medicare

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# Tonik with Consumer Choice Rider Level 1 Rates

*These rates are available for applicants enrolling January 1, 2012 through March 31, 2012*

**Area 1 - Counties of BARTOW, BUTTS, CHEROKEE, CLAYTON, COBB, COWETA, DEKALB, DOUGLAS, FAYETTE, FORSYTH, FULTON, GWINNETT, HENRY, NEWTON, PAULDING, ROCKDALE, SPALDING, WALTON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$225.25	\$222.65	\$138.30	\$136.75	\$127.70	\$126.29
20-24	\$226.76	\$265.25	\$139.20	\$162.11	\$128.53	\$149.54
25-29	\$263.96	\$330.56	\$161.34	\$200.98	\$148.83	\$185.18
30-34	\$286.66	\$412.31	\$174.85	\$249.62	\$161.22	\$229.80
35-39	\$353.92	\$520.01	\$214.88	\$313.72	\$197.93	\$288.58
40-44	\$431.99	\$610.62	\$261.34	\$367.64	\$240.54	\$338.03
45-49	\$564.56	\$742.97	\$340.23	\$446.41	\$312.89	\$410.27
50-54	\$687.39	\$847.86	\$413.33	\$508.83	\$379.93	\$467.51
55-59	\$912.95	\$926.36	\$547.57	\$555.54	\$503.04	\$510.36
60-64	\$1,265.24	\$1,135.48	\$757.22	\$680.00	\$695.31	\$624.49
65+*	\$1,536.65	\$1,382.45	\$918.74	\$826.97	\$843.44	\$759.28

**Area 2 - Counties of BAKER, BANKS, CARROLL, DAWSON, FLOYD, GORDON, HALL, HARALSON, HEARD, LUMPKIN, MITCHELL, MURRAY, PICKENS, POLK, SUMTER, UNION, WHITE, WHITFIELD**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$216.40	\$213.91	\$133.03	\$131.55	\$122.87	\$121.52
20-24	\$217.85	\$254.76	\$133.90	\$155.86	\$123.67	\$143.81
25-29	\$253.51	\$317.38	\$155.12	\$193.13	\$143.13	\$177.99
30-34	\$275.29	\$395.76	\$168.08	\$239.77	\$155.01	\$220.76
35-39	\$339.77	\$499.02	\$206.46	\$301.22	\$190.21	\$277.12
40-44	\$414.63	\$585.90	\$251.00	\$352.93	\$231.06	\$324.54
45-49	\$541.73	\$712.79	\$326.64	\$428.45	\$300.43	\$393.80
50-54	\$659.51	\$813.36	\$396.73	\$488.30	\$364.71	\$448.68
55-59	\$875.77	\$888.63	\$525.44	\$533.09	\$482.75	\$489.76
60-64	\$1,213.55	\$1,089.14	\$726.45	\$652.41	\$667.10	\$599.20
65+ *	\$1,473.77	\$1,325.93	\$881.32	\$793.33	\$809.12	\$728.43

**Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$213.01	\$210.56	\$131.01	\$129.56	\$121.02	\$119.69
20-24	\$214.43	\$250.73	\$131.86	\$153.47	\$121.80	\$141.61
25-29	\$249.51	\$312.32	\$152.74	\$190.12	\$140.95	\$175.23
30-34	\$270.92	\$389.41	\$165.48	\$235.99	\$152.63	\$217.30
35-39	\$334.35	\$490.97	\$203.23	\$296.43	\$187.25	\$272.73
40-44	\$407.97	\$576.41	\$247.04	\$347.29	\$227.43	\$319.36
45-49	\$532.98	\$701.22	\$321.43	\$421.56	\$295.66	\$387.48
50-54	\$648.81	\$800.13	\$390.37	\$480.42	\$358.88	\$441.46
55-59	\$861.51	\$874.16	\$516.95	\$524.48	\$474.96	\$481.87
60-64	\$1,193.72	\$1,071.36	\$714.65	\$641.84	\$656.28	\$589.49
65+ *	\$1,449.66	\$1,304.25	\$866.97	\$780.43	\$795.96	\$716.60

\* For those not eligible for Medicare

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# Tonik with Consumer Choice Rider Level 1 Rates

*These rates are available for applicants enrolling January 1, 2012 through March 31, 2012*

**Area 4 - Counties of APPLING, ATKINSON, BACON, BRANTLEY, BRYAN, BULLOCH, CAMDEN, CANDLER, CATOOSA, CHARLTON, CHATHAM, CHATTAHOOCHEE, CHATTOOGA, CLAY, CLINCH, COFFEE, DADE, DECATUR, DOOLY, EARLY, ECHOLS, EFFINGHAM, EVANS, FANNIN, FRANKLIN, GILMER, GLYNN, HABERSHAM, HARRIS, HART, JEFF DAVIS, LAMAR, LIBERTY, LONG, MACON, MARION, MCINTOSH, MERIWETHER, MILLER, MUSCOGEE, PIERCE, PIKE, QUITMAN, RABUN, SCHLEY, SEMINOLE, STEPHENS, STEWART, TALBOT, TATTNALL, TAYLOR, TOOMBS, TOWNS, TROUP, UPSON, WALKER, WARE, WAYNE, WEBSTER**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$205.64	\$203.28	\$126.63	\$125.23	\$117.00	\$115.72
20-24	\$207.02	\$242.00	\$127.45	\$148.27	\$117.75	\$136.85
25-29	\$240.82	\$301.34	\$147.57	\$183.59	\$136.20	\$169.24
30-34	\$261.45	\$375.63	\$159.84	\$227.79	\$147.46	\$209.78
35-39	\$322.57	\$473.49	\$196.22	\$286.03	\$180.82	\$263.19
40-44	\$393.51	\$555.83	\$238.43	\$335.04	\$219.54	\$308.13
45-49	\$513.97	\$676.10	\$310.13	\$406.61	\$285.28	\$373.77
50-54	\$625.59	\$771.41	\$376.55	\$463.33	\$346.20	\$425.79
55-59	\$830.56	\$842.74	\$498.53	\$505.78	\$458.07	\$464.72
60-64	\$1,150.68	\$1,032.77	\$689.04	\$618.87	\$632.79	\$568.43
65+ *	\$1,397.31	\$1,257.19	\$835.81	\$752.43	\$767.39	\$690.92

**Area 5 - Counties of BEN HILL, CALHOUN, COLQUITT, COOK, CRISP, DOUGHERTY, IRWIN, LEE, TERRELL, TIFT, TURNER, WORTH**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$234.31	\$231.60	\$143.69	\$142.08	\$132.65	\$131.17
20-24	\$235.89	\$276.00	\$144.63	\$168.51	\$133.51	\$155.41
25-29	\$274.65	\$344.07	\$167.70	\$209.01	\$154.67	\$192.56
30-34	\$298.32	\$429.27	\$181.79	\$259.72	\$167.58	\$239.05
35-39	\$368.41	\$541.51	\$223.50	\$326.51	\$205.84	\$300.31
40-44	\$449.78	\$635.95	\$271.92	\$382.71	\$250.25	\$351.86
45-49	\$587.94	\$773.88	\$354.14	\$464.80	\$325.65	\$427.14
50-54	\$715.96	\$883.20	\$430.33	\$529.86	\$395.52	\$486.80
55-59	\$951.04	\$965.01	\$570.23	\$578.55	\$523.82	\$531.45
60-64	\$1,318.19	\$1,182.96	\$788.73	\$708.25	\$724.21	\$650.40
65+ *	\$1,601.05	\$1,440.35	\$957.06	\$861.43	\$878.59	\$790.88

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

Rates shown reflect those effective for applicants without existing medical conditions. Final rates can be increased 25%, 40%, 50%, 75%, or 100% based on Medical Underwriting evaluation of existing medical conditions.



# Tonik with Mental Health and CC Riders Level 1 Rates

These rates are available for applicants enrolling January 1, 2012 through March 31, 2012

**Area 1 - Counties of BARTOW, BUTTS, CHEROKEE, CLAYTON, COBB, COWETA, DEKALB, DOUGLAS, FAYETTE, FORSYTH, FULTON, GWINNETT, HENRY, NEWTON, PAULDING, ROCKDALE, SPALDING, WALTON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$371.81	\$369.21	\$224.11	\$222.56	\$206.17	\$204.76
20-24	\$373.32	\$411.81	\$225.01	\$247.92	\$207.00	\$228.01
25-29	\$410.52	\$477.12	\$247.15	\$286.79	\$227.30	\$263.65
30-34	\$433.22	\$558.87	\$260.66	\$335.43	\$239.69	\$308.27
35-39	\$500.48	\$666.57	\$300.69	\$399.53	\$276.40	\$367.05
40-44	\$578.55	\$757.18	\$347.15	\$453.45	\$319.01	\$416.50
45-49	\$711.12	\$889.53	\$426.04	\$532.22	\$391.36	\$488.74
50-54	\$833.95	\$994.42	\$499.14	\$594.64	\$458.40	\$545.98
55-59	\$1,059.51	\$1,072.92	\$633.38	\$641.35	\$581.51	\$588.83
60-64	\$1,411.80	\$1,282.04	\$843.03	\$765.81	\$773.78	\$702.96
65+*	\$1,683.21	\$1,529.01	\$1,004.55	\$912.78	\$921.91	\$837.75

**Area 2 - Counties of BAKER, BANKS, CARROLL, DAWSON, FLOYD, GORDON, HALL, HARALSON, HEARD, LUMPKIN, MITCHELL, MURRAY, PICKENS, POLK, SUMTER, UNION, WHITE, WHITFIELD**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$362.96	\$360.47	\$218.84	\$217.36	\$201.34	\$199.99
20-24	\$364.41	\$401.32	\$219.71	\$241.67	\$202.14	\$222.28
25-29	\$400.07	\$463.94	\$240.93	\$278.94	\$221.60	\$256.46
30-34	\$421.85	\$542.32	\$253.89	\$325.58	\$233.48	\$299.23
35-39	\$486.33	\$645.58	\$292.27	\$387.03	\$268.68	\$355.59
40-44	\$561.19	\$732.46	\$336.81	\$438.74	\$309.53	\$403.01
45-49	\$688.29	\$859.35	\$412.45	\$514.26	\$378.90	\$472.27
50-54	\$806.07	\$959.92	\$482.54	\$574.11	\$443.18	\$527.15
55-59	\$1,022.33	\$1,035.19	\$611.25	\$618.90	\$561.22	\$568.23
60-64	\$1,360.11	\$1,235.70	\$812.26	\$738.22	\$745.57	\$677.67
65+ *	\$1,620.33	\$1,472.49	\$967.13	\$879.14	\$887.59	\$806.90

**Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$359.57	\$357.12	\$216.82	\$215.37	\$199.49	\$198.16
20-24	\$360.99	\$397.29	\$217.67	\$239.28	\$200.27	\$220.08
25-29	\$396.07	\$458.88	\$238.55	\$275.93	\$219.42	\$253.70
30-34	\$417.48	\$535.97	\$251.29	\$321.80	\$231.10	\$295.77
35-39	\$480.91	\$637.53	\$289.04	\$382.24	\$265.72	\$351.20
40-44	\$554.53	\$722.97	\$332.85	\$433.10	\$305.90	\$397.83
45-49	\$679.54	\$847.78	\$407.24	\$507.37	\$374.13	\$465.95
50-54	\$795.37	\$946.69	\$476.18	\$566.23	\$437.35	\$519.93
55-59	\$1,008.07	\$1,020.72	\$602.76	\$610.29	\$553.43	\$560.34
60-64	\$1,340.28	\$1,217.92	\$800.46	\$727.65	\$734.75	\$667.96
65+ *	\$1,596.22	\$1,450.81	\$952.78	\$866.24	\$874.43	\$795.07

\* For those not eligible for Medicare

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# Tonik with Mental Health and CC Riders Level 1 Rates

These rates are available for applicants enrolling January 1, 2012 through March 31, 2012

**Area 4 - Counties of APPLING, ATKINSON, BACON, BRANTLEY, BRYAN, BULLOCH, CAMDEN, CANDLER, CATOOSA, CHARLTON, CHATHAM, CHATTAHOOCHEE, CHATTOOGA, CLAY, CLINCH, COFFEE, DADE, DECATUR, DOOLY, EARLY, ECHOLS, EFFINGHAM, EVANS, FANNIN, FRANKLIN, GILMER, GLYNN, HABERSHAM, HARRIS, HART, JEFF DAVIS, LAMAR, LIBERTY, LONG, MACON, MARION, MCINTOSH, MERIWETHER, MILLER, MUSCOGEE, PIERCE, PIKE, QUITMAN, RABUN, SCHLEY, SEMINOLE, STEPHENS, STEWART, TALBOT, TATTNALL, TAYLOR, TOOMBS, TOWNS, TROUP, UPSON, WALKER, WARE, WAYNE, WEBSTER**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$352.20	\$349.84	\$212.44	\$211.04	\$195.47	\$194.19
20-24	\$353.58	\$388.56	\$213.26	\$234.08	\$196.22	\$215.32
25-29	\$387.38	\$447.90	\$233.38	\$269.40	\$214.67	\$247.71
30-34	\$408.01	\$522.19	\$245.65	\$313.60	\$225.93	\$288.25
35-39	\$469.13	\$620.05	\$282.03	\$371.84	\$259.29	\$341.66
40-44	\$540.07	\$702.39	\$324.24	\$420.85	\$298.01	\$386.60
45-49	\$660.53	\$822.66	\$395.94	\$492.42	\$363.75	\$452.24
50-54	\$772.15	\$917.97	\$462.36	\$549.14	\$424.67	\$504.26
55-59	\$977.12	\$989.30	\$584.34	\$591.59	\$536.54	\$543.19
60-64	\$1,297.24	\$1,179.33	\$774.85	\$704.68	\$711.26	\$646.90
65+ *	\$1,543.87	\$1,403.75	\$921.62	\$838.24	\$845.86	\$769.39

**Area 5 - Counties of BEN HILL, CALHOUN, COLQUITT, COOK, CRISP, DOUGHERTY, IRWIN, LEE, TERRELL, TIFT, TURNER, WORTH**

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
19	\$380.87	\$378.16	\$229.50	\$227.89	\$211.12	\$209.64
20-24	\$382.45	\$422.56	\$230.44	\$254.32	\$211.98	\$233.88
25-29	\$421.21	\$490.63	\$253.51	\$294.82	\$233.14	\$271.03
30-34	\$444.88	\$575.83	\$267.60	\$345.53	\$246.05	\$317.52
35-39	\$514.97	\$688.07	\$309.31	\$412.32	\$284.31	\$378.78
40-44	\$596.34	\$782.51	\$357.73	\$468.52	\$328.72	\$430.33
45-49	\$734.50	\$920.44	\$439.95	\$550.61	\$404.12	\$505.61
50-54	\$862.52	\$1,029.76	\$516.14	\$615.67	\$473.99	\$565.27
55-59	\$1,097.60	\$1,111.57	\$656.04	\$664.36	\$602.29	\$609.92
60-64	\$1,464.75	\$1,329.52	\$874.54	\$794.06	\$802.68	\$728.87
65+ *	\$1,747.61	\$1,586.91	\$1,042.87	\$947.24	\$957.06	\$869.35

\* For those not eligible for Medicare

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