



Tonik Level 1 Rates

These rates are available for applicants enrolling January 1, 2010 through March 31, 2010

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
0-19	\$146.62	\$146.62	\$90.21	\$90.21	\$83.39	\$83.39
20-24	157.50	179.70	96.58	109.58	89.22	101.11
25-29	182.34	223.06	111.13	134.97	102.52	124.33
30-34	197.48	278.63	119.99	167.51	110.63	154.09
35-39	243.20	348.16	146.76	208.23	135.11	191.32
40-44	295.83	406.96	177.58	242.66	163.30	222.81
45-49	387.11	495.89	231.04	294.74	212.18	270.43
50-54	471.49	567.92	280.45	336.92	257.37	309.01
55-59	627.02	624.37	371.52	369.97	340.65	339.23
60-64	868.39	764.61	512.86	452.09	469.91	414.33
65+*	1,054.05	930.28	621.58	549.10	569.33	503.05

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
0-19	\$141.01	\$141.01	\$86.93	\$86.93	\$80.39	\$80.39
20-24	151.44	172.73	93.03	105.50	85.98	97.37
25-29	175.26	214.30	106.98	129.84	98.73	119.64
30-34	189.78	267.58	115.48	161.04	106.51	148.17
35-39	233.61	334.25	141.15	200.08	129.98	183.87
40-44	284.07	390.62	170.70	233.09	157.00	214.06
45-49	371.60	475.90	221.95	283.03	203.87	259.72
50-54	452.50	544.96	269.33	323.47	247.20	296.71
55-59	601.62	599.08	356.65	355.16	327.05	325.69
60-64	833.05	733.54	492.17	433.90	450.98	397.70
65+ *	1,011.06	892.38	596.41	526.91	546.31	482.76

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
0-19	\$138.86	\$138.86	\$85.67	\$85.67	\$79.24	\$79.24
20-24	149.12	170.05	91.67	103.93	84.73	95.94
25-29	172.55	210.95	105.39	127.88	97.28	117.84
30-34	186.83	263.34	113.75	158.56	104.92	145.90
35-39	229.94	328.91	139.00	196.96	128.01	181.01
40-44	279.56	384.36	168.06	229.42	154.59	210.71
45-49	365.65	468.23	218.47	278.53	200.68	255.62
50-54	445.22	536.15	265.06	318.31	243.29	291.99
55-59	591.88	589.38	350.94	349.48	321.83	320.50
60-64	819.49	721.63	484.23	426.92	443.72	391.32
65+ *	994.57	877.85	586.75	518.40	537.48	474.98

* 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, 2010 through March 31, 2010

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
0-19	\$134.19	\$134.19	\$82.93	\$82.93	\$76.74	\$76.74
20-24	144.08	164.25	88.72	100.53	82.03	92.83
25-29	166.65	203.66	101.94	123.61	94.12	113.94
30-34	180.41	254.15	110.00	153.17	101.49	140.98
35-39	221.96	317.33	134.32	190.17	123.74	174.81
40-44	269.78	370.76	162.33	221.46	149.35	203.42
45-49	352.73	451.58	210.90	268.79	193.77	246.70
50-54	429.40	517.03	255.80	307.11	234.83	281.75
55-59	570.73	568.33	338.56	337.15	310.51	309.22
60-64	790.07	695.76	467.00	411.77	427.97	377.46
65+ *	958.78	846.30	565.79	499.93	518.31	458.08

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
0-19	\$152.37	\$152.37	\$93.57	\$93.57	\$86.47	\$86.47
20-24	163.70	186.84	100.21	113.76	92.54	104.93
25-29	189.59	232.03	115.37	140.22	106.41	129.13
30-34	205.37	289.94	124.61	174.14	114.86	160.14
35-39	253.02	362.41	152.52	216.57	140.37	198.95
40-44	307.87	423.69	184.63	252.45	169.74	231.77
45-49	403.01	516.38	240.34	306.73	220.69	281.40
50-54	490.95	591.45	291.84	350.69	267.78	321.60
55-59	653.04	650.28	386.75	385.14	354.58	353.11
60-64	904.60	796.43	534.06	470.73	489.30	431.38
65+ *	1,098.09	969.09	647.37	571.83	592.92	523.84

* For those not eligible for Medicare

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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 Rider Level 1 Rates

These rates are available for applicants enrolling January 1, 2010 through March 31, 2010

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
0-19	\$246.86	\$246.86	\$148.90	\$148.90	\$137.06	\$137.06
20-24	257.74	279.94	155.27	168.27	142.89	154.78
25-29	282.58	323.30	169.82	193.66	156.19	178.00
30-34	297.72	378.87	178.68	226.20	164.30	207.76
35-39	343.44	448.40	205.45	266.92	188.78	244.99
40-44	396.07	507.20	236.27	301.35	216.97	276.48
45-49	487.35	596.13	289.73	353.43	265.85	324.10
50-54	571.73	668.16	339.14	395.61	311.04	362.68
55-59	727.26	724.61	430.21	428.66	394.32	392.90
60-64	968.63	864.85	571.55	510.78	523.58	468.00
65+*	1,154.29	1,030.52	680.27	607.79	623.00	556.72

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
0-19	\$241.25	\$241.25	\$145.62	\$145.62	\$134.06	\$134.06
20-24	251.68	272.97	151.72	164.19	139.65	151.04
25-29	275.50	314.54	165.67	188.53	152.40	173.31
30-34	290.02	367.82	174.17	219.73	160.18	201.84
35-39	333.85	434.49	199.84	258.77	183.65	237.54
40-44	384.31	490.86	229.39	291.78	210.67	267.73
45-49	471.84	576.14	280.64	341.72	257.54	313.39
50-54	552.74	645.20	328.02	382.16	300.87	350.38
55-59	701.86	699.32	415.34	413.85	380.72	379.36
60-64	933.29	833.78	550.86	492.59	504.65	451.37
65+ *	1,111.30	992.62	655.10	585.60	599.98	536.43

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
0-19	\$239.10	\$239.10	\$144.36	\$144.36	\$132.91	\$132.91
20-24	249.36	270.29	150.36	162.62	138.40	149.61
25-29	272.79	311.19	164.08	186.57	150.95	171.51
30-34	287.07	363.58	172.44	217.25	158.59	199.57
35-39	330.18	429.15	197.69	255.65	181.68	234.68
40-44	379.80	484.60	226.75	288.11	208.26	264.38
45-49	465.89	568.47	277.16	337.22	254.35	309.29
50-54	545.46	636.39	323.75	377.00	296.96	345.66
55-59	692.12	689.62	409.63	408.17	375.50	374.17
60-64	919.73	821.87	542.92	485.61	497.39	444.99
65+ *	1,094.81	978.09	645.44	577.09	591.15	528.65

* For those not eligible for Medicare

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increased 25%, 40%, 50%, 75%, or 100% based on Medical Underwriting evaluation of existing medical conditions.



Tonik with Mental Health Rider Level 1 Rates

These rates are available for applicants enrolling January 1, 2010 through March 31, 2010

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
0-19	\$234.43	\$234.43	\$141.62	\$141.62	\$130.41	\$130.41
20-24	244.32	264.49	147.41	159.22	135.70	146.50
25-29	266.89	303.90	160.63	182.30	147.79	167.61
30-34	280.65	354.39	168.69	211.86	155.16	194.65
35-39	322.20	417.57	193.01	248.86	177.41	228.48
40-44	370.02	471.00	221.02	280.15	203.02	257.09
45-49	452.97	551.82	269.59	327.48	247.44	300.37
50-54	529.64	617.27	314.49	365.80	288.50	335.42
55-59	670.97	668.57	397.25	395.84	364.18	362.89
60-64	890.31	796.00	525.69	470.46	481.64	431.13
65+ *	1,059.02	946.54	624.48	558.62	571.98	511.75

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
0-19	\$252.61	\$252.61	\$152.26	\$152.26	\$140.14	\$140.14
20-24	263.94	287.08	158.90	172.45	146.21	158.60
25-29	289.83	332.27	174.06	198.91	160.08	182.80
30-34	305.61	390.18	183.30	232.83	168.53	213.81
35-39	353.26	462.65	211.21	275.26	194.04	252.62
40-44	408.11	523.93	243.32	311.14	223.41	285.44
45-49	503.25	616.62	299.03	365.42	274.36	335.07
50-54	591.19	691.69	350.53	409.38	321.45	375.27
55-59	753.28	750.52	445.44	443.83	408.25	406.78
60-64	1,004.84	896.67	592.75	529.42	542.97	485.05
65+ *	1,198.33	1,069.33	706.06	630.52	646.59	577.51

* 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, 2010 through March 31, 2010

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
0-19	\$161.28	\$161.28	\$99.23	\$99.23	\$91.73	\$91.73
20-24	173.25	197.67	106.24	120.54	98.14	111.22
25-29	200.58	245.37	122.24	148.47	112.77	136.76
30-34	217.23	306.49	132.00	184.26	121.69	169.49
35-39	267.52	382.97	161.44	229.05	148.62	210.45
40-44	325.41	447.65	195.34	266.93	179.62	245.08
45-49	425.83	545.48	254.15	324.22	233.39	297.47
50-54	518.64	624.72	308.50	370.61	283.10	339.90
55-59	689.72	686.81	408.68	406.98	374.71	373.15
60-64	955.23	841.07	564.16	497.31	516.89	455.76
65+*	1,159.46	1,023.31	683.75	604.03	626.25	553.34

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
0-19	\$155.12	\$155.12	\$95.62	\$95.62	\$88.43	\$88.43
20-24	166.59	190.00	102.34	116.05	94.57	107.11
25-29	192.79	235.73	117.68	142.83	108.60	131.60
30-34	208.76	294.34	127.03	177.15	117.15	162.98
35-39	256.98	367.67	155.27	220.09	142.97	202.25
40-44	312.48	429.69	187.77	256.41	172.70	235.46
45-49	408.76	523.49	244.15	311.33	224.25	285.69
50-54	497.75	599.45	296.26	355.82	271.91	326.37
55-59	661.78	658.99	392.32	390.68	359.75	358.25
60-64	916.35	806.89	541.39	477.30	496.07	437.46
65+ *	1,112.16	981.62	656.06	579.62	600.93	531.02

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
0-19	\$152.75	\$152.75	\$94.24	\$94.24	\$87.16	\$87.16
20-24	164.03	187.06	100.84	114.33	93.20	105.53
25-29	189.80	232.04	115.93	140.67	107.00	129.62
30-34	205.51	289.68	125.13	174.42	115.41	160.49
35-39	252.93	361.80	152.90	216.66	140.81	199.11
40-44	307.52	422.80	184.87	252.37	170.04	231.77
45-49	402.21	515.05	240.32	306.39	220.75	281.17
50-54	489.74	589.77	291.57	350.15	267.62	321.18
55-59	651.06	648.32	386.04	384.44	354.01	352.54
60-64	901.44	793.79	532.66	469.62	488.08	430.44
65+ *	1,094.03	965.64	645.44	570.25	591.21	522.46

* For those not eligible for Medicare

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increased 25%, 40%, 50%, 75%, or 100% based on Medical Underwriting evaluation of existing medical conditions.



Tonik with Consumer Choice Rider Level 1 Rates

These rates are available for applicants enrolling January 1, 2010 through March 31, 2010

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, TATNALL, TAYLOR, TOOMBS, TOWNS, TROUP, UPSON, WALKER, WARE, WAYNE, WEBSTER

Age	Tonik 1500		Tonik 3000		Tonik 5000	
	Male	Female	Male	Female	Male	Female
0-19	\$147.61	\$147.61	\$91.23	\$91.23	\$84.41	\$84.41
20-24	158.49	180.67	97.59	110.59	90.23	102.12
25-29	183.32	224.02	112.14	135.97	103.53	125.33
30-34	198.45	279.56	121.00	168.50	111.64	155.07
35-39	244.15	349.06	147.76	209.19	136.11	192.29
40-44	296.75	407.84	178.56	243.61	164.28	223.76
45-49	388.00	496.74	232.00	295.67	213.14	271.37
50-54	472.34	568.73	281.39	337.83	258.30	309.92
55-59	627.80	625.16	372.42	370.87	341.55	340.14
60-64	869.07	765.34	513.71	452.96	470.75	415.20
65+ *	1,054.65	930.93	622.38	549.93	570.13	503.88

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
0-19	\$167.60	\$167.60	\$102.93	\$102.93	\$95.12	\$95.12
20-24	180.07	205.52	110.24	125.14	101.79	115.42
25-29	208.55	255.24	126.91	154.25	117.05	142.04
30-34	225.91	318.94	137.08	191.55	126.34	176.16
35-39	278.32	398.65	167.77	238.23	154.41	218.84
40-44	338.65	466.06	203.10	277.71	186.71	254.94
45-49	443.31	568.02	264.38	337.41	242.76	309.54
50-54	540.04	650.59	321.03	385.77	294.56	353.76
55-59	718.34	715.31	425.44	423.66	390.03	388.41
60-64	995.05	876.08	587.48	517.81	538.21	474.50
65+ *	1,207.90	1,066.00	712.12	629.03	652.19	576.21

* 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, 2010 through March 31, 2010

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
0-19	\$271.54	\$271.54	\$163.79	\$163.79	\$150.77	\$150.77
20-24	283.51	307.93	170.80	185.10	157.18	170.26
25-29	310.84	355.63	186.80	213.03	171.81	195.80
30-34	327.49	416.75	196.56	248.82	180.73	228.53
35-39	377.78	493.23	226.00	293.61	207.66	269.49
40-44	435.67	557.91	259.90	331.49	238.66	304.12
45-49	536.09	655.74	318.71	388.78	292.43	356.51
50-54	628.90	734.98	373.06	435.17	342.14	398.94
55-59	799.98	797.07	473.24	471.54	433.75	432.19
60-64	1,065.49	951.33	628.72	561.87	575.93	514.80
65+*	1,269.72	1,133.57	748.31	668.59	685.29	612.38

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
0-19	\$265.38	\$265.38	\$160.18	\$160.18	\$147.47	\$147.47
20-24	276.85	300.26	166.90	180.61	153.61	166.15
25-29	303.05	345.99	182.24	207.39	167.64	190.64
30-34	319.02	404.60	191.59	241.71	176.19	222.02
35-39	367.24	477.93	219.83	284.65	202.01	261.29
40-44	422.74	539.95	252.33	320.97	231.74	294.50
45-49	519.02	633.75	308.71	375.89	283.29	344.73
50-54	608.01	709.71	360.82	420.38	330.95	385.41
55-59	772.04	769.25	456.88	455.24	418.79	417.29
60-64	1,026.61	917.15	605.95	541.86	555.11	496.50
65+ *	1,222.42	1,091.88	720.62	644.18	659.97	590.06

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
0-19	\$263.01	\$263.01	\$158.80	\$158.80	\$146.20	\$146.20
20-24	274.29	297.32	165.40	178.89	152.24	164.57
25-29	300.06	342.30	180.49	205.23	166.04	188.66
30-34	315.77	399.94	189.69	238.98	174.45	219.53
35-39	363.19	472.06	217.46	281.22	199.85	258.15
40-44	417.78	533.06	249.43	316.93	229.08	290.81
45-49	512.47	625.31	304.88	370.95	279.79	340.21
50-54	600.00	700.03	356.13	414.71	326.66	380.22
55-59	761.32	758.58	450.60	449.00	413.05	411.58
60-64	1,011.70	904.05	597.22	534.18	547.12	489.48
65+ *	1,204.29	1,075.90	710.00	634.81	650.25	581.50

* 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, 2010 through March 31, 2010

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
0-19	\$257.87	\$257.87	\$155.79	\$155.79	\$143.45	\$143.45
20-24	268.75	290.93	162.15	175.15	149.27	161.16
25-29	293.58	334.28	176.70	200.53	162.57	184.37
30-34	308.71	389.82	185.56	233.06	170.68	214.11
35-39	354.41	459.32	212.32	273.75	195.15	251.33
40-44	407.01	518.10	243.12	308.17	223.32	282.80
45-49	498.26	607.00	296.56	360.23	272.18	330.41
50-54	582.60	678.99	345.95	402.39	317.34	368.96
55-59	738.06	735.42	436.98	435.43	400.59	399.18
60-64	979.33	875.60	578.27	517.52	529.79	474.24
65+ *	1,164.91	1,041.19	686.94	614.49	629.17	562.92

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
0-19	\$277.86	\$277.86	\$167.49	\$167.49	\$154.16	\$154.16
20-24	290.33	315.78	174.80	189.70	160.83	174.46
25-29	318.81	365.50	191.47	218.81	176.09	201.08
30-34	336.17	429.20	201.64	256.11	185.38	235.20
35-39	388.58	508.91	232.33	302.79	213.45	277.88
40-44	448.91	576.32	267.66	342.27	245.75	313.98
45-49	553.57	678.28	328.94	401.97	301.80	368.58
50-54	650.30	760.85	385.59	450.33	353.60	412.80
55-59	828.60	825.57	490.00	488.22	449.07	447.45
60-64	1,105.31	986.34	652.04	582.37	597.25	533.54
65+ *	1,318.16	1,176.26	776.68	693.59	711.23	635.25

* For those not eligible for Medicare

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