

Colorado Monthly Tonik Rates[®]

As of January 1, 2010

Rates are subject to change and may vary depending on the plan chosen, age, zip code, tobacco use and medical history.



Area 1 – Standard Rates

Calculate rates based on customer's age the first of the month that they are requesting coverage.

Age	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
	Male	Female	Male	Female	Male	Female
0	\$321	\$321	\$248	\$248	\$204	\$204
1	\$190	\$190	\$130	\$130	\$100	\$100
2	\$190	\$190	\$130	\$130	\$100	\$100
3	\$190	\$190	\$130	\$130	\$100	\$100
4	\$150	\$150	\$102	\$102	\$78	\$78
5	\$147	\$147	\$102	\$102	\$78	\$78
6	\$142	\$142	\$102	\$102	\$78	\$78
7	\$137	\$137	\$100	\$100	\$78	\$78
8	\$136	\$136	\$98	\$98	\$78	\$78
9	\$141	\$141	\$101	\$101	\$80	\$80
10	\$148	\$148	\$103	\$103	\$82	\$82
11	\$157	\$157	\$109	\$109	\$86	\$86
12	\$168	\$168	\$116	\$116	\$89	\$89
13	\$175	\$175	\$120	\$120	\$92	\$92
14	\$181	\$181	\$124	\$124	\$95	\$95
15	\$182	\$182	\$126	\$126	\$96	\$96
16	\$182	\$182	\$126	\$126	\$96	\$96
17	\$182	\$182	\$126	\$126	\$96	\$96
18	\$192	\$192	\$130	\$130	\$100	\$100
19	\$205	\$226	\$134	\$151	\$100	\$112
20	\$217	\$249	\$136	\$163	\$100	\$119
21	\$217	\$260	\$136	\$170	\$100	\$123
22	\$217	\$265	\$136	\$174	\$100	\$126
23	\$217	\$269	\$136	\$176	\$100	\$129
24	\$217	\$276	\$136	\$182	\$100	\$134
25	\$219	\$287	\$136	\$191	\$100	\$141
26	\$237	\$297	\$146	\$198	\$100	\$147
27	\$251	\$306	\$153	\$205	\$103	\$153
28	\$261	\$313	\$160	\$210	\$108	\$156
29	\$266	\$316	\$163	\$213	\$112	\$158
30	\$269	\$318	\$168	\$216	\$114	\$162
31	\$272	\$322	\$170	\$219	\$119	\$164
32	\$276	\$327	\$176	\$225	\$124	\$170



	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
Age	Male	Female	Male	Female	Male	Female
33	\$283	\$335	\$184	\$232	\$131	\$177
34	\$293	\$345	\$193	\$242	\$141	\$188
35	\$304	\$357	\$204	\$254	\$151	\$198
36	\$315	\$369	\$213	\$266	\$160	\$210
37	\$323	\$383	\$221	\$277	\$168	\$220
38	\$331	\$392	\$227	\$288	\$174	\$231
39	\$337	\$405	\$232	\$299	\$177	\$241
40	\$343	\$414	\$238	\$309	\$182	\$249
41	\$350	\$425	\$245	\$321	\$190	\$260
42	\$362	\$436	\$258	\$330	\$202	\$270
43	\$379	\$448	\$273	\$344	\$217	\$282
44	\$400	\$462	\$294	\$356	\$235	\$295
45	\$422	\$475	\$316	\$369	\$255	\$307
46	\$442	\$488	\$337	\$380	\$275	\$317
47	\$462	\$498	\$355	\$391	\$293	\$328
48	\$475	\$505	\$367	\$398	\$304	\$335
49	\$487	\$513	\$378	\$406	\$315	\$341
50	\$497	\$520	\$388	\$413	\$324	\$349
51	\$509	\$531	\$398	\$422	\$335	\$357
52	\$524	\$543	\$413	\$434	\$349	\$367
53	\$543	\$559	\$432	\$450	\$366	\$384
54	\$565	\$578	\$454	\$469	\$386	\$401
55	\$589	\$599	\$480	\$488	\$411	\$420
56	\$616	\$619	\$504	\$509	\$435	\$440
57	\$643	\$638	\$530	\$527	\$459	\$457
58	\$668	\$656	\$553	\$543	\$480	\$470
59	\$691	\$671	\$575	\$555	\$498	\$482
60	\$713	\$683	\$594	\$567	\$516	\$491
61	\$734	\$694	\$612	\$576	\$532	\$497
62	\$752	\$703	\$627	\$584	\$545	\$503
63	\$766	\$712	\$640	\$589	\$558	\$508
64	\$780	\$719	\$651	\$595	\$567	\$511
65+	\$780	\$719	\$651	\$595	\$567	\$511

Area 2 – Standard Rates

Calculate rates based on customer's age the first of the month that they are requesting coverage.

Age	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
	Male	Female	Male	Female	Male	Female
0	\$277	\$277	\$215	\$215	\$176	\$176
1	\$164	\$164	\$113	\$113	\$86	\$86
2	\$164	\$164	\$113	\$113	\$86	\$86
3	\$164	\$164	\$113	\$113	\$86	\$86
4	\$130	\$130	\$88	\$88	\$67	\$67
5	\$127	\$127	\$88	\$88	\$67	\$67
6	\$123	\$123	\$88	\$88	\$67	\$67
7	\$119	\$119	\$86	\$86	\$67	\$67
8	\$118	\$118	\$84	\$84	\$67	\$67
9	\$122	\$122	\$87	\$87	\$69	\$69
10	\$128	\$128	\$89	\$89	\$71	\$71
11	\$136	\$136	\$95	\$95	\$74	\$74
12	\$145	\$145	\$101	\$101	\$77	\$77
13	\$151	\$151	\$104	\$104	\$79	\$79
14	\$156	\$156	\$108	\$108	\$82	\$82
15	\$157	\$157	\$109	\$109	\$83	\$83
16	\$157	\$157	\$109	\$109	\$83	\$83
17	\$157	\$157	\$109	\$109	\$83	\$83
18	\$166	\$166	\$113	\$113	\$86	\$86
19	\$177	\$196	\$116	\$131	\$86	\$97
20	\$188	\$216	\$118	\$141	\$86	\$103
21	\$188	\$225	\$118	\$147	\$86	\$107
22	\$188	\$229	\$118	\$150	\$86	\$109
23	\$188	\$233	\$118	\$152	\$86	\$112
24	\$188	\$239	\$118	\$157	\$86	\$116
25	\$190	\$248	\$118	\$165	\$86	\$122
26	\$205	\$257	\$126	\$171	\$86	\$127
27	\$217	\$264	\$132	\$177	\$89	\$132
28	\$226	\$270	\$138	\$181	\$94	\$135
29	\$230	\$273	\$141	\$184	\$97	\$137
30	\$233	\$275	\$145	\$187	\$99	\$140
31	\$235	\$279	\$147	\$190	\$103	\$142
32	\$239	\$283	\$152	\$195	\$108	\$147



	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
Age	Male	Female	Male	Female	Male	Female
33	\$245	\$290	\$159	\$201	\$114	\$153
34	\$253	\$299	\$167	\$210	\$122	\$162
35	\$263	\$309	\$176	\$220	\$131	\$171
36	\$272	\$319	\$184	\$230	\$138	\$181
37	\$280	\$331	\$192	\$240	\$145	\$191
38	\$287	\$339	\$197	\$249	\$150	\$200
39	\$292	\$350	\$201	\$258	\$153	\$209
40	\$297	\$358	\$206	\$267	\$157	\$216
41	\$303	\$367	\$212	\$277	\$164	\$225
42	\$313	\$378	\$223	\$286	\$174	\$234
43	\$328	\$388	\$236	\$298	\$188	\$244
44	\$346	\$400	\$254	\$308	\$204	\$255
45	\$365	\$411	\$273	\$319	\$221	\$265
46	\$383	\$422	\$292	\$329	\$238	\$274
47	\$400	\$431	\$307	\$338	\$253	\$284
48	\$411	\$437	\$318	\$344	\$263	\$290
49	\$421	\$444	\$327	\$351	\$272	\$295
50	\$430	\$450	\$336	\$357	\$281	\$302
51	\$440	\$459	\$344	\$365	\$290	\$309
52	\$453	\$470	\$357	\$376	\$302	\$318
53	\$470	\$484	\$374	\$390	\$317	\$332
54	\$489	\$500	\$393	\$406	\$334	\$347
55	\$510	\$518	\$415	\$422	\$355	\$363
56	\$533	\$535	\$436	\$440	\$377	\$381
57	\$557	\$552	\$458	\$456	\$397	\$396
58	\$578	\$568	\$479	\$470	\$415	\$407
59	\$598	\$581	\$498	\$481	\$431	\$417
60	\$617	\$591	\$514	\$491	\$446	\$425
61	\$635	\$601	\$529	\$499	\$460	\$430
62	\$651	\$608	\$542	\$505	\$472	\$435
63	\$663	\$616	\$553	\$510	\$483	\$439
64	\$675	\$622	\$564	\$515	\$491	\$442
65+	\$675	\$622	\$564	\$515	\$491	\$442

Area 3 – Standard Rates

Calculate rates based on customer's age the first of the month that they are requesting coverage.

Age	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
	Male	Female	Male	Female	Male	Female
0	\$264	\$264	\$205	\$205	\$168	\$168
1	\$156	\$156	\$107	\$107	\$82	\$82
2	\$156	\$156	\$107	\$107	\$82	\$82
3	\$156	\$156	\$107	\$107	\$82	\$82
4	\$124	\$124	\$84	\$84	\$64	\$64
5	\$121	\$121	\$84	\$84	\$64	\$64
6	\$117	\$117	\$84	\$84	\$64	\$64
7	\$113	\$113	\$82	\$82	\$64	\$64
8	\$112	\$112	\$80	\$80	\$64	\$64
9	\$116	\$116	\$83	\$83	\$66	\$66
10	\$122	\$122	\$85	\$85	\$68	\$68
11	\$129	\$129	\$90	\$90	\$71	\$71
12	\$138	\$138	\$96	\$96	\$74	\$74
13	\$144	\$144	\$99	\$99	\$76	\$76
14	\$149	\$149	\$102	\$102	\$78	\$78
15	\$150	\$150	\$103	\$103	\$79	\$79
16	\$150	\$150	\$103	\$103	\$79	\$79
17	\$150	\$150	\$103	\$103	\$79	\$79
18	\$158	\$158	\$107	\$107	\$82	\$82
19	\$169	\$186	\$110	\$125	\$82	\$92
20	\$179	\$205	\$112	\$134	\$82	\$98
21	\$179	\$214	\$112	\$140	\$82	\$102
22	\$179	\$218	\$112	\$143	\$82	\$103
23	\$179	\$222	\$112	\$145	\$82	\$106
24	\$179	\$228	\$112	\$150	\$82	\$110
25	\$180	\$236	\$112	\$157	\$82	\$116
26	\$195	\$245	\$120	\$163	\$82	\$121
27	\$206	\$252	\$126	\$169	\$85	\$126
28	\$215	\$257	\$131	\$173	\$89	\$128
29	\$219	\$260	\$134	\$176	\$92	\$130
30	\$222	\$262	\$138	\$178	\$94	\$133
31	\$224	\$265	\$140	\$180	\$98	\$135
32	\$228	\$269	\$145	\$185	\$102	\$140



	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
Age	Male	Female	Male	Female	Male	Female
33	\$233	\$276	\$152	\$191	\$108	\$146
34	\$241	\$284	\$159	\$200	\$116	\$154
35	\$251	\$294	\$168	\$209	\$125	\$163
36	\$259	\$304	\$176	\$219	\$131	\$173
37	\$266	\$315	\$182	\$229	\$138	\$181
38	\$273	\$323	\$187	\$237	\$143	\$190
39	\$278	\$333	\$191	\$246	\$146	\$199
40	\$282	\$341	\$196	\$255	\$150	\$205
41	\$288	\$350	\$202	\$264	\$156	\$214
42	\$298	\$359	\$212	\$272	\$166	\$223
43	\$312	\$369	\$225	\$283	\$179	\$232
44	\$330	\$381	\$242	\$293	\$194	\$243
45	\$348	\$391	\$260	\$304	\$210	\$253
46	\$364	\$402	\$278	\$313	\$227	\$261
47	\$381	\$410	\$292	\$322	\$241	\$270
48	\$391	\$416	\$303	\$328	\$251	\$276
49	\$401	\$423	\$311	\$334	\$259	\$281
50	\$410	\$429	\$320	\$340	\$267	\$287
51	\$419	\$437	\$328	\$348	\$276	\$294
52	\$432	\$447	\$340	\$358	\$287	\$303
53	\$447	\$461	\$356	\$371	\$302	\$316
54	\$465	\$476	\$374	\$386	\$318	\$331
55	\$486	\$493	\$395	\$402	\$338	\$346
56	\$508	\$510	\$415	\$419	\$359	\$362
57	\$530	\$526	\$436	\$435	\$378	\$377
58	\$550	\$540	\$456	\$447	\$395	\$387
59	\$569	\$553	\$474	\$458	\$410	\$397
60	\$588	\$563	\$489	\$467	\$425	\$405
61	\$605	\$572	\$504	\$475	\$438	\$410
62	\$619	\$579	\$516	\$481	\$449	\$414
63	\$631	\$587	\$527	\$486	\$460	\$418
64	\$642	\$592	\$537	\$490	\$467	\$421
65+	\$642	\$592	\$537	\$490	\$467	\$421

Area 4 – Standard Rates

Calculate rates based on customer's age the first of the month that they are requesting coverage.

Age	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
	Male	Female	Male	Female	Male	Female
0	\$246	\$246	\$191	\$191	\$157	\$157
1	\$146	\$146	\$100	\$100	\$77	\$77
2	\$146	\$146	\$100	\$100	\$77	\$77
3	\$146	\$146	\$100	\$100	\$77	\$77
4	\$115	\$115	\$78	\$78	\$60	\$60
5	\$113	\$113	\$78	\$78	\$60	\$60
6	\$109	\$109	\$78	\$78	\$60	\$60
7	\$105	\$105	\$77	\$77	\$60	\$60
8	\$104	\$104	\$75	\$75	\$60	\$60
9	\$108	\$108	\$78	\$78	\$61	\$61
10	\$113	\$113	\$79	\$79	\$63	\$63
11	\$121	\$121	\$84	\$84	\$66	\$66
12	\$129	\$129	\$89	\$89	\$69	\$69
13	\$134	\$134	\$92	\$92	\$70	\$70
14	\$139	\$139	\$96	\$96	\$73	\$73
15	\$139	\$139	\$96	\$96	\$74	\$74
16	\$139	\$139	\$96	\$96	\$74	\$74
17	\$139	\$139	\$96	\$96	\$74	\$74
18	\$148	\$148	\$100	\$100	\$77	\$77
19	\$157	\$174	\$103	\$116	\$77	\$86
20	\$166	\$192	\$104	\$125	\$77	\$91
21	\$166	\$200	\$104	\$131	\$77	\$95
22	\$166	\$203	\$104	\$133	\$77	\$96
23	\$166	\$207	\$104	\$135	\$77	\$99
24	\$166	\$212	\$104	\$139	\$77	\$103
25	\$168	\$220	\$104	\$147	\$77	\$108
26	\$182	\$228	\$112	\$152	\$77	\$113
27	\$192	\$235	\$117	\$157	\$79	\$117
28	\$200	\$240	\$122	\$161	\$83	\$120
29	\$204	\$243	\$125	\$164	\$86	\$122
30	\$207	\$244	\$129	\$166	\$87	\$124
31	\$209	\$247	\$131	\$168	\$91	\$126
32	\$212	\$251	\$135	\$173	\$96	\$131



	Calculated Risk-Taker Tonik 1500		Part-Time Daredevil Tonik 3000		Thrill Seeker Tonik 5000	
Age	Male	Female	Male	Female	Male	Female
33	\$218	\$257	\$141	\$178	\$101	\$136
34	\$225	\$265	\$148	\$186	\$108	\$144
35	\$234	\$274	\$157	\$195	\$116	\$152
36	\$242	\$283	\$164	\$204	\$122	\$161
37	\$248	\$294	\$170	\$213	\$129	\$169
38	\$254	\$301	\$174	\$221	\$133	\$177
39	\$259	\$311	\$178	\$229	\$136	\$185
40	\$263	\$318	\$183	\$237	\$139	\$192
41	\$269	\$326	\$188	\$246	\$146	\$200
42	\$278	\$335	\$198	\$253	\$155	\$208
43	\$291	\$344	\$209	\$264	\$166	\$217
44	\$307	\$355	\$226	\$273	\$181	\$227
45	\$324	\$365	\$243	\$283	\$196	\$235
46	\$340	\$375	\$259	\$292	\$211	\$244
47	\$355	\$383	\$272	\$300	\$225	\$252
48	\$365	\$388	\$282	\$305	\$234	\$257
49	\$374	\$394	\$290	\$312	\$242	\$262
50	\$382	\$400	\$298	\$317	\$249	\$268
51	\$391	\$408	\$305	\$324	\$257	\$274
52	\$402	\$417	\$317	\$333	\$268	\$282
53	\$417	\$429	\$332	\$346	\$281	\$295
54	\$434	\$444	\$349	\$360	\$297	\$308
55	\$453	\$460	\$368	\$375	\$315	\$323
56	\$473	\$475	\$387	\$391	\$334	\$338
57	\$494	\$490	\$407	\$405	\$352	\$351
58	\$513	\$504	\$425	\$417	\$368	\$361
59	\$531	\$515	\$442	\$427	\$383	\$370
60	\$548	\$524	\$456	\$436	\$396	\$377
61	\$564	\$533	\$470	\$443	\$409	\$382
62	\$577	\$540	\$481	\$448	\$419	\$386
63	\$588	\$547	\$491	\$453	\$428	\$390
64	\$599	\$552	\$500	\$457	\$436	\$393
65+	\$599	\$552	\$500	\$457	\$436	\$393

Colorado Health Rating Area Definitions

The following indicates the counties and/or ZIP codes for each rating area. The subscriber's home address determines the rating area.

ZIP From	ZIP To	Area	ZIP From	ZIP To	Area	ZIP From	ZIP To	Area
00000	80000	2	80150	80161	2	80461	80464	1
80001	80007	3	80162	80162	3	80465	80466	3
80008	80010	2	80163	80163	2	80467	80467	1
80011	80011	3	80164	80164	1	80468	80468	3
80012	80018	2	80165	80213	2	80469	80469	1
80019	80024	3	80214	80215	3	80470	80472	3
80025	80025	2	80216	80220	2	80473	80473	1
80026	80027	3	80221	80221	3	80474	80476	3
80028	80028	2	80222	80224	2	80477	80477	1
80029	80040	3	80225	80226	3	80478	80478	3
80041	80041	2	80227	80227	2	80479	80480	1
80042	80043	3	80228	80229	3	80481	80482	3
80044	80044	2	80230	80231	2	80483	80500	1
80045	80045	3	80232	80234	3	80501	80503	3
80046	80101	2	80235	80240	2	80504	80509	1
80102	80102	3	80241	80242	3	80510	80510	3
80103	80105	2	80243	80259	2	80511	80513	2
80106	80106	4	80260	80260	3	80514	80514	1
80107	80118	2	80261	80300	2	80515	80515	2
80119	80119	1	80301	80422	3	80516	80516	1
80120	80122	2	80423	80424	1	80517	80517	2
80123	80123	3	80425	80425	3	80518	80520	1
80124	80126	2	80426	80426	1	80521	80528	2
80127	80128	3	80427	80427	3	80529	80531	1
80129	80131	2	80428	80431	1	80532	80532	2
80132	80133	4	80432	80433	3	80533	80533	3
80134	80135	2	80434	80435	1	80534	80534	1
80136	80137	3	80436	80442	3	80535	80539	2
80138	80138	2	80443	80443	1	80540	80540	3
80139	80149	1	80444	80460	3	80541	80541	2



ZIP From	ZIP To	Area	ZIP From	ZIP To	Area	ZIP From	ZIP To	Area
80542	80543	1	80823	80823	4	81241	81241	1
80544	80544	3	80824	80824	1	81242	81242	4
80545	80545	2	80825	80826	4	81243	81243	1
80546	80546	1	80827	80827	3	81244	81246	3
80547	80547	2	80828	80829	4	81247	81247	1
80548	80548	1	80830	80830	2	81248	81250	4
80549	80549	2	80831	80834	4	81251	81251	1
80550	80552	1	80835	80835	2	81252	81289	4
80553	80553	2	80836	81209	4	81290	81300	3
80554	80600	1	81210	81210	1	81301	81600	4
80601	80602	3	81211	81211	4	81601	81623	1
80603	80613	1	81212	81219	3	81624	81624	4
80614	80614	3	81220	81220	4	81625	81629	1
80615	80639	1	81221	81223	3	81630	81630	4
80640	80641	3	81224	81225	1	81631	81642	1
80642	80801	1	81226	81226	3	81643	81644	4
80802	80811	4	81227	81229	4	81645	81645	1
80812	80812	1	81230	81231	1	81646	81646	4
80813	80819	4	81232	81234	3	81647	81658	1
80820	80820	3	81235	81236	4	81659	99999	2
80821	80821	4	81237	81239	1			
80822	80822	1	81240	81240	3			

Important Information

If you or a family member are a tobacco user, calculate the rate by multiplying the standard rate by 1.2.

This tobacco rate is accurate within \$2 of the actual rate you'll see on your monthly statement.

Please add \$12 to the rates shown above to account for the dental and vision component of the total rate.

The rates shown above do not include any applicable fees related to reinstatement, insufficient funds, the CoverColorado assessment, etc.

