



NORTH STAR ACADEMY

September 1, 2022 - 2023 BCBSM

Company Plan	BCBSM	BCBSM
	SB PPO Gold 2000	SB PPO Gold 2000
	Current	Renewal
Deductible	\$2,000 / \$4,000	\$2,000 / \$4,000
Coinsurance Percentage	80 / 20%	80 / 20%
Office Visit Copay	\$30	\$30
Specialist Visit Copay	\$50	\$50
Urgent Care Visit Copay	\$60	\$60
ER Visit Copay	\$150	\$150
Prescription Benefits	\$15 / \$50 / 50% (\$70 Min - \$100 Max) / 20% (\$200 Max) / 25% (\$300 Max)	\$15 / \$50 / 50% (\$70 Min - \$100 Max) / 20% (\$200 Max) / 25% (\$300 Max)
Out of Pocket Maximum	\$7,350 / \$14,700	\$7,350 / \$14,700
<u>Member Level Breakdown</u>		
	\$914.02	\$1,026.64
	\$1,111.89	\$1,221.28
	\$910.09	\$1,008.26
	\$501.77	\$556.96
	\$476.64	\$522.73
	\$394.19	\$438.04
	\$1,289.75	\$1,423.19
	\$1,932.46	\$2,158.09
	\$402.04	\$448.30
	\$426.78	\$478.67
Medical Monthly Premium	\$8,359.63	\$9,282.16
Medical Annual Premium	\$100,315.56	\$111,385.92
Cost Difference		\$11,070.36
Percentage Difference		11.04%
Key		
Betterment		
Decrement		
No Change		
Drug Card varies (Formularies / Tiers)		