



# NORTH STAR ACADEMY

SEPTEMBER 1, 2023 – 2024 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   | \$20 / \$60 / \$100<br>/ 20% (\$200 Max)<br>/ 25% (\$300 Max)   | \$20 / \$60 / \$100<br>/ 20% (\$200 Max)<br>/ 25% (\$300 Max)   |
| Out of Pocket Maximum   | \$7,350 / \$14,700  | \$7,350 / \$14,700  |
| Dental Plan             | BCBSM<br>PPO Plus<br>100 / 80 / 50 / 50<br>\$25 / \$75<br>\$1,000 Annual Maximum<br>\$1,000 Ortho Annual<br>Maximum | BCBSM<br>PPO Plus<br>100 / 80 / 50 / 50<br>\$25 / \$75<br>\$1,000 Annual Maximum<br>\$1,000 Ortho Annual<br>Maximum |
|                         | \$1,093.21  | \$1,172.29  |
|                         | \$518.51  | \$552.55  |
|                         | \$583.87  | \$620.19  |
|                         | \$459.62  | \$490.71  |
|                         | \$1,509.39  | \$1,593.92  |
|                         | \$2,321.98  | \$2,465.07  |
|                         | \$470.12  | \$508.41  |
|                         | \$2,199.90  | \$2,300.94  |
|                         | \$1,173.07  | \$1,250.02  |
|                         | \$448.43  | \$468.29  |
|                         | \$487.11  | \$523.01  |
| Medical Monthly Premium | \$11,265.21   | \$11,945.40   |
| Medical Annual Premium  | \$135,182.52  | \$143,344.80  |
| Cost Difference         |   | \$8,162.28  |
| Percentage Difference   |   | 6.04%   |