

# North Star Academy

## September 1, 2018-2019 BCBSM Continuation

| Company Plan                  | BCBSM<br>SB PPO Gold 1500   | BCBSM<br>SB PPO Gold 1500   | BCBSM<br>SB PPO Silver 3000   |
|-------------------------------|---|---|---|
| Deductible                    | \$1,500 / \$3,000   | \$1,500 / \$3,000   | \$3,000 / \$6,000   |
| Coinsurance Percentage        | 80 / 20%  | 80 / 20%  | 80 / 20%  |
| Coinsurance Maximum           | \$1,000 / \$2,000   | \$1,000 / \$2,000   |   |
| Office Visit Copay            | \$20  | \$20  | \$30  |
| Specialist Visit Copay        | \$40  | \$40  | \$60  |
| Urgent Care Visit Copay       | \$60  | \$60  | \$60  |
| ER Visit Copay                | \$150   | \$150   | \$250   |
| Prescription Benefits         | \$15 / \$50 / 50%<br>(\$70 Min - \$100 Max)<br>/ 20% (\$200 Max)<br>/ 25% (\$300 Max) | \$15 / \$50 / 50%<br>(\$70 Min - \$100 Max)<br>/ 20% (\$200 Max)<br>/ 25% (\$300 Max) | \$30 / \$60 / 50%<br>(\$80 Min - \$100 Max)<br>/ 20% (\$200 Max)<br>/ 25% (\$300 Max) |
| Out of Pocket Maximum         | \$6,600 / \$13,200  | \$6,600 / \$13,200  | \$7,350 / \$14,700  |
| <b>Member Level Breakdown</b> |   |   |   |
| Employee 1                    | \$932.44  | \$953.30  | \$799.02  |
| Employee 2                    | \$1,089.44  | \$1,152.16  | \$965.69  |
| Employee 3                    | \$548.93  | \$572.42  | \$479.78  |
| Employee 4                    | \$1,362.07  | \$1,464.19  | \$1,227.22  |
| Employee 5                    | \$1,606.16  | \$1,759.01  | \$1,474.31  |
| Employee 6                    | \$1,120.90  | \$1,175.23  | \$985.04  |
| Employee 7                    | \$630.17  | \$689.98  | \$578.31  |
| Employee 8                    | \$496.59  | \$511.62  | \$428.82  |
| Employee 9                    | \$1,934.42  | \$2,119.37  | \$1,776.38  |
| Employee 10                   | \$424.14  | \$433.25  | \$363.13  |
| Employee 11                   | \$598.33  | \$624.79  | \$523.67  |
| Employee 12                   | \$374.73  | \$383.81  | \$321.69  |
| Employee 13                   | \$717.26  | \$777.14  | \$651.36  |
| Employee 14                   | \$374.73  | \$383.81  | \$321.69  |
| Employee 15                   | \$1,147.26  | \$1,204.53  | \$1,009.58  |
| Employee 16                   | \$374.73  | \$383.81  | \$321.69  |
| Employee 17                   |   |   |   |
| Employee 18                   |   |   |   |
| Medical Monthly Premium       | Current<br>\$13,732.30  | Renewal<br>\$14,588.42  | \$12,227.38   |
| Medical Annual Premium        | \$123,590.70  | \$131,295.78  | \$110,046.42  |
| Total Annual Premium          | \$123,590.70  | \$131,295.78  | \$110,046.42  |
| Cost Difference               |   | \$7,705.08  | -\$13,544.28  |
| Percentage Difference         |   | 6.2%  | -11.0%  |