

NORTH STAR ACADEMY
September 1, 2020-2021-BCBSM

Company Plan	BCBSM	
	SB PPO Gold 2000	
	Current	Renewal
Deductible	\$2,000 / 4,000	\$2,000 / 4,000
Coinsurance Percentage	80 / 20%	80 / 20%
Coinsurance Maximum	\$1,000 / \$2,000	\$1,000 / \$2,000
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>		
	\$1,188.07	\$1,245.60
	\$955.67	\$957.22
	\$1,808.10	\$1,897.00
	\$540.00	\$583.70
	\$2,240.77	\$2,404.44
	\$448.00	\$472.40
	\$406.49	\$435.44
	\$465.95	\$491.08
	\$522.42	\$561.90
	\$442.39	\$466.18
	\$507.46	\$543.61
	\$943.87	\$997.73
	\$833.93	\$896.16
Medical Monthly Premium	\$11,303.12	\$11,952.46
Medical Annual Premium	\$135,637.44	\$143,429.52
Cost Difference		\$7,792.08
Percentage Difference		5.7%

***MD Live rate is \$6.50 PEPM**