

North Star Academy

September 1, 2021-2022 BCBSM

Company Plan	BCBSM SB PPO Gold 2000	
	Current	Renewal
	Deductible	\$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>		
	\$472.40	\$479.78
	\$2,404.44	\$2,508.44
	\$881.38	\$914.02
	\$997.73	\$1,021.99
	\$1,092.67	\$1,111.89
	\$435.44	\$445.62
	\$491.08	\$501.77
	\$466.18	\$476.64
	\$561.90	\$588.93
	\$543.61	\$566.94
	\$896.16	\$936.40
	\$1,245.60	\$1,289.75
	\$1,897.00	\$1,932.46
Medical Monthly Premium	\$12,385.59	\$12,774.63
Medical Annual Premium	\$148,627.08	\$153,295.56
Cost Difference		\$4,668.48
Percentage Difference		3.14%

Key
Betterment
Decrement
No Change
Drug Card varies (Formularies / Tiers)