



# Benefit Highlights

## 2025

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At Banner Health, we want to empower everyone to be their best self, and we believe a focus on well-being will help pave the way. Your benefits are a critical part of our well-being mission. Whenever and wherever possible, we strive to keep your costs affordable while providing the best possible value and benefit.

# ELIGIBILITY

You are eligible to enroll in benefits when you are hired as a regular\* full-time\*\* or part-time physician assigned a total FTE (full-time equivalent) of 50% or greater.

**You may enroll dependents:**

- Spouse (same or opposite sex)
- Common Law Partners (if applicable)
- Domestic Partners

- Children up to age 26
- Disabled children over age 26  
Documentation will be required to verify eligibility of your dependents.

*\*Regular is a physician type in the Banner Health MyHR System.*

*\*\* Full-time premiums apply to a 70% FTE or greater (equivalent to 28 scheduled hours per week in MyHR | Workday).*

# MEDICAL

Banner offers three medical plan options through **Banner | Aetna**.

**Banner Value Plan**

The Value Plan gives team members a truly low-cost option with low premiums and higher deductibles\*. This plan is paired with a Health Savings Account (HSA) that lets you set aside pre-tax money for eligible medical expenses.

**Banner Premier Plan**

The Premier Plan has low-cost premiums and mid-tier deductibles that are lower than our Value Plan. This plan is paired with an HSA, which helps you save money for eligible medical expenses on a pre-tax basis. Banner contributes funds to the Premier Plan HSA each pay period. Single employee coverage receive \$450 per year. Those with greater than single coverage receive \$900 a year in HSA contributions. This is spread over the year on a per-pay period basis. HSA contributions for new hires are pro-rated.

The Choice Plus Plan offers defined copays, lower deductibles (or even no deductibles) but higher premiums. We encourage you to select a Primary Care Physician, but it is not a requirement. You will not be required to obtain a PCP referral to see a specialist! This plan doesn't qualify for an HSA; you may elect a Health Care Flexible Spending Account.

**Cost:** Shared between you and Banner

To get comprehensive information, view your medical benefit documents on the [Benefits Document Portal](#).

**Effective Date:** First of the month following eligibility, or immediately if hire date is first of the month

**Enrollment:** Newly eligible physicians have 31 days to enroll

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\*The Value Plan has an embedded deductible of \$3,200 as defined by the IRS.

# PHARMACY

Pharmacy benefits are offered in conjunction with Banner medical plans and administered by **Banner | Aetna**.

Plans provide prescription drug benefits through a network of participating pharmacies including most major drug store chains, as well as Banner Family Pharmacy options and a mail order program.

To get comprehensive information, view your pharmacy benefit documents on the [Benefits Document Portal](#).

**Effective Date:** First of the month following eligibility, or immediately if hire date is first of the month

**Enrollment:** Automatic with enrollment in a medical plan

# DENTAL

Banner provides three dental options through **Cigna Dental**.

## Comprehensive Dental Plan

This dental health maintenance organization (DHMO) plan has the lowest premiums, no deductibles and no annual maximums. You pay a flat copay amount based on the covered service, including orthodontia. You must select a general dentist from the DHMO network who will refer you to dental specialists as needed. There is no coverage for care from non-DHMO providers.

*(This plan is only offered based on the availability of network providers near your home zip code. If you move out of the network area, you will need to change plans.)*

## Value Dental Plan

This dental preferred provider option (DPPO) plan has deductibles for most services, and you pay a percentage of the costs for covered services. You may go to any dentist; however, you will receive discounted rates at a DPPO

network provider. This plan does not include orthodontia coverage.

## Premier Dental Plan

This DPPO plan has the highest premiums but offers the most coverage. It is similar to the Value Dental Plan, but also includes coverage for orthodontia and has higher annual maximums.

**Cost:** Shared between you and Banner

To get comprehensive information, view your dental and vision benefit documents on the [Benefits Document Portal](#).

**Effective Date:** First of the month following eligibility, or immediately if hire date is first of the month

**Enrollment:** Newly eligible physicians have 31 days to enroll

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# VISION

Banner provides two vision options provided by **Vision Service Plan (VSP)**.

## Premier Vision Plan

This vision plan covers preventive exams, provides benefits for dollars/frames and allows you to get new glasses or contacts every year.

## Value Vision Plan

This vision plan covers preventive exams, provides benefits for dollars/frames and allows you to get new glasses or contacts every two years.

**Cost:** Premiums are shared between you and Banner.

To get comprehensive information, view your dental and vision benefit documents on the [Benefits Document Portal](#).

**Effective Date:** First of the month following eligibility, or immediately if eligibility is first of the month

**Enrollment:** Newly eligible team members have 31 days to enroll

# PRE-TAX SAVINGS

## Flexible Spending Accounts (FSAs)

Banner offers our team members two FSAs administered by **HealthEquity**: a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account. These FSAs let you set aside money for health care or dependent care expenses on a per paycheck basis. This reduces your taxable income, which lowers the amount of federal and state taxes withheld from each paycheck.

You can enroll if you aren't enrolled in a Banner medical plan or if you not are enrolled in the Value or Premier high deductible plans.

## Health Care FSA

You can save up to \$3,200 per year in a Health Care Flexible Spending Account, which is spread out evenly over the pay periods in the plan year.

## Dependent Care FSA

You can save up to \$5,000 per year in a is spread out evenly over the remaining pay Dependent Care Flex Spending Account, which periods in the plan year from when you enroll.

## Health Savings Account (HSA)

Banner offers an HSA administered by **HealthEquity** to help cover costs of qualified health care expenses. Contributions are pre-tax, and it is your personal account to use now and in the future.

Banner will contribute \$450 for individual coverage or \$900 for family coverage to those enrolled in Premier Plan. Contributions are made on a per-paycheck basis in 2024.

You're eligible to fund an HSA if you're enrolled in the Banner Health Value or Premier high-deductible health plans. If you're enrolled in Medicare or any other health plan beside a qualified HDHP, you are not allowed to enroll in HSA

To get comprehensive information, view your FSA or HSA documents on the [Benefits Document Portal](#).

**Effective Date:** First of the month following eligibility, or immediately if hire date is first of the month

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# SUPPLEMENTAL HEALTH

## Accident Plan

The Aetna Accident Plan helps you pay for health care costs and other expenses when you have a covered injury. You can use it to pay doctor bills, coinsurance or everyday bills, like your mortgage payment.

## Critical Illness Insurance

Aetna Critical Illness Insurance pays you a lump-sum benefit to help cover health care costs and other expenses when you're diagnosed with a covered condition, like heart attack, cancer or stroke.

## Hospital Indemnity

The Aetna Hospital Indemnity Plan allows you to purchase extra coverage to help pay for out-of-pocket costs when you're admitted to the hospital. You can use it to cover your deductible, coinsurance or even childcare and utility bills.

**Effective Date:** Coverage begins following enrollment.

**Cost:** You cover the cost for the coverages you select.

# PLANNED TIME OFF

## Approved Time Off

Approved Time Off, also referenced as ATO, is paid time off for a variety of circumstances, including sick days, holidays, personal or vacation time and leaves of absence. The ATO plan provides flexibility, allowing you to take personal time off with pay, subject to business needs and scheduling.

ATO guidelines are based on your length of service. You must obtain approval in advance from your leader before using your ATO hours.

Note: Shift-based physicians (i.e., hospitalists

and intensivists) are ineligible to participate in the ATO plan.

**Effective Date:** Date of hire

**Enrollment:** Banner automatically provides this coverage for eligible physicians.

*You are eligible for ATO if you're a regular full-time or part-time physician assigned a total FTE (full-time equivalent) of 50% or greater. Regular is a team member type in the MyHR System.*

# STATE SICK TIME

## Sick Time

While Banner has always provided sick time to our benefit-eligible physicians through Approved Time Off or other leave plans, Banner also tracks separate as mandated per state by law.

For a comprehensive overview of state mandated sick time please visit Banner Connect -> Benefits -> Planned Time Off or refer to state specific policies in the Banner Policy Database.

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# DISABILITY/LEAVE PLANS

## Leave of Absence

Which leave type is your best fit? There are many reasons for taking extended time away from work. Below are some of the different types of leave:

- **Family Medical Leave (FML)** - provides 12 weeks of job-protected leave if qualified team members or their immediate family members have a serious health condition.
- **Medical Leave** - covers up to 12 weeks for serious health conditions for team members who aren't eligible for FML.
- **Educational Leave** - covers up to one year for team members to pursue their studies.
- **Personal Leave** - provides up to 12 weeks for non-FML personal matters.

Contact the dedicated Banner Health leave-of-absence team at Matrix|Reliance Standard by calling 888-295-7840 to determine what leave you are eligible for.

## Short-Term Disability

The Short-Term Disability (STD) plan administered by **Matrix|Reliance Standard** provides you with pay at 60% of your pre-disability base pay for up to 182 days for lost time at work due to your own illness or non-work-related injury.

After seven consecutive calendar days away from your job for non-occupational illness or injury. Any available Paid Time Off and/or Sick Time must be used during the seven consecutive days of the elimination period or to supplement your STD pay to equal your pre-disability base pay.

Banner automatically supplements your STD to bring you to 100% of your base pay for a

certain number of weeks based on your years of service. This supplement does not count against your ATO days, per the guideline.

Please refer to the Physician Time Off FAQ here for full details.

Maternity STD\* is 100% of your pre-disability base pay for six weeks with no elimination period.

**STD Effective Date:** First day following your completion of 365 days of employment.

**Eligibility:** You must contact **Matrix|Reliance Standard** to determine eligibility.

## Long-Term Disability

The Long-Term Disability plan administered by **Matrix|Reliance Standard** provides 60% of your base earnings up to the maximum of \$10,000 per month.

The benefit is reduced by certain offsets such as primary Social Security benefits and Workers' Compensation payments. If you are on an approved disability such as STD or Workers' Compensation, benefits may begin at the end of 182 days plus any applicable Paid Time Off days.

**LTD Effective Date:** Between 30 - 45 days prior to exhausting your STD claim. Matrix|Reliance Standard automatically triggers the LTD claim process.

\*Any medical condition requiring disability leave beyond the six weeks for maternity at 100% coverage, including cesarean birth, will be covered at the standard 60% Short-Term Disability payment for the remainder of the leave.

# LIFE / AD&D INSURANCE

Banner Health provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance through **Securian** that is equal to your base salary.

You can also elect up to 10x your annual earnings in additional Voluntary Life/AD&D insurance. The maximum amount of coverage is subject to a \$2,000,000 maximum that is combined with your Basic Life Insurance amount. Evidence of Insurability will be required for any Voluntary Life election that exceeds the lesser of 5x your annual earnings or \$1 million.

- By enrolling in the plan, you understand that you must be actively at work on the effective date of coverage.
- Age reductions in team member coverage begin at age 65.
- Coverage options are also available for your spouse/domestic partner and children.

To get comprehensive information, view your Life and AD&D Insurance benefit documents on the [Benefits Document Portal](#).

**Effective Date:** Date of hire

# RETIREMENT

Banner partners with **Fidelity Investments** to offer you retirement plan options. You can enroll or change your election at any time by contacting Fidelity.

## 401 (k)

All team members except Banner Staffing Services (BSS) are eligible for the 401(k) plan and can enroll any time after the Friday following your hire date.

You may contribute 100% of your eligible compensation up to the IRS annual allowable limits. The first 4% of your contributions must be pre-tax basis. Any additional contribution may be pre-tax, Roth or both.

After your one-year anniversary of employment, Banner will match your 401(k) pre-tax contributions, dollar for dollar, up to 4% of your eligible compensation.

Your 401(k) can be passed on to your heirs, so don't forget to designate a beneficiary when you enroll.

## 457 (b)

Physicians are eligible for the Banner Clinical 457(b) plan. This plan does not have an employer match component. However, you can contribute personal pre-tax contributions to the plan up to the IRS annual allowable limit. This limit is separate from the 401(k) limit.

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# MYWELL-BEING

At Banner, the mission of MyWell-Being (MWB) is to empower our team members to be their best selves. With a holistic approach, we encourage team members to enhance their lives through all our pillars: MyHealth, MyPurpose, MyWealth, MyCommunity and MyGrowth.

## Well-Being Tools & Resources

- [Virgin Pulse](#) - Our well-being platform helps everyone improve their health and well-being. Access our tools from anywhere with the VP app.
- **RethinkCare\*** – Our self-care and mindfulness tool helps you develop skills to calm and focus the mind, relax and develop emotional intelligence.
- **LifeSpeak\*** - This total well-being video library gives you instant access to advice on eating healthy, emotional health, finances and health conditions.

\* RethinkCare and LifeSpeak resources can be accessed through the Virgin Pulse platform.

## Well-Being Services

Along with our library of well-being tools and resources, our team offers well-being services to help you be well and live better every day. Our services include:

- **Health Coaching** – Achieve your health and wellness goals through evidence-based practices, positive encouragement and motivation.
- **Well-Being Classes/Activities** - Our team, as well as our partners, offers a variety of classes on an assortment of topics to help you be your best self. We also offer well-being activities to keep your whole team well, such as stretch breaks and mindfulness sessions.

- **Onsite Well-Being Events**
- **Mental Health Awareness Class** – This class that provides our teams the skills and tools necessary to help someone struggling with a mental illness.

## Aetna Resources for Living

Resources *for* Living, Banner's Employee Assistance Program (EAP) is here to help make your life easier. Resources *for* Living is available to you and your household members.

You can find resources for all aspects of your wellbeing, including:

- **Traditional 1:1 Counseling** - Talk to a counselor about what's on your mind - stress, relationships, mood issues and more. You can access up to six counseling sessions, per issue each year. Services are free and confidential.
- **Onsite/Virtual Counseling** - Onsite counseling is available at most Banner acute medical facilities and virtual counseling is also available. Both options are open to all team members. *Banner Team Members ONLY*
- **Talkspace** - Get emotional support with Talkspace, an online therapy platform. Talkspace lets you work with a counselor anywhere, at any time via web browser or mobile app. No commutes, appointments or scheduling hassles.
- **Individual Crisis Support** - For immediate support for yourself or a household member, contact RFL and request crisis support.
- **Worklife Services** - RFL offers a host of other support services, including legal, financial, childcare, eldercare and more.

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# MYWELL-BEING (cont'd)

## MyWell-Being Program

The MyWell-Being Program is voluntary for **all Banner team members**. Complete well-being activities throughout the year through the Virgin Pulse platform to help build small habits each day that add up to big changes.

Earning points towards your well-being incentive is as easy as making healthy decisions. The more you make, the more you earn. And when you take steps to improve your well-being, you'll be awarded points to earn your benefit incentive. *(see chart below)*

### Here's how to get started:

1. Join today by visiting [join.virginpulse.com/BannerHealth](https://join.virginpulse.com/BannerHealth)
2. Download the Virgin Pulse mobile app for iOS or Android. The first time you log in, you'll earn bonus points.
3. Connect an activity tracker to get credit for your steps, active minutes and sleep. We sync with many devices and apps (Max Buzz, Fitbit, Misfit, etc.).

4. Upload a profile picture and add some friends and team members. Then set your interests to get personalized daily tips.

The Virgin Pulse website and mobile app provides 24/7 access to well-being tools, resources and education. Tools include:

- **Daily Cards:** Daily health tips to live well
- **Healthy Habits:** Ways to build healthy routines
- **Challenges:** Engage in healthy competitions with team members systemwide and/or within departments
- **Journeys:** Digital health coaching with 30+ health situations
- **VP Nutrition Guide:** Recipes, personalized health tips and tools to track your calories
- **VP Sleep Guides:** Personalized health tips and tools to track your sleep habits
- **RethinkCare:** Mindfulness tool
- **LifeSpeak:** Well-being video library

**Effective Date:** Date of hire

Earning potential for physicians on a Banner medical plan

Date of Hire	Points Achieved & Discount Earned				Deadline
	30,000 Level 1	50,000 Level 2	70,000 Level 3	100,000 Level 4	
<b>Current Team Members</b>	\$20 month	\$35 month	\$50* month	Drawing Entry	<b>Oct. 31, 2025</b>
<b>Q1</b> (Jan. 1 – March 31, 2025)	\$20 month	\$35 month	\$50* month	Drawing Entry	<b>Oct. 31, 2025</b>
<b>Q2</b> (April 1 – June 30, 2025)	\$35 month	\$50* month	Drawing Entry	--	<b>Oct. 31, 2025</b>
<b>Q3</b> (July 1 – Sept. 30, 2025)	\$50* month	Drawing Entry	--	--	<b>Oct. 31, 2025</b>
<b>Q4</b> (Oct. 1 – Dec. 31, 2025)	Grandfathered into 2026 incentive				<b>N/A</b>

\* The total premium discount available to earn will be \$50 a month + free Comprehensive Dental and Value Vision plans for employee-only coverage.

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# TEAM MEMBER DISCOUNT

## Beneplace – Discount Marketplace

Our discounts and services website through Beneplace provides exciting opportunities for you to save money on products and services you use every day.

Visit [bannerhealth.savings.beneplace.com](https://bannerhealth.savings.beneplace.com) to save on items like:

- Automotive discounts
- Dining and grocery
- Electronics and wireless phones
- Entertainment
- Sports and outdoors
- Travel

## Voluntary Benefits

Banner Health also provides additional

voluntary benefits that you can enroll in through Beneplace and have the convenience of payroll deductions.

These include:

- Auto and Home Insurance
- Pet Insurance
- Purchasing Power

You will need to create a Beneplace account to access these discounts and voluntary benefits.

**Effective Date:** Date of hire

**Cost:** You cover the cost for the services or products you select.

# LEGAL PLAN

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. That’s why Banner Health offers legal assistance through **MetLife**.

For a low cost, you can have a team of top attorneys ready to help you take care of life’s planned and unplanned legal events such as:

- Getting married; starting a family
- Dealing with identity theft
- Sending kids off to college
- Caregiving for aging parents

- Identity Management Services
- Civil Litigation & Incompetency Defense
- Adoption and Legitimization (Contested)
- Protection from Domestic Violence
- And more

**Effective Date:** Date of hire

**Cost:** You cover the cost for the services or products you select.

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# FINANCIAL PROTECTION

## My Financial Expert by Experian

This plan provides you and your covered family members with robust financial tools to help you achieve your credit and financial goals. You'll enjoy industry leading identity protection services to help you monitor and alert you to any potential threats, as well as privacy tools to keep passwords and other personal information secure

### Identity Theft Protection Program monitors:

- Your credit
- Social security number
- Bank account
- Credit cards
- Court records
- Dark web
- Data breaches

### Financial Wellness Program includes:

- Personalized financial insights and recommendations to help you achieve your goals and improve your credit
- Automated budgeting and cash flow management tools powered by AI
- Real-time credit alerts and easy disputes
- Device protection services: secure VPN, password manager, safe-browser
- Credit monitoring with real time alerts and Credit Lock
- Social media and child monitoring

As a subscriber, you'll have access to a robust mobile app with one-touch 24-7 assistance from a world-class Resolution Center Support Team.

**Effective Date:** Date of hire

**Cost:** You cover the cost for the services or products you select.

# PET INSURANCE

## PetPartners Pet Insurance

Your pets are part of your family, so it's important to your emotional and financial well-being to get them the care they need.

PetPartners Pet Insurance, underwritten by Independence American Insurance Company, provides you reimbursement towards the cost of veterinary and pet healthcare expenses for your cats and dogs. It's simple to use – take your pet to any licensed vet of your choice (no networks), submit a claim and get reimbursed for eligible expenses.

### Coverage is provided for:

- Accidents
- Injuries
- Illnesses
- Surgeries medications
- Pre-existing conditions\*
- Preventative care – vaccinations, parasite prevention and wellness exams

**Effective Date:** First of the month following eligibility, or immediately if eligibility is first of the month

**Cost:** You cover the cost for the services or products you select.

*\*Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.*

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# BRIGHT HORIZONS

We have partnered with **Bright Horizons** to support the care, education and enrichments needs of your family.

Through Bright Horizons you can also explore an online search tool for care providers and care programs for your family.

Find resources for:

- Childcare
- Elder care
- Pet care
- Housekeeping
- Tutoring

**Effective Date:** Date of hire

## FAMILY-FRIENDLY BENEFITS

### Lifetime Fertility Medical Benefit

Banner Health provides a Lifetime Fertility Medical benefit maximum of \$15,000.

**Effective Date:** First of the month following eligibility, or immediately if eligibility is first of the month

### Lifetime Fertility Pharmacy Benefit

Banner Health provides a Lifetime Fertility Pharmacy benefit maximum of \$10,000.

**Effective Date:** First of the month following eligibility, or immediately if eligibility is first of the month

### Adoption Assistance

Banner Health wants to support you if you're in the process of growing your family through adoption by reimbursing eligible adoption expenses.

- The plan will reimburse costs incurred by eligible team members to adopt a child under the age of 18 or physically or mentally incapable of self-care.
- \$10,000 is the maximum amount of expenses that Banner will reimburse under this plan.

**Effective Date:** Following one year of service (*prior to start of the adoption proceedings*)

*This overview provides highlights of Banner benefit plans. Details are included in the legal documents that govern how the plans operate. In the event of a difference between this overview and legal documents, the legal documents will rule.*

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# Benefit Premiums

## 2025 Physician Premiums

# MEDICAL PREMIUMS

Plans Options	Coverage Levels							
	Well-Being <sup>1</sup> and Tobacco-Free		Non-Well-Being and Tobacco-Free		Well-Being <sup>1</sup> and Tobacco User		Non-Well-Being and Tobacco User	
<b>Medical Rates <i>Per Pay Period</i></b> Based on 26 PP*								
<b>Banner Choice Plus</b>	Medical Premium includes Pharmacy							
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$90.00	\$146.77	\$113.08	\$169.85	\$170.77	\$227.54	\$193.85	\$250.62
Employee + Spouse/DP	\$191.54	\$299.07	\$214.62	\$322.15	\$353.08	\$460.61	\$376.16	\$483.69
Employee + Children	\$138.46	\$219.23	\$161.54	\$242.31	\$219.23	\$300.00	\$242.31	\$323.08
Employee + Family	\$274.62	\$423.69	\$297.69	\$446.77	\$436.15	\$585.23	\$459.23	\$608.31
<b>Banner Premier</b>								
Employee	\$34.61	\$63.69	\$57.69	\$86.77	\$115.38	\$144.46	\$138.46	\$167.54
Employee + Spouse/DP	\$106.15	\$170.77	\$129.23	\$193.85	\$267.69	\$332.31	\$290.77	\$355.39
Employee + Children	\$76.15	\$126.00	\$99.23	\$149.08	\$156.92	\$206.77	\$180.00	\$229.85
Employee + Family	\$168.46	\$264.46	\$191.54	\$287.54	\$330.00	\$426.00	\$353.08	\$449.08
<b>Banner Value</b>								
Employee	<i>Free</i>	\$11.54	\$23.08	\$34.62	\$80.77	\$92.31	\$103.85	\$115.39
Employee + Spouse/DP	\$27.69	\$53.07	\$50.77	\$76.15	\$189.23	\$214.61	\$212.31	\$237.69
Employee + Children	\$16.15	\$36.00	\$39.23	\$59.08	\$96.92	\$116.77	\$120.00	\$139.85
Employee + Family	\$57.69	\$98.30	\$80.77	\$121.38	\$219.23	\$259.84	\$242.31	\$282.92

\*Weekly paid employees will see the weekly premium amounts in Workday

<sup>1</sup>In 2024, Banner team members had the opportunity to participate in a variety of activities in our MyWell-Being Program. Residents and House Staff meeting the Well-Being Program requirements will earn a \$180 one-time cash award in 2025.

# SPENDING ACCOUNTS

Flexible Spending Accounts (FSA)	
Health Care FSA	Expenses not reimbursed by a medical plan for medical care for you or your dependents.
Dependent Care FSA	Expenses related for daycare or elder care for dependents so that you can work.

Eligibility

Medical

Pharmacy

Dental

Vision

Pre-Tax Savings

Supplemental

Planned Time Off

State Sick Time

Disability & Leave

Life Insurance

Retirement

MyWell-Being

Member Discount

Legal Plan

Financial Protection

Pet Insurance

Bright Horizons

Family-Friendly

Benefit Premiums

# DENTAL PREMIUMS

Coverage Levels	Plan Options							
	Premier Dental		Value Dental		Comprehensive Dental*			
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699	Well-Being <sup>1</sup> FTE ≥ 0.70	Well-Being <sup>1</sup> FTE 0.50-0.699	Non-Well-Being FTE ≥ 0.70	Non-Well-Being FTE 0.50-0.699
Dental Rates <i>Per Pay Period</i>								
Employee	\$18.46	\$23.08	\$8.31	\$12.46	<i>Free</i>	\$2.30	\$4.62	\$6.92
Employee + Spouse/DP	\$35.08	\$45.23	\$16.15	\$24.46	\$4.61	\$9.23	\$9.23	\$13.85
Employee + Children	\$43.85	\$56.77	\$19.85	\$30.00	\$9.23	\$16.15	\$13.85	\$20.77
Employee + Family	\$63.69	\$83.08	\$29.54	\$44.31	\$13.84	\$23.07	\$18.46	\$27.69

\*Comprehensive Dental not available in some areas due to limited provider network.

<sup>1</sup>Team members who earned the \$50/month MyWell-Being 2024 benefit incentive are offered the Comprehensive Dental employee-only coverage at no cost for 2025. If the Comprehensive Dental plan is not available in your area, a \$10 credit will be applied to your dental contribution.

# VISION PREMIUMS

Coverage Levels	Plan Options					
	Premier Vision		Value Vision			
	FTE ≥ 0.70	FTE 0.50-0.699	Well-Being <sup>1</sup> FTE ≥ 0.70	Well-Being <sup>1</sup> FTE 0.50-0.699	Non-Well-Being FTE ≥ 0.70	Non-Well-Being FTE 0.50-0.699
Vision Rates <i>Per Pay Period</i>						
Employee	\$7.38	\$8.31	<i>Free</i>	<i>Free</i>	\$4.15	\$4.15
Employee + Spouse/DP	\$14.77	\$16.15	\$4.16	\$4.16	\$8.31	\$8.31
Employee + Children	\$15.23	\$16.62	\$4.16	\$4.62	\$8.31	\$8.77
Employee + Family	\$18.00	\$18.92	\$6.00	\$6.00	\$10.15	\$10.62

<sup>1</sup>Team members who earned the \$50/month MyWell-Being 2024 benefit incentive are offered the Value Vision employee-only coverage at no cost for 2025.

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Dental

Vision

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# LIFE AND AD&D RATES

Employee Life Insurance and AD&D Rates	Age Rate	Monthly Rate / \$1,000
<p>Banner provides life/AD&amp;D coverage equal to your base pay at no cost to you.</p> <p>You have the option of purchasing an additional 1 to 10 times at these rates.</p>	Under 30	\$0.036
	30-34	\$0.046
	35-39	\$0.051
	40-44	\$0.070
	45-49	\$0.114
	50-54	\$0.176
	55-59	\$0.341
	60-64	\$0.476
	65-69	\$0.733
	70-74	\$1.168
75 & Over	\$1.710	

Spouse Life Insurance and AD&D Rates	Age Rate	Monthly Rate / \$1,000
<p>Banner offers the option for the employee to purchase Supplemental Life Insurance for your spouse or domestic partner.</p> <p>Spouse Life coverage is age banded at these rates. There is a minimum coverage limit of \$5,000 and a maximum coverage limit of \$50,000.</p> <p>Child(ren) Life/AD&amp;D Rates: \$0.143/\$1,000</p>	Under 30	\$0.081
	30-34	\$0.095
	35-39	\$0.123
	40-44	\$0.137
	45-49	\$0.151
	50-54	\$0.220
	55-59	\$0.331
	60-64	\$0.609
	65-69	\$0.929
	70-74	\$1.776
75 & Over	\$2.873	

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# OTHER BENEFIT COSTS

## Legal

MetLife Legal Plan	\$6 per pay period
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# COBRA PREMIUMS

Plan	Monthly Premiums			
	Employee Only	Employee + Spouse / DP	Employee + Child(ren)	Employee + Family
<b>Medical</b>				
Choice Plus Medical and Pharmacy	\$583.98	\$1226.35	\$1051.15	\$1868.71
Premier Medical and Pharmacy HSA	\$528.33	\$1109.48	\$950.99	\$1690.65
Value Medical and Pharmacy HAS	\$508.08	\$1066.96	\$914.53	\$1625.84
<b>Dental</b>				
Basic Dental	\$21.73	\$43.44	\$54.29	\$65.16
Premier Dental	\$51.94	\$100.59	\$126.23	\$184.28
Value Dental	\$32.17	\$63.05	\$79.12	\$117.09
<b>Vision</b>				
Premier Vision	\$19.01	\$35.99	\$37.42	\$42.67
Value Vision	\$10.13	\$19.36	\$20.11	\$24.32

COBRA premiums are the full cost of the coverage plus a 2% administration fee added.

*This overview provides highlights of Banner benefit plans. Details are included in the legal documents that govern how the plans operate. In the event of a difference between this overview and legal documents, the legal documents will rule.*

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