



2020 Resident/House Staff Benefits Overview

Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
Medical/Pharmacy	<ul style="list-style-type: none"> Three medical plan options with non-tobacco discount Two medical plans include employer-funded Health Savings or Reimbursement Account Medical plans include prescription coverage \$0 maintenance medications First \$ dollar medications for maintenance medications Coverage options for employee, spouse/domestic partner, children 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are paid by Banner for non-tobacco users; premiums are shared between you and Banner for tobacco users
Dental	<ul style="list-style-type: none"> Three dental plan options Value plan at no cost to employee Coverage options for employee, spouse/domestic partner, children Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are paid by Banner for Basic or Value plan; premiums are shared between you and Banner for Premier plan
Vision	<ul style="list-style-type: none"> Two vision plan options Coverage options for employee, spouse/domestic partner, children Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are shared between you and Banner
Life/AD&D	<ul style="list-style-type: none"> Banner provides basic 1x annual salary of term coverage; buy-ups available to a maximum of 10 times your annual salary Coverage options for employee, spouse/domestic partner, children Post-tax premiums 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	Banner pays for basic coverage; you pay for additional coverage for you and your family members
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> Health Care and Dependent Care (day care) options \$2,700 max Health Care FSA, \$5,000 max Dependent Care FSA, annual elections Pre-tax contributions Free debit card for spending account 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	Your annual election is taken from your paycheck over all 26 pay periods, or over the remaining pay periods in the year
Legal Plan	<ul style="list-style-type: none"> Attorney available for various legal needs Discounted rates Post-tax premiums 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	You pay at discounted rates
Short Term Disability (STD)	<ul style="list-style-type: none"> Disabled from own occupation (non-Workers' Comp) Pays 100% of base salary for up to 26 weeks 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	Banner pays the full cost
Long Term Disability (LTD)	<ul style="list-style-type: none"> Total disability from your own occupation for 24 months, then any occupation Flat rate \$3,000 per month after six months of disability 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	<u>After one year in an eligible position</u>	Banner pays the full cost

Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
401(k)/403(b)	<ul style="list-style-type: none"> Pre-tax retirement savings with multiple investment choices Enroll any time after your first paycheck from Banner Employer match in 401(k) plan at one year of employment Employer match is dollar for dollar on up to the first 4% of your salary you defer to your retirement account Immediate vesting (ownership) of the employer match Post-tax Roth 401(k) option within 401(k) plan 	All employees except Registry; Registry employees are eligible for 403(b) with no match	Any time after your first paycheck from Banner	Date of hire	You can set aside up to 100% of your annual salary or \$18,500, whichever is less (if you will be age 50 or older as of 12/31/18, the limit is \$24,500); Banner match begins at one year of employment
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> Up to 6 sessions per issue per year with no copay; other visits based on medical plan coverage Additional resources available by phone and online 	All employees	No enrollment required	Date of hire	Banner pays the full cost
Employee Discounts	<ul style="list-style-type: none"> Website managed by BenePlace Variety of discounts available 	All employees	No enrollment required	Date of hire	You pay at discounted rates
Sittercity (through Bright Horizons Care Advantage)	<ul style="list-style-type: none"> Online search tool for care providers Resources for childcare, elder care, pet care, housekeeping and tutoring 	All employees	Any time	Date of hire	You pay for providers you select
Well-Being Programs	<ul style="list-style-type: none"> Virgin Pulse well-being platform and mobile app Challenges, classes and events focused on the four pillars (Balance, Growth, Health and Wealth) 	Varies	Varies	Varies	Varies
Voluntary Benefits	<ul style="list-style-type: none"> Optional insurance products: auto, home, pet insurance identity theft protection available at discounted rates 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Varies by plan, some limited to within 31 days of eligibility	Date of hire	You pay at discounted rates
Supplemental Benefits	<ul style="list-style-type: none"> Aetna Accident Insurance Aetna Critical Illness Aetna Hospital Indemnity 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Newly eligible employees have 31 days to enroll	You pay for the coverages you select
Additional Local Benefits	<ul style="list-style-type: none"> Individual locations may have benefits specific to that entity or community, please contact Human Resources for further information 				

This overview provides highlights of the 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.

Oct. 15, 2019

If you are adding dependents to Banner benefits, you will need to provide supporting documentation showing that your dependents meet the eligibility requirements of the plan before they can be added.

**Regular is an Employee Type in Banner Health MyHR System.*