Welcome to Banner Health!

Headquartered in Arizona, Banner Health is one of the largest nonprofit health care systems in the country. The system owns and operates 28 acute-care hospitals, Banner Health Network, Banner - University Medicine, academic and employed physician groups, long-term care centers, outpatient surgery centers and an array of other services; including Banner Urgent Care, family clinics, home care and hospice services, pharmacies and a nursing registry. Banner is in six states: Arizona, California, Colorado, Nebraska, Nevada and Wyoming. For more information, visit www.BannerHealth.com.

Significant Other Job Search Process

We have created a fast track for our significant others of our Resident/Fellows to the recruiting team. If your significant other is looking for job at Banner Health, we want to help. Please follow the directions below.

- Email: Victoria.Buckner@bannerhealth.com
- Subject: Job Search
- Attach a resume
- Include the full name of your significant other

Refer a Friend Program

The Banner Health (BH) Employee Referral Program (ERP) and Provider Referral Program details can be found here.

Relocation Service

Banner Health partners with Above & Beyond to help with Relocation. They offer many different services such as finding a house to buy or rent and career counseling outside of Banner Health for family members.

- Click here to learn more about other services they offer.
- Click here to email Above & Beyond. Let them know you received their information from Banner Health

Hotel Discount

As a resident, you are eligible for a discount at certain local hotels while you search for housing. Please refer to the information you’ve received from the UA Graduate Medical Education Office.

Pre-boarding Checklist

- Banner Health Welcome Letter and complete HR Paperwork via DocuSign
  - Complete no later than 5/17/2019
- Complete form Section 1 of Federal Form I-9 sent by i9complete@trackercorp.com
  - Complete no later than 72 hours after received
- Fill out Accurate Background request via email
  - Complete no later than 7 days after received
- Respond to this email to email to schedule Occupational Health/Pre-Boarding Appointment
  - Last appointment for June starts is 06/14/2019
  - Last appointment for July starts is 06/28/19
- Review New Employee Orientation Guide
  - To be received two weeks prior to your start date

Please reference your email for additional details

Quick Guide on Benefits

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2. 2019 Bi-weekly Pay Calendar
3. How to enroll in Health Benefits
4. 2019 Monthly Premiums
5. 2019 Medical Plan Options
6. 2019 Medication Costs
7. 2019 Vision and Dental Overview
8. Banner Health’s Contribution (HSA and HRA)
9. Banner Health’s Contribution- Continued
10. Retirement Plans Through Fidelity
11. Resources on Maintaining a Healthy Lifestyle
12. 2019 Employee Benefits Overview
13. My Benefits Contacts

Banner Value/Mission Statement - Meet Sofia!

To help us design care with customers in mind, we’ve identified a face that represents the people we serve. You will hear about our goal to make Sofia’s healthcare easier so that life can be better. We’ve identified six values to define the culture surrounding this effort:

- Customer Obsessed
- Relentless Improvement
- Courageously Innovate
- Disciplined Focus
- Foster Accountability
- Continuously Earn Trust

Banner Health’s vision includes a focus on our physicians, too. Our Physician HR department employs these values to cultivate a healthy and productive environment. Watch for more information on this soon!
2019 Bi-Weekly Payroll Calendar

Subject to change as necessary for Banner Health business practices.
Checks will not be processed on Bank Holidays or Banner/Bank Holidays.
Last Update 08/07/2018

Note: Special Payrolls will Process: November 24th, 2019
**Benefit Enrollment**

**Contacts/Deadline**
You will become eligible for benefits on your first day of employment. After you start employment with Banner Health, you can enroll for benefits by accessing MYHR. You will have **thirty-one (31) days** from your start date to complete the enrollment process.

During your Orientation our benefits team will be available to answer further questions. If you have questions prior to Orientation see contacts below and inform them, you are an incoming Resident/Fellow starting and would like additional information on benefits.

**2019 Contact Information:**
- My Benefit Resource Center: 833-849-9825
- Medical Plan or Network Questions- Aetna: 855-788-5803

**Where/How to sign up for Benefits?**
You can sign up for benefits one of two ways after your first day.
1. Online by accessing bswift benefits [click here].
   - Username: Lawson ID #
   - Initial Password: First initial of first name (lower case) + 2-digit birth month + first 5 digits of SSN
2. Mobile Application in the Apple or Google Play stores

![bswift benefits app](image)

**Benefit ID Card Information**
- Medical plan ID Cards will come from Aetna.
  - MedImpact Pharmacy information is on the back of your medical ID Card.
- For the Health Savings or Reimbursement Accounts, you will receive a debit card from HealthEquity.
- For the Health Care and/or Dependent Care Flexible Spending Account, a debit card will come from Discover Benefits.
- Cigna Dental will issue an ID card for all plans.
- You will not be issued an ID card for your Vision plan. Instead, your Vision Service Plan (VSP) provider will need your Banner Health employee ID number.
- There are no ID cards for the other plans; your confirmation statement proves your coverage.

**Benefit Enrollment Checklist**
- Use the Ask Emma Tool: It’s designed to assist you in choosing the right plan based on your medical and budget needs.
- Enroll before time runs out
- Designate a beneficiary for your life insurance
- Dependent Verification
- Review your confirmation statement
- Make sure you receive your benefit plan ID Cards
- Contact Fidelity to enroll in your retirement plan (optional)
### Plan

<table>
<thead>
<tr>
<th>Employee Only</th>
<th>Employee + Spouse/DP</th>
<th>Employee + Children</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical</strong></td>
<td><strong>Medical Premium includes Pharmacy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice Plus - Non-Tobacco User*</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>ChoicePlus - Tobacco User**</td>
<td>$190</td>
<td>$380</td>
<td>$190</td>
</tr>
<tr>
<td>Premier Medical - Non-Tobacco User</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Premier Medical - Tobacco User</td>
<td>$190</td>
<td>$380</td>
<td>$190</td>
</tr>
<tr>
<td>Value Medical - Non-Tobacco User</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Value Medical - Tobacco User</td>
<td>$190</td>
<td>$380</td>
<td>$190</td>
</tr>
</tbody>
</table>

*Medical premiums do not reflect ECHO Biometrics Screening Incentive.

### Dental

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Dental</td>
<td>$49</td>
<td>$94</td>
<td>$19</td>
<td>$172</td>
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<tr>
<td>Value Dental</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Basic Dental*</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

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

### Vision

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Vision</td>
<td>$14</td>
<td>$28</td>
<td>$29</td>
<td>$35</td>
</tr>
<tr>
<td>Value Vision</td>
<td>$9</td>
<td>$18</td>
<td>$18</td>
<td>$22</td>
</tr>
</tbody>
</table>

### Employee Life Insurance and AD&D Rates

Banner provides life/AD&D coverage equal to your base pay at no cost to you. You have the option of purchasing an additional 1 to 6 times at these rates.

<table>
<thead>
<tr>
<th>Age Rate</th>
<th>Monthly Rate/$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.039</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.049</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.054</td>
</tr>
<tr>
<td>40-44</td>
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</tr>
<tr>
<td>45-49</td>
<td>$0.117</td>
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<td>50-54</td>
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<tr>
<td>60-64</td>
<td>$0.479</td>
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<tr>
<td>65-69</td>
<td>$0.736</td>
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<tr>
<td>70-74</td>
<td>$1.171</td>
</tr>
<tr>
<td>75 &amp; Over</td>
<td>$1.173</td>
</tr>
</tbody>
</table>

Banner offers the option for the employee to purchase Supplemental Life Insurance for your spouse or domestic partner. 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.

Child(ren) Life/AD&D Rates: $0.146/$1,000

<table>
<thead>
<tr>
<th>Age Rated</th>
<th>Monthly Rate/$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.084</td>
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<tr>
<td>25-29</td>
<td>$0.098</td>
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<tr>
<td>30-34</td>
<td>$0.126</td>
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<tr>
<td>35-39</td>
<td>$0.14</td>
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<tr>
<td>40-44</td>
<td>$0.154</td>
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<tr>
<td>45-49</td>
<td>$0.223</td>
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<tr>
<td>50-54</td>
<td>$0.334</td>
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<tr>
<td>55-59</td>
<td>$0.612</td>
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<tr>
<td>60-64</td>
<td>$0.932</td>
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<tr>
<td>65-69</td>
<td>$1.779</td>
</tr>
<tr>
<td>70 &amp; Over</td>
<td>$2.876</td>
</tr>
</tbody>
</table>

### Legal

**Hyatt Legal Plan**: Monthly Premium $13

### 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 to day or elder care for dependents so that you can work.
Medical plan options through Banner|Aetna

Each plan has different features and costs. Consider your health care usage and needs when making a plan selection. The “Ask Emma” decision support tool will assist you in reviewing your plan elections based on your expected health care needs.

Banner Value & Banner Premier

The Banner Value and Banner Premier plans offer lower premiums but higher deductibles. These plans are paired with Health Savings Accounts (HSAs) that let you set aside pre-tax money to be used for eligible medical expenses. This might be a good option for you if you don’t anticipate needing a lot of coverage, and are looking to spend less on premiums. HSAs offer special tax benefits that can also save you money. To learn more about HSA benefits, search “HSA” in the Library.

A Health Reimbursement Account (HRA) is available for those who are not HSA-eligible. The Banner Value and Banner Premier plans are administered by Banner|Aetna and offer three levels of coverage in each plan based on network—Maximum Savings Tier 1, Standard Savings Tier 2 and Out-of-Network.

Banner Choice Plus

The Choice Plus plan offers defined copays, lower deductibles and higher monthly premiums. Consider this plan if you anticipate needing more health care and want the highest level of protection and predictability from your medical insurance. There are three levels of coverage, based on network—Maximum Savings Tier 1, Standard Savings Tier 2 and Out-of-Network. While we still encourage you to select a Primary Care Physician, we have removed the requirement for a PCP for this plan. This will make it easier for you to manage the care that’s right for you! You will not be required to obtain a PCP referral to see a specialist!

This plan doesn’t qualify for a Health Savings Account; you may elect a Health Care Flexible Spending Account (FSA). To learn more about the FSA, search “FSA” in the Library.

We offer three medical plan options to help you and your family get the quality, affordable care you need.
Pharmacy through MedImpact

The Banner pharmacy plans provide prescription drug benefits through a network of participating pharmacies that includes most major drug store chains (with the exception of CVS), as well as Banner Family Pharmacy options and a mail order program. Pharmacy benefits for all Banner medical plans are administered by MedImpact.

Ongoing or maintenance prescriptions

Filling prescriptions

When you are prescribed a medication that needs to be filled on a monthly basis (for example birth control, hormones, blood pressure, etc.), you have two options for ordering them:

» Banner Family Pharmacy—Home Delivery Service (mail order): Prescriptions are delivered to your door. You will receive a discount of half off one month’s copay by using our Home Delivery Service for your 93-day supply.

» 93-day retail supply: You can receive up to a 93-day supply of your medication at any retail or mail order Banner Family Pharmacy and receive a discount.

Zero dollar medications

Certain maintenance medications for asthma, COPD, diabetes, cardiovascular disease or hypertension may be filled through a Banner Family Pharmacy retail location or their Home Delivery Service at no cost to you. Banner’s medical plans will cover 100% of the cost—copays, coinsurance and deductible waived. To learn more, search “2019 Zero Dollar Pharmacy” in the Library.

First dollar medications

If you are enrolled in the Banner Value or Banner Premier medical plan, you pay only the coinsurance for medications on the “first dollar” list, even if you haven’t met your deductible. To learn more, search “2019 First Dollar Pharmacy” in the Library.

Specialty medications

Specialty medications are dispensed by Banner Health Pharmacy—Chandler for a $250 copay for the Choice Plus medical plan. The Value and Premier medical plans cover Specialty medications after the deductible then coinsurance.

Please call MedImpact with any questions at 888-783-1767.

The plan doesn't cover medications purchased at non-network pharmacies. If you use an out-of-network pharmacy, you will be responsible for the entire cost of the medication.
Vision through VSP

Value and Premier Vision plans

Even those with perfect eyesight should get their eyes checked on a regular basis. Banner has simplified the vision plan options by offering two similar plans through Vision Service Plan (VSP). They only vary in a few ways—benefits for dollars/frames and how often you can get new glasses or contacts. Both plans cover preventive exams, have the same network and offer discounts through certain providers. Our vision network includes local providers, as well as national companies such as Costco and Visionworks.

Find a contracted VSP provider by visiting www.vsp.com or calling 800-877-7195.

Dental through Cigna

Basic (DHMO)

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. 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.

Value

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.

Premier

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.

Find a contracted dental provider by visiting my.cigna.com or calling 800-244-6224.
Banner Health’s Contribution (HSA and HRA)

Health Savings Accounts (HSAs)
An HSA is a bank account used for qualified health care expenses (medical, prescription, dental and vision). Contributions are tax-free, and it is your personal account to use now and in the future. There is no “use it or lose it” rule, so funds roll over from year to year. You can even take it with you if you leave Banner Health. It’s a smart way to save for medical expenses.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>2019 Contribution Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,500</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

**HSA contributions**
There are three ways to fund your HSA:
- Contribute your own money through payroll deductions.
- You can earn additional contributions from Banner as a wellness incentive for completion of biometric screenings.
- Banner makes annual contributions to your HSA.

**For 2019, Banner Health’s funding will be:**
- Value Plan: Banner Health will contribute $300 for individual coverage or $600 for family coverage. Contributions are made in two payments, half in January and half in July.
- Premier Plan: Banner Health will contribute $450 for individual coverage or $900 for family coverage upon completion of enrollment.
- Value Plan: Banner Health will contribute $150 for individual coverage or $300 for family coverage upon completion of enrollment.
- Premier Plan: Banner Health will contribute $225 for individual coverage or $450 for family coverage upon completion of enrollment.

“An HSA is a smart way to save for health care expenses.”
Benefits of HSAs
» Your HSA contributions come out of your paycheck pre-tax.
» You earn tax-free interest.
» You can take money out tax-free, if you use the money for qualified expenses for you and your eligible dependents—even if the dependents are not enrolled in your medical plan. **NOTE:** HSA funds can’t be used on a domestic partner’s health care expenses even if they are covered on your medical plan as they are not considered eligible tax dependents by the IRS.
» HSA funds are yours to keep. There is no “use it or lose it” rule, and you can take it with you if you change jobs and/or insurance plans.
» Once your savings reach a certain level, you can invest your money in mutual funds to achieve a higher rate of growth.
» After you retire, you can use the money for Medicare premiums.
» You can only use the funds in your HSA for qualified health care expenses.
» You can change your HSA contributions at any time throughout the year.

HSA eligibility
**You are eligible to fund an HSA if:**
» You are enrolled in the Banner Premier or Value high deductible health plan (HDHP).

**You are NOT eligible to fund an HSA if:**
» You are covered by a non-HSA eligible medical plan, health care FSA (including an account provided through your spouse’s employer) or health reimbursement arrangement.
  » You are eligible to be claimed as a dependent on someone else’s tax return.
  » You are enrolled in Medicare or TRICARE for Life.
  » You have received Veteran’s Administration Benefits.

Refer to IRS Publication 969 for additional eligibility details.

Health Reimbursement Accounts (HRAs)
If you aren’t eligible for an HSA, you may choose a Health Reimbursement Account instead. The HRA differs from the HSA in the following ways:
» While Banner will contribute to your account, you may not contribute your own money.
» No interest is earned on the money in your account.
» You can’t take any unused funds with you if you change jobs and/or insurance plans.
» You can’t invest your HRA money.


Flexible Spending Accounts (FSAs)
Flexible Spending Accounts (FSAs) let you set aside money out of your paycheck to use for health care or dependent care expenses throughout the year. This reduces your taxable income, which lowers the amount of federal and state taxes withheld from each paycheck.
You can enroll in FSAs even if you aren’t enrolled in a Banner medical plan. However, if you enroll in a medical plan that qualifies for a Health Saving Account, such as the Banner Value or Premier medical plans, you are not eligible to participate in the Health Care FSA.
Rules for the Health Care FSA

» You can save up to $2,650 per year, which is spread out evenly over the remaining pay periods in the plan year from when you enroll.

» You can make claims on the entire planned contribution, even before you make the actual payroll contributions.

» You can use the Health Care FSA for eligible medical, pharmacy, dental and vision expenses for you and your eligible dependents, even if they are not covered by your Banner plans.

» When using the debit card, you may still be required to mail or fax proof of your expenses or the payment will become taxable.

» If you don’t use the debit card, you file a claim for reimbursement.

» There is a “use it or lose it” rule, so plan wisely. Any unused balance at the end of the plan year is forfeit.

» You can’t use the money for non-eligible expenses. If you do, you must pay regular income tax on the expense.

Rules for the Dependent Care FSA

» You can save up to $5,000 per year, which is spread out evenly over the remaining pay periods in the plan year from when you enroll.

» As you incur expenses, you file a claim for reimbursement.

» You can only make claims on the contributions that have come out of your paycheck.

» You can use the Dependent Care FSA for eligible daycare expenses for children up to age 13 and elder care.

To ensure non-highly compensated employees receive a fair share of the tax benefits offered through these plans, non-discrimination testing rules apply to prevent plans from allowing highly-paid individuals to benefit at a higher percentage than non-highly paid individuals. Depending on the results of the testing, a highly compensated employee may not be eligible to contribute the maximum amount to an FSA. You will be notified if this applies to you.


Click here for more FSA tips.
Retirement plans through Fidelity

Banner Health partners with Fidelity Investments to offer you retirement plan options. You can enroll at any time by contacting Fidelity.

Phone: **800-343-0860** (for English) or **877-297-3017** (for Spanish)

Website: [www.netbenefits.com/BannerHealth](http://www.netbenefits.com/BannerHealth) or [www.netbenefits.com/easy](http://www.netbenefits.com/easy)

401(k)

As a regular full-time, part-time, per-diem, or flat-rate team member, the Banner Health 401(k) Plan allows you to save money on a pre-tax and Roth after-tax basis for your retirement. You may contribute up to 100% of your eligible compensation taking into consideration the IRS annual allowable limits. The first 4% of your contributions must be on a pre-tax basis, then any additional contribution may be either pre-tax or Roth after-tax. Your 401(k) can be passed on to your heirs, so don’t forget to designate a beneficiary when you enroll.

401(k) Employer Match

After your one-year anniversary, Banner Health will match your 401(k) pre-tax contributions, dollar for dollar, up to 4% of your eligible compensation. The match is not included in your annual contributions limit.

As an enhancement, Banner Health will now evaluate your earnings and contributions from the prior calendar year and determine what the employer match would’ve been had the calculation been done on a full-year basis rather than by pay period. Banner Health will make a true-up matching contribution to reconcile the difference if you meet certain eligibility and timing requirements. When calculating the true-up match, Banner Health will consider the earnings and contributions for the pay periods during which you were eligible for the match. Any applicable true-up contributions will be deposited to your account during the first quarter.

403(b)

As a registry (BSS) team member, the Banner Health 403(b) Plan allows you to save money on a pre-tax and/or Roth after-tax basis for your retirement. You may contribute up to 100% of your eligible compensation taking into consideration the IRS allowable annual limits. Your 403(b) can be passed on to your heirs, so don’t forget to designate a beneficiary when you enroll.

Investing

You can invest all contributions, including any matching contributions and rollovers, in your choice of available investment funds. If you do not specify the investment funds when you enroll your contributions will be defaulted into the JPMorgan SmartRetirement® Income Fund appropriate for your retirement age. You may contact Fidelity at any time to change your investment fund selection.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

To learn more about your retirement plan, visit MyHR and enter a key word search either “401” or “403”.

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Image: A woman holding a young child, smiling, as the child looks up at her.
Banner Health provides resources to help you maintain a healthy lifestyle.

Resources for Living
Whether you’re looking to get in shape or find better ways to deal with stress, Aetna’s Resources for Living Programs are here for you. Each program is confidential, easy to use, and available where and when you need it. Programs are available online and by phone, and always at no cost to you.

Resources for Living Programs are available to all Banner Health employees, household members and dependents up to age 26.

To learn more about Resources for Living Programs, register at www.resourcesforliving.com. Log in with the credentials below:
Username: Banner       Password: EAP

Employee Assistance Program
To alleviate some of life’s daily stress, Banner Health provides the Employee Assistance Program (EAP) at no cost to you. The EAP connects you and your household members with experienced professionals to help with a variety of legal, financial and emotional concerns. The program is completely confidential, and no enrollment is required.

Provided through Banner|Aetna’s Resources for Living, representatives are available by phone 24 hours a day, 365 days a year.

Call 866-568-7554 for assistance. This phone number is exclusively for Banner Health employees, and will be effective on Jan. 1, 2019.

Discounts
Banner Health’s Discounts and Services website through Beneplace provides exciting opportunities for you to save money on products and services you use every day. Accessing Beneplace is easy; click the link and enter your Username and Password. If you have not set up an account, click the “Create an Account” button. Contact Beneplace at 800-683-2886 if you need additional assistance.

Visit www.beneplace.com/BannerHealth to start saving today.
» Automotive discounts       » Sports and outdoors
» Dining and grocery       » Travel
» Electronics       » Wireless phones
» Entertainment

Voluntary benefits
Banner Health also provides additional voluntary benefits that can be enrolled through Beneplace and have the convenience of payroll deductions.

These include:
» Auto and Home
» Pet Insurance
» Purchasing Power

Visit www.beneplace.com/BannerHealth to learn more.
# 2019 Resident/House Staff Benefits

## Overview

Health care made easier. Life made better

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>*Employment Status/Eligibility</th>
<th>Enrollment</th>
<th>Effective Date</th>
<th>Employee/Banner Contribution</th>
</tr>
</thead>
</table>
| Medical/Pharmacy            | • 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  
• Medical plans include prescription coverage  
• $0 maintenance medications  
• First $ dollar medications for maintenance medications  
• Coverage options for employee, spouse/domestic partner, children | PT and FT regular physicians | 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                      | • 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 | PT and FT regular physicians | 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                      | • 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 | PT and FT regular physicians | Newly eligible employees have 31 days to enroll | Date of hire | The premiums are shared between you and Banner |
| Life/AD&D                   | • Banner provides basic 1x annual salary of term coverage; buy-ups available to a maximum of 7 times your annual salary  
• Coverage options for employee, spouse/domestic partner, children  
• Post-tax premiums | PT and FT regular physicians | Newly eligible employees have 31 days to enroll | Date of hire | Banner pays the full cost; you pay for additional coverage for you and your family members |
| Flexible Spending Accounts (FSAs) | • Health Care and Dependent Care (day care) options  
• $2,650 max Health Care FSA, $5,000 max Dependent Care FSA, annual elections  
• Pre-tax contributions  
• Free debit card for spending account | PT and FT regular physicians | 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                  | • Attorney available for various legal needs  
• Discounted rates  
• Post-tax premiums | PT and FT regular physicians | Newly eligible employees have 31 days to enroll | Date of hire | You pay at discounted rates |
| Short Term Disability (STD) | • Disabled from own occupation (non-Workers’ Comp)  
• Pays 100% of base salary for up to 26 weeks | PT and FT regular physicians | Newly eligible employees have 31 days to enroll | Date of hire | Banner pays the full cost |
| Long Term Disability (LTD)  | • Total disability from your own occupation for 24 months, then any occupation  
• Flat rate $3,000 per month after six months of disability | PT and FT regular physicians | Newly eligible employees have 31 days to enroll | Date of hire | Banner pays the full cost |
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>*Employment Status/Eligibility</th>
<th>Enrollment</th>
<th>Effective Date</th>
<th>Employee/Banner Contribution</th>
</tr>
</thead>
</table>
| 401(k)/403(b) | • Pre-tax retirement savings with multiple investment choices  
• Enroll any time after your first paycheck from Banner  
• Employer match in 401(k) plan after 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 $19,000 in the 401(k), or up to $25,000 in the year in which you turn age 50 or older. Banner match begins after one year of employment, with the match calculated and deposited for each pre-tax contribution. |
| Employee Assistance Program (EAP) | • 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 | • 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) | • 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 | • Includes weight loss, stress management and tobacco programs, annual biometrics screenings; other offerings vary | Varies | Varies | Varies | Varies |
| Voluntary Benefits | • Optional insurance products (life, critical illness, accident, auto, home, etc.) available at discounted rates | PT and FT regular employees | Varies by plan, some limited to within 31 days of eligibility | Date of hire | You pay at discounted rates |
| Additional Local Benefits | • 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.

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.

*Employment Statuses used by Banner Health include:

- FT (Full-time): regularly scheduled for 30 hours or more per week
- PT (Part-time): regularly scheduled for 16-29 hours per week
- Additional employment statuses may be offered; benefits eligibility may vary

Health care made easier. Life made better.

Dec. 31, 2018
### My benefits contacts

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>COBRA—Discovery Benefits</td>
<td>866-451-3399</td>
<td><a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a></td>
</tr>
<tr>
<td>Dental Plans—Cigna</td>
<td>800-CIGNA24 (800-244-6224)</td>
<td>my.cigna.com</td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)—Banner</td>
<td>Aetna (Counseling, Crisis Intervention, Financial and Legal Consults)</td>
<td>866-568-7554 (Effective Jan. 1, 2019)</td>
</tr>
<tr>
<td>Employee Discounts—Beneplace</td>
<td>800-683-2886</td>
<td><a href="http://www.beneplace.com/BannerHealth">www.beneplace.com/BannerHealth</a></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)—Discovery Benefits</td>
<td>866-451-3399</td>
<td><a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a></td>
</tr>
<tr>
<td>Health Savings/Reimbursement Accounts (HRA/HSA)—Health Equity</td>
<td>866-212-4637</td>
<td><a href="http://www.healthequity.com/ed/BannerHealth">www.healthequity.com/ed/BannerHealth</a></td>
</tr>
<tr>
<td>Leave Plans—Cigna Leave Solutions (FMLA, LOA, STD, LTD)</td>
<td>888-842-4462 866-562-8421 (Spanish)</td>
<td>my.cigna.com</td>
</tr>
<tr>
<td>Legal Plan—Hyatt</td>
<td>800-821-6400</td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a></td>
</tr>
<tr>
<td>Medical Plans—Banner</td>
<td>Aetna</td>
<td>855-788-5803</td>
</tr>
<tr>
<td>Pharmacy—MedImpact</td>
<td>888-783-1767</td>
<td><a href="https://mp.medimpact.com/ban">https://mp.medimpact.com/ban</a></td>
</tr>
<tr>
<td>Retirement Plans—Fidelity 401(k) and 403(b) plans</td>
<td>800-343-0860 877-297-3017 (Spanish)</td>
<td><a href="http://www.netbenefits.com/BannerHealth">www.netbenefits.com/BannerHealth</a></td>
</tr>
<tr>
<td>Sittercity (Online search tool for care providers, through Bright Horizons Care Advantage)</td>
<td>Available online only</td>
<td><a href="http://www.careadvantage.com/Banner">www.careadvantage.com/Banner</a></td>
</tr>
<tr>
<td>Supplemental Benefits—Banner</td>
<td>Aetna (Accident, Critical Illness, Hospital)</td>
<td>855-788-5803</td>
</tr>
<tr>
<td>Vision Plans—Vision Service Plan (VSP)</td>
<td>800-877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
</tr>
<tr>
<td>Voluntary Benefits—Beneplace</td>
<td>800-683-2886</td>
<td><a href="http://www.beneplace.com/BannerHealth">www.beneplace.com/BannerHealth</a></td>
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</tbody>
</table>