



# 2021 Employee Benefits Overview

Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
Medical/Pharmacy	<ul style="list-style-type: none"> <li>Three medical plan options with non-tobacco discount</li> <li>One medical plans include employer-funded Health Savings or Reimbursement Account</li> <li>Medical plans include prescription coverage</li> <li>\$0 medications</li> <li>First \$ medications for maintenance</li> <li>Coverage options for employee, spouse/domestic partner, children</li> <li>Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax</li> <li>Completion of Well-being Incentives may earn you a premium reduction</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	The premiums are shared between you and Banner
Dental	<ul style="list-style-type: none"> <li>Three dental plan options</li> <li>Coverage options for employee, spouse/domestic partner, children</li> <li>Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	The premiums are shared between you and Banner
Vision	<ul style="list-style-type: none"> <li>Two vision plan options</li> <li>Coverage options for employee, spouse/domestic partner, children</li> <li>Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	The premiums are shared between you and Banner
Life/AD&D	<ul style="list-style-type: none"> <li>Banner provides basic 1x annual salary of term coverage; buy-ups available to a maximum of 10 times your annual salary</li> <li>Coverage options for employee, spouse/domestic partner, children</li> <li>Post-tax premiums</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	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"> <li>Health Care and Dependent Care (day care) options</li> <li>\$2750 max Health Care FSA, \$5,000 max Dependent Care FSA, annual elections</li> <li>Pre-tax contributions</li> <li>Free debit card for spending account</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	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"> <li>Attorney available for various legal needs</li> <li>Discounted rates</li> <li>Post-tax premiums</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	You pay at discounted rates
Paid Time Off (PTO)	<ul style="list-style-type: none"> <li>Accrual plan, begin accruing from first hour worked</li> <li>PTO bank includes paid holidays, sick days and vacation time</li> <li>Accrual rate and vacation time increases based on years of service</li> <li>Sick Leave – AZ 40 hours, CO 48 hours</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	No enrollment required	Date of hire	Banner pays the full cost

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Short Term Disability (STD)	<ul style="list-style-type: none"> <li>Disabled from own occupation (non-Workers' Comp)</li> <li>Pays 60% of base salary for up to 26 weeks</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	No enrollment required	After one year in an eligible position	Banner pays the full cost
Long Term Disability (LTD)	<ul style="list-style-type: none"> <li>Total disability from your own occupation for 24 months, then any occupation</li> <li>60% of salary after six months of disability</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	No enrollment required	After one year in an eligible position	Banner pays the full cost
401(k)/403(b)	<ul style="list-style-type: none"> <li>Pre-tax retirement savings with multiple investment choices</li> <li>Enroll any time after your first paycheck from Banner</li> <li>Employer match in 401(k) plan after one year of employment</li> <li>Employer match is dollar-for-dollar on up to the first 4% of your eligible compensation; subject to the IRS compensation limit</li> <li>When match eligible, Banner Health completes an annual true-up evaluation</li> <li>Immediate vesting (ownership) of the employer match</li> <li>Post-tax Roth 401(k) option within 401(k) plan</li> </ul>	All employees except Registry; Registry employees are eligible for 403(b). The 403(b) has no employer match.	Any time after your first paycheck from Banner	Date of hire	You can set aside 100% of your eligible compensation up to \$19,500 (\$26,000 if age 50 or older). Banner employer match begins after your one-year anniversary of employment. The plan applies the \$290,000 IRS compensation limit starting with your first pre-tax deferral of the year.
Resources for Living (EAP)	<ul style="list-style-type: none"> <li>Up to 6 sessions per issue per year with no copay; other visits based on medical plan coverage</li> <li>Additional resources available by phone and online</li> </ul>	All employees	No enrollment required	Date of hire	Banner pays the full cost
Education Opportunities	<ul style="list-style-type: none"> <li>Grants and scholarships</li> <li>Tuition discounts and waived fees</li> <li>Partial reimbursement for strategic degrees</li> </ul>	Varies	Varies	Varies	Ranges from discounted rates for education partnerships, grants and partial reimbursement for continued education
Employee Discounts	<ul style="list-style-type: none"> <li>Website managed by BenePlace</li> <li>Variety of discounts available</li> </ul>	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"> <li>Online search tool for care providers</li> <li>Resources for childcare, elder care, pet care, housekeeping and tutoring</li> </ul>	All employees	Any time	Date of hire	You pay for providers you select
Well-Being Programs	<ul style="list-style-type: none"> <li>Virgin Pulse well-being platform and mobile app</li> <li>Challenges, classes and events focused on the four pillars (Balance, Growth, Health and Wealth)</li> </ul>	All employees	Varies	Varies	Varies
Voluntary Benefits	<ul style="list-style-type: none"> <li>Optional insurance products: auto, home, pet insurance</li> <li>identity theft protection available at discounted rates</li> </ul>	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"> <li>Aetna Accident Insurance</li> <li>Aetna Critical Illness</li> <li>Aetna Hospital Indemnity</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	Newly eligible employees have 31 days to enroll	1st of the month following eligibility, or immediate if eligibility date is 1st of the month	You pay for the coverages you select
Adoption Assistance	<ul style="list-style-type: none"> <li>Banner Health Provides up to \$10,000 in adoption assistance</li> </ul>	Regular* FT/PT Employees assigned a Total FTE $\geq$ .5	No enrollment required	Completed 1 year of service prior to start of the adoption proceedings.	Banner pays the full cost
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.*

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