



# 2016 House Staff Benefits Overview

Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
Medical	<ul style="list-style-type: none"> <li>Two medical plan options: Choice Plus or Banner Health Savings Plan</li> <li>Banner Health Savngs Plan includes a Health Savings Account (HSA)</li> <li>Medical plans include prescription coverage</li> <li>Coverage options for employee, spouse/domestic partner, children</li> </ul>	PT and FT regular employees	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"> <li>Two dental plan options</li> <li>Value plan at no cost to employee</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>	PT and FT regular employees	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are shared between you and Banner. Value Plan option Banner pays full cost of premium.
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>	PT and FT regular employees	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"> <li>Banner provides basic 1x annual salary of term coverage; buy-ups available to a maximum of 4 times your annual salary</li> <li>Coverage options for employee, spouse/domestic partner, children</li> <li>Post-tax premiums</li> </ul>	PT and FT regular employees	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"> <li>Health Care and Dependent Care (day care) options</li> <li>\$100 min/\$2,500 max Health Care FSA, \$100 min/\$5,000 max Dependent Care FSA, annual elections</li> <li>Pre-tax contributions</li> <li>Free debit card for spending account</li> </ul>	PT and FT regular employees	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"> <li>Attorney available for various legal needs</li> <li>Discounted rates</li> <li>Post-tax premiums</li> </ul>	PT and FT regular employees	Newly eligible employees have 31 days to enroll	Date of hire	You pay at discounted rates



Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
Short Term Disability (STD)	<ul style="list-style-type: none"> <li>Disabled from own occupation (non-Workers' Comp)</li> <li>Pays 100% of base salary for up to 26 weeks</li> </ul>	PT and FT regular employees	No enrollment required	Date of hire	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>Flat rate \$3,000 per month after six months of disability</li> </ul>	PT and FT regular employees	No enrollment required	Date of hire	Mandatory physician-paid benefit
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 at one year of employment</li> <li>Employer match is dollar for dollar on up to the first 4% of your salary you defer to your retirement account</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) 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 \$18,000, whichever is less (if you will be age 50 or older as of 12/31/16, the limit is \$24,000); Banner match begins at one year of employment
Employee Assistance Program (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
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
Wellness Programs	<ul style="list-style-type: none"> <li>Includes weight loss, stress management and tobacco programs, annual biometrics screenings; other offerings vary</li> </ul>	Varies	Varies	Varies	Varies
Voluntary Benefits	<ul style="list-style-type: none"> <li>Optional insurance products (life, critical illness, accident, auto, home, etc.) available at discounted rates</li> </ul>	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	<ul style="list-style-type: none"> <li>Individual locations may have benefits specific to that entity or community, please contact Human Resources for further information</li> </ul>				

*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.*

10/28/15

*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



**TOTAL REWARDS...**  
PAY AND BENEFITS FOR YOUR JOURNEY