



# 2026 Premiums

FTE (full-time equivalent) assignment is reflected in MyHR|Workday "Summary"

Plan	Coverage Levels			
Medical Rates <i>Per Pay Period</i> Based on 26 PP*	Well-Being <sup>1</sup> and Tobacco-Free		Non-Well-Being and Tobacco-Free	
Banner Choice Plus	Medical Premium Includes Pharmacy			
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$92.77	\$150.92	\$115.85	\$174.00
Employee + Spouse/DP	\$208.62	\$324.46	\$231.69	\$347.54
Employee + Children	\$142.62	\$225.69	\$165.69	\$248.77
Employee + Family	\$293.54	\$451.85	\$316.62	\$474.92
Banner Premier				
Employee	\$38.77	\$69.69	\$61.85	\$92.77
Employee + Spouse/DP	\$127.38	\$202.62	\$150.46	\$225.69
Employee + Children	\$83.54	\$137.08	\$106.62	\$160.15
Employee + Family	\$194.31	\$303.23	\$217.38	\$326.31
Banner Value				
Employee	<i>Free</i>	\$11.54	\$23.08	\$34.62
Employee + Spouse/DP	\$38.31	\$69.23	\$61.38	\$92.31
Employee + Children	\$18.00	\$38.77	\$41.08	\$61.85
Employee + Family	\$69.69	\$116.31	\$92.77	\$139.38

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

<sup>1</sup>Banner team members had the opportunity to participate in a variety of activities in our 2025 MyWell-Being Program, Nov. 1, 2024 – Oct. 31, 2025. This rate reflects a \$50 medical premium discount. Team members had the opportunity to earn between a \$20-\$50 monthly medical premium discount.

Dental								
Dental Rates <i>Per Pay Period</i>	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
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 2025 benefit incentive are offered the Comprehensive Dental employee-only coverage at no cost for 2026. If the Comprehensive Dental plan is not available in your area, a \$10 credit will be applied to your dental contribution.

Vision						
Vision Rates <i>Per Pay Period</i>	Premier Vision		Value Vision*			
			Well-Being <sup>1</sup>	Well-Being <sup>1</sup>	Non-Well-Being	Non-Well-Being
	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	\$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	\$6.42	\$10.15	\$10.62

<sup>1</sup>Team members who earned the \$50/month MyWell-Being 2025 benefit incentive are offered the Value Vision employee-only coverage at no cost for 2026.

Employee Life Insurance and AD&D Rates	Age Rate	Monthly Rate/\$1,000	Spouse Life Insurance and AD&D Rates	Age Rated	Monthly Rate/\$1,000
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 10 times at these rates.	Under 30	\$0.036	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: \$0.143/\$1,000	Under 25	\$0.081
	30-34	\$0.046		25-29	\$0.095
	35-39	\$0.051		30-34	\$0.123
	40-44	\$0.070		35-39	\$0.137
	45-49	\$0.114		40-44	\$0.151
	50-54	\$0.176		45-49	\$0.220
	55-59	\$0.341		50-54	\$0.331
	60-64	\$0.476		55-59	\$0.609
	65-69	\$0.733		60-64	\$0.929
	70-74	\$1.168		65-69	\$1.776
75 & Over	\$1.710	70 & Over	\$2.873		
<b>Legal</b>					
MetLife Legal Plan	Per Pay Period \$6.00				
<b>Flexible Spending Accounts (FSA)</b>					
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.				

Our MyWell-Being Program has three benefit incentive levels. Due to program ending (Oct. 31, 2025) prior to Open Enrollment (Nov 3 – Nov. 14, 2025), your medical plan discount will not be reflected within MyHR|Workday until January 2026. Premium discounts for team members enrolled in a medical plan are noted below based upon when you were hired, and your total points earned during the 2025 MyWell-Being Program, Nov. 1, 2024– Oct. 31, 2025. Those not enrolled in a medical plan, or Residents and Fellows, will earn a \$180 cash incentive.

Date of Hire	Points Achieved & Discount Earned		
	30,000 Level 1	50,000 Level 2	70,000 Level 3
Current Team Members	\$20	\$35	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage
Q1 (Jan. 1 – March 31, 2025)	\$20	\$35	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage
Q2 (April 1 – June 30, 2025)	\$35	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage	--
Q3 (July 1 – Sept. 30, 2025)	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage	--	--
Q4 (Oct. 1 – Dec. 31, 2025)	Grandfathered into 2026 Incentive		

Plan	Coverage Levels			
Medical Rates <i>Per Pay Period</i> Based on 26 PP*	Well-Being <sup>1</sup> and Tobacco User		Non-Well-Being and Tobacco User	
Banner Choice Plus	Medical Premium Includes Pharmacy			
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$173.54	\$231.69	\$196.62	\$254.77
Employee + Spouse/DP	\$370.15	\$486.00	\$393.23	\$509.08
Employee + Children	\$223.38	\$306.46	\$246.46	\$329.54
Employee + Family	\$455.08	\$613.38	\$478.15	\$636.46
Banner Premier				
Employee	\$119.54	\$150.46	\$142.62	\$173.54
Employee + Spouse/DP	\$288.92	\$364.15	\$312.00	\$387.23
Employee + Children	\$164.31	\$217.85	\$187.38	\$240.92
Employee + Family	\$355.85	\$464.77	\$378.92	\$487.85
Banner Value				
Employee	\$80.77	\$92.31	\$103.85	\$115.39
Employee + Spouse/DP	\$199.85	\$230.77	\$222.92	\$253.85
Employee + Children	\$98.77	\$119.54	\$121.85	\$142.62
Employee + Family	\$231.23	\$277.85	\$254.31	\$300.92

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

<sup>1</sup>Banner team members had the opportunity to participate in a variety of activities in our 2025 MyWell-Being Program, Nov. 1, 2024 - Oct. 31, 2025. This rate reflects a \$50 medical premium discount. Team members had the opportunity to earn between a \$20-\$50 monthly medical premium discount.