



We're proud to offer a benefits package that's all about your well-being—including your wallet. Our medical plan options, network pricing and overall investment in your coverage, care, tools and resources all have one goal in mind: provide the best possible care when impacting your bottom line.

## HEALTH PLAN OPTIONS THAT WORK FOR YOU

Banner has selected **three medical plan options**, each offering a range of great features depending on your needs and your budget. Choosing the right plan up front can save you money in the long run.

	MAXIMUM SAVINGS POTENTIAL	SOMETHING IN BETWEEN	MAXIMUM COVERAGE AND SECURITY
	Value Plan	Premier Plan	Choice Plus Plan
Plan type	<b>High-Deductible Health Plans (HDHPs):</b> <ul style="list-style-type: none"> <li><b>You</b> pay the entire cost of care until you reach your deductible with the help of a <b>Health Savings Account (HSA)</b></li> <li>Low <b>premiums</b> give you flexibility and control over your health care dollars</li> </ul>		<b>Preferred Provider Organization (PPO):</b> <ul style="list-style-type: none"> <li>A lower deductible gives you security from the unexpected</li> <li>Defined copays offer predictability</li> </ul>
Key features	<ul style="list-style-type: none"> <li>Free employee-only coverage when you meet your MyWell-Being points goal</li> <li><b>Embedded deductible for family coverage</b></li> </ul>	<ul style="list-style-type: none"> <li><b>BONUS</b> \$450 Banner HSA contribution for single coverage/\$900 for all other coverage tiers</li> </ul> <p><b>That's free money</b></p>	<ul style="list-style-type: none"> <li>Very low copays for primary care, specialist and urgent care</li> <li>Mental health covered at 90% after deductible</li> </ul>
Prescription drugs	<ul style="list-style-type: none"> <li>Free for specific disease states</li> <li>Coinsurance only, no deductible required for meds on the "first-dollar" list</li> </ul>	<ul style="list-style-type: none"> <li>Free for specific disease states</li> <li>Coinsurance only, no deductible required for meds on the "first-dollar" list</li> </ul>	<ul style="list-style-type: none"> <li>Free for specific disease states</li> <li>Choice Plus Plan members enrolled in Rx Cap pay \$0 for covered specialty medications</li> </ul>



### How do we compare?

Banner's medical plans are well positioned with both premiums and overall value compared to other local health care organizations. The Premier Plan, in particular, offers more bang for the buck than most competitor HDHP options.

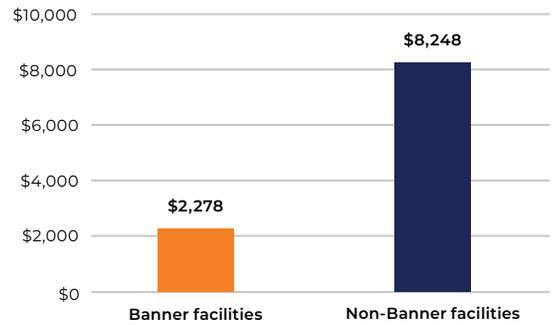
# HEALTH CARE IS OUR BUSINESS

Choosing the right provider is just as important for your bottom line as choosing the right plan. As a Banner team member, you get exclusive discounts within the **Banner Health Network**, including:

- Banner Medical Group
- Banner Family Pharmacies
- Nurseline
- Preferred laboratories, facilities and other services

The rate you pay at Banner facilities is lower than any other contracted discount. That means we are making health care more affordable for you when you choose Banner providers.

**Average inpatient facility cost per day when total cost per stay is >\$100k**



## OTHER NETWORK OPTIONS

You do have other network options to choose from, though none provide the same savings as the Banner Health Network:

- **Aetna Health Network:** Standard savings and a wide network of providers
- **Out-of-network:** Least coverage and savings

### LEADERSHIP CORNER



## You take care of others. Let us take care of you.

At Banner, we're putting you first with our continued investment in your well-being. We absorb approximately **75% (\$474 million)** of the cost of your overall benefits package, so you can be the best you can be physically, mentally and financially. Here are just a few of the highlights of our investment:

- Free maintenance medications for specific conditions on the Choice Plus Plan and coinsurance-only charges for **zero-dollar list** drugs on the Value and Premier Plans: **\$11.2 million**
- Premier Plan HSA contribution: **\$6.2 million**
- Disease Management Program: **\$926,000**
- Employee Assistance Program: **\$2.4 million**

## MORE WAYS TO SAVE MONEY

We've invested in plans, providers and programs to help keep your costs down, but you can save even more with a few simple choices:

- **Use Banner Health providers:** It's simple—you'll get the best possible price when you choose Banner providers.
- **Save the ER for true emergencies:** For non-emergency, after-hours care, try the Banner Health Network nurse triage services or 98point6 (it's free) telemedicine first, before you head to an urgent care center or ER.
- **Participate in the MyWell-Being Program:** Earn a discount on your medical premiums, as well as dental and vision plans, when you meet your MyWell-Being goals.

### Questions?

Want to know more about your benefits costs or other ways you can save money? Contact your **Benefits Navigator**.

