



All about your savings

Banner offers resources and savings opportunities to help support your financial well-being today and into the future. We provide benefits that help you build financial security, whether you're managing day-to-day expenses, planning for major life milestones or preparing for retirement.

Resources to rev up your savings

Health Savings Accounts (HSA) help you save today and for the future

An HSA is a savings account used for qualified health care expenses (medical, prescription, dental and vision). Contributions are pre-tax and there's no use-it-or-lose-it rule, so you can take your HSA with you if you leave Banner. It's easy to fund your HSA with pre-tax contributions:

1. Log in to MyWorkday and follow these steps:
 - Click **Menu** and select **My Benefits**.
 - Choose **Change Benefits**.
 - Select **Change Reason**: HSA Contribution Change—Increase or HSA Contribution Change—Decrease.
 - Select today's date and click **Submit** to open the window to make changes.
2. You can also contribute your post-tax money directly into your account via [HealthEquity.com](https://www.healthequity.com).
(Note: Post-tax contributions count toward the IRS annual limit.)

To manage your HSA, log in to your account at [HealthEquity.com](https://www.healthequity.com).

How does an HSA work with high-deductible health plans?

If enrolled in a Value or Premier Plan, there are real advantages to an HSA. You can use HSA money to help pay for the higher deductibles, as well as other qualified health care expenses.

Refer to [IRS Publication 502](#) for a list of qualified health care expenses.

Stretch your dollars when you combine other Banner benefits

Your HSA becomes even more powerful in combination with other Banner benefits:

- Choose Banner Health Network providers to help reduce health care costs.
- Participate in the MyWell-Being Program to unlock additional savings opportunities.
- Pair smart health care decisions with your HSA to make your dollars go further.

Retirement planning with Banner and Fidelity Investments

As part of Banner's investment, we offer a 401(k) plan with employer matching to help you build long-term financial security.

401(k)

The 401(k) plan helps eligible full-time, part-time, per-diem and flat-rate team members save for retirement through pre-tax and Roth post-tax contributions.

- Contribute up to 100% of your eligible compensation (*subject to IRS annual limits*).
- The first 4% of your contributions must be pre-tax.
- Additional contributions can be pre-tax, Roth post-tax or a combination of both.
- Your 401(k) can be passed to your heirs, so remember to designate a beneficiary.

401(k) employer match

After your one-year anniversary, Banner helps grow your retirement savings by matching your 401(k) pre-tax contributions dollar-for-dollar, up to 4% of your eligible compensation.

- The employer match does not count toward IRS annual contribution limits.
- Match contributions are made each pay period.
- Banner performs a year-end true-up to help ensure eligible team members receive their full match.

Investing

You can invest all contributions, including matching contributions and rollovers, in your choice of available investment funds. If you don't select specific funds, your contributions will be contributed to an age-appropriate target date fund.

For more information about your options, contact Fidelity at 800-343-0860 (English) or 877-297-3017 (Spanish), or visit netbenefits.com/BannerHealth or netbenefits.com/easy.

Have additional questions about your benefits?

Call the Benefits Resource Center at 833-849-9825: 7 a.m. – 7 p.m. (MST), Monday – Friday.