



2027 Premiums

FTE (full-time equivalent) assignment is reflected in MyWorkday "Summary"

Plan	Coverage Levels			
Medical Rates <i>Per Pay Period</i> Based on 26 PP*	Well-Being ¹ and Tobacco-Free		Non-Well-Being and Tobacco-Free	
Banner Preferred In-Network	Medical Premium Includes Pharmacy			
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$102.00	\$195.69	\$125.08	\$218.77
Employee + Spouse/DP	\$227.08	\$414.92	\$250.15	\$438.00
Employee + Children	\$156.00	\$290.31	\$179.08	\$313.38
Employee + Family	\$318.92	\$575.54	\$342.00	\$598.62
Banner Premier				
Employee	\$43.85	\$94.15	\$66.92	\$117.23
Employee + Spouse/DP	\$139.38	\$261.23	\$162.46	\$284.31
Employee + Children	\$91.85	\$178.15	\$114.92	\$201.23
Employee + Family	\$211.85	\$388.15	\$234.92	\$411.23
Banner Value				
Employee	Free	\$17.54	\$23.08	\$40.62
Employee + Spouse/DP	\$43.38	\$93.23	\$66.46	\$116.31
Employee + Children	\$21.23	\$54.46	\$44.31	\$77.54
Employee + Family	\$77.08	\$152.31	\$100.15	\$175.38

*Weekly paid team members will see the weekly premium amounts in MyWorkday

¹Banner team members had the opportunity to participate in a variety of activities in our 2026 MyWell-Being Program, Nov. 1, 2025 – Aug. 31, 2026. This rate reflects a \$50 medical premium discount. Team members had the opportunity to earn between \$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 ¹ FTE ≥ 0.70	Well-Being ¹ FTE 0.50-0.699	Non-Well-Being FTE ≥ 0.70	Non-Well-Being FTE 0.50-0.699
Employee	\$18.46	\$23.54	\$8.31	\$14.31	Free	\$3.69	\$4.62	\$8.31
Employee + Spouse/DP	\$35.08	\$45.69	\$16.15	\$28.15	\$4.62	\$11.54	\$9.23	\$16.15
Employee + Children	\$43.85	\$57.69	\$19.85	\$34.62	\$9.23	\$19.85	\$13.85	\$24.46
Employee + Family	\$63.69	\$84.00	\$29.54	\$51.69	\$13.85	\$24.46	\$18.46	\$29.08

*Comprehensive Dental not available in some areas due to limited provider network.

¹Team members who earned the \$50/month MyWell-Being 2026 benefit incentive are offered the Comprehensive Dental employee-only coverage at no cost for 2027. 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*			
	FTE ≥ 0.70	FTE 0.50-0.699	Well-Being ¹ FTE ≥ 0.70	Well-Being ¹ FTE 0.50-0.699	Non-Well-Being FTE ≥ 0.70	Non-Well-Being 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	\$15.69	\$4.15	\$4.15	\$8.31	\$8.31
Employee + Children	\$15.23	\$16.62	\$4.15	\$4.62	\$8.31	\$8.77
Employee + Family	\$18.00	\$18.92	\$6.00	\$6.46	\$10.15	\$10.62

¹Team members who earned the \$50/month MyWell-Being 2026 benefit incentive are offered the Value Vision employee-only coverage at no cost for 2027.

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
Legal					
MetLife Legal Plan	Per Pay Period \$5.98				
Flexible Spending Accounts (FSA)					
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. You will see your earned incentive during Open Enrollment in MyWorkday. 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 2026 MyWell-Being Program, Nov. 1, 2025– Aug. 31, 2026. 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, 2026)	\$20	\$35	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage
Q2 (April 1 – June 30, 2026)	\$35	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage	--
Q3 (July 1 – Sept. 30, 2026)	\$50 + FREE Comprehensive Dental & Value Vision for employee-only coverage	--	--
Q4 (Oct. 1 – Dec. 31, 2026)	Grandfathered into 2027 Incentive		

Plan	Coverage Levels			
Medical Rates <i>Per Pay Period</i> Based on 26 PP*	Well-Being ¹ and Tobacco User		Non-Well-Being and Tobacco User	
Banner Preferred In-Network	Medical Premium Includes Pharmacy			
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$182.77	\$276.46	\$205.85	\$299.54
Employee + Spouse/DP	\$388.62	\$576.46	\$411.69	\$599.54
Employee + Children	\$236.77	\$371.08	\$259.85	\$394.15
Employee + Family	\$480.46	\$737.08	\$503.54	\$760.15
Banner Premier				
Employee	\$124.62	\$174.92	\$147.69	\$198.00
Employee + Spouse/DP	\$300.92	\$422.77	\$324.00	\$445.85
Employee + Children	\$172.62	\$258.92	\$195.69	\$282.00
Employee + Family	\$373.38	\$549.69	\$396.46	\$572.77
Banner Value				
Employee	\$80.77	\$98.31	\$103.85	\$121.38
Employee + Spouse/DP	\$204.92	\$254.77	\$228.00	\$277.85
Employee + Children	\$102.00	\$135.23	\$125.08	\$158.31
Employee + Family	\$238.62	\$313.85	\$261.69	\$336.92

*Weekly paid team members will see the weekly premium amounts in MyWorkday

¹Banner team members had the opportunity to participate in a variety of activities in our 2026 MyWell-Being Program, Nov. 1, 2025 – Aug. 31, 2026. This rate reflects a \$50 medical premium discount. Team members had the opportunity to earn between a \$20-\$50 monthly medical premium discount.