2027 Premiums

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

Plan	Coverage Levels			
Medical Rates ***Per Pay Period*** 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	$250.15	$455.08	$273.23	$478.15
Employee + Children	$156.00	$290.31	$179.08	$313.38
Employee + Family	$342.00	$615.69	$365.08	$638.77
Banner Premier				
Employee	$43.85	$94.15	$66.92	$117.23
Employee + Spouse/DP	$162.46	$301.85	$185.54	$324.92
Employee + Children	$91.85	$178.15	$114.92	$201.23
Employee + Family	$234.92	$428.31	$258.00	$451.38
Banner Value				
Employee	***Free***	$17.54	$23.08	$40.62
Employee + Spouse/DP	$66.46	$133.85	$89.54	$156.92
Employee + Children	$21.23	$54.46	$44.31	$77.54
Employee + Family	$100.15	$192.46	$123.23	$215.54

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

[1]Banner team members had the opportunity to participate in a variety of activities in our 2026 MyWell-Being Program, Nov. 1, 2025 – Aug. 30, 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 ***Per Pay Period***	Premier Dental		Value Dental		Comprehensive Dental*			
					Well-Being[1]	Well-Being[1]	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**	**FTE ≥ 0.70**	**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	$57.23	$19.85	$34.62	$9.23	$19.85	$13.85	$24.46
Employee + Family	$63.69	$83.54	$29.54	$51.69	$13.85	$24.46	$18.46	$29.08

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

[1]Team 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 ***Per Pay Period***	Premier Vision		Value Vision*			
			Well-Being[1]	Well-Being[1]	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	***Free***	***Free***	$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

[1]Team members who earned the $50/month MyWell-Being 2026 benefit incentive are offered the Value Vison 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. 30, 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 ***Per Pay Period*** 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	$411.69	$616.62	$434.77	$639.69
Employee + Children	$236.77	$371.08	$259.85	$394.15
Employee + Family	$503.54	$777.23	$526.62	$800.31
Banner Premier				
Employee	$124.62	$174.92	$147.69	$198.00
Employee + Spouse/DP	$324.00	$463.38	$347.08	$486.46
Employee + Children	$172.62	$258.92	$195.69	$282.00
Employee + Family	$396.46	$589.85	$419.54	$612.92
Banner Value				
Employee	$80.77	$98.31	$103.85	$121.38
Employee + Spouse/DP	$228.00	$295.38	$251.08	$318.46
Employee + Children	$102.00	$135.23	$125.08	$158.31
Employee + Family	$261.69	$354.00	$284.77	$377.08

*Weekly paid team members will see the weekly premium amounts in MyWorkday
[1]Banner team members had the opportunity to participate in a variety of activities in our 2026 MyWell-Being Program, Nov. 1, 2025 – Aug. 30, 2026. This rate reflects a $50 medical premium discount. Team members had the opportunity to earn between a $20-$50 monthly medical premium discount.