

Your Medical Plan Options



Banner Health offers three medical plan options through Banner|Aetna. All of Banner Health’s medical plan options offer **three levels of coverage*** based on the network you choose, plus **pharmacy benefits**.

	VALUE*	PREMIER*	CHOICE PLUS
Plan Highlights	High-Deductible Health Plan	High-Deductible Health Plan	Defined copays
	Lowest premiums	Low cost premiums	Lower deductible
	Opportunity for \$0 team member-only premiums through MyWell-Being Program	Eligible for Health Savings Account (HSA)	No deductible for Tier 1 visits
	Eligible for Health Savings Account	Eligible for Banner HSA contributions	Higher monthly premiums
Deductible (Individual/Family)	\$2,800/\$5,600	\$1,600/\$3,200	\$0
Embedded Deductible	\$3,200	N/A	N/A
Out-of-Pocket Maximum (Individual/Family)	\$5,000/\$10,000	\$4,000/\$8,000	\$4,000/\$8,000
Banner HSA Contribution (Individual/Family)	N/A	\$450/\$900	N/A
Preventive Care	No Charge	No Charge	No Charge
Primary Care Visit	20% coinsurance**	15% coinsurance**	No Charge
Specialist Visit	20% coinsurance**	15% coinsurance**	\$50 copay
Inpatient/Outpatient Surgery	20% coinsurance**	15% coinsurance**	10% coinsurance
Emergency Room Visit	20% coinsurance**	15% coinsurance**	\$150 copay

*Out-of-area Premier Plan has 2 levels of coverage, see page 2 to learn more.

**The coinsurance is after deductible on both Value and Premier for all services except preventive care.

ASK ALEX

ENROLL NOW

Team Member Premiums

Resident and Fellow Benefits

Banner Health Network coverage highlights are shown here. For complete plan details, click the buttons below.

Value Plan SBC

Premier Plan SBC

Choice Plus Plan SBC

Out-of-area Premier Plan Option

To support our team members who live outside of the Banner Health Network, we're introducing an out-of-area medical plan option to ensure all team members receive the Banner Health Network benefits for more savings. This plan option mirrors the Premier Plan, with Aetna network providers covered at the same levels as Banner Health Network providers, as shown below. Out-of-network coverage is also available.

	PREMIER (TIER 1 AND 2)
Deductible (Individual/Family)	\$1,600/\$3,200
Out-of-Pocket Maximum (Individual/Family)	\$4,000/\$8,000
Banner HSA Contribution (Individual/Family)	\$450/\$900
Preventive Care	No Charge
Primary Care Visit	15% coinsurance
Specialist Visit	15% coinsurance
Inpatient/Outpatient Surgery	15% coinsurance
Emergency Room Visit	15% coinsurance

Embedded Deductible

The Banner Value Plan has a family deductible of \$5,600, with an embedded deductible of \$3,200 for plan year 2024. That means each of your dependents has his or her own individual deductible. Once somebody in the family meets his or her individual deductible, the plan will pay coinsurance for that person ONLY. Your family deductible is met when a combination of these individual deductibles reaches the family deductible amount.

For example, Vijay and his spouse Raji, are enrolled in the Value Family Plan. In April, Vijay reaches the embedded deductible amount of \$3,200, so the plan begins to pay coinsurance for any additional claims he may have until the out-of-pocket maximum is met or the plan year ends. In September of the same year, Raji reaches the remaining deductible of \$2,400 (\$5,600-\$3,200), so the plan begins paying coinsurance for her claims through the end of the plan year as well.

Use these resources to help with your benefits questions:

- Ask ALEX: myalex.com/bannerhealth
- **MyHR|Workday:** Use the search box or make a selection in the Benefits application
- MyBenefits Resource Center: 7 a.m. – 7 p.m. (MST), Monday – Friday at **833-849-9825**
- Banner|Aetna Concierge Team: **855-788-5803**

Learn more about using your medical plan:

How Your Medical Plan and the HSA Work Together

Programs to Help Manage Your Health Care

2024 Premier Out of Area SBC

Understanding Network Tiers

You work for a health care organization, so it makes sense you'd get a discount on health care. Choosing Banner Health physicians, pharmacies and other facilities provides quality care for you and your family and supports the organization that supports you. Plus, you save money through lower copays or coinsurance. Here's a look at the three levels of coverage available through the different network tiers.

- » **Banner Health Network:** You will receive the most coverage at the lowest cost under the plan using the Banner Health Network with Banner Health providers.
- » **Aetna National Network:** You can get care from Aetna network providers at a higher cost share than you would pay in the Banner Health Network. Wherever you are in the country, you'll be able to find many excellent in-network options.
- » **Out of Network:** You are free to go to any provider you choose, but if you choose a provider that is not contracted under the Banner Health or Aetna networks, your deductible and coinsurance will be higher, as these are out of network. Out-of-network claims are paid at a Medicare-based fee schedule.
- » **Non-Banner Area:** If you live outside of a city/state where a Banner facility is located, you will (most likely) be utilizing the Aetna National Network, or Tier 2 coverage. Reach out to the Banner|Aetna Concierge if you have questions about the best network tier for you.

ASK ALEX

ENROLL NOW

Stay in Network to Avoid Balance Billing.

Out-of-network claims could expose you to balance billing, which is when a provider bills you for the difference between the provider's charge and the allowed amount.

	MAX SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Available Providers	Banner Health Network of providers	Aetna's national network of providers	All other providers who do not participate in the Banner Health or Aetna provider networks
Cost	\$	\$ \$	\$ \$ \$



Choosing the Right Health Plan

When choosing a plan, first think about your health care usage and needs. Then use our decision tool, Ask ALEX, to review the plans and make the best choice for you and your family.

SCENARIO 1: Chloe

Saving money is priority one

Chloe is 25 years old and single. She's healthy and has few medical needs aside from the occasional cold, so she wants to spend as little on health care as possible. She likes the idea of using an HSA to build a health care nest egg for future expenses.

What is Chloe's choice?

After using ALEX, Chloe chooses the Banner Health Value Plan. Since preventive care is covered at 100% and she doesn't anticipate any major health care expenses, Chloe opts for the lowest premiums to keep her out-of-pocket costs down.

To save even more and pay nothing for premiums in 2024 for her team member-only coverage, Chloe participated in the 2023 **MyWell-Being Program** and met the program's requirements.

SCENARIO 2: Mark and Jane

Thinking about the future

Mark and his wife Jane just turned 60 and are starting to think about retirement. They're both healthy now, but they'll likely need more health care services in the coming years.

What is Mark and Jane's choice?

Mark and Jane decide that the Banner Health Premier Plan can best help them prepare for the future. They plan to fund their HSA with the premium savings, with the \$900 Banner Health HSA contribution as a head start. The funds in their HSA will accumulate over time to help them save for the medical expenses they will face during retirement.

SCENARIO 3: Leslie and Mario

Looking for extra security

Leslie covers her husband Mario and their two kids in her medical plan. Between the kids' mishaps and another baby on the way, they use health care services often and anticipate hitting their annual deductible early in the year.

What is Leslie and Mario's choice?

Leslie and Mario select the Banner Health Choice Plus Plan. Although this option has a higher premium, Leslie prefers the security of the lower deductible and knows that since they will meet their deductible this year, they will get the greatest benefit. Plus, Leslie can contribute to a Health Care Flexible Spending Account (FSA) and purchase eligible medical expenses tax-free for the remainder of the year.



Team Member Premiums

Resident and
Fellow Benefits