



# 2024 Premiums

FTE (full-time equivalent) assignment is reflected in MyHR|Workday "Summary"

Plan	Coverage Level							
Medical Rates <i>Per Pay Period</i> Based on 26 PP*	Well-Being <sup>1</sup> and Tobacco-Free		Non-Well-Being and Tobacco-Free		Well-Being <sup>1</sup> and Tobacco User		Non-Well-Being and Tobacco User	
Banner Choice Plus	Medical Premium includes Pharmacy							
	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	\$96.92	\$153.69	\$113.08	\$169.85	\$177.69	\$234.46	\$193.85	\$250.62
Employee + Spouse/DP	\$184.62	\$285.23	\$200.77	\$301.38	\$346.15	\$446.77	\$362.31	\$462.92
Employee + Children	\$133.85	\$209.08	\$150.00	\$225.23	\$214.62	\$289.85	\$230.77	\$306.00
Employee + Family	\$258.46	\$396.00	\$274.62	\$412.15	\$420.00	\$557.54	\$436.15	\$573.69
Banner Premier								
Employee	\$41.54	\$70.62	\$57.69	\$86.77	\$122.31	\$151.38	\$138.46	\$167.54
Employee + Spouse/DP	\$99.24	\$156.92	\$115.38	\$173.08	\$260.77	\$318.46	\$276.92	\$334.62
Employee + Children	\$71.54	\$115.38	\$87.69	\$131.54	\$152.31	\$196.15	\$168.46	\$212.31
Employee + Family	\$152.31	\$236.77	\$168.46	\$252.92	\$313.85	\$398.31	\$330.00	\$414.46
Banner Value								
Employee	Free	\$8.31	\$16.15	\$24.46	\$80.77	\$89.08	\$96.92	\$105.23
Employee + Spouse/DP	\$20.77	\$39.23	\$36.92	\$55.38	\$182.31	\$200.77	\$198.46	\$216.92
Employee + Children	\$11.54	\$25.38	\$27.69	\$41.54	\$92.31	\$106.15	\$108.46	\$122.31
Employee + Family	\$41.54	\$70.62	\$57.69	\$86.77	\$203.08	\$232.15	\$219.23	\$248.31

\*Weekly paid employees will see the weekly premium amounts in Workday

<sup>1</sup>In 2023, Banner team members had the opportunity to participate in a variety of activities in our MyWell-Being Program. This rate reflects a \$35 medical premium discount. Team members had the opportunity to earn between a \$10-\$35 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	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$18.46	\$23.08	\$8.31	\$12.46	\$4.62	\$6.92
Employee + Spouse/DP	\$35.08	\$45.23	\$16.15	\$24.46	\$9.23	\$13.85
Employee + Children	\$43.85	\$56.77	\$19.85	\$30.00	\$13.85	\$20.77
Employee + Family	\$63.69	\$83.08	\$29.54	\$44.31	\$18.46	\$27.69

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

Vision				
Vision Rates <i>Per Pay Period</i>	Premier Vision		Value Vision	
	FTE ≥ 0.70	FTE 0.50-0.699	FTE ≥ 0.70	FTE 0.50-0.699
Employee	\$7.38	\$8.31	\$4.15	\$4.15
Employee + Spouse/DP	\$14.77	\$16.15	\$8.31	\$8.31
Employee + Children	\$15.23	\$16.62	\$8.31	\$8.77
Employee + Family	\$18.00	\$18.92	\$10.15	\$10.62

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.	Under 25	\$0.081
	30-34	\$0.046		25-29	\$0.095
	35-39	\$0.051		30-34	\$0.123
	40-44	\$0.070	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.	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	Child(ren) Life/AD&D Rates: \$0.143/\$1,000	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 \$6.00				
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.				

MyWell-Being Program has three Benefit discount levels. Due to program ending (Oct. 31, 2023) prior to Open Enrollment (Oct. 31 – Nov. 1, 2023), your Benefit incentive discount will not be reflected within MyHR | Workday until Jan. 2024. Premium discounts are noted below based upon your total points earned from Jan. 1 – Oct. 31, 2023.

Date of Hire	Points Achieved & Discount Earned		
	10,000 Level 1	30,000 Level 2	50,000 Level 3
Current Team Members	\$10	\$20	\$35
Q1 (Jan. 1 – March 31, 2023)	\$10	\$20	\$35
Q2 (April 1 – June 30, 2023)	\$20	\$35	--
Q3 (July 1 – Sept. 30, 2023)	\$35	--	--
Q4 (Oct. 1 – Dec. 31, 2023)	Grandfathered into \$35 medical premium discount in 2024		