



# Your Medical Plan Options

Banner Health offers three medical plan options through Banner | Aetna. When choosing a plan, first think about your health care usage and needs. Then, go to our decision tool, [Ask ALEX](#), to review the plans and make the best choice for you and your family.

## Banner Health Value Plan

**The Value Plan** gives team members a truly low-cost option with low premiums and higher deductibles. In fact, if you met the **MyWell-Being** Level 3 target of 50,000 points\* in 2022, you'll pay nothing for employee-only premiums on the Value Plan in 2023. This plan is paired with a Health Savings Account (HSA) that lets you set aside pre-tax money for eligible medical expenses. Banner Health does not contribute any funds to the Value Plan HSA, but you can still make tax-free contributions to your own account and use the funds as needed. This is a good option for you if you want to spend less on premiums and don't anticipate needing a lot of medical coverage in 2023.

\*Those hired in Q2 and Q3 have different point levels to reach to achieve this same premium discount.

## Banner Health Premier Plan

**The Premier Plan** has low cost premiums and high deductibles. Like the Value Plan, the Premier Plan is paired with an HSA, which helps you save money for eligible medical expenses on a pre-tax basis. Banner Health contributes funds to the Premier Plan HSA each pay period.

Single employee coverage receives \$450 per year. Those with greater than single coverage receive \$900 a year in HSA contributions. This is spread over the year on a per-pay period basis.

How Your Medical Plan and the HSA Work Together

ASK ALEX

All of Banner Health's medical plan options offer three levels of coverage based on the network you choose. All plans include pharmacy benefits. These networks are:

- The Banner Health Network
- The Aetna National Network
- Out of Network

For more information about our network tiers and how they work, go to [Understanding Network Tiers](#), now.

Team Member Premiums

Resident and Fellow Benefits

# Banner Health Choice Plus Plan

**The Choice Plus Plan** offers defined copays, lower deductibles (or no deductible for Tier 1 visits) but higher monthly premiums. Consider this plan if you anticipate needing more health care and want the highest level of protection and predictability from your medical insurance. We encourage you to select a Primary Care Physician (PCP), but it is not a requirement. You are not required to obtain a PCP referral to see a specialist.

This plan doesn't qualify for an HSA; you may elect a Health Care Flexible Spending Account (FSA).

## Choosing the Right Health Plan

### SCENARIO 1: Sophie

#### Saving money is priority one

Sophie is 25 years old and single. She's in good health and has few medical needs aside from preventive care (paid at 100% when she uses in-network providers) and the occasional cold, so she wants to spend as little on health care as possible. She likes the option of having an HSA and knows if she stays healthy and saves a little each month, she can build a health care nest egg for future expenses.

#### What did Sophie choose?

Sophie gives **Ask ALEX** a try for help. After working through some numbers with ALEX, Sophie decides her best option is the Banner Health Value Plan. Since preventive care is covered at 100% and she doesn't anticipate any major health care expenses, Sophie opts for the plan with the lowest premiums to keep her out-of-pocket costs down.

To save even more and pay nothing for premiums in 2023 for her employee-only coverage, Sophie plans to participate in the **MyWell-Being Program** and meet the program's requirements.

### SCENARIO 2: Mark and Jane

#### Thinking about the future

Mark and his wife Jane both just turned 60. They're no longer covering their kids on their medical plan, and they're starting to think about retirement. They're both pretty healthy now, but they're aware that they'll likely need increasingly more health care services in the coming years.

#### What was 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 now that they're not paying for their kids' medical coverage. Plus, the Banner Health HSA contribution of \$900 will give them 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.

---

The following resources are available to provide you with assistance for benefits questions:

- Ask ALEX at [myalex.com/bannerhealth/2023](https://myalex.com/bannerhealth/2023)
  - Log in to **MyHR|Workday** and use the search box or make a selection in the Benefits application
  - Call the MyBenefits Resource Center, at **833-849-9825** 7 a.m. to 7 p.m. (MST), Monday through Friday
  - Call Banner|Aetna Concierge Team at **855-788-5803**
- 





## SCENARIO 3: Leslie and Mario

### Looking for extra security

Leslie and Mario are married with two children and another on the way. Leslie includes her husband in her medical coverage. Between the kids' mishaps and Leslie's prenatal care, they use health care services often and anticipate hitting their annual deductible early in the year.

### What was Leslie and Mario's choice?

Leslie and Mario select the Banner Health Choice Plus Plan. Although this option has a higher premium out of her paycheck, 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.

## Cost Savings

When it comes to making decisions about your family's medical care, as a Banner Health team member you may select from the best and most respected providers in the communities we serve.

If you're enrolled in a Banner Health medical plan, choosing Banner Health physicians, pharmacies, laboratories and other services whenever possible provides quality care for you and your family, and supports the organization that supports you. Plus, you save money through lower copays or coinsurance.



ASK ALEX

## Save on Health Care. Find a PCP. Stay in Network.

When you go out of network, you miss out on the in-network negotiated rate. That means you spend more money. Plus, your deductible and coinsurance can be higher. Find an in-network primary doctor now so you're prepared when you need care. To find a doctor, go to [banneraetna.com](http://banneraetna.com) and click on Find a Doctor about one-third of the way down the page.



Team Member Premiums

Resident and  
Fellow Benefits

# Understanding Network Tiers

ASK ALEX

You work for a health care organization, so it makes sense you'd get a discount on health care. That's why we offer you multiple 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, you will receive the least amount of coverage, as these are out of network.

Out-of-network processing:

- » In 2023, we will transition to pay out-of-network claims at a Medicare based fee schedule.
- » Seeking care in-network is incredibly important as we have contracts in place to protect against exorbitant claims. Out-of-network claims carry a greater chance of exposing you to balance billing, which is when a provider bills you for the difference between the provider's charge and the allowed amount.
- » To maximize your plan value, please seek care from our broad Banner Health Network (Max Savings Tier) or Aetna National Network (Standard Savings Tier). You can find in-network providers by logging into your Banner|Aetna account at [banner.aetna.com](http://banner.aetna.com).

	MAX SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Available Providers	Banner Health's 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	\$	\$ \$	\$ \$ \$