



A World of Support is Available to You

Banner Health

Headquartered in Arizona, Banner Health is one of the largest nonprofit health care systems in the country with 29 hospitals in six western states: Arizona, California, Colorado, Nebraska, Nevada, and Wyoming. For more information, visit www.BannerHealth.com.

Enjoy Banner Benefits as a Resident/Fellow

- Three medical plan options including Rx coverage
- Maternity coverage begins day 1.
- Three dental plan options
- Two vision plan options
- Coverage options for employee, spouse/domestic partner, and children
- Life/AD&D Insurance
- Flexible Spending Accounts (FSAs)
- Short-term Disability coverage on day 1
- Long-term Disability after 1 year
- 401(k) program 4% match after 1 year
- Adoption Assistance up to \$10K beginning in 2021
- [Click here](#) for more information.

Wellness Resources for Residents

As a UArizona and Banner resident, you will have access to a multitude of wellness resources, such as mental health care, nutrition consults, physical and occupational therapy, personalized coaching, spiritual care, onsite exercise facilities, and various other programs. Click [here](#) to learn more.

Relocation Services

Banner Health partners with Above & Beyond to help with relocation. Above & Beyond Relocation Services helps you learn about our remarkable city—providing prompt, professional service with a personal touch. They assist our residents from the early candidacy stage through relocation to Phoenix. There is no fee for their services including:

- Phoenix area rental resources
- A thoughtful match with an experienced real estate professional
- Area information of all kinds (e.g., housing market, major employers, school ratings)
- Hotel discounts while searching for housing
- Spouse/partner career assistance for family members outside of Banner Health
- [Click here](#) to learn more about other services they offer.
- [Click here](#) to email Above & Beyond. Let them know you received their information from Banner.

Significant Other Job Search Process

Our recruitment team has created a fast track for significant others of our Residents/Fellows. If your significant other is looking for a job at Banner Health, we want to help. Please follow the directions below.

- Email: Victoria.Buckner@bannerhealth.com
- Subject: Job Search
- Attach a resume and include the full name of your significant other

Mortgage Program for Residents

Banner Health has partnered with BBVA to offer a special mortgage program to its residents, fellows, and physicians. Highlights:

- Loans up to \$650,000, with 5% down, no reserves required
- Loans up to \$484,350, with 0% down, require 2 months of reserves
- Loans exceeding \$484,350, with 0% down, require 4 months of reserves
- Gift contributions will be allowed after a 3% down payment from physician.
- Student loans that are deferred for at least 12 months are not counted in qualifying ratios.
- Will close on your home 60 days before effective start date with a signed Employment Agreement
- For more details and contact information click [here](#).

Concierge Banking for Residents

In addition to their mortgage services, BBVA also offers residents private banking, financial planning, insurance, and trust and fiduciary services. For details and contact information, click [here](#).

Free Financial Planning Support

Professional financial planners provide residents with trustworthy financial planning education. One complimentary session is offered each year. Defensive Financial Education 101 topics include:

- Cash management and budgeting
- Debt management and student loans
- Risk management and insurance planning
- Contract review and transition to practice

Partners in Medicine

Partners in Medicine (PIM) is a support group for the spouses, partners, and families of Banner/UA Arizona resident and fellow physicians. In addition to providing support and resources, PIM hosts a variety of events throughout the year. This network allows members to connect with each other and enjoy the company of other spouses and partners who understand the experience of being part of a medical family.

Career Planning Services

As a resident/fellow, you will have access to complimentary career planning services through the Office of Graduate Medical Education (GME). GME's House Staff Transition Coordinator offers the following services to assist residents and fellows with their transition from training to employment/practice:

- Career planning meeting with folder of resource materials
- CV, cover letter, and personal statement review and editing
- Connections with physician recruiters

Retention Incentives for Residents

Banner Health offers a variety of career options for physicians in both clinical and academic realms with employed opportunities in multiple locations to fit a wide range of lifestyle priorities. Current resident retention incentives include:

- Sign-on Bonus: \$30K-\$60K (depending on location – all specialties)
- Loan Repayment: Up to \$100K (\$20K for 5 years) for outpatient primary care and Psychiatry
- Resident Stipend: \$1,500 per month after 18 months of training. Eligible specialties include:
 - Outpatient primary care (Family Medicine, Internal Medicine, Med/Peds, and Pediatrics) for Banner Medical Group
 - Outpatient primary care (Family Medicine, Internal Medicine, Med/Peds, and Geriatrics) for Banner University Medical Group
 - Eligible specialties include Anesthesia and Psychiatry for Banner University Medical Group.

***Train with Banner –
Stay with Banner!***



2021 Resident/House Staff Benefits Overview

Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
Medical/Pharmacy	<ul style="list-style-type: none"> Three medical plan options with non-tobacco discount One medical plan includes employer-funded Health Savings or Reimbursement Account Medical plans include prescription coverage \$0 maintenance medications First \$ dollar medications for maintenance medications Coverage options for employee, spouse/domestic partner, children 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are paid by Banner for non-tobacco users; premiums are shared between you and Banner for tobacco users
Dental	<ul style="list-style-type: none"> Three dental plan options Value plan at no cost to employee Coverage options for employee, spouse/domestic partner, children Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are paid by Banner for Basic or Value plan; premiums are shared between you and Banner for Premier plan
Vision	<ul style="list-style-type: none"> Two vision plan options Coverage options for employee, spouse/domestic partner, children Employee, spouse and dependent child portion of premiums pre-tax; domestic partner and domestic partner's child portion is post-tax 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	The premiums are shared between you and Banner
Life/AD&D	<ul style="list-style-type: none"> Banner provides basic 1x annual salary of term coverage; buy-ups available to a maximum of 10 times your annual salary Coverage options for employee, spouse/domestic partner, children Post-tax premiums 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	Banner pays for basic coverage; you pay for additional coverage for you and your family members
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> Health Care and Dependent Care (day care) options \$2,750 max Health Care FSA, \$5,000 max Dependent Care FSA, annual elections Pre-tax contributions Free debit card for spending account 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	Your annual election is taken from your paycheck over all 26 pay periods, or over the remaining pay periods in the year
Legal Plan	<ul style="list-style-type: none"> Attorney available for various legal needs Discounted rates Post-tax premiums 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	You pay at discounted rates
Short Term Disability (STD)	<ul style="list-style-type: none"> Disabled from own occupation (non-Workers' Comp) Pays 100% of base salary for up to 26 weeks 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of hire	Banner pays the full cost
Long Term Disability (LTD)	<ul style="list-style-type: none"> Total disability from your own occupation for 24 months, then any occupation Flat rate \$3,000 per month after six months of disability 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Date of Hire	Banner pays the full cost

Benefit	Description	*Employment Status/Eligibility	Enrollment	Effective Date	Employee/Banner Contribution
401(k)/403(b)	<ul style="list-style-type: none"> Pre-tax retirement savings with multiple investment choices Enroll any time after your first paycheck from Banner Employer match in 401(k) plan at one year of employment Employer match is dollar for dollar on up to the first 4% of your salary you defer to your retirement account Immediate vesting (ownership) of the employer match Post-tax Roth 401(k) option within 401(k) plan 	All employees except Registry; Registry employees are eligible for 403(b) with no match	Any time after your first paycheck from Banner	Date of hire	You can set aside up to 100% of your annual salary or <u>\$19,500</u> , whichever is less (if you will be <u>age 50 or older as of 12/31/21</u> , the limit is <u>\$26,000</u>); Banner match begins at one year of employment
Resources for Living (EAP)	<ul style="list-style-type: none"> Up to 6 sessions per issue per year with no copay; other visits based on medical plan coverage Additional resources available by phone and online 	All employees	No enrollment required	Date of hire	Banner pays the full cost
Employee Discounts	<ul style="list-style-type: none"> Website managed by Beneplace Variety of discounts available 	All employees	No enrollment required	Date of hire	You pay at discounted rates
Bright Horizons	<ul style="list-style-type: none"> Online search tool for care providers Resources for childcare, elder care, pet care, housekeeping and academic support & tutoring 	All employees	Any time	Date of hire	You pay for providers you select
Well-Being Programs	<ul style="list-style-type: none"> Virgin Pulse well-being platform and mobile app Challenges, classes and events focused on the four pillars (Balance, Growth, Health and Wealth) 	Varies	Varies	Varies	Varies
Voluntary Benefits	<ul style="list-style-type: none"> Optional insurance products: auto, home, pet insurance identity theft protection available at discounted rates 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Varies by plan, some limited to within 31 days of eligibility	Date of hire	You pay at discounted rates
Supplemental Benefits	<ul style="list-style-type: none"> Aetna Accident Insurance Aetna Critical Illness Aetna Hospital Indemnity 	Regular* FT/PT Employees assigned a Total FTE \geq .5	Newly eligible employees have 31 days to enroll	Newly eligible employees have 31 days to enroll	You pay for the coverages you select
Adoption Assistance	<ul style="list-style-type: none"> Banner Health Provides up to \$10,000 in adoption assistance 	Regular* FT/PT Employees assigned a Total FTE \geq .5	No enrollment required	Completed 1 year of service prior to start of the adoption proceedings.	Banner pays the full cost
Additional Local Benefits	<ul style="list-style-type: none"> Individual locations may have benefits specific to that entity or community, please contact Human Resources for further information 				

This overview provides highlights of the plans. Details are included in the legal documents that govern how the plans operate. In the event of a difference between this overview and legal documents, the legal documents will rule.

Oct. 15, 2020

If you are adding dependents to Banner benefits, you will need to provide supporting documentation showing that your dependents meet the eligibility requirements of the plan before they can be added.

*Regular is an Employee Type in Banner Health MyHR System.



2021 Premiums

Resident / House Staff

Plan	Coverage Level			
	Well-Being ¹ and Tobacco-Free	Non-Well-Being and Tobacco-Free	Well-Being ¹ and Tobacco User	Non-Well-Being and Tobacco User
Medical Rates <i>Per Pay Period</i> *				
Banner Choice Plus	Medical Premium includes Pharmacy			
Employee	\$0	\$0	\$80.77	\$80.77
Employee + Spouse/DP	\$0	\$0	\$161.54	\$161.54
Employee + Children	\$0	\$0	\$80.77	\$80.77
Employee + Family	\$0	\$0	\$161.54	\$161.54
Banner Premier				
Employee	\$0	\$0	\$80.77	\$80.77
Employee + Spouse/DP	\$0	\$0	\$161.54	\$161.54
Employee + Children	\$0	\$0	\$80.77	\$80.77
Employee + Family	\$0	\$0	\$161.54	\$161.54
Banner Value				
Employee	\$0	\$0	\$80.77	\$80.77
Employee + Spouse/DP	\$0	\$0	\$161.54	\$161.54
Employee + Children	\$0	\$0	\$80.77	\$80.77
Employee + Family	\$0	\$0	\$161.54	\$161.54

*Premiums based on 26 pay periods

¹In 2020 Banner Health team members had the opportunity to participate in a variety of activities in line with our four MyWell-Being pillars. Team members earning 50,000 points by November 1, 2020 earned the premium reduction for 2021.

Residents and House Staff meeting the Well-Being requirements will earn a one-time \$50 award in-lieu of reduced premiums as the premiums are \$0.

Dental			
Dental Rates <i>Per Pay Period</i>	Premier Dental	Value Dental	Basic Dental*
Employee	\$21.69	\$0	\$0
Employee + Spouse/DP	\$41.54	\$0	\$0
Employee + Children	\$52.62	\$0	\$0
Employee + Family	\$76.15	\$0	\$0

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

Vision		
Vision Rates <i>Per Pay Period</i>	Premier Vision	Value Vision
Employee	\$6.46	\$4.15
Employee + Spouse/DP	\$12.92	\$8.31
Employee + Children	\$13.38	\$8.31
Employee + Family	\$16.15	\$10.15

August 13, 2020

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.	Under 30	\$0.036	Banner offers the option for the employee to purchase Supplemental Life Insurance for your spouse or domestic	Under 25	\$0.081
	30-34	\$0.046		25-29	\$0.095

You have the option of purchasing an additional 1 to 10 times at these rates.

35-39	\$0.051
40-44	\$0.070
45-49	\$0.114
50-54	\$0.176
55-59	\$0.341
60-64	\$0.476
65-69	\$0.733
70-74	\$1.168
75 & Over	\$1.710

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

30-34	\$0.123
35-39	\$0.137
40-44	\$0.151
45-49	\$0.220
50-54	\$0.331
55-59	\$0.609
60-64	\$0.929
65-69	\$1.776
70 & Over	\$2.873

Legal	
Hyatt 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 to day or elder care for dependents so that you can work.

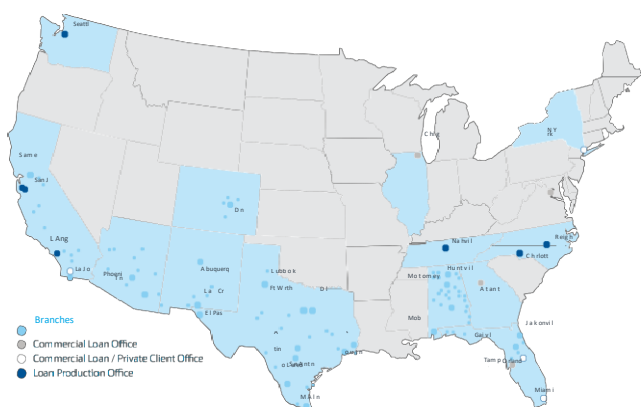
August 13, 2020

Concierge Banking: Not a One-Size-Fits All Approach

As a medical professional, you're working hard to make sure your community thrives, but it's also important to ensure your finances are getting the complete attention they deserve. Let us help you manage your personal wealth and business needs, and we'll put as much effort into it as you've put forth taking care of others.

Who We Are

The BBVA Group is a global financial services group recognized for its stability, innovation, and socially responsible approach to business. With operations in over 30 countries, BBVA maintains a solid leadership position in the United States, Spain, Mexico, and South America.



The BBVA Compass Global Wealth approach consists of obtaining an in depth knowledge of our clients' hopes, desires, and dreams, and applying that knowledge towards the development of a comprehensive financial plan. Our seasoned team of professionals offers the experience and leadership to address client needs. Whether you are interested in building your wealth, simplifying your finances or planning for your future, you will have the support and expertise of a global organization that has managed wealth for decades.

What We Offer

Personal Finance, Retirement, and Beyond

Providing a complete picture of your wealth- what exists now and what's coming in- we'll help you work through the wealth planning process to create a customized plan using the following tools:

Private Banking

Providing traditional and specialized banking solutions and lending options for your personal wealth or business

Asset Management

and solutions using a wealth of world-class investment products

Financial Planning

Creating a comprehensive planning process for your financial journey

Trust & Fiduciary Services

Offering a full range of trust and wealth transfer services that allow you to allocate your wealth in a way that is consistent with who you are and what you want to achieve

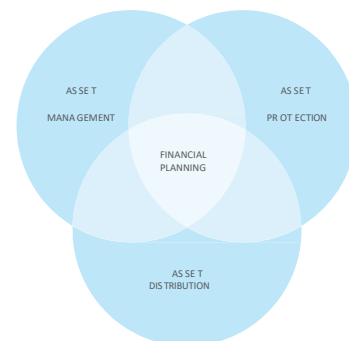
Insurance

Protecting yourself, your income potential, your loved ones and your business through our

various insurance products and services

Mortgage

Buying a home is a big event. From applying for a mortgage to buying your first home or investing in a vacation getaway, we're here to guide you through the journey



Your Local Global Wealth Concierge Team:

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Banner Resident & Physician Loans: 100% Financing fixed rate and adjustable rate mortgages

Highlights: No monthly private mortgage insurance. Gift contributions allowed. Monthly mortgage payment reserves are not required when a 5% down payment is made. Loan amounts up to \$484,350 for 100% financing transactions require 2 months of mortgage payment reserves. If over, it requires 4 months of mortgage payment reserves.

New Primary Residence:

Primary Residence	Loan to Value	Max Loan Amount
Purchase, Single Family	100%	Up to \$650,000
<i>excluding condos</i>	95%	\$1,250,000
	90%	\$1,500,000
	80%	\$1,750,000

Cash out Refinance:

Primary Residence	Loan to Value	Max Loan Amount
1-Unit	85%*	Up to \$1,250,000
	80%*	\$1,500,000
	70%*	\$1,750,000

investment homes.

Programs available for second and

Not available in WY or NE, similar programs may be available

Additional Benefits:

- ✓ Interest Rate / Pricing Discounts applied for Relocation, Auto Debit from a BBVA Compass checking account, and opening a 25k CD
- ✓ Student loans that are deferred for 12 months are not counted in qualifying ratios
- ✓ Construction and Renovation Loan Programs that include extended rate locks up to 12 months
- ✓ For borrowers that exceed specific loan requirements and fall short on other underwriting requirements, possible exceptions can be granted
- ✓ **Will close on your home 60 days before your effective start date with a signed Employment Agreement**



*100% LTV not available on condominiums. Condominiums require a down payment. A contribution toward the transaction's closing costs and prepaid items from the borrower's own funds is generally required, except in certain circumstances involving parental gifts. All loans subject to underwriting review. All loans subject to approval, including credit approval. Eligible properties must be located in Alabama, Arizona, California, Colorado, Florida, New Mexico or Texas where BBVA Compass has a market presence. BBVA Compass is a trade name of Compass Bank, Member FDIC. Equal Housing Lender. NMLS # 402936 Rev. 03/2018 / #440879-C
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