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
- Fully paid (6 weeks) maternity leave effective 1/1/2022
- Three dental plan options
- Two vision plan options
- Coverage options for employee, spouse/domestic partner, children
- Life/AD&D Insurance
- Flexible Spending Accounts (FSAs)
- Short-term Disability coverage on day 1
- Long-term Disability coverage on day 1
- 401(k) program 4% match after 1 year
- Adoption Assistance up to $10k
- Resources for child and elder care via Bright Horizons
- UA Arizona Global Campus discounted tuition for you, your spouse/children. Click here for more information.
- Click here for benefits overview.

Wellness Resources for Residents
As a UA Arizona / Banner resident, you will have access to wellness resources such as mental health care, nutrition consults, physical and occupational therapy, personalized coaching, spiritual care, onsite exercise facilities, and 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
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

Career Planning Services
As a resident/fellow, you will have access to complimentary career planning services. Banner’s Physician Recruiter, Sr. Consultant for Residents offers the following services to assist residents and fellows with their transition from training to employment/practice:

- Job search resource materials
- CV and cover letter reviews
- 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. Eligible specialties include anesthesia, psychiatry, dermatology, neurology, pediatric neurology, and medical imaging specialties for Banner University Medical Group and psychiatry and pediatric otolaryngology for Banner Medical Group.
- Resident Stipend: $1,500 per month after 18 months of training. Eligible specialties include:
  - Outpatient primary care including family medicine, internal medicine, med/peds, and pediatrics for Banner Medical Group; Outpatient primary care including family medicine, internal medicine, med/peds, and geriatrics for Banner University Medical Group
  - Eligible specialties include anesthesia and psychiatry for Banner University Medical Group and psychiatry and pediatric otolaryngology for Banner Medical Group.
### 2022 Resident/House Staff Benefits

**Overview**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>*Employment Status/Eligibility</th>
<th>Enrollment</th>
<th>Effective Date</th>
<th>Employee/Banner Contribution</th>
</tr>
</thead>
</table>
| Medical/Pharmacy   | • 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 preventive medications  
                      • Coverage options for employee, spouse/domestic partner, children | Regular* FT/PT Employees assigned a Total FTE ≥ .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             | • Three dental 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 ≥ .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             | • 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 ≥ .5 | Newly eligible employees have 31 days to enroll | Date of hire   | The premiums are shared between you and Banner                                             |
| Life/AD&D          | • 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 ≥ .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) | • 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 ≥ .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         | • Attorney available for various legal needs  
                      • Discounted rates  
                      • Post-tax premiums | Regular* FT/PT Employees assigned a Total FTE ≥ .5 | Newly eligible employees have 31 days to enroll | Date of hire   | You pay at discounted rates                                                                |
| Short Term Disability (STD) | • Disabled from own occupation (non-Workers’ Comp)  
                      • Pays 100% of base salary for up to 26 weeks  
                      • 6 weeks maternity at 100% pay | Regular* FT/PT Employees assigned a Total FTE ≥ .5 | Newly eligible employees have 31 days to enroll | Date of hire   | Banner pays the full cost                                                                  |
| Long Term Disability (LTD) | • 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 ≥ .5 | Newly eligible employees have 31 days to enroll | Date of hire   | Banner pays the full cost                                                                  |
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>*Employment Status/Eligibility</th>
<th>Enrollment</th>
<th>Effective Date</th>
<th>Employee/Banner Contribution</th>
</tr>
</thead>
</table>
| 401(k)/403(b)           | • Pre-tax retirement savings with multiple investment choices  
• Enroll any time after your first paycheck from Banner  
• 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-taxRoth401(k)option within401(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 the lesser of up to 100% of your annual salary or $19,500. This increases to $26,000 upon the year in which you turn 50 or older to allow for catch up contributions. |
| Employee Assistance Program (EAP) | • 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      | • Website managed by BenePlace  
• Variety of discounts available                                                                                                                                                                           | All employees                                                                                  | No enrollment required                          | Date of hire   | You pay at discounted rates                                                                   |
| Sittercity (through Bright Horizons Care Advantage) | • Online search tool for care providers  
• Resources for childcare, elder care, pet care, housekeeping, and tutoring                                                                                                                                  | All employees                                                                                  | Any time                                        | Date of hire   | You pay for providers you select                                                               |
| Well-Being Programs    | • Virgin Pulse well-being platform and mobile app  
• Challenges, classes, and events focused on the five pillars (Growth, Health, Wealth, and Balance)                                                                                                         | Varies                                                                                       | Varies                                         | Varies         | Varies                                                                                      |
| Voluntary Benefits     | • Optional insurance products: auto, home, petinsurance identity theft protection available at discounted rates                                                                                           | Regular* FT/PT Employees assigned a Total FTE ≥ 5                                            | Varies by plan, some limited to within 31 days of eligibility | Date of hire   | You pay at discounted rates                                                                   |
| Supplemental Benefits  | • Aetna Accident Insurance  
• Aetna Critical Illness  
• Aetna Hospital Indemnity                                                                                                                                   | Regular* FT/PT Employees assigned a Total FTE ≥ 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    | • Banner Health provides up to $10,000 in adoption assistance                                                                                                                                               | Regular* FT/PT Employees assigned a Total FTE ≥ 5                                            | No enrollment required                          | Completed 1 year of service prior to start of the adoption proceedings. | Banner pays the full cost                                                                    |
| Additional Local Benefits | • 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.

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|Workday.
*Full Time Premiums apply to a .7 FTE or greater (equivalent to 28 scheduled hours per week MyHR|Workday).
# 2022 Resident/House Staff Premiums

## Medical Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level</th>
<th>Medical Rates Per Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical Rates</td>
<td>Well-Being(^1) and Tobacco-Free</td>
</tr>
<tr>
<td>Banner Choice Plus</td>
<td>Medical Premium includes Pharmacy</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Children</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Family</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Banner Premier</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Children</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Family</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Banner Value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Children</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Family</td>
<td></td>
<td>$0</td>
</tr>
</tbody>
</table>

\(^{*}\)Weekly paid employees will see the weekly premium amounts in Workday

\(^{1}\)In 2021, Banner team members had the opportunity to participate in a variety of activities in our MyWell-Being Program. Residents and House Staff meeting the Well-Being Program requirements will earn a $180 one-time cash award in 2022.

## Dental Rates

<table>
<thead>
<tr>
<th>Dental Rates Per Pay Period</th>
<th>Premier Dental</th>
<th>Value Dental</th>
<th>Basic Dental*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$18.46</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$35.08</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$43.85</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$63.69</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

\(^{*}\)Basic Dental not available in some areas due to limited provider network.
## Vision

<table>
<thead>
<tr>
<th>Vision Rates Per Pay Period</th>
<th>Premier Vision</th>
<th>Value Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$6.46</td>
<td>$4.15</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$12.92</td>
<td>$8.31</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$13.38</td>
<td>$8.31</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$16.15</td>
<td>$10.15</td>
</tr>
</tbody>
</table>

## Employee Life Insurance and AD&D Rates

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.

<table>
<thead>
<tr>
<th>Age</th>
<th>Monthly Rate/$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.036</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.046</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.051</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.070</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.114</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.176</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.341</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.476</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.733</td>
</tr>
<tr>
<td>70-74</td>
<td>$1.168</td>
</tr>
<tr>
<td>75 &amp; Over</td>
<td>$1.710</td>
</tr>
</tbody>
</table>

Spouse Life Insurance and AD&D Rates

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.

<table>
<thead>
<tr>
<th>Age Rated</th>
<th>Monthly Rate/$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.081</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.095</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.123</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.137</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.151</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.220</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.331</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.609</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.929</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.776</td>
</tr>
<tr>
<td>70 &amp; Over</td>
<td>$2.873</td>
</tr>
</tbody>
</table>

## 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 for daycare or elder care for dependents so that you can work.
Physician Loan Overview

We’re Proud to Offer the Best Professional Mortgage Loan for Physicians including Residents with fixed and arm interest rates

Highlights:

- No Monthly Private Mortgage Insurance
- Gift Contributions Allowed
- 2 Monthly Mortgage payment reserves required
- As little as 5% down payment up to 1.25M loan amounts

Scenarios for a New Primary Residence:

<table>
<thead>
<tr>
<th>Primary Residence</th>
<th>Loan to Value</th>
<th>Max Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase, 1-Unit</td>
<td>95%</td>
<td>up to $1,250,000</td>
</tr>
<tr>
<td></td>
<td>90%</td>
<td>up to $1,500,000</td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>up to $1,750,000</td>
</tr>
<tr>
<td>Second Home</td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>Investment Home</td>
<td>Not Applicable</td>
<td></td>
</tr>
</tbody>
</table>

Scenarios for a Cash Out Refinance:

<table>
<thead>
<tr>
<th>Primary Residence</th>
<th>Loan to Value</th>
<th>Max Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-Unit</td>
<td>85%*</td>
<td>up to $1,250,000</td>
</tr>
<tr>
<td></td>
<td>80%*</td>
<td>up to $1,500,000</td>
</tr>
<tr>
<td></td>
<td>70%*</td>
<td>up to $1,750,000</td>
</tr>
<tr>
<td>Second Home</td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>Investment Home</td>
<td>Not Applicable</td>
<td></td>
</tr>
</tbody>
</table>

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
- Will close on your home 45 days before your effective start date with a signed Employment Contract
- Construction and Renovation Loan Programs with 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*

Grant Williams, Private Banker
2850 E Camelback Road, Suite 140
Phoenix, AZ 85016
Office: 480-596-2607
Cell: 480-490-8144
Grant.Williams@bbva.com

*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 # 402939 Rev. 03/2018 / #440879-C

08/11/2021
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

**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

[bbvacompass.com/wealth/officers/grant-williams.html](http://bbvacompass.com/wealth/officers/grant-williams.html)
Grant Williams  
Private Banker  
(480) 490-8144  
grant.williams@bbva.com

Stephanie Searer  
Relationship Associate  
(480) 596-2601  
stephanie.searer@bbva.com

Wendy Sage  
Sr Relationship Associate  
(480) 596-2631  
wendy.sage@bbva.com

Amy Loumankin  
Relationship Associate  
(480) 596-2600  
amy.loumankin@bbva.com