

Through this flexible program, you can apply to purchase coverage for your:

- Automobile
- Camper
- Motorcycle
- Travel trailers
- Utility trailers
- Boats
- Recreational vehicles
- Home
- Personal property in your home

New Employee Checklist

As part of your Total Compensation package, Banner Health offers a variety of benefit options and resources so you can make the best choices for you and your family. That's why the PersonalPlans® voluntary benefit program is offered to our valued employees. These products may help provide valuable protection for you and your family.

Use this checklist to guide you through the PersonalPlans program – and be sure to pay attention to those benefits that offer a limited enrollment period offer!

- ❑ Visit www.personal-plans/BannerHealth.com to learn more about all of the PersonalPlans voluntary benefits available to Banner Health employees.
- ❑ Call the PersonalPlans call center at 1-800-906-8793, 8:00 a.m. to 5:00 p.m. Central time to get answers to your questions and enroll in the following benefits:
 - Universal Life Insurance -- You can enroll in this program at anytime throughout the year.
 - Critical Illness Insurance -- You can enroll in this program at anytime throughout the year.
 - Accident Insurance -- You can enroll in this program at anytime throughout the year.
- ❑ Visit www.personal-plans/BannerHealth.com to take advantage of the following benefits **anytime**:
 - Computer Purchase Program.
 - Pet Insurance.
 - Online Auto Insurance quote.
- ❑ Call the PersonalPlans call center at 1-800-906-8793, 8:00 a.m. to 5:00 p.m. Central
 - Auto or Homeowners Insurance.
 - Life Insurance if you miss your initial 31-day guaranteed issue period.

Introducing the PersonalPlans® Voluntary Benefits Program



Important information
about new
employee enrollment
opportunities inside

Universal Life Insurance with Long Term Care Coverage

How much life insurance is enough? You have life insurance – Banner Health provides a basic amount of term insurance and voluntary term insurance for you while you’re employed at Banner. In addition to that, you have the opportunity to purchase ***permanent*** life insurance for yourself and your family members.

During your initial special enrollment period, within 31 days of your hire date you can purchase up to five times your base annual salary or \$100,000 without proof of good health. In addition, if you purchase coverage, your spouse/domestic partner can purchase up to \$25,000 by answering just a few questions. Child coverage is also available if you elect coverage.

This plan provides:

- Long Term Care Coverage – this benefit automatically allows you to use part of your life insurance benefit to pay for nursing homes, hospice, home health care and a variety of other services needed in long term care situations.
- Life-Long Coverage – even if you leave Banner Health for any reason, your policy is ***yours to keep*** as long as you continue to pay the premiums, which never increase with your age.
- Tax-deferred Cash Accumulation – because this is Universal Life Insurance, this program also offers you the option to grow money in your cash fund on a tax-deferred basis based on current tax laws.

Computer Purchase Program

The Computer Purchase Program is a unique employee benefit program that provides you with a convenient and affordable way to purchase quality, name-brand personal computer bundles and related products and services, regardless of credit status and with the convenience of payroll deduction. You must be at least 18 years old, work a minimum of 16 hours per week, make at least \$16,000, and been employed with the company for at least one continuous year to qualify for this program.

This benefit program features:

- Brand name, quality products.
- 3 year at-home service warranty.
- Standard packages include cables, key board, mouse, monitor and printer.
- Convenient, no-interest financing.
- Payments through payroll deduction over a 12 month period.
- Most bundles include internet service and an Office Depot gift card valued at \$50 - \$100.
- Easy purchase – Customer Service Representatives use a consultative approach to determine which pre-configured bundle is best suited to your needs and have it shipped directly to your home.
- Provide computer access at home – the entire family gains.

- Save money – you will save over traditional financing methods through this benefit program.

Critical Illness Insurance with Cancer Coverage

Why would you need Critical Illness insurance if you already have medical, disability, or life insurance? The new Critical Illness insurance plan can provide you added financial protection in the form of a cash payment to use however you want . . . even a much-needed vacation to recuperate!

The new Critical Illness Insurance with Cancer Coverage was designed exclusively for Banner Health employees as part of an enhanced Total Compensation package.

During your initial enrollment period, you can enroll for \$5,000 in coverage for yourself guaranteed!

- It’s Simple – if diagnosed with a covered condition or illness, you get a lump sum payment of your entire benefit amount. The plan includes benefits that allow you to get the entire lump sum payment amount ***again*** if diagnosed with a different covered illness after six months and/ or if you are diagnosed the same covered illness ***again*** after a year!
- It’s Flexible – you choose the amount of coverage you need. You can elect from \$5,000 to \$50,000 in coverage for yourself and up to \$25,000 in coverage for your spouse. When you elect coverage, children are covered at no additional cost.
- It’s Comprehensive – You get coverage for seven different conditions or illnesses.
 - Cancer
 - Carcinoma in situ* – 25% benefit
 - Heart attack
 - Coronary artery bypass surgery – 25%
 - Stroke
 - Major organ transplant
 - Renal failure
- Once you enroll, your rates will not be increased due to age, health, or individual claim. The earlier you enroll, the lower your rates will be. And if you leave the company for any reason, you can take this policy with you at the same rate.

*Carcinoma in situ means: cancer in the natural or normal place, confined to the site without having invaded neighboring tissue.

Accident Insurance with Sickness Benefits

Accidents happen. Are you prepared to cover all the out-of-pocket medical expenses that may go along with a trip to the emergency room? Accident Insurance offers benefits to help cover these expenses, regardless of any other insurance you have.

Benefits of this program include:

- \$25,000 employee, \$10,000 spouse/domestic partner, and \$5,000 accidental death benefit.
- \$100,000 employee, \$50,000 spouse and \$15,000 child benefit if accidental death occurs on a plane, train or bus.
- Partial benefits for dismemberment, amputation or loss of fingers and toes, fractures, paralysis, dislocations, burns, lacerations and much more.
- Benefits for medical fees, hospital admission, hospital confinement and hospital intensive care.
- Optional sickness benefits that pay a benefit for hospital admission and hospital confinement when due to sickness.

Pet Insurance

There will come a time when your pet needs medical attention.

A VPI Pet Insurance policy covers thousands of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles, and other exotic pets. And specially-negotiated group rates make this peace-of-mind purchase even more affordable.

And because regular veterinary care is critical to the long term health of your pet, additional coverage is available for routine medical care including vaccinations, deworming, spay/neuter and more.

VPI policyholders are free to use any licensed veterinarian anywhere, even when you’re away from home.

Veterinary Pet Insurance is the nation’s oldest and largest provider of health insurance for pets. Selling policies since 1982, the company has worked with hundreds of thousands of loving pet owners to help deliver the very best care for their pets.

Auto and Homeowners Insurance

Your home and automobiles are probably some of your most valuable assets. That’s why you insure them. Through the Banner Health PersonalPlans Auto and Homeowners Insurance program, you can get high-quality insurance coverage through convenient payroll deduction. You might even save money through special rates and discounts.