



Frequently Asked Questions About... Birth or Adoption and Banner Benefits

Q: I am adding to my family through birth or adoption. When can I make changes to my benefits?

A: Congratulations! You will have 31 days from the date of birth, date of placement for adoption, or date of adoption to elect or make changes to your Banner benefits. A copy of the legal documents for placement or adoption is required as proof of your enrollment event.

Q: When will my changes take effect?

A: Your specific situation will determine the effective date of coverage. Here are some scenarios that will help you determine the effective date:

- If you are already enrolled and are adding a child due to placement or adoption, the effective date of coverage for the child is the date of placement or adoption
- If you are the child's birth mother and are already enrolled, the baby is covered as part of your coverage for 31 days. For the baby's coverage to continue, you must add the baby to your insurance plan within the 31 day enrollment period
- If you are the child's father and the child's birth mother is not already covered by a Banner medical plan, the baby is not covered by Banner unless the enrollment is completed within the 31 day enrollment period, but then the coverage will be effective the date of the baby's birth
- If the covered member of the medical plan who gives birth is your own dependent child (for example, your daughter is covered under your employee plan and gives birth), the baby is not covered as part of the mother's coverage, and the baby is not eligible to be enrolled in the Banner plans as a dependent unless you obtain legal custody or guardianship of the child
- If you are newly enrolling, or adding any other family members to your coverage during this event, coverage will be effective the first of the month following birth, placement, or adoption.

All premium changes will be effective the first of the month following birth, placement, or adoption.

Q: How do I make my benefit elections or changes?

A: For most of your benefits, you will need to call the Service Center at Banner Plan Administration at (480) 684-7070 in the Phoenix metropolitan area, or 800-827-2464 all other areas within 31 days following the birth, placement, or adoption to add, drop, or change coverage. For special enrollments due to life events like birth or adoption, you need to enroll by phone instead of using the online enrollment system.

A service representative can help you with changes to your coverage for medical, pharmacy, dental, vision, legal plans, life insurance, and flexible spending accounts. You will need to contact the PersonalPlans call center and Fidelity directly to make changes to your auto and/or homeowners insurance and your Banner retirement plan, see the Q&As below about those plans for details.

Q: Can I buy more Life/Accidental Death & Dismemberment insurance during this life event?

A: If you are not already at the maximum coverage level, you can increase your coverage by one level during your 31 day enrollment period (for example, moving from 2X to 3X your annual salary in coverage). Requests for additional increases require you to submit Evidence of Insurability (EOI) within the 31 day enrollment period; contact the Service Center at Banner Plan Administration at (480) 684-7070 in the Phoenix-metropolitan area, or 800-827-2464 all other areas to request an EOI form.

During your 31 day enrollment period, you may also elect Life/AD&D insurance for your spouse and/or children. There are limits on how much insurance you can select for them; refer to www.BannerBenefits.com or your benefits packet for more details about coverage levels.

Q: Banner does not currently offer any incentives for adoptive parents?

A: Banner has considered adoption benefits several times over the last few years. Unfortunately, we have simply been unable to find the additional dollars necessary for a new benefits program of this nature. While no direct adoption benefits are currently available, the Family Medical Leave Act, FMLA, does provide you with job protection while you are on leave to care for a newly adopted child.

Although Family Medical Leave does not provide pay, you can fund your leave by using any available hours in your paid time off bank. This is also true for biological fathers who may take time off following the birth of a child. Biological mothers may be paid through the short term disability program because they are medically unable to work for a period of time following the physical delivery of a child.

Q: Being a parent creates many changes, how can the EAP program assist?

A: The Employee Assistance Program is available to all Banner employee and their family members through CIGNA Behavioral Health. There are many services available through this program including face to face counseling, telephonic consultation, crisis intervention, financial services, legal services, and online support. You may access any of these services by calling CIGNA at 800-633-5954 or visiting www.cignabehavioral.com (use “BannerHealth” for your employer ID and type the word “employee” for your PIN).

Q: What about the Legal Plan?

A: You may add or drop coverage in the legal plan during your 31 day enrollment period. This plan can provide assistance with covered services such as updating your power of attorney or your will due to the new addition in your family.

Q: Can I make changes to my homeowners and auto insurance?

A: Auto and Homeowners Insurance program is available to eligible employees year round. For further information, contact the PersonalPlans call center at 800-906-8793.

Q: How do I make changes to my Banner retirement plan?

A: If you wish to enroll in or make changes to your 401(k) or 403(b) account, or to change the beneficiary designation on your retirement funds, contact Fidelity at www.fidelity.com/atwork, or by calling 800-343-0860 or 877-287-3017 (Spanish).

Q: I will be taking a maternity or paternity leave of absence, what do I do to get this started?

A: After you notify your manager that you are planning on taking a leave of absence, you should call 888-ABSENT8 (888-227-3688) and get connected to Banner Health's in-house resources on Disability, Family Medical Leave and Workers' Compensation.

Q: Where can I get more information?

A: If you have additional questions about birth or adoption and your Banner benefit plans, contact your local Human Resources office or call the Service Center at Banner Plan Administration at (480) 684-7070 in the Phoenix-metropolitan area, or 800-827-2464 for all other areas.

Important Notice: This overview provides highlights of the plan. Details of how the plan works are included in the legal documents that govern how the plan operates. In the event of a difference between this overview and the legal documents, the legal documents will rule.