

QUICK FACTS

About Your HCA Benefits

*This brochure highlights
some of the rewards you may
be eligible to receive from
your HCA-affiliated facility.*

*For more details,
go to **HCArewards.com**.*

HCA REWARDS

For a Healthy Work Environment



YOUR MEDICAL BENEFITS

The medical options available to you through your HCA-affiliated facility allow you to focus on your unique healthcare needs.

Feature	Smart Care Program Plan	HMO or EPO Plans <i>(not available in all locations)</i>
Physician Network If You Go Out-of-Network	Yes, in most locations Lower level or no benefits paid	Yes No benefits are paid without prior approval
Primary Care Physician Coordinates Your Care	No	Yes
Annual Deductible	Value Plan: \$1,500 individual, \$3,000 family Base Plan: \$400 individual, \$800 family Base Plan + Medical Rider: \$250 individual, \$500 family	Varies by plan
Office Visits	Value Plan: After deductible, you pay 30% for an in-network provider or 75% for an out-of-network provider Base Plan: After deductible, you pay 20% for an in-network provider or 75% for an out-of-network provider Base Plan + Medical Rider: You pay 20% for an in-network office visit with no deductible or, after deductible, 75% for an out-of-network provider	Small copay per visit; amount varies by plan
Inpatient Hospital Services	HCA-Affiliated Facility: You pay \$0 with no deductible Non-HCA In-Network Facility¹: After deductible, you pay 30% with Value Plan or Base Plan or 20% with Medical Rider Out-of-Network Facility²: You pay \$2,000 penalty plus 75% of charges with no deductible	Varies by plan
Preventive Care (no out-of-network coverage)	Value Plan and Base Plan: You pay a \$15 copay per office visit (\$1,000 annual maximum benefit) with no deductible Base Plan + Medical Rider: You pay a \$15 copay per office visit (\$2,000 annual maximum benefit) with no deductible	Covered
Emergency Services ³	Value Plan: You pay a \$75 copay at an HCA-affiliated facility. You pay a \$200 copay at all other facilities. Deductible does not apply. Base Plan: You pay a \$75 copay at an HCA-affiliated facility. You pay a \$125 copay at all other facilities. Deductible does not apply. Base Plan + Medical Rider: You pay a \$50 copay at an HCA-affiliated facility. You pay a \$125 copay at all other facilities. Deductible does not apply.	100% covered after a copay per visit at any facility
Annual Out-of-Pocket Maximum	Value Plan: \$5,000 individual, \$10,000 family Base Plan: \$4,000 individual, \$8,000 family Base Plan + Medical Rider: \$3,000 individual, \$6,000 family	In most cases, no out-of-pocket maximum

¹ When services are *not* available at an HCA-affiliated facility.

² When services *are* available at an HCA-affiliated or network facility.

³ If admitted, inpatient benefits apply.

THE HCA 401(k) PLAN

The HCA 401(k) Plan combines contributions from your facility with your own contributions to help you save for the future. Your facility provides a 100% match on your contribution¹ (from 3% to 9% of pay) based on your years of service. That means for every dollar you contribute, your facility contributes \$1 (up to your matching level).

Years of Vesting Service	Facility Contribution
	401(k) Plan Match
0-4	100% of 3% of pay
5-9	100% of 4% of pay
10-14	100% of 6% of pay
15-19	100% of 7% of pay
20-24	100% of 8% of pay
25+	100% of 9% of pay

¹You may contribute from 1 to 50% of your before-tax pay through payroll deduction, up to the IRS maximum. Log on to HCArewards.com for more information. Employees age 50 or over may make additional "catch-up" contributions up to IRS limits.

Automatic 401(k) Plan Enrollment for New Employees

If you are an eligible new employee, you will be automatically enrolled in the 401(k) Plan on the first day following two months of service. Your contribution amount will begin at 3% of pay and will increase automatically by 1% each year until it reaches 15% or you actively make another election. You may opt out of automatic enrollment or change your contribution by going to LifeTimes Connection through HCArewards.com.



VESTING

You are always 100% vested in your personal contributions to the 401(k) Plan. Your vesting in facility matching contributions is based on your years of vesting service and hire date. You earn one year of vesting service for each calendar year in which you perform at least 1,000 hours of service.

Employees Hired On or After April 1, 2008

You will be 20% vested in matching contributions for every year of service, beginning at two years of vesting service. You will be 100% vested in matching contributions after six years of vesting service.

Years of Vesting Service	% Vested
	Matching Contributions to 401(k) Account
0-1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Employees Hired Before April 1, 2008

If you had three or more years of vesting service on April 1, 2008, you are 100% vesting in all existing and future matching contributions.

If you had less than three years of vesting service on April 1, 2008, matching contributions made to your account on or after April 1, 2008 will vest 20% each year of service, becoming 100% vested after six years. Matching contributions in your account before April 1, 2008 will continue to follow a three-year cliff vesting schedule in which you are 100% vested after three years of vesting service.

OTHER HCA BENEFITS

Prescription Drug Coverage

Prescription drug coverage is included in the Smart Care Value Plan and the Base Plan. However, if you or your family members often need prescriptions, you may want to elect a Prescription Drug (Rx) Rider — *at an additional cost*. Generally, you have to buy 6 or more “brand name” prescriptions *each month* for this rider to be worth what you pay for it. Prescription drug coverage under an HMO or EPO varies by plan.

Dental

All employees at HCA-affiliated facilities are eligible to enroll in the MetLife Dental PPO Plan. In some locations, you may also be eligible for a Dental HMO.

Vision

The Vision Plan provides benefits for eye exams, lenses, frames and laser correction surgery, as well as the opportunity to save on replacement eyeglasses, sunglasses and other eye care items.

Long-Term Disability

Long-Term Disability (LTD) coverage provides income protection if you become totally disabled and are unable to work for an extended period of time.



Life Insurance

HCA offers 2 types of employee life insurance:

- **Basic Term Life** — Basic Life insurance covers you at 1 times your base pay, and is provided to you by your facility.
- **Supplemental Term Life** — Supplemental Life insurance allows you to choose an additional amount of coverage equal to 1 to 5 times your base pay. The price you pay for this coverage depends on your age and salary.

If you enroll in Employee Life Insurance, you may choose Dependent Life Insurance for an eligible spouse and/or children.

Flexible Spending Accounts

HCA offers 2 types of Flexible Spending Accounts (FSAs):

- **Health Care FSA** — The Health Care FSA helps pay for eligible healthcare expenses.
- **Day Care FSA** — The Day Care FSA helps pay for eligible child or elder care expenses.

Financial Education

HCA's Financial Education program offers on-site personal finance courses as well as online information and tools.



The 401(k) Plan information in this brochure pertains to employees who are eligible for — and participate in the HCA 401(k) Plan. If you leave HCA, you will receive information about distribution and rollover options for your 401(k) account balance from RolloverSystems. For more information visit <http://lifetimes.rolloversystems.com> or call 1-888-600-7655.

OTHER HCA BENEFITS *(continued)*

Employee Assistance Program (EAP)

All HCA-affiliated employees have access to an Employee Assistance Program (EAP), a confidential counseling and referral service providing personal, legal and financial services. For more information, log on to **HCArewards.com** or contact your facility's Human Resources Office.

CorePlus Voluntary Benefits

CorePlus Benefits, designed to complement and supplement the LifeTimes Benefit Choices Program offered through your HCA-affiliated facility, include:

- **Legal Benefit**
- **Short-Term Disability**
- **Long-Term Care**
- **Voluntary Permanent Life Insurance**

This brochure provides an overview of your benefits — an important part of the total rewards you receive as an employee of an HCA-affiliated facility. You can find more details about your benefit options when you visit **HCArewards.com**. You also may call LifeTimes Connection at (800) 566-4114. Representatives are available Monday through Friday, 7:00 a.m. to 7:00 p.m. (Central Time).

If you are an employee at an HCA-affiliated facility where there is union representation or at a facility that mirrors the benefits of a facility with union representation, not all the information contained here may apply to you, or may apply to you in a modified manner. Please see your local Human Resources office for more details.