

Quick facts about your

HCA Rewards

Above all else, we are committed to the care and improvement of human life. That includes caring for you.

We offer **fair, smart** and **competitive** benefits to support you in all areas of life.

This is how we care like family.



Top-quality benefits to take care of you

Here are a few highlights:

- Student loan assistance and tuition reimbursement programs to help you work toward your goals. (Only 8% of companies offer student loan assistance — we are proud to be one of them.)
- You receive a 100% match on your contribution (from 3% to 9% of pay, based on your years of service) in the 401(k) Plan, one of the most generous provided by any healthcare company or large employer.
- According to the National Business Group on Health, the employee-paid portion of HCA Healthcare medical costs is less than the national trend.

Education assistance

(EdAssist)

- Tuition reimbursement
- Student loan assistance
- Clinical certifications support

Hearing aid benefits coverage

Medical benefits

(Aetna, UnitedHealthcare or other carrier, based on location)

Telemedicine

(Doctor On Demand)

Prescription drug benefits

(OptumRx or other carrier, based on location)

Nicotine-free discount

(Well Care, Out-of-Area and HMO medical plans)

Tobacco cessation program

(Optum)

Medical transport

(AirMed)

Supplemental health insurance – Accident,

Critical illness, Hospital indemnity (UnitedHealthcare)

Time Away From Work Program

- Paid family leave
- Short-term disability
- Long-term disability
- Other leaves of absence

More life and family support

- Adoption assistance
- Family solutions and referral service
- Pet insurance (Nationwide)
- Auto & home insurance (Mercer)
- Fertility and family building (Progyny)

Mental, behavioral and emotional support

(Optum Wellbeing; IPM for North Texas)

Dental benefits

(MetLife, Dental HMO in some locations)

Vision benefits (EyeMed)

Physical wellbeing support

(Motivation Alliance)

Financial wellbeing support

- 401(k) Plan (BConnected)
- Retirement Readiness (Financial Soundings)
- Employee Stock Purchase Plan (Merrill / Computershare)
- Flexible Spending Accounts (Optum Financial)
- Financial and legal counseling (Optum Wellbeing)
- Legal benefits (Legal Access)
- Identity theft protection (LifeLock)
- Consumer discounts
- Life insurance (Prudential)

For more details and contact information: Go to HCAhrAnswers.com and click **HCA Rewards**

Note: Eligibility for these programs may vary by facility.

Medical benefit highlights

Your medical benefits are an important piece of your total rewards, so take a minute to learn about the value the Well Care plans offer.



Copays for common services

In most cases, you can access the following services from network providers and HCA Healthcare facilities with just a copay, even if you haven't met your deductible:

- Doctor On Demand® telemedicine medical visits
- In-network primary care physician office visits
- HCA Healthcare and in-network urgent care or walk-in clinic (including CareNow)
- HCA Healthcare outpatient & inpatient hospital services (facility charges only)
- Emergency services (facility charges only)
- Non-preferred generic drugs



FREE preferred generic prescriptions

The Well Care plans cover preferred generic drugs at 100%.



Save more with HCA Healthcare

Our medical plans have built-in savings for care from HCA Healthcare facilities. Choose HCA Healthcare to pay less for quality care.



FREE preventive care

You pay nothing for annual check-ups, some immunizations and age-appropriate screenings.



Nicotine-free discount

Save on your HCA Healthcare medical plan coverage if you are nicotine-free.

Who pays for your healthcare coverage?



Prescription drug coverage

Depending on your plan, you may be required to use a participating CVS retail pharmacy or the OptumRx Home Delivery Program for all 90-day supplies of maintenance medications.

Medical plan costs

Here's an example of what you pay for a few common services:

| | ESSENTIAL PLAN | LEVEL 1/A PLAN | LEVEL 2/B PLAN | LEVEL 3/C PLAN (if available) |
|--|----------------------|----------------|----------------|-------------------------------|
| Doctor On Demand® Medical Visits | \$45 | \$40 | \$30 | \$20 |
| In-Network Primary Care Physician Office Visit | 40% after deductible | \$45 | \$35 | \$25 |
| HCA Healthcare Urgent Care (including CareNow) | \$40 | \$25 | \$20 | \$15 |

The 401(k) Plan

The 401(k) Plan combines contributions from your facility with your own contributions to help you save for the future. If you are eligible, your facility provides a 100% match on your contribution* (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).

Automatic 401(k) Plan enrollment

If you are an eligible new colleague, you will automatically be 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. To opt out of automatic enrollment or change your contribution, go to **HCAhrAnswers.com**, select **HCA Rewards** and select the **BConnected** icon.

| 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 |

Annual matching contribution

You must be employed by an HCA Healthcare facility on Dec. 31 and receive pay for at least 1,000 hours of service (as defined by the Summary Plan Description) during the calendar year to receive the annual match. Your full facility matching contribution will be deposited to your account in the first quarter of the next year. For more details, go to **HCAhrAnswers.com**, select **HCA Rewards**, and enter search term **401(k)**.

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 (as defined by the Summary Plan Description).

- 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 |
| 0-1 | 0% |
| 2 | 20% |
| 3 | 40% |
| 4 | 60% |
| 5 | 80% |
| 6+ | 100% |

Retirement Clearinghouse

Get assistance rolling over assets from a previous employer's retirement plan or qualified IRA into the 401(k) Plan. Call **(866) 340-3252** for assistance.

* You may contribute from 1% to 50% of your before-tax pay through payroll deduction, up to the IRS maximum. Colleagues age 50 or over may make additional "catch-up" contributions up to IRS limits.

Additional benefits



Health & Wellness

Dental: Provides benefits through a MetLife Dental PPO Plan. Additional Dental PPO and/or HMO plans may be available, depending on your location.

Vision: Provides benefits for eye exams, lenses, frames and contact lenses, and discounts for laser correction surgery, replacement eyeglasses, sunglasses and more.

Healthy Living: Resources to help you improve and maintain your health.

Free Counseling and Referral Services: Confidential personal, legal and financial resources.



Retirement & Money

Employee Stock Purchase Plan: Purchase HCA Healthcare stock at a 10% discount through convenient payroll deductions.

Flexible Spending Accounts: Reduce your income tax bill and save money by paying for eligible expenses with an FSA.

Life Insurance

- Basic Term Life: Covers you at one times your base pay and is provided to you by your facility.
- Supplemental Term Life: Allows you to choose additional coverage equal to one to eight times your base pay. If you enroll in employee life insurance coverage, you may choose dependent life insurance for an eligible spouse and/or children.

Financial Education and Retirement Readiness

Resources: Talk to a financial planning professional for free — plus access your personal financial profile, personalized retirement readiness score, budget guidance and much more.

Preferred Banking Partners: Take advantage of waived fees, consumer loans, mortgage discounts, financial wellbeing and wealth management counselors, and more with the HCA Healthcare Credit Union (provided by BCU) and Bank of America.



Education Assistance

Tuition Reimbursement: Reimburses up to \$5,250 each calendar year (up to a lifetime maximum of \$21,000) for certain higher education expenses incurred for current courses. Galen College of Nursing also offers an RN to BSN program with zero out-of-pocket tuition expenses for eligible colleagues.

Student Loan Assistance: Offers monthly benefits of \$100 (full-time) or \$50 (part-time) to help you repay your student loans for degrees you have already completed. (Lifetime maximum applies).

Plus, you have access to free, unlimited one-on-one sessions with a financial wellness coach.

Certification Support: Offers pre-paid vouchers, test fee reimbursements and bonuses for achieving specific, nationally recognized clinical and other patient care certifications beyond your current position's requirements.

The Patricia Frist Memorial Scholarship Program:

Offers merit-based scholarships of up to \$5,000 a year to colleagues' children for higher education.

Education & College Advising: Free access to one-on-one advising with former college admissions and finance officers, online resources and webinars through Bright Horizons College Coach.



Extras

Eligible colleagues also have access to even more programs, including:

- Accident insurance
- Adoption assistance
- Auto and home insurance
- Childcare resources
- Consumer discounts
- Critical illness insurance
- Hospital indemnity insurance
- Identity theft protection
- Legal benefits
- Long-term care coverage
- Moving assistance
- Pet insurance
- Service awards
- And more!



Time Away From Work

Combines paid time off, paid family leave, disability coverage and leaves of absence. Notify your supervisor before taking time away from work, and contact the Time Away from Work Service Center at **(855) 858-7557** if you will be absent for four or more days due to a personal illness or injury or to take a leave of absence.

Paid Family Leave

Provides up to 14 calendar days per year for eligible colleagues to care for a family member with a serious health condition as defined by the Family & Medical Leave Act.

Short-Term Disability

Pays benefits to you if you are absent from work due to an illness, injury or pregnancy. Certain exclusions may apply. Benefits may vary by facility.

Long-Term Disability

Provides income protection if you become totally disabled and are unable to work for an extended time. New colleagues are automatically enrolled in the Long-Term Disability Plan at the 60% coverage level. However, during your initial enrollment period, you have the option to opt out of coverage or drop down to the 50% coverage level. As a new hire, you do not need to provide Evidence of Insurability (EOI). If you enroll at a later date, EOI may be required.

Need more details?

If you need more information about the specific benefit options available to you, log on to **HCAhrAnswers.com** and select **HCA Rewards** or call BConnected at **(800) 566-4114**. Representatives are available Monday through Friday, 7 a.m. to 7 p.m., Central time (except holidays).



Notes:

- For all HCAhrAnswers.com references in this document: If your facility does not use HCAhrAnswers, go to Atlas Connect (<http://connect.medicity.net>) while logged in to the HCA Healthcare network and click the HCA Benefits and Rewards icon. If your facility also does not use Atlas Connect, log on to HCArewards.com.
- HCA Healthcare refers to HCA Healthcare, Inc. and its direct or indirect subsidiaries and affiliated partnerships and companies, unless otherwise stated. HCA Healthcare, Inc. is a holding company that has no employees. "Facility" means a facility operated by the subsidiaries and affiliates of HCA Healthcare, Inc. "Employee" and "colleague" generally mean employees of the subsidiaries and affiliates of HCA Healthcare, Inc.
- If you are a transferred or acquired colleague, an employed physician or a colleague at an HCA Healthcare facility where there is union representation or at a facility that mirrors the benefits of a facility with union representation, not all of the information contained here may apply to you, or it may apply to you in a modified manner.
- If you are an employed physician, your eligibility for certain benefits, including short- and long-term disability, paid family leave, tuition reimbursement, student loan assistance, adoption assistance and the Employee Stock Purchase Plan, may vary due to current agreements or regulatory compliance.
- Eligibility for these benefits may vary by location. This document is intended to provide general information about the HCA Health and Welfare Benefits Plan and the HCA Retirement Program. None of the information presented is intended to provide detailed plan specifications, imply eligibility and/or rights, or provide investment advice for any HCA Healthcare benefit plan.