

# HCA Healthcare

## Total Rewards



FAIR



SMART

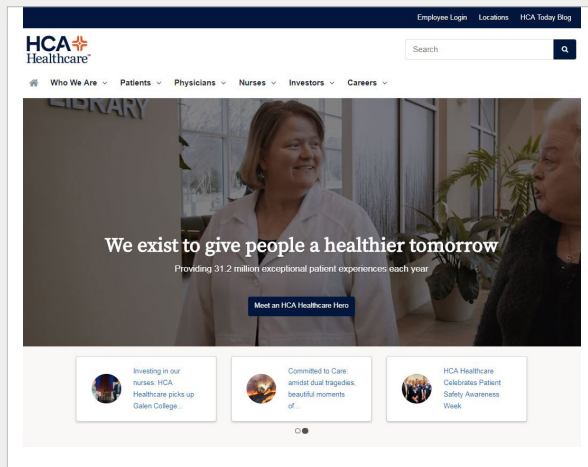


COMPETITIVE

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Wherever you work,  
whatever your role, you are  
part of HCA Healthcare —  
where we improve more  
lives in more ways.



## About HCA Healthcare

HCA Healthcare is a collaborative healthcare network, driven by physicians, nurses and colleagues helping one another champion the practice of medicine to give people a healthier tomorrow. With a comprehensive network of more than 270,000 people across 1,800 care facilities, our scale enables us to deliver great outcomes for our patients, provide superior nursing care and be a preferred place for physicians to practice medicine. We never stop in our pursuit of insights and care advances based on the knowledge and data we gain from an unparalleled 31.2 million patient encounters a year. Every day, we raise the bar to improve the way healthcare is delivered, not just in our facilities, but everywhere. We're committed to improving more lives in more ways, and above all else, we are committed to the care and improvement of human life.

# Putting it all together

We focus on keeping HCA Rewards fair, smart and competitive so we can offer you a full package of **rewards and benefits that support your health, life, career and retirement.**

## Keeping you informed

As an HCA Healthcare colleague, you'll have access to resources so you can stay up to date with the information about your rewards. These resources include:

While the most visible part of your HCA Rewards may be your pay and medical benefits, it's important to keep in mind the other components of your package, too, such as:

- The **HCA 401(k) Plan** with a 100% annual match (from 3% to 9% of pay based on years of service)
- The **HCA Healthcare Employee Stock Purchase Plan**, which allows you to purchase company stock at a discount
- Other health benefits like dental, vision, life and disability insurance, healthy living resources, flexible spending accounts, free AirMed Medical Transport
- **Voluntary benefits** options for auto and home insurance, legal assistance, pet insurance and identity theft protection
- **Free counseling and referral services** through the Beacon Wellbeing Program
- Programs for adoption assistance; consumer discounts; moving, mortgage and real estate discounts; The HCA Healthcare Caring for the Community Program; service awards and professional development

## HCArewards.com

## HCA Rewards Quarterly Newsletter

# Pay & financial benefits

## Compensation

HCA Healthcare regularly reviews our compensation program to ensure it's competitive and fair.

**Competitive:** We continually review our base pay ranges to ensure they are competitive within local markets and the healthcare industry.

**Fair:** During the annual performance review process, your level of expertise, experience and/or job performance is evaluated, and your pay is based on the results.

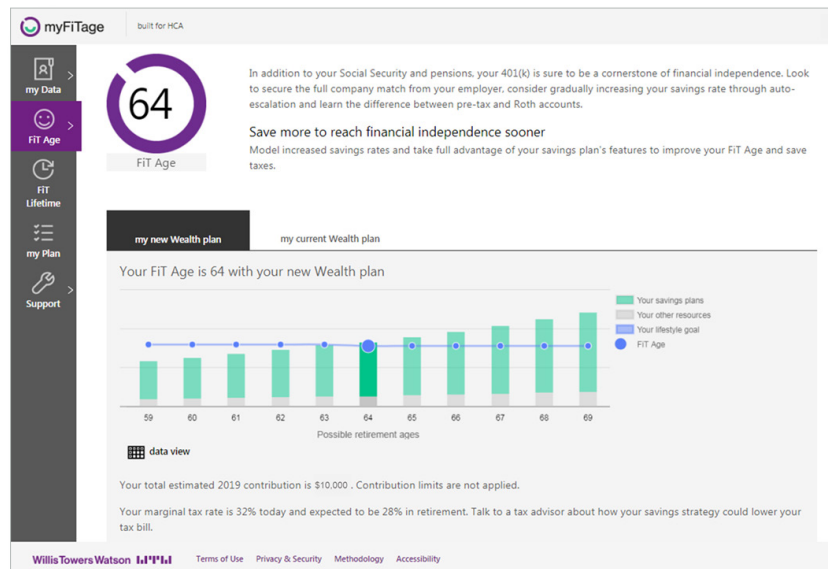
## Automatic 401(k) Plan enrollment

If you are a newly eligible colleague, you will be automatically enrolled in the HCA 401(k) Plan on the first day following two months of service. Your contribution amount will begin at 3% of pay, and **your facility will match 100% of your automatic contribution.** Your account balance will be invested in the Pre-Mixed 25-To-Go Fund. Each January, your contribution rate will automatically increase by 1%, unless you opt out of this feature. It's a great way to increase your savings gradually, which can have a big impact on your retirement income. See more about HCA Healthcare's competitive 401(k) Plan on page 4.

## The FiT Age retirement planning tool

How do you know when you'll be ready to retire? Use our FiT Age tool to calculate your Financially Independent Target (FiT) Age. It's the earliest age when you will have enough resources to cover your expected expenses during retirement.

As a starting point, the FiT Age tool uses your salary, HCA 401(k) Plan information and estimated Social Security benefits. You can also update the tool with other data — like your spouse's retirement plan information or savings account details.



# Employee Stock Purchase Plan

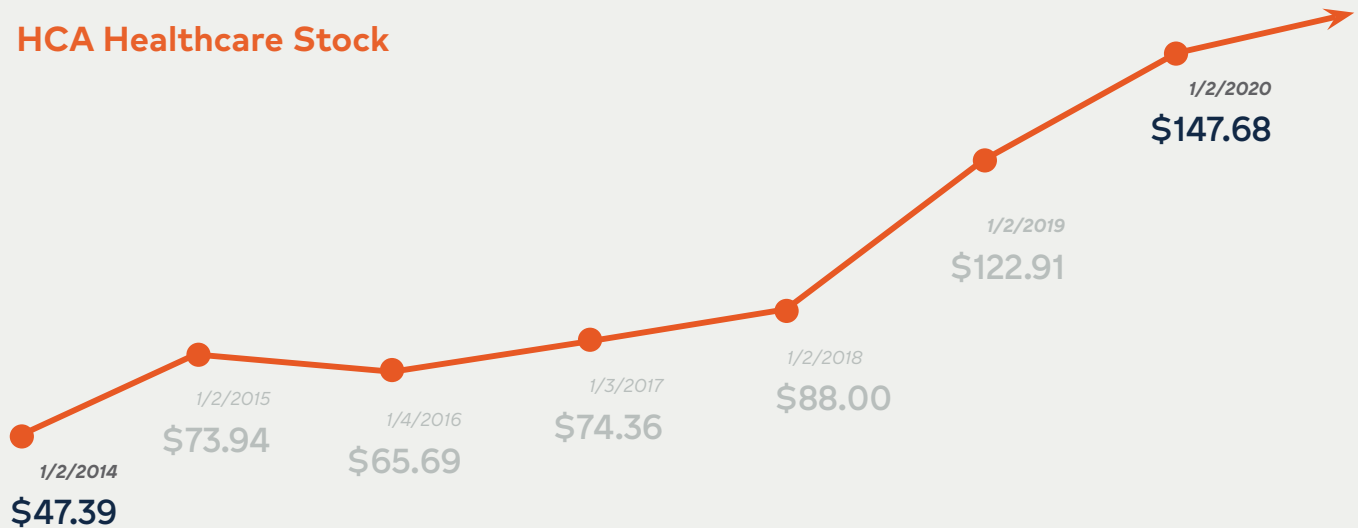
The Employee Stock Purchase Plan (ESPP) allows you to:

- **Get a 10% discount** on HCA Healthcare stock
- **Earn dividends** on your shares
- **Save money** for the future
- **Take ownership** in HCA Healthcare

You have four opportunities each year to buy shares of HCA Healthcare stock at a discount through convenient paycheck deductions. You will receive notifications before each enrollment period.

## Invest in HCA Healthcare. Invest in you.

### HCA Healthcare Stock



*Note: You should be aware there are risks involved in purchasing shares. HCA Healthcare is not making a recommendation that you should participate in the ESPP or otherwise purchase shares. You should carefully review your financial objectives and other investments and consult with your financial advisor before enrolling in the plan. In addition, certain employed physicians, employees of a partnership and union employees may not be eligible for the ESPP based on regulatory or current agreements.*

# Retirement benefits

## 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% annual match on your contribution\* (from 3% to 9% of pay). That means for every \$1 you contribute, your facility contributes \$1 (up to your matching level). To receive the annual match, you must be employed by an HCA Healthcare facility on Dec. 31 and receive pay for at least 1,000 hours of service during the plan year.

You can choose how you invest the money in your account based on your tolerance for risk and the amount you want to be involved in managing your account.

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.

	FACILITY CONTRIBUTION
Years of Vesting Service	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

*\* You may contribute from 1% to 50% of your before-tax pay through payroll deductions, up to the IRS maximum.*

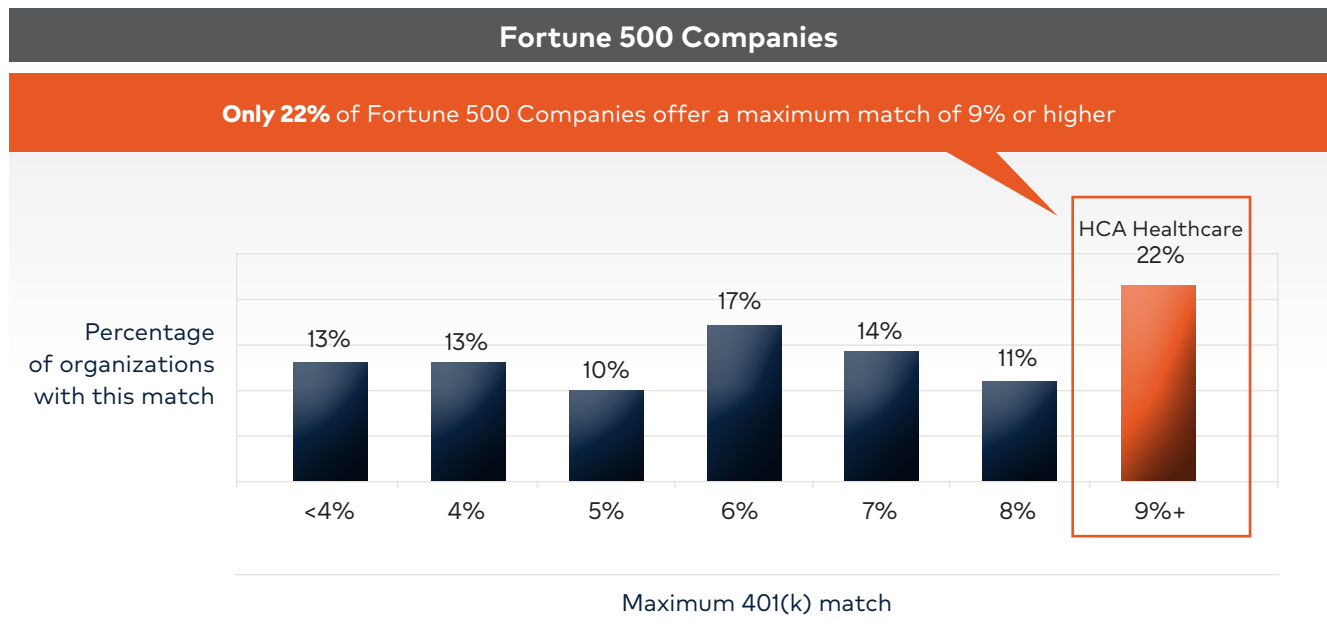
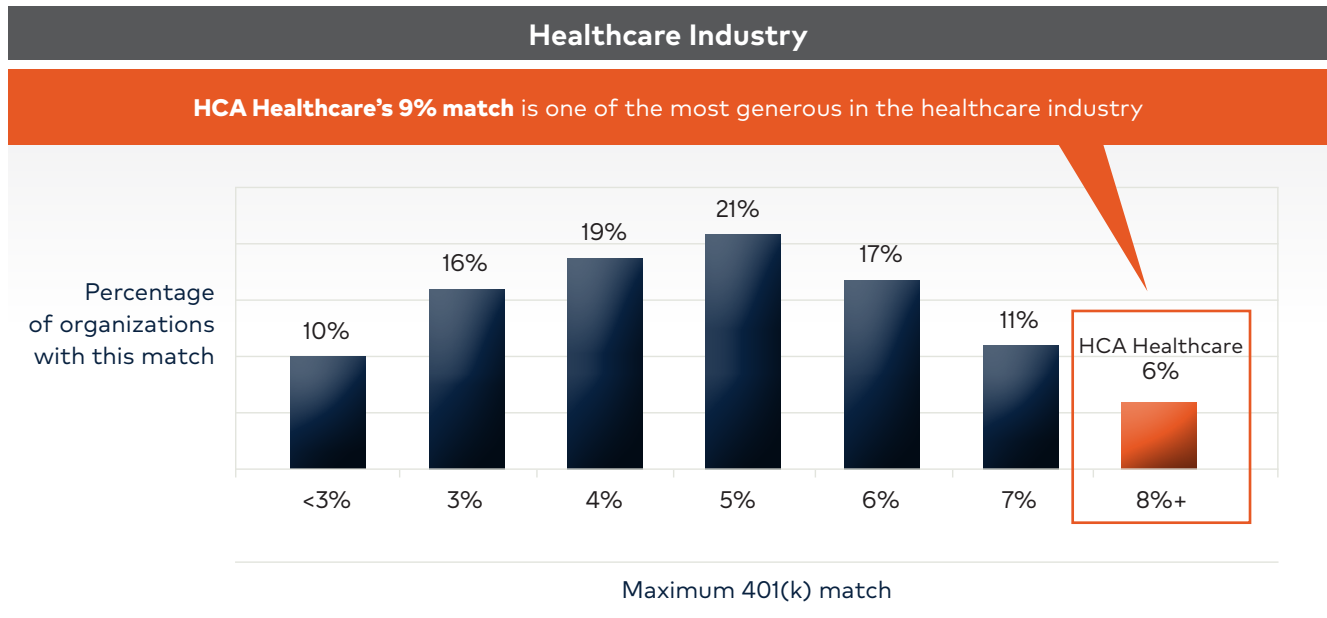
**HCA Healthcare offers a 100% match** on your 401(k) contributions, up to 9% of pay based on years of service.

### Retirement Clearinghouse

If you are eligible for a distribution from your previous employer's retirement plan or qualified IRA, you may want to consider rolling over your assets into the HCA 401(k) Plan or an IRA. Contributing rollover assets into your retirement plan account is optional. However, there are several benefits of consolidating your retirement holdings into a single account, including better transparency of investments in your retirement portfolio and decreased time and expenses required to manage multiple accounts with different companies.

HCA Healthcare colleagues are eligible for the Retirement Clearinghouse program, which offers education and savings tools. Licensed Retirement Clearinghouse counselors can explain your rollover options, help you make an informed decision and complete any paperwork.

# How other companies compare\*



\*According to the 2017 Aon Hewitt Benefit SpecSelect database, which includes more than 1,400 total employers and 64 healthcare companies.

## SO, IS THE HCA 401(K) PLAN COMPETITIVE?

**Yes!** It is one of the most generous plans offered by any healthcare company or large employer.



# Medical benefits

HCA Healthcare offers the following medical plan options, so you can select the option that works best for your needs:

- Essential Plan
- Well Care Level 1 or Level A Plan
- Well Care Level 2 or Level B Plan
- Well Care Level 3 or Level C Plan (available in some locations)
- Local HMO or POS Plan (available in some locations)

All Well Care plans cover office visits, inpatient and outpatient care and prescriptions. They differ in the amount you pay for coverage, your cost when you receive care and how care is covered (e.g. in-network versus out-of-network).

## Free healthcare & generic drugs

If you enroll in a Well Care Plan, you get a lot of care for FREE:

- In-network, office-based preventive care (like mammograms and wellness check-ups)
- Generic prescription drugs
- AirMed Medical Transport to an HCA Healthcare facility if you or your covered dependent is hospitalized more than 150 miles from home

## Low copays for common services

You'll have access to these healthcare services for a copay (a low, fixed price) when you use HCA Healthcare facilities and in-network providers:

- Telemedicine through Doctor On Demand® (if available)
- Primary care physician office visits
- Urgent care or walk-in clinic (if available)
- Outpatient & inpatient hospital services (facility charges only)
- Emergency services (facility charges only)

For other healthcare services, you pay the full, allowable amount until you reach your deductible. Then, you pay coinsurance (a percentage of the allowable amount), and the plan pays the rest.

## Low cost insulin medication and diabetic supplies

Insulin expenses have increased significantly, and there are no generics available. That's why HCA Rewards offers low copays to help. And, you don't have to meet your deductible — all you pay is the copay for both medication and supplies.

- 30-day supply: **\$25 copay**
- 90-day supply: **\$60 copay**

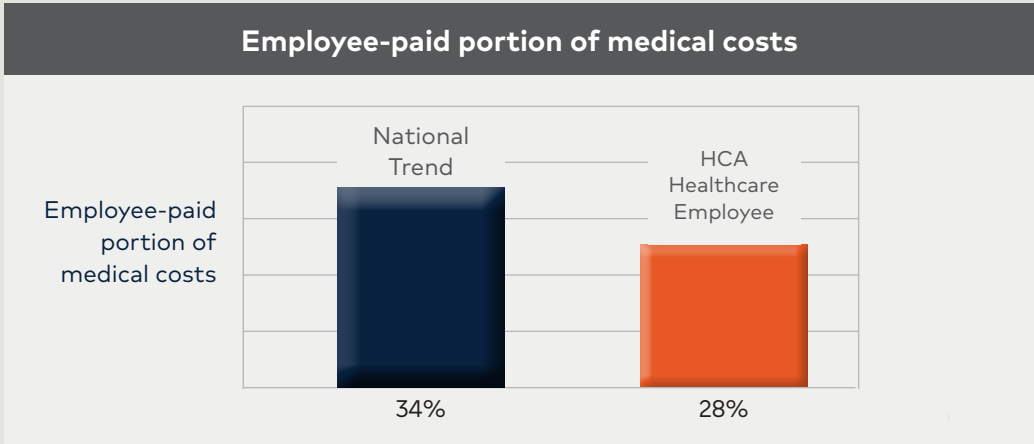


# Comparing the medical plan options

	Essential Plan	Level 1/A Plan	Level 2/B Plan	Level 3/C Plan
Your monthly contribution	Lowest	Lower	Mid-range	Highest
In-network services	<ul style="list-style-type: none"> <li>Copays for many common services</li> <li>40% coinsurance (plan pays 60%)</li> </ul>	<ul style="list-style-type: none"> <li>Copays for many common services</li> <li>30% coinsurance (plan pays 70%)</li> </ul>	<ul style="list-style-type: none"> <li>Copays for many common services</li> <li>25% coinsurance (plan pays 75%)</li> </ul>	<ul style="list-style-type: none"> <li>Copays for many common services</li> <li>20% coinsurance (plan pays 80%)</li> </ul>
Deductible (individual/family; applies to services with coinsurance, such as specialist office visits and out-of-network care)	Highest \$4,000/\$8,000	Higher \$2,000/\$4,000	Mid-range \$1,000/\$2,000	Low \$500/\$1,000

## You're getting a good deal

HCA Healthcare pays 72% of employee medical plan costs, and our plans meet Gold and Platinum standards as defined by the Affordable Care Act.



\* According to the National Business Group on Health

# Dental benefits

All colleagues at HCA Healthcare facilities are eligible to enroll in the MetLife Dental PPO Plan. At some facilities, you may also have a Dental HMO option.



## MetLife Dental PPO Plan

Under the PPO plans, you may choose any dentist you like, but you receive provider discounts when you use a MetLife PDP Plus network dentist.

	Basic Plan	Premium Plan*
Deductible (individual/family)	\$75 / \$150	\$50 / \$100
Preventive services	You pay \$0	You pay \$0
Basic services (fillings, root canals)	You pay 20%	You pay 20%
Major services (crowns, dentures, bridgework)	You pay 50%	You pay 50%
Orthodontia	You pay 50% (up to \$1,500 lifetime maximum)	You pay 50% (up to \$2,500 lifetime maximum)
Annual maximum benefit	\$1,200	\$2,000
Waiting period for major services and orthodontics	None	None

\* Premium Plan not available in all locations or to certain employed physicians.

## Dental HMO Plan

Dental HMOs have fewer out-of-pocket expenses, but you must use providers in the network to receive any plan benefits. The Dental HMOs offered to HCA Healthcare colleagues vary by location.



# Vision benefits

The EyeMed Vision Plan covers expenses for regular eye exams, lenses, frames and contacts. When you use an EyeMed provider, you pay a copay or receive an allowance for most covered services and materials. You can also use a non-EyeMed provider and receive reduced benefits. The plan:

- Covers exams, standard plastic lenses and contact lenses once every 12 months and frames once every 24 months
- Save up to 40% on your eyewear needs
- Offers discounts on laser correction surgery

Coverage varies by location.

# Healthy Living benefits



## Beacon Wellbeing Program

HCA Healthcare colleagues and their families have access to the Beacon Wellbeing Program, an employee assistance program designed to provide confidential counseling and referral services on personal, legal and financial topics. These services can help you deal with a wide variety of life's challenges that could affect your health, relationships and/or job effectiveness. Whether the issue is large or small, you can contact the Employee Assistance Program for assistance 24 hours a day, 365 days a year.

## Nurse Care

Over the course of 2020, HCA Rewards is rolling out Nurse Care, a free and confidential program designed to help hospital-based nurses deal with life's challenges. The program offers access to licensed psychologists, social workers, alcohol and drug counselors, and marriage/family therapists with experience and connections to help nurses with issues such as:

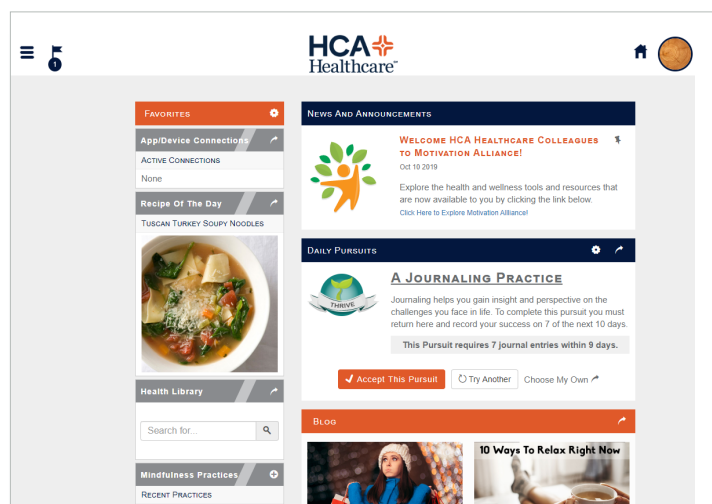
- Loss of a patient
- Feeling rundown, overworked or unprepared
- Managing high stress and anxiety at work
- Depression
- Work-life balance

## Medical plan

You may receive a \$650 discount on medical plan coverage if you confirm you are nicotine-free during the annual benefits enrollment process or complete the HCA Healthcare Quit for Life Tobacco Cessation Program.

## Motivation Alliance

Your online destination for customizable healthy lifestyle tools and resources, including wellness assessments, mobile & desktop activity tracking tools, mindfulness techniques, recipes and more!



HCA Healthcare offers a Health Care FSA and a Day Care FSA.



# Flexible Spending Accounts (FSAs)

FSAs make it possible to put aside money to pay for or reimburse yourself for eligible healthcare and dependent care out-of-pocket expenses. The money you contribute to an FSA comes out of your paycheck before taxes, which reduces your taxable income.

# Life and disability benefits



## Employee life insurance benefits

- **Basic Term Life** – Covers you at 1x your base pay and is provided by your facility, at **no cost to you**.
- **Supplemental Term Life** – Allows you to choose an additional amount of coverage, up to an amount equal to 8x your base pay. The price you pay for this coverage depends on your age and salary.

## Dependent life insurance benefits

If you enroll in employee life insurance, you may also choose dependent life insurance for an eligible spouse or partner and/or children.

*Note: During your initial enrollment period, you will not be required to provide Evidence of Insurability (EOI) to receive this coverage. EOI, which may include completing a questionnaire and/or a physical exam, may be required if you decide to add coverage at a later date.*

## Short-term disability benefits

Replaces a percentage of your base pay if you are away from work for more than seven calendar days because of a personal, non-work related illness or injury. Coverage varies by location and may not apply to certain employed physicians.

## Long-term disability (LTD) benefits

LTD coverage provides income protection if you become totally disabled and are unable to work for an extended period of time. LTD pays monthly benefits (at 50% or 60% of base pay, depending on your election) after you have been totally disabled for five months. You are automatically enrolled in the plan at the 60% coverage level unless you opt out or drop to lower coverage level.

# Time Away From Work Program (TAFW)

Even when you love your job, you need time off to recharge and recover. HCA Healthcare offers paid time off, paid family leave, disability coverage and leaves of absence.

The TAFW Service Center helps manage your absence and makes sure all Family Medical Leave Act (FMLA) guidelines and other leave and state laws are applied fairly and consistently to all HCA Healthcare colleagues. This process ensures you have access to all the benefits available to you.

## Paid Time Off (PTO)

Months of Service	Maximum Monthly Accrual
0-59	13.33 hours
60-119	16.67 hours
120+	20.00 hours

### PAID FAMILY LEAVE

The HCA Healthcare TAFW Program includes paid family leave. Eligible colleagues receive up to 14 calendar days of paid leave at 100% of your base rate of pay to bond with a new child or care for a qualifying family member. This family leave benefit can be used to extend a maternity leave or allow a father two weeks of paid leave to bond with a new child.

*Note: TAFW benefits and PTO accrual rates may differ by location and may not apply to certain employed physicians.*

# Other programs



## Education Assistance

Depending on your location, you may have education assistance resources available, including certification support and special offers from Galen College of Nursing.

## Consumer discounts

Access to special offers and discounts at more than 200 of the world's most popular retailers through Abenity and Corporate shopping.

## Bright Horizons Care Advantage

Free membership for Bright Horizons Care Advantage, a service that helps you find caregivers like babysitters, dog walkers, housekeepers and elder care providers. Bright Horizons also offers programs and resources to help families with special needs children.

## Adoption assistance

Help paying for eligible expenses for each child you adopt, including placement fees, attorney and court fees, and travel expenses to pick up a child.

## Caring for the community

At HCA Healthcare, our top priority is taking excellent care of our patients. Our purpose is to give people a healthier tomorrow. We improve more lives in more ways — not only by delivering great care to our patients, but also by taking care of each other and our communities.

If you donate money to a charity of your choice, HCA Healthcare will match qualifying donations starting at just \$25 (up to \$500 each calendar year). HCA Healthcare will also match up to \$500 of your contributions to the HCA Healthcare Hope Fund, which supports colleagues in need. Unlock \$200 more for your charity of choice with every 10 hours of volunteer service you log, up to \$1,000 each calendar year.

The HCA Healthcare Hope Fund is an employee-supported, employee-run non-profit that has helped more than 35,000 HCA Healthcare colleagues and their immediate families in times of hardship, including disaster, extended illness or injury, domestic violence, death of a loved one and other situations.

YOUR GIFT		HCA HEALTHCARE MATCH		TOTAL GIFT
\$500 to the HCA Healthcare Hope Fund	+	\$500	=	\$1,000
\$500 to any 501(c)3 public charity	+	\$500	=	\$1,000
50 hours of service	+	\$1,000 ((\$200 per 10 hours of service)	=	\$1,000 (and 50 hours of service)

## Moving assistance

Access discounts and cash back rewards when you need **moving, mortgage** or **real estate** assistance through the **SIRVA Home Benefits** program.

- **Mortgage discounts** – Shop for competitive mortgage rates from multiple lenders and receive a \$750 closing cost credit on purchases or refinances.\*
- **Real estate rewards** – Earn \$50 cash back for every \$10,000 in home value when you use a preferred real estate agent to buy or sell your home.\*
- **Moving services** – Receive quality service, competitive market-based pricing on interstate (state-to-state) moves, a free in-home estimate and double valuation protection (for goods in transit) through Allied & North American Van Lines.

*\*Some state restrictions apply. Terms and conditions apply.*

## CorePlus voluntary benefits

These benefits are designed to complement and supplement the other rewards offered through your HCA Healthcare facility. When you enroll in a CorePlus plan, the cost of coverage is deducted from your paycheck on an after-tax basis.

- **Pet insurance** – Accident, illness and preventive coverage options for most types of pets for care received from any licensed veterinarian
- **Auto and home insurance** – Save up to 15% on auto and home insurance
- **Legal benefits** – Access professional legal consultation and representation at special group rates
- **Voluntary life insurance with conversion to long-term care option** – Access to up to \$100,000 in permanent term life insurance on a Guaranteed Issue Basis
- **Identity theft protection** – Uses innovative monitoring technology and alert tools to proactively safeguard your credit and finances; you have two coverage options: Benefit Elite Plan and Ultimate Plan





*HCA Healthcare refers to HCA Holdings, Inc. and its direct or indirect subsidiaries and affiliated partnerships and companies, unless otherwise stated. HCA is a holding company that has no employees. "Facility" means the subsidiaries and affiliates of HCA Healthcare. "Employee" and "colleague" mean employees of the subsidiaries and affiliates of HCA Healthcare.*

*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. In case of conflict, the terms of the relevant plan will govern.*

*If you are an employee at an HCA Healthcare facility where there is a collective bargaining agreement, not all of the information contained in this document may apply to you or it may apply to you in a modified manner.*