



An Introduction to the HCA Benefits Program

2007





WHAT'S INSIDE

Your Benefits

Health and Group Benefits	2
Retirement Benefits	6
Financial Benefits	7
Other Benefits	7
Your Learning and Development	8
ConSern Student Loan Program	8
iStudySmart.com – Getting a Degree Online	8
Your Work Environment	9

As an employee of an HCA-affiliated facility, you work hard taking care of others. We understand that caring for others and caring for yourself and your family can be a balancing act. That's why your facility provides you with a number of benefits to help you balance healthcare and financial security. Our *Balance is Better* approach encourages you to look at what you spend on benefits and balance your current and future needs.

These benefits make up your total rewards — in the areas of pay, benefits, learning and development and work environment. Your total rewards are designed to:

- Reward you for your effort and dedication
- Provide access to resources to help keep you healthy or offer you the care you need when you or one of your eligible dependents is ill
- Help you save for the future
- Develop your skills and abilities so you can continue to learn and grow in your career
- Provide you with a positive work environment.

This brochure provides an overview of your total rewards and a description of the benefits and programs available to most employees.

You can find more details about benefit options by visiting hcabenefits.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).

Decisions to Make

HCA 401(k) Plan

- No participation
- After 2 months of service, automatically contribute 3% of pay before taxes
- Increase, decrease or stop contributions at any time

Medical

- No coverage (if covered by another plan)
- Smart Care Program
 - Smart Care Value Plan
 - Smart Care Base Plan
 - Smart Care Base+Med Rider
 - Smart Care Base+Rx Rider
 - Smart Care Base+Med+Rx Rider

- HMO (if offered in your area)

- EPO (if offered in your area)

Dental

- No coverage
- MetLife Dental PPO
- Dental HMO(s) (if offered in your area)

Vision

- No coverage
- Coverage

Employee Life Insurance

- No coverage
- Basic: 1 times your pay (provided by your facility)
- Supplemental: an additional 1 to 5 times your pay

Dependent Life Insurance

- No coverage
- Between \$5,000 and \$10,000 for dependent children
- Between \$5,000 and \$50,000 for spouse (age restrictions may apply)

Long-Term Disability

- No coverage
- 50% of pay
- 60% of pay

Flexible Spending Accounts

- No participation
- Health Care FSA
- Day Care FSA

CorePlus Voluntary Benefits

- Legal Benefits
- Short-Term Disability
- Long-Term Care
- Voluntary Permanent Life

YOUR BENEFITS



Health and Group Benefits

The LifeTimes Benefit Choices Program consists of flexible benefit options that allow you to choose among various coverage levels to design a program based on your needs, whether you are single or married, with or without children. You pay for the benefits you choose with before-tax dollars.

If you are a part-time employee, contact your local Human Resources department for information about the benefits available to you.

Eligibility for medical and dental, as well as long-term disability insurance and flexible spending accounts varies by facility. Check with your local Human Resources department for more information. You may enroll your dependents in your benefit coverage. *However, you will need to provide documentation verifying the dependent is eligible for coverage. You will receive notification from LifeTimes if this applies to you.*

Medical

The medical options available to you through your HCA-affiliated facility allow you to focus on your unique healthcare needs. You choose the coverage most appropriate for your situation. Your coverage options are listed below.

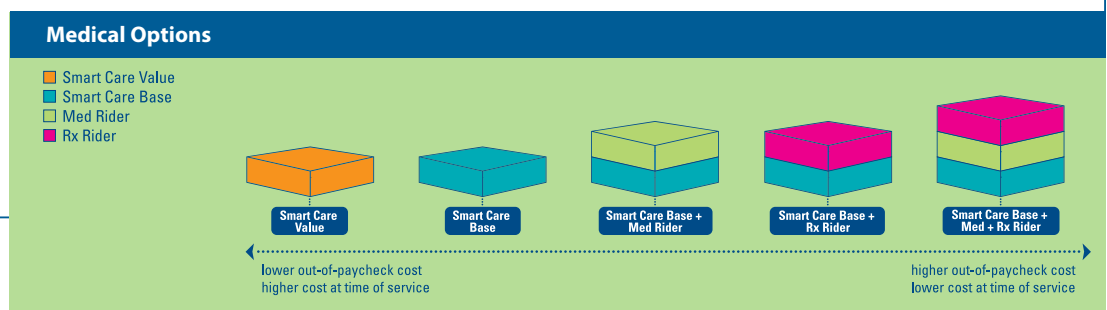
- Smart Care Program
 - Smart Care Value Plan
 - Smart Care Base Plan
 - Smart Care Base+Med Rider
 - Smart Care Base+Rx Rider
 - Smart Care Base+Med+Rx Rider
- HMO (if offered in your area)
- EPO (if offered in your area).

Employees who decline certain coverage options may receive taxable money — called *cash out dollars* — in their paychecks each pay period. Employees may use this money to pay for other benefits.

The Smart Care Program

Under the Smart Care Program, you determine how much medical coverage you need.

You can choose the Smart Care Base Plan by itself or, if you think you need additional coverage, you can choose one of the rider plans. A lower cost option for those who are typically healthy and don't expect to heavily use the medical plan is the Smart Care Value Plan. The Smart Care Base Plan and Smart Care Value Plan cost less each pay period, but if you do use healthcare services, you'll generally pay more for the care when you receive those services. You pay more out of your paycheck if you choose the Medical or Prescription Rider, but when you need healthcare services, you'll generally pay less at the time you receive those services. See how it works in the chart below.



HMO and EPO Plans

In some locations, Health Maintenance Organization (HMO) and Exclusive Provider Organization (EPO) plans are available. HMOs and EPOs offer access to healthcare through a network of physicians and facilities. You must use an HMO or EPO provider to receive benefits — except in emergencies.

Medical Options – Quick Comparison		
Feature	Smart Care Program Plan	HMO or EPO Plans <i>(not available in all locations)</i>
Physician Network	Yes, in most locations	Yes
If You Go Out-of-Network	Lower level or no benefits paid	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 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 Medical Rider: You pay a 20% per in-network office visit with no deductible or, after deductible 75% for out-of-network	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 and 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: You pay a \$15 copay per office visit (\$500 maximum benefit) with no deductible Base Plan: You pay a \$15 copay per office visit (\$500 annual maximum benefit) with no deductible Medical Rider: You pay a \$15 copay (\$1,000 annual maximum benefit) with no deductible	Covered
Emergency Services ³	Value Plan: You pay 20% with a \$75 limit at an HCA-affiliated facility. You pay 30% with a \$200 limit at all other facilities. Deductible does not apply. Base Plan: You pay 20% with a \$75 limit at an HCA-affiliated facility. You pay 20% with a \$125 limit at all other facilities. Deductible does not apply. Medical Rider: You pay 20% with a \$50 limit at an HCA-affiliated facility. You pay 20% with a \$125 limit at all other facilities. Deductible does not apply.	100% covered after your 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 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.

YOUR BENEFITS *(continued)*



Disease Management Program

The Smart Care Medical Plan includes a Disease Management Program for specific conditions. This program features telephone support from licensed, registered nurses who are knowledgeable and experienced in one-on-one disease management support. These nurses can help you take steps to manage your condition in the most effective manner.

Prescription Drug Coverage

Prescription drug coverage is included in the Smart Care Value Plan and the Base Plan. However, if you need a higher level of benefits, you have the opportunity to choose the Smart Care+Rx Rider or Smart Care Base+Med+Rx Rider Plan — for an additional cost. Prescription drug coverage under HMO and EPO plans varies by plan.

Dental

All employees at HCA-affiliated facilities are eligible to enroll in the MetLife Dental PPO Plan. Under this plan, you may choose any dentist you like, but you receive provider discounts when you use a MetLife PPO network dentist.

Under the Dental PPO plan, preventive care such as check-ups, x-rays and cleanings are covered at 100% of reasonable and customary costs. To receive coverage for major or orthodontic services, you must participate in an HCA affiliate's dental plan for at least one year prior to your major or orthodontic care treatment.

In some locations, you may be eligible for a Dental HMO. 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 employees of HCA affiliates vary by location.

Vision

The Vision Plan provides benefits for eye exams, lenses, frames and laser correction surgery. You choose from a list of optometrists, ophthalmologists and opticians in independent practice and retail store locations nationwide. In addition, the plan gives you the opportunity to save up to 40% on replacement eyeglasses, sunglasses and other eye care items.

Life Insurance

Employee Life Insurance

Employee life insurance pays a benefit to your beneficiary if you die while employed at an HCA affiliate. Two options for employee life insurance are offered:

- Basic Term Life – Basic Life insurance covers you at one 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 one to five times your base pay. The price you pay for this coverage depends on your age and salary.

Dependent Life Insurance

If you enroll in Employee Life Insurance, you may choose Dependent Life Insurance for an eligible spouse and/or children. Life insurance for a spouse cannot exceed 50% of the employee's life insurance. You are the beneficiary for any Dependent Life Insurance you elect.

More information about health and life insurance benefits is available at hcabenefits.com by clicking on "Health Benefits" and choosing "Summary Plan Description."



Long-Term Disability

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

LTD pays a monthly benefit (at 50% or 60% of base pay, depending on your election) after you have been totally disabled for five months.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) enable you to use before-tax dollars to pay for certain healthcare or day care expenses. There are two types of FSAs available to employees:

- Health Care FSA – The Health Care FSA helps pay for eligible expenses such as medical, dental and vision expenses that are not reimbursed by any insurance plan and are not itemized on your IRS tax return. Copays, for example, and certain over-the-counter products are eligible for reimbursement.
- Day Care FSA – The Day Care FSA helps pay for the care of children under age 13 or elderly dependents while you and your spouse (if you are married) are working.

Employee Assistance Program (EAP)

All HCA-affiliated employees have access to an Employee Assistance Program (EAP). The EAP is a confidential counseling and referral service that provides personal, legal and financial services for you and your family. For more information, contact your local Human Resources department.

Employee Health Assistance Fund (EHAF)

The Employee Health Assistance Fund is designed to help employees who meet certain financial assistance criteria

obtain healthcare coverage. The fund provides coverage for eligible employees at a discount equal to the cost of the least expensive plan available during annual enrollment (excluding the Smart Care Value Plan). To determine if you qualify for this plan, go to [hcabenefits.com](https://www.hcabenefits.com) during annual enrollment or contact your local Human Resources Department.

CorePlus Voluntary Benefits

CorePlus Benefits are designed to complement and supplement the LifeTimes Benefit Choices Program offered through your HCA-affiliated facility.

Available benefits include:

- Legal Benefit: Provides access to a nationwide network of over 9,000 attorneys who can provide numerous free and discounted legal services to its members
- Short-Term Disability: Replaces a percentage of your income while you are out of work due to a covered illness or injury
- Long-Term Care: Assists you financially as you receive or provide long-term care for those you love — perhaps in a nursing home or hospice facility
- Voluntary Permanent Life Insurance: Combines permanent and portable life insurance protection with the potential to grow cash value.

For more information about these benefits and how to enroll, visit [hcabenefits.com](https://www.hcabenefits.com), choose “Health Benefits” and click on “CorePlus Benefits.” You will have an opportunity to enroll in or get more information for CorePlus Benefits when you enroll for your other Health and Group Benefits. If you enroll in any voluntary benefits, you will receive specific information and, in some cases, an insurance policy explaining your benefits.

YOUR BENEFITS *(continued)*



BALANCE IS BETTER

Retirement Benefits

HCA's Retirement Benefits offer ways to combine your contributions with contributions from your facility to help you save for the future. Your facility contributes to your Retirement Plan account and provides matching contributions to your 401(k) Plan account (if you participate). Combined with your personal savings and Social Security benefits, these plans play an important role in helping you meet your financial goals.



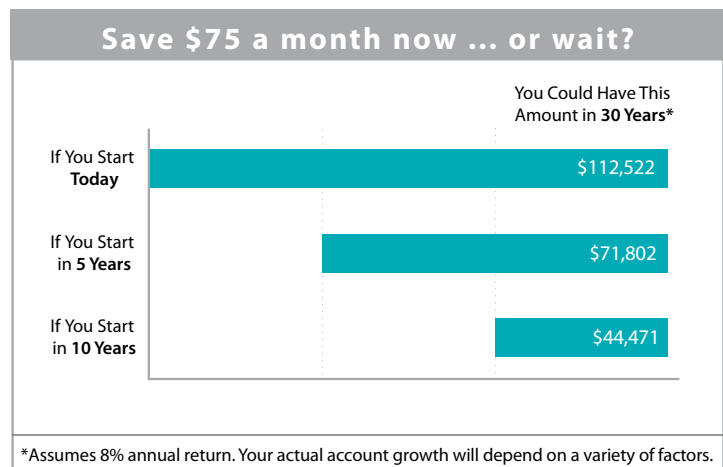
The HCA Retirement Plan

The Retirement Plan rewards you for staying with an HCA-affiliated facility. Generally, you are eligible for this Plan each calendar year that you work. Your facility pays the entire cost of the Plan for you. Based on your years of service, your facility contributes from 2.25% to 5.5% of your pay each year you are eligible. There's nothing you need to do. The longer you stay with your facility, the more money your facility contributes to your Retirement Plan account. You do not direct the investment of your Retirement Plan account. The HCA Plan Administration Committee does this for you. Your account is automatically invested in a mix of stocks, bonds, cash and other investments as determined by the HCA Plan Administration Committee.



The HCA 401(k) Plan

This Plan gives you a convenient way to save money for retirement — by voluntarily putting money aside each payroll period. To help you save, your facility matches 50 cents for each dollar you contribute, up to the first 3% of your eligible pay contributed. Generally, you are eligible for this Plan on the first day of the month following two months of service. The HCA 401(k) Plan allows you to save money on a before-tax basis, reducing the amount of federal income tax you pay each year. New employees are automatically enrolled in the HCA 401(k) Plan with a contribution amount set at 3% of pay. If you are automatically enrolled, contributions from you and your facility matching contributions will be invested in the Mix B investment option; however, you can change your investment election at any time. The Plan includes an automatic escalator feature to help participants increase their contributions over time. With automatic escalator your 401(k) contribution will automatically increase by 1% each January until it reaches 15%. You can change your election or opt out of participation at any time. You choose how to invest the money in your account within the eight core funds and three pre-mixed funds.



Financial Benefits

Adoption Assistance

Adopting a child can be a lengthy and emotional process. It can also be expensive. Adoption Assistance can help you with eligible expenses — such as agency, placement and attorney fees as well as travel expenses to pick up the child.

Child Care Center Discounts

Child care is usually the largest expense working parents of young children face today. HCA has negotiated a savings of 10% for children ages two years and older at Kindercare.

Consumer Discounts

As an HCA-affiliated employee, you may receive discounts on products and services from such companies as Dell Computer, General Electric and wireless communication companies. Your facility may also offer local discounts to employees in your location.

Financial Education

HCA has teamed with an outside educational organization to bring face-to-face financial education courses to each HCA-affiliated facility — at no charge to employees. Employees have access to the Financial Education Web site through hcabenefits.com. The site offers advice on hundreds of topics ranging from benefits to taxes. This program is offered to give HCA-affiliated employees the knowledge, tools and confidence they need to build life-long financial stability.

HCA Hope Fund

The HCA Hope Fund is an employee-run, employee-supported charity. The goal of the HCA Hope Fund is simple — to help HCA-affiliated employees and their immediate families who are affected by hardship. This includes disasters, extended illness/injury and other special situations. The fund provides emergency information, referrals and/or financial aid.

All requests for help are kept confidential. HCA-affiliated employees, vendors, affiliated physicians and the general public can make tax-deductible donations to the fund. For more information, visit www.hcahopefund.org.

The HCA Promise Fund Scholarship Program

To encourage enrollment in higher education and careers in healthcare, the HCA Promise Fund Scholarship Program awards scholarships to dependent children of HCA-affiliated employees who are pursuing a degree in the healthcare field. Applications are available from your local Human Resources department in January of each year.

Other Benefits

In addition to the benefit programs previously described, a number of other programs are available to employees at HCA-affiliated facilities.

Eye Services

Taking care of your eyes is important. HCA-affiliated employees and their immediate family members can save 15% on the usual and customary global fee for laser vision correction to correct nearsightedness, farsightedness, and/or astigmatism when the procedure is performed at a designated provider location.

Time Off

When you need to take time off — for vacation, to recover from an illness or to care for a sick family member — you can do so with HCA's support. Check with your local Human Resources department for more information about Paid Time Off (PTO), Extended Illness Bank (EIB) and other guidelines for taking time off.

YOUR LEARNING AND DEVELOPMENT



As an HCA-affiliated employee, you and your facility share the responsibility of your learning and development. The company provides a number of resources you can use to develop new or improve existing skills. Each year, you and your manager should discuss your developmental goals for the upcoming year. He or she can assist you in determining which of the resources below will help you reach your developmental goals.

ConSern Student Loan Program

ConSern Student Loans can help you or someone related to you pay for all education-related expenses, even for a previous semester or year. This program includes tuition, room and board, books or other supplies such as a personal computer. You can apply anytime during the year and be pre-approved to borrow up to \$25,000, while taking up to 15 years to repay the loan. Anyone who is related to you — spouse, children, aunts, brothers, cousins — can take advantage of this benefit. For more information, contact ConSern toll-free at (800) SOS-LOAN to apply for a no-obligation, five-minute pre-approval. You may apply online at www.consern.com (password: sosloan).

iStudySmart.com – Getting a Degree Online

Employees at HCA-affiliated facilities have a cost-effective solution for achieving their educational goals. Through HCA's partnership with iStudySmart.com, you can take college courses online at a fraction of normal college tuition.

iStudySmart.com, one of the nation's premier providers of online studies, offers courses covering areas such as business, social sciences, natural sciences, humanities and nursing. All employees are eligible to use this program to supplement a college degree program at a local college or university or to work toward an accredited online degree earned completely from their home computer.

Nursing Degree Programs

Through iStudySmart.com's nursing degree program, LPNs can earn an accredited, state board-approved ADN, and RNs can earn a fully accredited BSN through online study. The program enables nurses to study at their own pace and schedule without interfering with work shifts.

YOUR WORK ENVIRONMENT

College Exams

iStudySmart.com also offers online independent study courses to help prepare students to pass exams for college credit, such as CLEP, DANTES and ECE exams. More than 2,800 colleges nationwide accept passing scores on these exams for credit toward degrees.

Kaplan Test Preparation Discount

HCA has partnered with Kaplan Test Preparation, the world's leader in test preparation and admissions consulting, to offer HCA-affiliated employees and their immediate family members a discount on its courses.

You and your immediate family members can receive \$75 off all of Kaplan's classroom courses and 10% off Kaplan's online test prep courses. Kaplan's courses prepare people for college and graduate school entrance exams, English proficiency exams and professional licensure exams for medicine, nursing, pharmacy and dentistry.



The work environments, cultures and personalities of HCA-affiliated employees and facilities across the country are diverse. We celebrate and promote this diversity. One common characteristic is a tradition of respect and care for all people. This value is well-established in all HCA-affiliated facilities. In addition, across all facilities, we are committed to fostering the kind of inclusive culture that is vital to attracting a diverse workforce.

Have additional questions?

Visit hcabenefits.com or call LifeTimes Connection at (800) 566-4114. Representatives are available to assist you Monday through Friday, 7:00 a.m. to 7:00 p.m. (Central Time).

This brochure was developed to provide the highlights of the LifeTimes Benefit Choices Program, the HCA Savings & Retirement Program and other benefit programs sponsored by HCA. It is not intended to include all of the benefit plan details. Please refer to the Summary Plan Descriptions (SPDs) for the LifeTimes Benefit Choices Program and the HCA Savings & Retirement Program for more information. If there is a discrepancy between this brochure and the SPDs and/or the official plan documents, the official plan documents will govern. This brochure does not constitute a contract or offer of employment between the recipient and the company.

Mission & Vision

Above all else, we are committed to the care and improvement of human life.

In recognition of this commitment, we strive to deliver high quality, cost effective healthcare in the communities we serve.

In pursuit of our mission, we believe the following value statements are essential and timeless.

We recognize and affirm the unique and intrinsic worth of each individual.

We treat all those we serve with compassion and kindness.

We act with absolute honesty, integrity and fairness in the way we conduct our business and the way we live our lives.

We trust our colleagues as valuable members of our healthcare team and pledge to treat one another with loyalty, respect and dignity.