

HCA Healthcare

2022 Total Rewards

We improve more lives in more ways not only by delivering great care to our patients, but also by taking care of our colleagues.

Offering a competitive total rewards package that provides valuable support for your health, finances, life and family is one way we care for you.

Look inside to learn more.



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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 275,000 people across 2,000 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 32 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.

Take care

HCA Healthcare provides a competitive benefits package to support all areas of your life.

HEALTH

Comprehensive medical benefits

HCA Healthcare medical plans cover many common services at no cost or for a low copay — including in-network primary care physician office visits, HCA Healthcare and in-network urgent care or walk-in clinic, HCA Healthcare outpatient and inpatient hospital services (facility charges only), generic drugs and Doctor On Demand telemedicine services.

\$0 No paycheck deduction increases for medical coverage for the past four years for most colleagues. (The average increase for other hospital systems was 6%.)

Fertility and family building benefits through Progyny provide coverage for treatments, including IVF, for eligible full-time and part-time colleagues and their spouses/domestic partners who are enrolled in an Essential, Well Care, Prime or Out-of-Area medical plan.

CAREER

Tuition assistance reimburses up to **\$5,250** each calendar year (lifetime maximum applies).

Access to an online RN to BSN degree for \$0 out-of-pocket through Galen College of Nursing.

Test fee reimbursement, bonuses and pre-paid vouchers available for select, nationally recognized certifications.

LIFE

100% paid family leave for eligible colleagues for up to 14 days (only 20% of hospital systems offer this benefit). The Time Away From Work Program also includes access to short- and long-term disability benefits, paid time off and leaves of absence.

Emotional support resources to help you with issues big and small — all at no cost to you. Talk to a counselor, build resilience with daily activities, or learn with online resources.

Scholarships up to \$5,000 for your dependent children.

FINANCES

The HCA 401(k) Plan offers a **\$1 for \$1 annual match on up to 9%** of pay (based on years of service) — one of the most generous in the healthcare industry.

Remotiv (formerly called Financial Soundings) gives you access to your **Retirement Readiness (RR) Score** to see how prepared you'll be for retirement based on your current savings strategy. In addition, you can **meet with a Savings Coach** to find ways to increase your 401(k) Plan savings and get help with your personalized investment strategy.

Eligible colleagues can get help paying their **student loans** with a benefit of **\$100 per month** for full-time colleagues or \$50 for part-time colleagues (lifetime maximums apply).

Preferred banking partnerships with Bank of America and the HCA Healthcare Credit Union offer **waived banking fees, mortgage discounts and no-cost financial counseling.**

Employee Stock Purchase Plan, which offers exclusive opportunities to buy **HCA Healthcare stock at a 10% discount.**



Medical benefits

HCA Healthcare offers the following medical plan options, so you can select the plan 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 & preferred generic drugs

If you enroll in a Well Care Plan, you get the following care for FREE:

- In-network, office-based preventive care (like mammograms and wellness check-ups)
- Preferred 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
- Unlimited telemedicine behavioral health visits through Doctor On Demand, if available

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:

- Other telemedicine visits 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)
- Non-preferred generic prescription drugs

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.



We believe everyone should have access to quality healthcare

No-cost healthcare premiums

HCA Healthcare offers the Employee Health Assistance Fund to provide no-cost healthcare premiums to help colleagues who qualify.

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**



Medical plans (cont.)

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"> Copays for many common services 40% coinsurance (plan pays 60%) 	<ul style="list-style-type: none"> Copays for many common services 30% coinsurance (plan pays 70%) 	<ul style="list-style-type: none"> Copays for many common services 25% coinsurance (plan pays 75%) 	<ul style="list-style-type: none"> Copays for many common services 20% coinsurance (plan pays 80%)
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

Fertility and Family Building Benefits

HCA Healthcare partners with Progyny, a leading fertility benefits solution, to provide an inclusive family building benefit. The benefits pay pays a percentage of the cost of treatment for full-time and part-time colleagues and their covered spouses/domestic partners who are enrolled in an eligible medical plan.

Note: This does not apply to PRN colleagues and may not apply in certain markets to colleagues in a collective bargaining agreement due to union contracts.

You get a good deal

Healthcare costs continue to rise, and most companies — including most hospital systems — are passing those costs to employees by raising the cost for coverage. Not HCA Healthcare. **We've kept medical plan paycheck deductions the same or better for most colleagues for four years — and there have been no significant increases to out-of-pockets costs.***

Paycheck Deduction Increases (2017-2021)



■ HCA Healthcare ■ Other hospital systems

Sources:

- Healthcare Employers Benchmark - Aon SpecSelect, Healthcare Industry Employer Benchmark Study 2017 - 2021
- Hospital Employers Benchmark - Mercer National Survey of Employer Sponsored Health Plans 2017 - 2021



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. You can use any provider you like, but you maximize your benefits when you use providers in the EyeMed network.

The plan:

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

Coverage varies by location.



Wellbeing resources

HCA Healthcare provides programs and support tools that help you and your family in all areas of your life and wellbeing.



Overall health & wellbeing

- **Free preventive care:** HCA Healthcare medical plans include free in-network, office-based preventive care benefits.
- **Healthy living support:** Colleagues have free access to the Motivation Alliance platform, which helps you set realistic, achievable goals for your physical and mental health.
- **Discounts for staying nicotine free:** Nicotine is linked to many harmful health conditions. That's why we offer a \$650 discount on premiums for most medical plans to those who are nicotine-free. If you use nicotine, you can participate in the Quit for Life Tobacco Cessation Program to earn the discount and get help to overcome the habit.

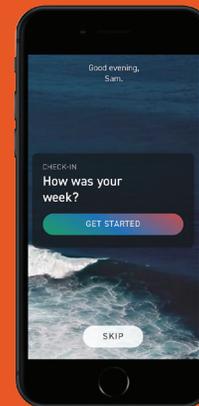


Emotional wellbeing

You and your family have free, 24/7 access to confidential counseling:

- Talk to a licensed counselor
- Access Talkspace to regularly communicate with a licensed therapist via text
- Explore resources on topics ranging from parenting to stress to depression

You will also have FREE access to Sanvello Premium, a mobile app that helps you learn skills to manage stress with daily mood tracking, coping tools and community support.



Managing work & life

Optum WorkLife advisers help lessen the challenge of balancing everything on your to-do list at home and at work. Advisers can help you find vetted providers for:

- Personal services including pet care, lawn care, and auto or home repairs
- Child, family and parenting support such as locating a new childcare or after-school program or getting support for adoption
- Educational resources including preschools, adult education classes and colleges
- Adult care and eldercare support such as adult daycare programs, dementia resources and in-home nursing care
- Chronic illness support including transportation, caregiving, food service and other types of support
- And more!



YOU ALSO HAVE ACCESS TO FREE LEGAL AND FINANCIAL CONSULTATIONS!

Financial wellbeing

Prepare for your financial future with Remotiv

HCA 401(k) Plan participants may be eligible for Remotiv, a benefit that lets you:

- See your Retirement Readiness Score
- Find ways to increase your 401(k) Plan savings
- Get help with your personalized investment strategy
- Take the stress out of retirement planning

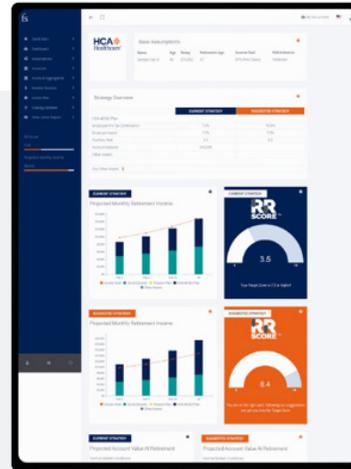
Optum financial resources

You will also have access to free financial tools and resources that can help you plan for the future or recover when setbacks happen. The program gives you access to independent investment strategies, budgeting, goal setting, emergency financial guidance and more.

HCA Healthcare preferred banking partners

As an HCA Healthcare colleague, you will be able to take advantage of waived fees, consumer loans, mortgage discounts, financial wellbeing and wealth management counselors and more with our preferred banking partners:

- Bank of America
- HCA Healthcare Credit Union Provided by BCU



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.

Employee Stock Purchase Plan

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

- Get a 10% discount on HCA Healthcare stock
- 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.

Lets see how it works

Sample stock price: \$250 per share

You pay: \$225 per share (90% of \$250)

Potential profit: \$25 per share

The discount received on the purchase of stock through the ESPP is recorded as ordinary income on your paycheck, and the appropriate taxes will be withheld. See back cover for more details.



Retirement benefits

The 401(k) Plan

The 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 may contribute from 1% to 50% of your before-tax pay through payroll deductions, up to the IRS maximum. You can choose how you invest the money in your account based on your tolerance for risk and how involved you want to be in managing your account.

Vesting refers to when you own the rights to money in your account. You are always 100% vested in your personal contributions to the Plan. You vest 20% in matching contributions after two years of service then vest an additional 20% for every subsequent year of service. You are 100% vested in matching contributions after six years.

Automatic 401(k) Plan enrollment

If you are a newly eligible colleague, 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 **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 8.

	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

HCA Healthcare cares

HCA Healthcare offers the Employee Retirement Assistance Contribution (ERAC) to help colleagues who meet income-based eligibility criteria save for the future. ERAC provides a contribution that generally equals the maximum match, regardless of actual voluntary contributions.

HCA HEALTHCARE OFFERS A 100% MATCH ON YOUR 401(K) PLAN CONTRIBUTIONS, UP TO 9% OF PAY BASED ON YEARS OF SERVICE.

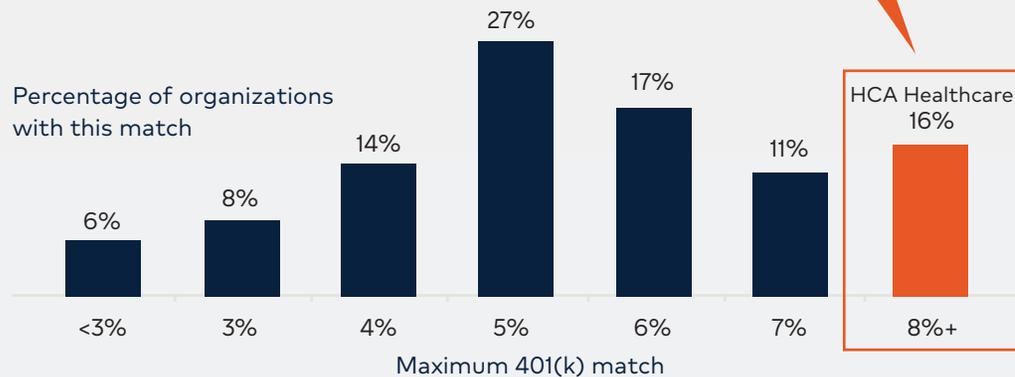


Retirement benefits (cont.)

How other companies compare*

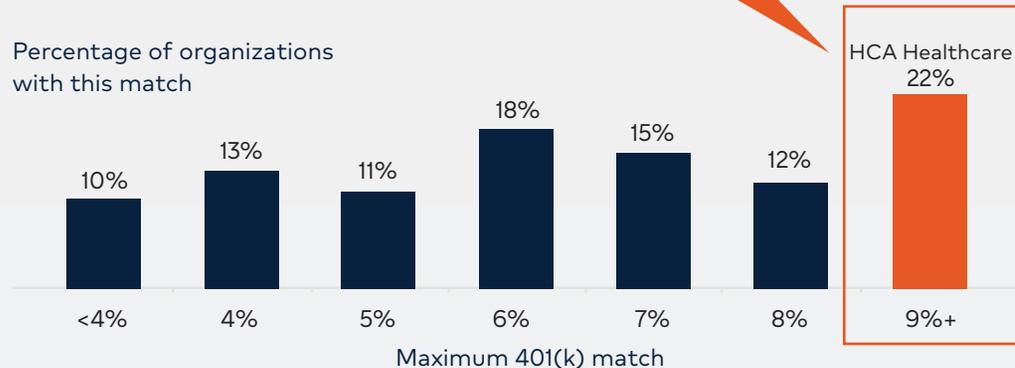
Healthcare Industry

HCA Healthcare's 9% match is one of the most generous in the healthcare industry. Only 16% of healthcare organizations offer a match of 8% or higher.



Fortune 500 Companies

Only 22% of Fortune 500 Companies offer a maximum match of 9% or higher



* According to the 2020 Aon Hewitt Benefit SpecSelect database, which includes 1,819 total employers and 68 healthcare companies.

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 401(k) Plan or an IRA. HCA Healthcare colleagues are eligible for the Retirement Clearinghouse to help you consolidate your account. Licensed Retirement Clearinghouse counselors can explain your rollover options, help you make an informed decision and complete any paperwork.



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.

Short-term disability benefits

Short-term disability benefits replace 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 the lower coverage level.

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.

Life and disability benefits entitlement will vary based on your employment status. This section provides a brief overview of certain benefits available to eligible full-time employees.

Flexible Spending Accounts (FSAs)

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

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.



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.

Paid Time Off (PTO)

MONTHS OF SERVICE	MAXIMUM MONTHLY ACCRUAL
0-59	13.33 hours
60-119	16.67 hours
120+	20.00 hours

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.

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



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.



Education assistance

Education unlocks possibilities. That's why HCA Healthcare invests in its colleagues' learning and career development.

TUITION REIMBURSEMENT	Reimburses up to \$5,250 each calendar year for eligible higher education expenses incurred for current courses (lifetime maximum applies)
STUDENT LOAN ASSISTANCE	Offers a monthly benefit of \$100 for full-time colleagues or \$50 for part-time colleagues to help repay student loans for completed degrees (lifetime maximum applies)
CLINICAL CERTIFICATION SUPPORT	Offers pre-paid vouchers, test fee reimbursements and bonuses for achieving specific, nationally recognized clinical certifications beyond your current position's requirements

Scholarships and college advising help you give opportunities to the people you love.

SCHOLARSHIPS FOR YOUR CHILDREN	The Patricia Frist Memorial Scholarship Program, established and funded by the HCA Healthcare Foundation, offers merit-based higher education scholarships of up to \$5,000 to dependent children
COLLEGE COACH	Provides free one-on-one sessions and webinars with former college admissions and finance officers, plus free online resources to help you and your children plan, apply and pay for college

Get a coach

HCA Healthcare also offers financial wellness coaching, which provides free and unlimited one-on-one sessions with a financial wellness coach who can help you evaluate student loan repayment and refinancing plans and make the most of the HCA Healthcare Student Loan Assistance benefit.

Nursing programs with no out-of-pocket costs

Galen College of Nursing and HCA Healthcare have formed the largest academic practice partnership in the country to help make nursing education more accessible than ever — in some cases, free!



Online RN to BSN	Online MSN
You are not responsible for any up front tuition expenses with our unique direct bill option. Galen will bill HCA Healthcare directly for your tuition expenses and automatically submit your final grade after course completion!	Galen offers two options to help shape the future of nursing: Nursing and Healthcare Leadership and Nurse Educator.

Galen also offers campus-based programs, which you can complete with financial support from the tuition assistance program.

Nursing career pathway

HCA Healthcare's tuition assistance benefits can help you advance your nursing career.



Note:

- Eligibility for education assistance benefits may vary by location.
- Lifetime maximums apply for tuition reimbursement and student loan assistance.
- The value of the HCA Healthcare-Galen Grant may be taxable to recipients in some circumstances.
- The HCA Healthcare tuition reimbursement program does not reimburse certification or licensure expense.



Benefits for your life, family and community

Consumer discounts

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

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 (certain eligibility requirements apply).

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.

Caring for the community

At HCA Healthcare, our top priority is taking excellent care of our patients. 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.

When 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 40,000 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)



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

Supplemental health protection plans

As an HCA Healthcare colleague, you'll have access to supplemental health protection plans. Although the HCA Healthcare medical plans offer comprehensive coverage, some participants may still have some out-of-pocket expenses, including copays, coinsurance and deductibles. They may also have non-medical expenses, like childcare and transportation. Eligible colleagues will have the following plans:

- **Accident Insurance** (Options: Low Plan, High Plan)
- **Critical Illness Insurance** (Options: \$15,000 or \$30,000)
- **Hospital Indemnity Insurance** (Options: Low Plan, High Plan)

When you have an eligible claim, you will get a cash benefit — and you choose how to spend the money. These plans also provide an **extra 25% cash benefit** for certain services from HCA Healthcare-affiliated providers.

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.

Note about the ESPP: 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.