

HCA HEALTHCARE TOTAL REWARDS

Retirement

Time Away From Work Program

Medical Benefits

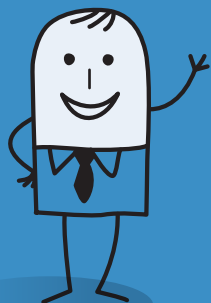
Wellness Benefits

Dental & Vision Benefits

Flexible Spending Accounts

Life & Disability Benefits

Voluntary Benefits & Other Programs



HCA^{hr}

Guided by the principle that quality care begins with the warmth, compassion and positive attitude of employees, HCA Healthcare has consistently proven to be the nation's leading healthcare provider with a wide range of employment opportunities.

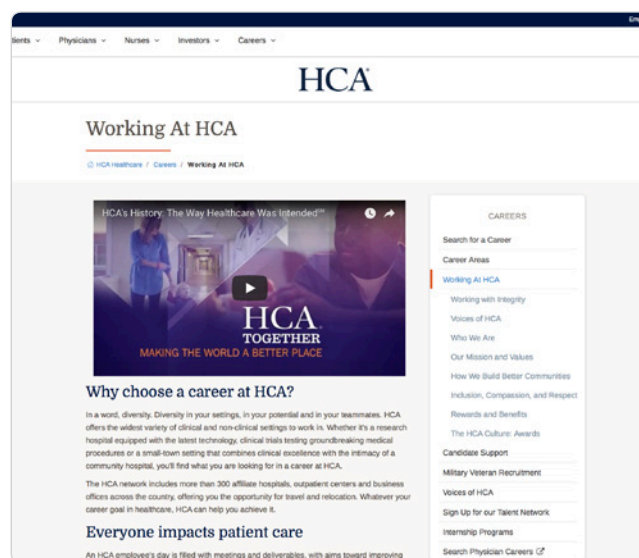


About HCA Healthcare

Since our founding 50 years ago, HCA Healthcare has grown in size and services and now has more than 250 affiliated facilities in 20 states and England. Every day at all of these locally-managed facilities our family of more than 200,000 HCA Healthcare-affiliated employees strong is dedicated to developing innovative strategies and practices to better the human condition.

At HCA Healthcare, we believe our success is dependent on an environment where caregivers, staff, administrators, physicians and volunteers are at the core of a patients-first culture. At the heart of everything we do is applying the same compassion and commitment we have for our patients to our co-workers and colleagues. We work hard to create a place where employees feel empowered to provide the best care possible and experience a rewarding career.

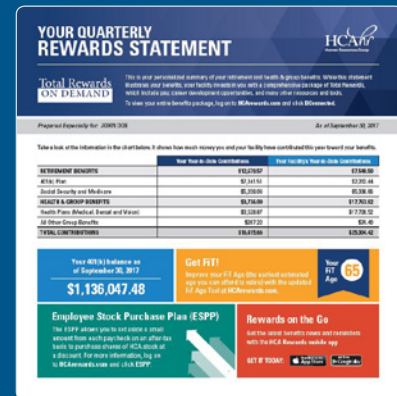
We invite you to consider the advantages of a career at HCA Healthcare: the security and stability of America's leading healthcare provider, unmatched potential for variety, flexibility and career growth and the joy of teaming with people who share your passion for the care and improvement of human life.



HCA HEALTHCARE TOTAL REWARDS - Putting it All Together

We focus on keeping HCA Healthcare 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. While the most visible part may be your pay and medical benefits, it's important to keep in mind the other components of your rewards package, too, such as:

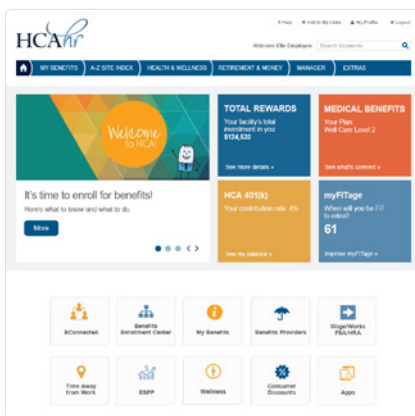
- The HCA Healthcare 401(k) Plan with a 100% annual match (from 3% to 9% of pay based on years of service).
- The HCA Healthcare Employee Stock Purchase Plan, which allows you to purchase company stock at a discount
- The HCA Healthcare Financial Fitness Program, which offers free financial education and access to Certified Financial Planners
- Other benefits like dental, vision, life and disability insurance, wellness resources, flexible spending accounts and 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 Employee Assistance Program
- Programs for adoption assistance, consumer discounts, moving, mortgage and real estate discounts, educational assistance, The HCA Healthcare Caring for the Community Program service awards and professional development



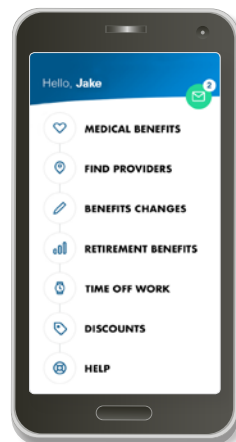
Keeping You Informed

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

HCArewards.com



HCA Healthcare Rewards Mobile App



HCA Healthcare Rewards Quarterly including a quarterly 401(K) statement



Note: If you are an employee at an HCA Healthcare-affiliated facility where there is a collective bargaining agreement 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.

Retirement Benefits

The HCA Healthcare 401(k) Plan

The HCA Healthcare 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-affiliated facility on Dec. 31 and have completed at least 1,000 hours of service during that plan year.

- **Low, transparent fees**
- **19 professionally managed funds**

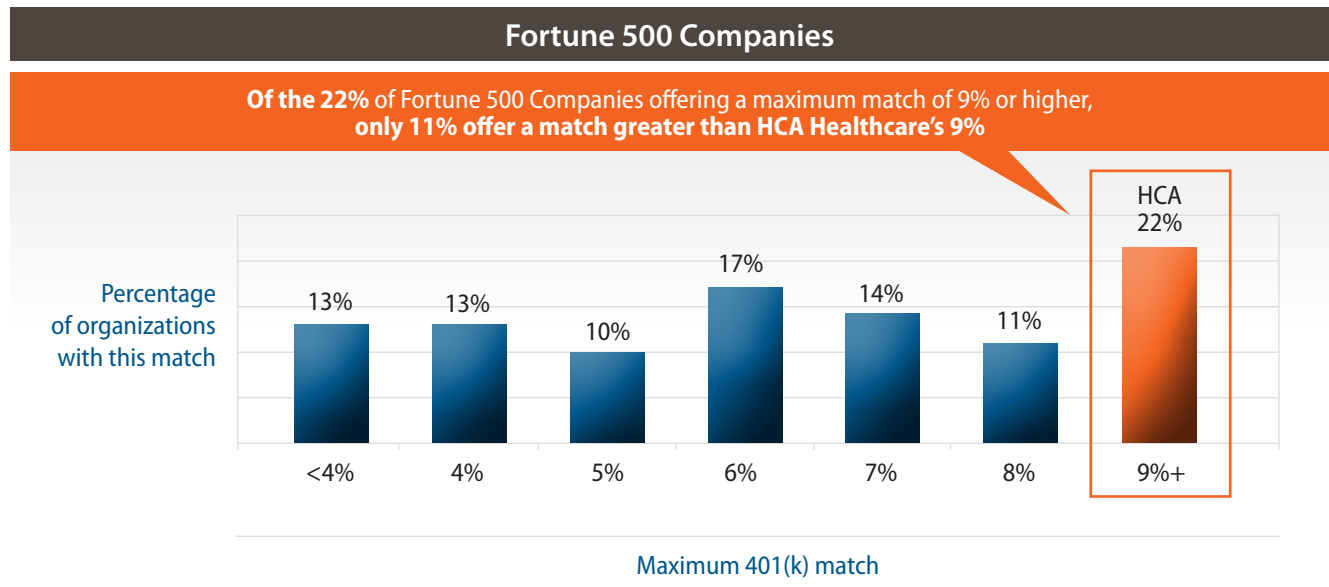
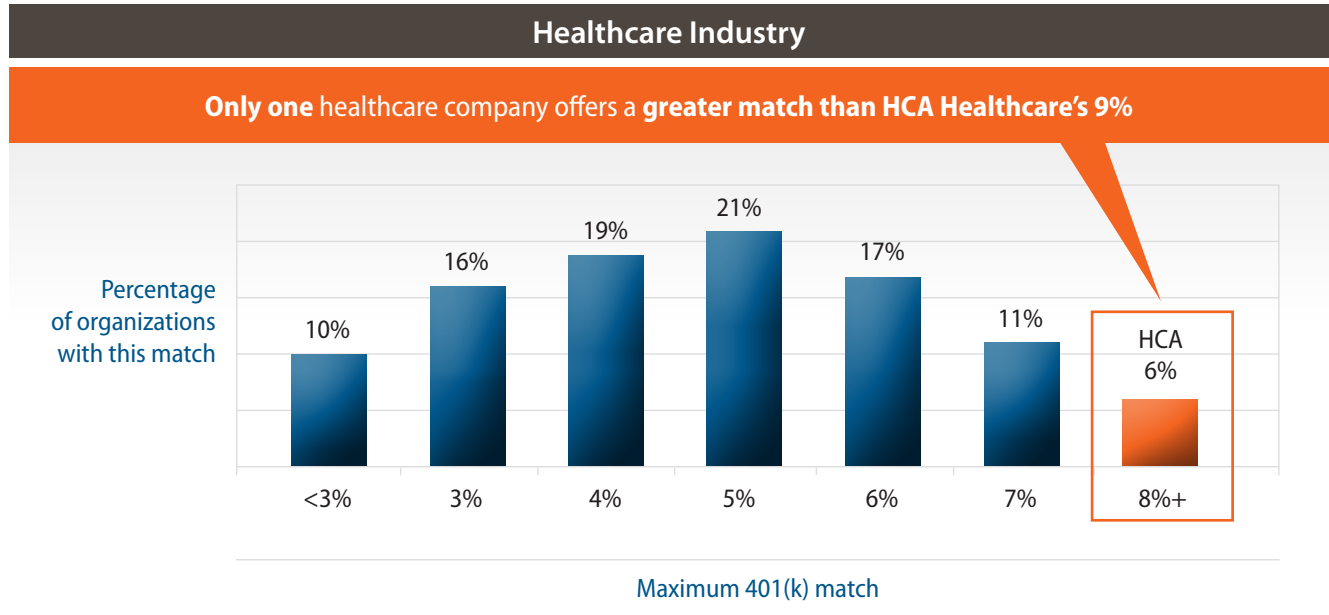
Years of Vesting Service	FACILITY CONTRIBUTION
	401(k) Plan Match
0-4	100% of 3% of pay
5-9	100% of 4% of pay
10-14	100% of 6% of pay
15-19	100% of 7% of pay
20-24	100% of 8% of pay
25+	100% of 9% of pay

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

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.



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 Healthcare 401(k) Plan competitive?

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

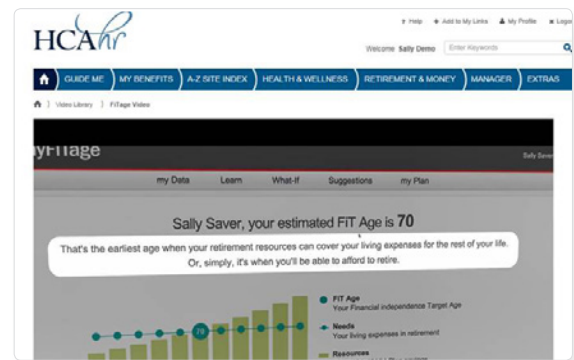
Preparing for Retirement

Automatic 401(k) Plan Enrollment for New Employees

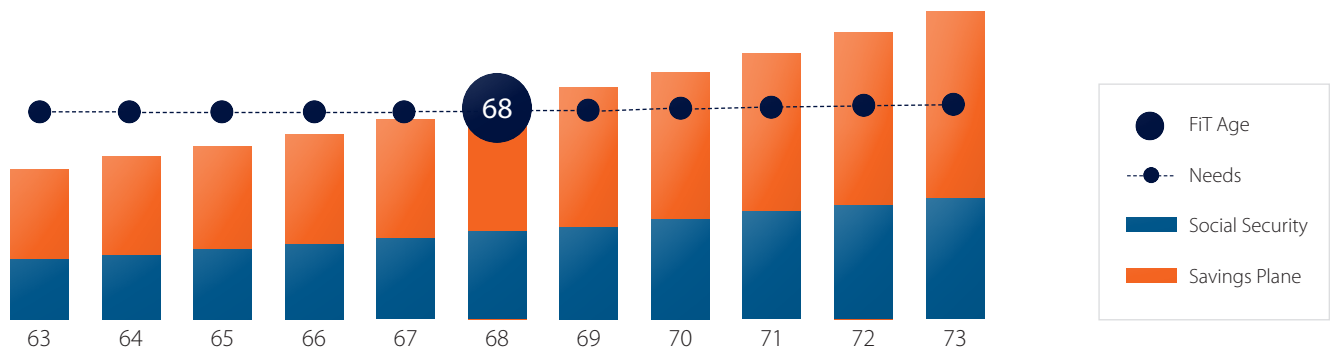
If you are an eligible new employee, you will be automatically enrolled in the HCA Healthcare 401(k) Plan on the first day following two months of service. Your contribution amount will begin at 3% of pay and will be invested in the Pre-Mixed 25-To-Go Fund. Your contribution rate will automatically increase by 1% each January, unless you opt out of this feature. This feature can help you increase your contribution gradually and have a big impact on your retirement income.

The FiT Age Tool

Another key to knowing when you're ready to retire is your Financially Independent Target (FiT) Age. It's the earliest age when your resources will be enough to cover your expected expenses during retirement. As a starting point, the FiT Age tool uses your salary, HCA Healthcare 401(k) Plan information and estimated Social Security benefits. But, you can update the tool with other data — like your spouse's retirement plan information or savings account details.



FiT Age = when resources meet needs



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 Healthcare 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-affiliated employees 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.

The HCA Healthcare Financial Fitness Program

As an HCA Healthcare-affiliated employee, you have access to a free resource to help you take control, save money and plan for the future through HCA Healthcare's partnership with Financial Finesse, the country's leading provider of unbiased financial education programs. This free benefit allows you to talk to a certified financial planning professional about the HCA Healthcare 401(k) Plan and your retirement readiness. .

Employee Stock Purchase Plan

The Employee Stock Purchase Plan (ESPP) is a special benefit that offers you the opportunity to:

- Purchase HCA Healthcare stock at a discount through convenient payroll deductions
- Save for your future, and
- Share in HCA Healthcare's potential growth and success.

The ESPP allows you to set aside a small amount of each paycheck, on an after-tax basis, to purchase shares of HCA Healthcare stock at a discount. There are four times each year when you will have an opportunity to buy shares of HCA Healthcare stock.

Note: Certain employed physicians, employees of a partnership and union employees may not be eligible for the ESPP based on regulatory compliance or current agreements.

Time Away From Work Program (TAFW)

The HCA Healthcare TAFW Program combines paid time off, long-term 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-affiliated employees. 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	8.67 hours
60-119	12.00 hours
120+	15.33 hours

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

The TAFW Program features 100% short-term disability pay replacement for employees with 10 or more years of service!

Paid Family Leave

The HCA Healthcare TAFW Program includes paid family leave which offers up to 14 calendar days of paid leave to all eligible employees to bond with a new child or care for a qualifying family member. Eligibility can vary.

* In most locations, short-term disability benefits are also provided as part of TAFW. In other locations, short-term disability benefits are available through CorePlus Voluntary Benefits.

Medical Benefits

HCA Healthcare offers the following medical plan options:

- 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 services such as 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).

ESSENTIAL PLAN	LEVEL 1/A PLAN	LEVEL 2/ B PLAN	LEVEL 3/C PLAN
Highest deductible \$4,000/individual \$8,000/family	High deductible \$2,000/individual \$4,000/family	Medium deductible \$1,000/individual \$2,000/family	Low deductible \$500/individual \$1,000/family
Lowest employee contribution	Lower monthly employee contribution	Mid-range monthly employee contribution	Highest monthly employee contribution
In network services: Plan pays 60% of most covered services You pay 40% coinsurance	In network services: Plan pays 70% of most covered services You pay 30% coinsurance	In network services: Plan pays 75% of most covered services You pay 25% coinsurance	In network services: Plan pays 80% of most covered services You pay 20% coinsurance

For most out-of-network services, the plan pays 25% and you pay 75%.

Prescription Drug Coverage: Prescription drug coverage is included in the Well Care Program. Prescription drug coverage is part of the Well Care Program including FREE generic drugs!

Airmed Medical Transport: If you or your covered dependents are traveling more than 150 miles from home and become hospitalized, AirMed can provide transportation from any hospital in the world to an HCA Healthcare-affiliated facility — at no cost to you. There is no deductible, no copays, no claim forms to file, no pre-existing condition restrictions and no financial limit on evacuation.



The HCA Healthcare Well Care plans include FREE in-network, office-based preventive care benefits. Use these benefits to get a biometric screening and keep track of your health numbers.



Wellness Benefits

Medical Plan

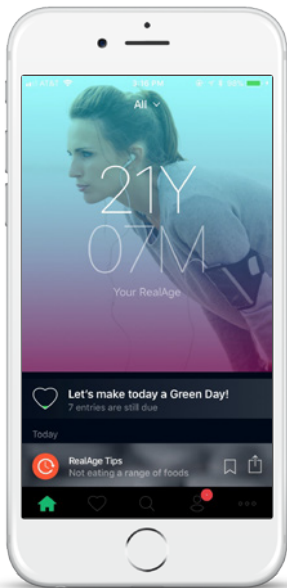
You may receive a \$650 discount on medical plan coverage if you confirm during the annual benefits enrollment process you are nicotine free, or if you complete the HCA Healthcare Quit for Life Tobacco Cessation Program.

Other Resources

HCA Healthcare provides resources and technology to help you take responsibility and be as healthy as possible. This includes a custom HCA Healthcare version of the RealAge tool from Sharecare and the My Life Check health assessment from the American Heart Association.

Sharecare

Download the FREE Sharecare app to access HCA Healthcare's custom version of the RealAge tool. Then, join a Challenge to eat better, stress less, increase your daily steps and more.



HEALTHY LIFESTYLE

Dental Benefits

All employees at HCA Healthcare-affiliated 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 Highlights

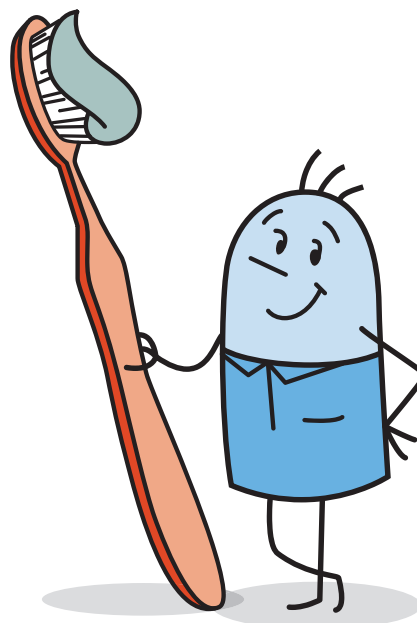
Under the PPO plans, you may choose any dentist you like, but you receive provider discounts when you use a MetLife PDP Plus network dentist.

	BASIC PLAN	PREMIUM PLAN*
Deductible	\$75 individual / \$150 family	\$50 individual / \$100 family
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 Highlights

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-affiliated employees vary by location.



Vision Benefits

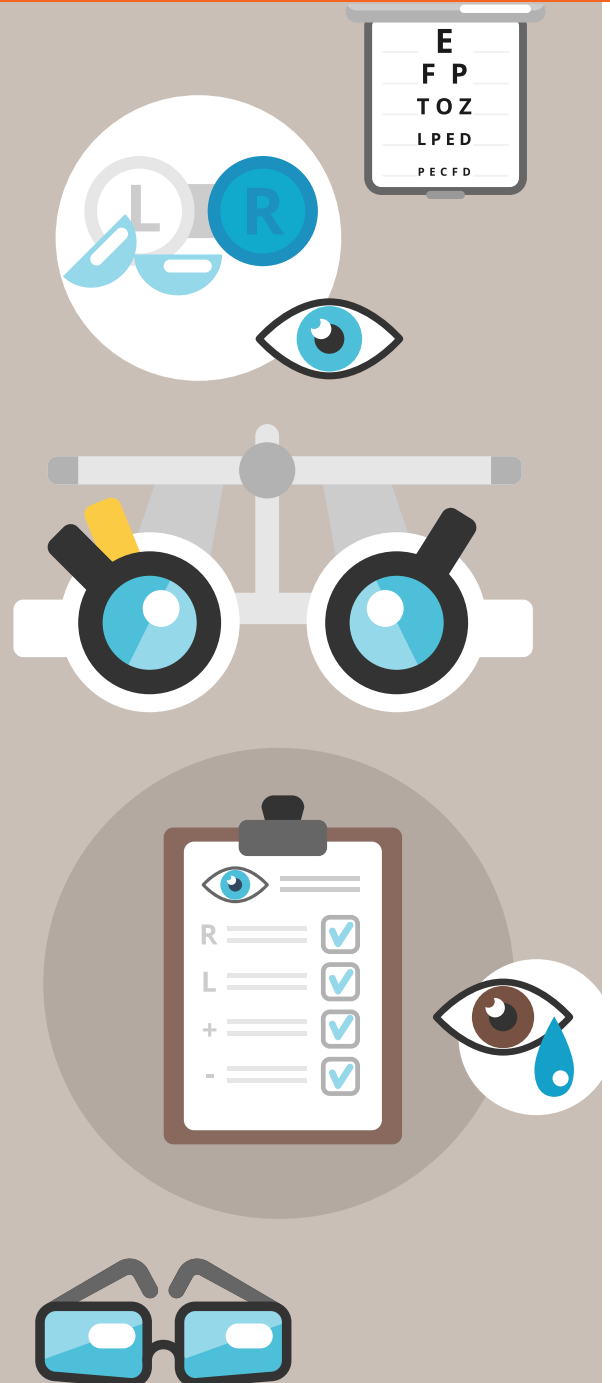
The EyeMed Vision Plan covers expenses for regular eye exams, lenses, frames and contacts. When you use an EyeMed provider, you pay a copay or receive an allowance for most covered services and materials. You can also use a non-EyeMed provider and receive reduced benefits. The plan:

- 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 and hearing aids

Coverage varies by location.

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 is tax-exempt — it comes out of your paycheck before your income is taxed, so you don't pay taxes on that income. HCA Healthcare offers a Health Care FSA and a Day Care FSA.



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 equal to 1x, 2x, 3x, 4x or 5x 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.

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.

Short-Term Disability Benefits

You are eligible for short-term disability benefits. Coverage varies by location and may not apply to certain employed physicians.

Note: *The Time Away From Work and short-term disability benefits described in this guide may not apply to you if you are in the Alaska, Allegheny, California, Houston or Nevada markets. In addition, they may not apply to certain employed physicians.*

**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.*



CorePlus Voluntary Benefits

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

- **Auto and Home Insurance** — Compare your current auto and home insurance with competitive premiums offered through the Choice program.
- **Legal Benefits** — Access professional legal consultation and representation at special group rates.
- **Voluntary Life Insurance with Conversion Option to Long-Term Care** — 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.



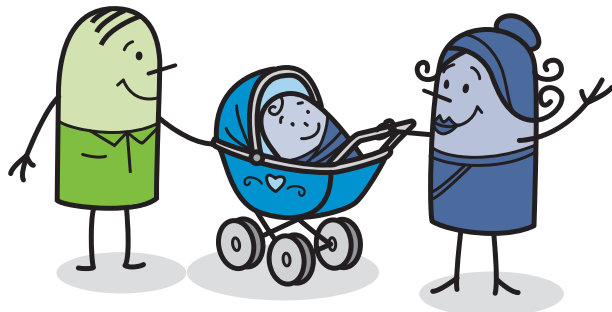
Other Programs

Consumer Discounts

HCA Healthcare Total Rewards has partnered with Abenity and Corporate Shopping to offer affiliated employees access to special offers and discounts at more than 200 of the world's most popular retailers.

Bright Horizons Care Advantage

Whether you are looking for a babysitter, nanny, support for a special needs child, elder care provider, dog walker or housekeeper, you can find the help you need by using Bright Horizons Care Advantage. HCA Healthcare-affiliated employees are eligible for a free membership that can help find the needed caregivers and resources. Bright Horizons also offers programs and resources to help families with special needs children.



And even more! Additional benefits and programs are available. You'll have access to more details through HCArewards.com.

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 for each child you adopt including placement fees, attorney and court fees and travel expenses to pick up a child. This assistance with adoption expenses is made on an after-tax basis and features a yearly maximum.

Caring for the Community

At HCA Healthcare, our top priority is taking excellent care of our patients. But we also take care of each other and the communities where we live and work. In an effort to support the charities that are important to you, every benefit-eligible, HCA Healthcare-affiliated employee has up to \$1,000 in matching funds available each year. This includes \$500 in matching funds to your charity or charities of choice and an additional \$500 in matching funds to support colleagues in need through donations made to the HCA Healthcare Hope Fund. The HCA Healthcare Hope Fund is an employee-supported, employee-run non-profit that has helped more than 28,000 HCA Healthcare-affiliated employees and their immediate families in times of hardship, including disaster, extended illness or injury, domestic violence, death of a loved one and other situations.

Education Opportunities

Tuition Reimbursement

HCA Healthcare-affiliated full-time and part-time employees may apply to receive up to \$5,250 per calendar year in education reimbursement for covered expenses for undergraduate, graduate, and doctoral/PhD education. Education reimbursements are eligible for exclusion from the employee's wage as taxable income. If approved, educational assistance thresholds are identified in advance, but actual reimbursement amounts are determined by several factors. Eligibility may vary.

Coming in 2019: Student Loan Repayment Program

Beginning in 2019, HCA Healthcare-affiliated full- and part-time employees may be eligible to receive a monthly benefit directly to the principal of a qualifying student loan. Eligibility may vary.

Preferred Education Providers

HCA Healthcare-affiliated employees may qualify for tuition discounts and additional scholarships and grants at the following:

- **American Sentinel University** — Tuition to align with HCA Healthcare tuition reimbursement; offers tiered discounts
- **Capella University** — Tuition to align with HCA Healthcare tuition reimbursement for nursing and some non-nursing program; offers \$10,000 DNP grant, \$7,500 DHA or DrPH Grant and \$4,000 grant- all guided path degree programs
- **Chamberlain College of Nursing** — 30% discount for nursing courses, 15% for master's in public health; Waived fees and personalized advising
- **Walden University** — 30% discount for nursing courses, 20% for non-nursing programs;
 - Non-nursing programs also have:
 - \$3,000 bachelor's grant
 - \$3,000 master's grant
 - \$5,000 doctoral grant
- **Western Governor's University** — Tuition to align with HCA Healthcare reimbursement; Some scholarships are available

Moving Assistance

HCA Healthcare-affiliated employees have access to discounts and cash back rewards when they need **moving, mortgage** or **real estate** assistance through the **SIRVA Home Benefits** program.

- **Mortgage Discounts** — Shop 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.*

