QUICK FACTS ABOUT HCA TOTAL REWARDS

The Strength of HCA. The Passion of People Like You.
Guided by the principle that quality care begins with the warmth, compassion and positive attitude of our employees, HCA has consistently proven to be the nation’s leading healthcare provider with the widest range of employment opportunities.

ABOUT HCA

Since our founding more than 40 years ago, HCA 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 180,000 strong is dedicated to developing innovative strategies and practices to better the human condition.

At HCA, we believe our success is dependent on a Healthy Work 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: 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.

Find out more about HCA job opportunities at www.aCareeratHCA.com
One of the ways HCA takes care of its affiliated employees is through the HCA Total Rewards program. HCA has plans and programs that provide employees with financial and non-financial rewards – pay, incentives, benefits, a healthy work environment and a variety of other rewards – in an effort to create a valuable employment experience.

HCA knows that people are different. They have different needs that require different benefits. That's why the HCA Total Rewards program offers a flexible benefits program to eligible employees of its subsidiaries and affiliates. This program allows you to choose the benefits that best fit the needs of you and your family.

This brochure highlights some of the rewards you may be eligible to receive from your HCA-affiliated facility.

**HCArewards.com**
HCA-affiliated employees have access to customized benefits information and personalized accounts at HCArewards.com. The site includes direct access to benefits providers, Summary Plan Descriptions, employee discounts, health and wellness resources and more.

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

- Access to HCArewards.com
- A snapshot look at the benefits of your employment via the Your Total Rewards tool
- Quarterly statements mailed to your home to show the value of your Total Rewards, including your HCA 401(k) Plan account
- **HCA Rewards Quarterly** newsletter
- Annual benefits enrollment materials
- Benefits announcements

Note: If you are an employee at an HCA-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.
Medical Benefits

The HCA Well Care Program offers up to four medical plan options:

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

All three Well Care plans cover the same services including 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).

<table>
<thead>
<tr>
<th>Level 1/Level A Plan</th>
<th>Level 2/Level B Plan</th>
<th>Level 3/Level C Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>High deductible</td>
<td>Medium deductible</td>
<td>Low deductible</td>
</tr>
<tr>
<td>$1,900/individual &amp; $3,000/family</td>
<td>$900/individuals &amp; $1,400/family</td>
<td>$400/individual &amp; $800/family</td>
</tr>
<tr>
<td>Lowest monthly employee contribution</td>
<td>Mid-range monthly employee contribution</td>
<td>Highest monthly employee contribution</td>
</tr>
<tr>
<td>• Plan pays 70% of most covered services</td>
<td>• Plan pays 75% of most covered services</td>
<td>• Plan pays 80% of most covered services</td>
</tr>
<tr>
<td>• You pay 30% coinsurance</td>
<td>• You pay 25% coinsurance</td>
<td>• You pay 20% coinsurance</td>
</tr>
<tr>
<td>Flexibility to see any provider you choose. But, you'll pay less coinsurance for in-network care</td>
<td>Does not cover out-of-network care, except in certain cases such as an emergency</td>
<td></td>
</tr>
</tbody>
</table>

In-network preventive care is 100% covered with no deductible required

An HMO or POS may be offered by your facility in addition to the Well Care options or in place of the Well Care Level 3 Plan.

**Prescription Drug Coverage:** Prescription drug coverage is included in the Well Care Program. You pay a separate annual deductible for prescriptions in the Level 1 and Level 2 plans. There is no separate annual deductible for the Level 3 plan. Generic prescriptions are available for a copay in all Well Care Program plans. You pay coinsurance (a percentage of the cost) after the deductible for brand-name retail prescriptions in all three Well Care plans. Prescription drug coverage under an HMO or POS varies by plan.
Wellness Benefits
You are part of a team that provides quality care to patients every day. But what about your own health and wellness? You deserve that same dedication and quality care in your own life. To help you “bring the care home,” the HCA has partnered with H2U to offer the HCA Wellness Program. This program offers the information, resources and support you need to better manage your health.

In addition to the benefit of better health, the HCA Wellness Program offers the opportunity to earn Wellness Credits in a Health Reimbursement Account (HRA) when you complete certain wellness activities within 30 days of your benefits effective date. You can then use your HRA funds to pay for eligible out-of-pocket healthcare expenses like copays, coinsurance and deductibles. Any funds you don’t use during 2013 will carry over to 2014.

<table>
<thead>
<tr>
<th>Benefits Effective Date</th>
<th>Wellness Credit Opportunities</th>
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</table>
| Jan. 1 through April 30, 2013 | You can earn up to $400 in an HRA for 2013 if you:  
- Complete a qualified health screening within 30 days after your benefits effective date  
- Take the PHA and create an H2U Health Action Plan by June 14, 2013  
Your 2013 medical plan options are not dependent on your screening participation. |
| May 1 through Oct. 31, 2013 | You can earn $100 in Wellness Credits in an HRA for 2013 if you:  
- Complete a qualified health screening during the annual HCA Wellness Program screening event available from July through November  
- Take the PHA  
You can earn up to the maximum amount of Wellness Credits in an HRA for 2014 if you also participate in either the H2U Coaching Program or the H2U Action Plan (based on your screening results).  
Your 2013 medical plan options are not dependent on your screening participation. But, you must complete a qualified health screening in order to have more than one medical plan option for 2014. |
| Nov. 1 through Dec. 31, 2013 | You can earn $100 in Wellness Credits in an HRA for 2013 if you:  
- Complete a qualified health screening within 30 days after your benefits effective date  
You can earn up to the maximum amount of Wellness Credits in an HRA for 2014 if you also take the PHA by Jan. 31, 2014, and (depending on your results) complete your first H2U Coaching Program session OR create an H2U Health Action Plan by Feb. 28, 2014.  
Your 2013 and 2014 medical plan options are not dependent on your screening participation. |

The HCA Wellness Program is administered by H2U, an independent and affiliated HCA subsidiary. All personal health information is kept strictly confidential. The Wellness Program may not apply to employees at facilities covered by a collective bargaining agreement.

Note: New employees can’t complete the PHA or schedule a screening until they have access to HCArewards.com and the H2U system, which can take up to two weeks after their hire date.
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.

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

Dental Benefits
All employees at HCA-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 plan, you may choose any dentist you like, but you receive provider discounts when you use a MetLife PPO network dentist.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Coverage</th>
</tr>
</thead>
</table>
| Preventive Treatment           | • 100% with no annual deductible¹  
                              |   • Includes oral exams, cleansings and X-rays (subject to limitations)  
                              |   as well as emergency treatment                                      |
| Basic Treatment                | • 80% after annual deductible¹  
                              |   • Includes basic cavity filings, root canal therapy and oral surgery  
                              |   • Includes periodontic treatment                                     
                              |   • Includes nonsurgical TMJ treatment, up to individual lifetime      
                              |   maximum benefit of $2,000                                            |
| Major Treatment²               | • 50% after annual deductible¹  
                              |   • Includes crowns, dentures and bridgework                           |
| Orthodontia²³                  | • 50% after annual deductible¹, up to individual lifetime maximum       
                              |   benefit of $1,500¹                                                   |
| Annual Deductible (applies to | • Individual $75  
                              |   Basic, Major and Orthodontia treatment only)  
                              |   • Family $150                                                        |
| Annual Maximum Benefit         | $1,200 per person                                                       |

¹ Reasonable and customary limits apply to out-of-network providers.
² You become eligible for these benefits only after you have been covered by an HCA dental plan option for a period of at least 12 months.
³ Orthodontic coverage is available to you and all covered dependents.
You will be responsible for any amounts over the reasonable and customary charges when you use an out-of-network provider.

**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-affiliated employees vary by location.

**Life and Disability Benefits**

HCA offers coverage to help provide financial security for you and your family in case of death, serious injury, disability or illness.

**Employee Life Insurance Benefits**

- The plan 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 1x your base pay and is provided to you by your facility, at no cost to you. You do not need to enroll in this benefit.
  - Supplemental Term Life — Supplemental Life Insurance 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. You must enroll to receive this benefit.

**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. Life Insurance for a spouse or partner cannot exceed 50% of your Life Insurance. You are the beneficiary for any Dependent Life Insurance you elect.

**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.

**Reimbursement Accounts**

HCA-affiliated facilities offer competitive medical and wellness programs, but we know there may be expenses, such as coinsurance, copays and deductibles, that you will need to pay out of your pocket. To help you cover any medical and dependent care expenses you have during the year, we offer tax-advantaged reimbursement accounts. These accounts include the Health Reimbursement Account (HRA) and two Flexible Spending Accounts (FSAs).

**Health Reimbursement Account (HRA)**

HCA offers a Health Reimbursement Account (HRA) for Wellness Credits earned in the HCA Wellness Program. Your HRA balance can be used to pay for eligible out-of-pocket healthcare expenses such as deductibles, copays and coinsurance.

**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.
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% match on your contribution* (from 3% to 9% of pay) based on your years of service. That means for every dollar you contribute, your facility contributes $1 (up to your matching level).

<table>
<thead>
<tr>
<th>Years of Vesting Service</th>
<th>401(k) Plan Match</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>100% of 3% of pay</td>
</tr>
<tr>
<td>5-9</td>
<td>100% of 4% of pay</td>
</tr>
<tr>
<td>10-14</td>
<td>100% of 6% of pay</td>
</tr>
<tr>
<td>15-19</td>
<td>100% of 7% of pay</td>
</tr>
<tr>
<td>20-24</td>
<td>100% of 8% of pay</td>
</tr>
<tr>
<td>25+</td>
<td>100% of 9% of pay</td>
</tr>
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* You may contribute from 1% to 50% of your before-tax pay through payroll deduction, up to the IRS maximum. Log on to HCArewards.com for more information. Employees age 50 or over may make additional “catch-up” contributions up to IRS limits.

Vesting
You are always 100% vested in your personal contributions to the 401(k) Plan. Your vesting in facility matching contributions is based on your years of vesting service. You earn one year of vesting service for each calendar year in which you perform at least 1,000 hours of service. New Employees: 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.

<table>
<thead>
<tr>
<th>Years of Vesting Service</th>
<th>% Vested</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>40%</td>
</tr>
<tr>
<td>4</td>
<td>60%</td>
</tr>
<tr>
<td>5</td>
<td>80%</td>
</tr>
<tr>
<td>6+</td>
<td>100%</td>
</tr>
</tbody>
</table>
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 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 (up to 15%), unless you opt out of this feature. You can change your contribution amount and investment election at any time. This feature can help you increase your contribution gradually and have a big impact on your retirement income. In fact, if a mid-level career employee uses the Auto Escalator, they won't just be ready for retirement - they'll have a surplus.

The FiT 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 tool uses your salary, HCA 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.

Financial Education
HCA's Financial Prosperity program offers one-hour classes on topics such as breaking free from debt, building wealth with investments and retiring with the money you need. Classes are offered online, so you can complete them at any time - and get your spouse or partner involved. The program also offers confidential one-on-one sessions with a certified financial instructor and personalized e-mail access to a financial advisor. The classes available in the Financial Prosperity Program are:

- Step 1: Creating Your Financial Foundation
- Step 2: Breaking Free of Debt
- Step 3: Building Wealth with Investments
- Step 4: Getting the Most from Your HCA Benefits
- Step 5: Safeguarding Your Family & Finances
- Step 6: Fine-tuning Your Taxes
- Step 7: Retiring With the Money You Need

Financial Knowledge offers two classes specifically about the 401(k) Plan:

- Intro to the New HCA 401(k)
- How to Utilize the New HCA 401(k)
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-affiliated employees are eligible for the RetireLink program, which offers education and savings tools provided by RolloverSystems. Licensed RetireLink counselors can explain your rollover options, help you make an informed decision and complete any paperwork.
CorePlus Voluntary Benefits

These benefits are designed to complement and supplement the other rewards offered through your HCA-affiliated facility. When you enroll in a CorePlus plan, you pay the cost of coverage, which is deducted from your paycheck on an after-tax basis for most of the benefits (Long-Term Care is paid directly to Prudential). You will receive an individual policy from each carrier that describes the benefits and procedures to access benefits. The plan options include:

- **Auto and Home Insurance**: Allows you to compare your current auto and home insurance with coverage and competitive premiums offered through the Choice program. You can also insure your boat, motorcycle or personal property, such as jewelry and artwork, and save money through multi-policy discounts.

- **Legal Benefits**: Provides access to professional legal consultation and representation at special group rates. If you enroll in this program and need legal assistance, you can simply call the Member Services Center and a specialist will help you get in touch with the right network attorney for your legal matter.

- **Short-Term Disability Benefits**: You are eligible for short-term disability benefits. Coverage varies by location.

- **Long-Term Care**: Provides benefits for long-term care expenses up to a specific dollar amount per day. With this program, you can choose where to receive your care – nursing home facility, assisted-living facility or home care setting. You can purchase benefits directly from Prudential for yourself and your spouse, eligible adult children, parents, grandparents or domestic partner. Your rates are based on your age on the effective date of coverage, and you have the option to choose an automatic inflation protection feature.

- **Pet Insurance**: The PetFirst Healthcare plan offers two coverage options:
  - Accident & Illness Plan: For unexpected injuries and illnesses, such as foreign body ingestions, a motor vehicle accident or lacerations, and sicknesses, such as ear infections and even cancer.
  - Accident & Illness PLUS Routine Care Plan: In addition to the coverage above, it also reimburses you for everyday veterinary expenses, such as annual exams, flea and tick prevention, heartworm prevention and vaccinations.

- **Voluntary Life Insurance with Conversion Option to Long-Term Care**: Fidelity Life is offering a policy that provides access to up to $100,000 in permanent term life insurance on a Guaranteed Issue Basis, meaning you have a one-time opportunity during your initial enrollment period to add coverage without providing proof of insurability. Your policy can be converted into a “living” Long-Term Care benefit, and it maintains constant premiums for the life of the policy.

Other Rewards and Benefits

**Consumer Discounts**

HCA Total Rewards has partnered with Corporate Shopping to offer affiliated employees access to special offers and discounts at more than 200 of the world’s most popular retailers. Access to the program is password protected and available only to HCA-affiliated employees and their families. HealthTrust Purchasing Group has negotiated the program at no cost to HCA and has incorporated all the national discounts available under the previous LifeSavers program, including GE Marketplace, Microsoft, Tickets@Work, AT&T, Sprint & Nextel and Verizon.

**Employee Assistance Program (EAP)**

All HCA-affiliated employees have access to an Employee Assistance Program (EAP), a confidential counseling and referral service providing personal, legal and financial services.