

HCA Healthcare

2021 Total Rewards

HCA Healthcare offers a wide range of fair, smart and competitive benefits that support all aspects of your wellbeing.

Health & Wellbeing

- Medical benefits
- Dental benefits
- Vision benefits
- Supplemental health protection plans
- Wellbeing resources

Money

- Compensation
- Retirement benefits
- Employee Stock Purchase Plan
- Flexible spending accounts
- Life and disability benefits
- Financial wellbeing resources

Life & Family

- Time Away From Work Program
- Education assistance
- Family-focused benefits
- CorePlus voluntary benefits

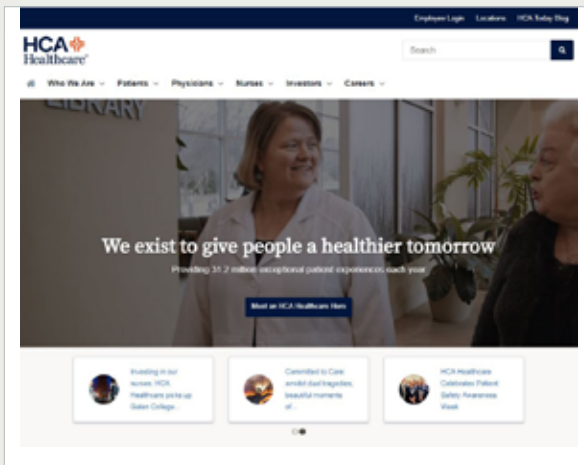
Look inside to learn more.



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

Take care

HCA Healthcare takes care of our colleagues through a competitive total rewards package that provides valuable support for your health, finances, life and family.



About HCA Healthcare

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

Keeping you informed

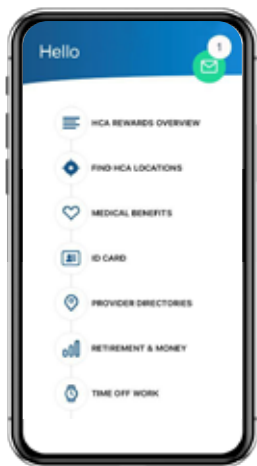
As an HCA Healthcare colleague, you'll have access to resources that keep you up to date with the information about your rewards.

These resources include:

HCA Rewards package includes:

- **Comprehensive medical plans** that cover many common services at no cost or for a low copay
- A **401(k) Plan** with a 100% annual match — one of the most generous in the healthcare industry
- **Education assistance programs** including:
 - Tuition reimbursement and clinical certifications support to help you continue your education
 - Student loan assistance to help you repay loans for education you've completed
- **Paid family leave**, which offers up to 14 calendar days of paid time off to eligible colleagues
- **Free support** for all areas of life, including mental, emotional and financial wellbeing
- The **HCA Healthcare Employee Stock Purchase Plan**, which allows you to purchase company stock at a discount

And, that's just the highlights. The HCA Rewards package also includes dental, vision, supplemental health protection plans, identity theft protection, adoption assistance and so much more.



HCA Rewards mobile app



HCArewards.com



HCA Rewards Quarterly Newsletter



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

Low copays for common services

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

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

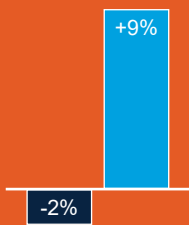
You're getting a good deal

When you compare HCA Healthcare's overall medical plan costs with what other hospitals offer, you'll see you're getting a good deal.

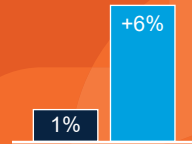
In fact, from 2017 to 2020, our colleagues' overall medical plan costs (including copays and coinsurance) have decreased — due in part to plan changes like primary care physician and behavioral health copays and updates to prescription drug coverage.

And, during that same time period, paycheck deductions have increased much less than the national trend.

Overall Employee Medical Plan Costs (2017–2020)



Paycheck Deduction Increases (2017–2020)



■ HCA Healthcare ■ Other hospital systems

Sources:

- Hospital Employers Benchmark – Mercer National Survey of Employer Sponsored Health Plans 2017–2020
- Healthcare Employers Benchmark – Aon SpecSelect, Healthcare Industry Employer Healthcare Cost Increase Review 2020

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

Dental benefits

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

MetLife Dental PPO Plan

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



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

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

Dental HMO Plan

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



Vision benefits

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

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

Coverage varies by location.

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 available:

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

If you participate, you will pay the full cost of coverage deducted from your paycheck on an after-tax basis. 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.



Wellbeing resources

HCA Healthcare offers a variety of resources to help you take care of yourself and be at your best.

Overall health & wellbeing

- **Free preventive care:** HCA Healthcare medical plans include free in-network, office-based preventive care benefits. Preventive care, such as wellness visits and screenings, can show your health is on track or indicate an issue you should discuss with your physician.
- **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. You can sync your fitness tracker, try healthy recipes and learn through interactive tools to help you reach your goals.
- **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 the help you need to overcome the habit.

Emotional wellbeing

You and your family members have access to confidential counseling and referral services to:

- Talk to a licensed counselor
- Get referrals for legal, financial and personal services
- Explore resources on topics ranging from parenting to stress to depression

These resources are free and available 24/7.

We're taking care of all of you.



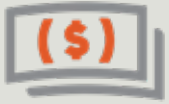
- **Financial education and support**
See page 6
- **Education assistance**
See page 11
- **Family and household help**
See page 12

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.



Financial wellbeing

As an HCA Healthcare colleague, you will have access to free financial education and retirement readiness resources that help you take control, save money and plan for the future. In 2021, we will introduce a new program that will allow you to:

- Speak with a financial coach about your 401(k) plan and retirement planning
- Create a customizable financial profile
- See how your current financial strategy aligns with a recommendation model
- Review your personalized retirement readiness score
- Monitor your monthly income projection
- Estimate your Social Security for retirement
- Access your individual Total Wealth projection
- Create a personalized savings plan

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.



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: \$147.68 per share

You pay: \$132.91 per share (90% of \$147.68)

Potential profit: \$14.77 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.

Note: See back cover for more details.

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



Flexible Spending Accounts (FSAs)

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



Larry expects healthcare expenses for contact lenses, doctor visits and medications in 2021.



He contributes \$1,000 to his Health Care Flexible Spending Account before taxes are deducted — which means he doesn't pay taxes on this money.



Money comes out of his paychecks evenly throughout the year, so he doesn't have to contribute all \$1,000 at once.



Larry has an unexpected medical bill in February and can use the full \$1,000 to pay the bill.

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 9.



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

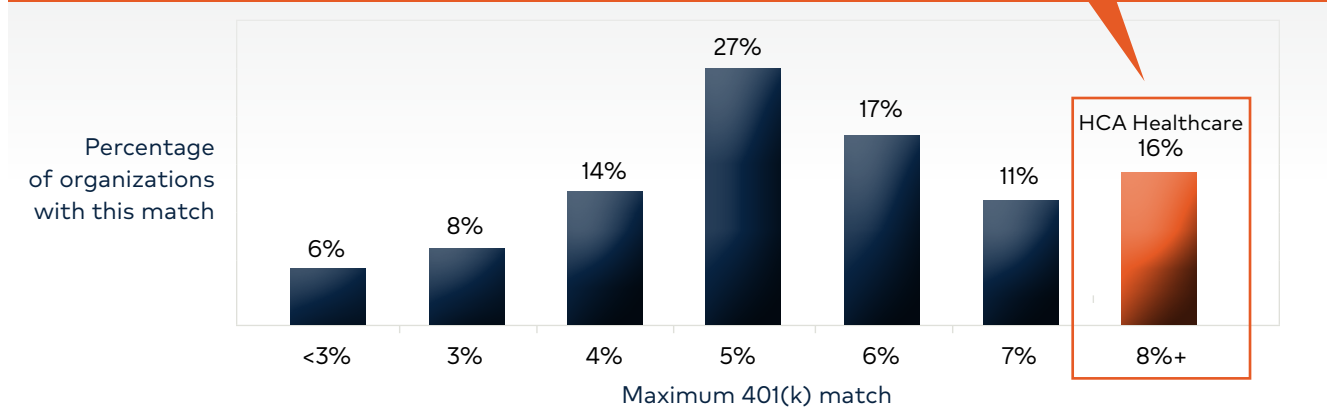
HCA Healthcare cares

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.

How other companies compare*

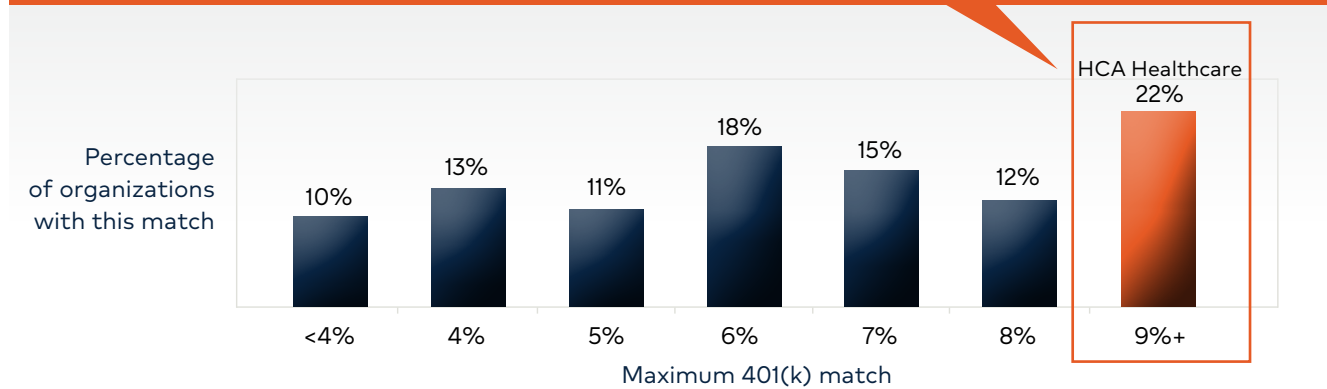
Healthcare Industry

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.

So, is the 401(k) Plan competitive?
Yes! It is one of the most generous plans offered by any healthcare company or large employer.

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. Contributing rollover assets into your retirement plan account is optional. However, there are several benefits of consolidating your retirement holdings into a single account, including better transparency of investments in your retirement portfolio and decreased time and expenses required to manage multiple accounts with different companies.

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



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 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.

Time Away From Work Program (TAFW)



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

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

Paid Time Off (PTO)

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

Paid Family Leave

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

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

Education assistance

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

Tuition Reimbursement	Reimburses up to \$5,250 each calendar year for eligible higher education expenses incurred for current courses
Student Loan Assistance	Offers a monthly benefit of \$100 (full-time) or \$50 (part-time) to help you repay your student loans for degrees you have already completed
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 HCA Healthcare Scholars 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.

Let HCA Healthcare pick up the bill

Galen College of Nursing and HCA Healthcare have worked together to help make nursing education more accessible than ever. The HCA Healthcare-Galen Grant significantly reduces costs for those who wish to continue their nursing education. Many colleagues may be eligible for the "direct bill" option that allows Galen College to bill HCA Healthcare directly for tuition. This means you can go back to school without any out-of-pocket tuition expenses!

Notes:

- Eligibility for these education assistance benefits may vary by location.
- The tuition reimbursement and student loan programs include a lifetime benefit cap.
- The value of the HCA Healthcare-Galen Grant may be taxable to recipients in some circumstances.

Benefits for your life and family



Consumer discounts

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

Bright Horizons Care Advantage

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

Adoption assistance

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

Caring for the community

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

Moving assistance

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

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

* Some state restrictions apply. Terms and conditions apply.

CorePlus voluntary benefits

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

- **Pet insurance** – Accident, illness and preventive coverage options for most types of pets for care received from any licensed veterinarian
- **Auto and home insurance** – Save up to 15% on auto and home insurance
- **Legal benefits** – Access professional legal consultation and representation at special group rates
- **Voluntary life insurance with conversion to long-term care option** – Access to up to \$100,000 in permanent term life insurance on a Guaranteed Issue Basis
- **Identity theft protection** – Uses innovative monitoring technology and alert tools to proactively safeguard your credit and finances; you have two coverage options: Benefit Elite Plan and Ultimate Plan
- **Supplemental health protection plans** – See page 5 for details





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.