



Provider Care Group

Benefits Overview



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Provider Care Group (PCG)

PCG is a collaborative healthcare network, driven by physicians and colleagues helping each other champion the practice of medicine for a healthier world.

- We provide our physicians and advanced practice providers an environment where they have what they need to succeed and where success is defined by a patient’s outcome and experience.
- We are committed to giving physicians a greater voice and the clinical capabilities they need, including confidence in great nursing care, technology, subspecialty support and information that underpins top clinical performance. Our scale enables us to unlock opportunities for our physicians to learn, grow and enjoy a rewarding career. But no matter how we evolve, we will never forget that healthcare is still delivered one patient at a time.

Take Care

We are proud to offer our **mission-driven** providers a **total rewards package** designed to support health, life and retirement. Your total rewards package includes **cash compensation**, **health benefits**, an opportunity to build financial **security** for the future through a 401(k) plan, income **protection** benefits like disability and life insurance, paid **time away** from work and much more.

Note: Eligibility for these benefits may vary by location and/or position.

Medical benefits

PCG offers the following medical plan options, so you can select the option that works best for your needs:

- Health Savings Account Plan
- Base PPO Plan
- Buy-Up PPO Plan

PPO Plans

If you enroll in a PCG PPO Plan, you have access to these healthcare services for free or a copay (a low, fixed price) when you use in-network providers:

- Free in-network, office-based preventive care (like mammograms and wellness check-ups)
- Generic prescription drugs for a low copay
- Urgent care facility (if available)
- Emergency room (waived if admitted)

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.

Health Savings Account Plan

When you enroll in the HSA Plan, you have the option of contributing to a health savings account. If you elect to contribute to your HSA, pre-tax dollars are automatically deducted from your paycheck and directed to your HSA with Optum Financial. You can use your HSA funds to pay your deductible and other eligible out-of-pocket medical, prescription drug, dental and vision expenses. The maximum annual contribution for 2026 is \$4,400 (individual) and \$8,750 (family).

Comparing the medical plan options

Plan	HSA	Base PPO Plan	Buy-Up PPO Plan
Monthly contribution	Lowest	Mid-range	Highest
In-network services	No copays; You pay 15% coinsurance after deductible (plan pays 85%)	Copays for ER and urgent care visits; You pay 20% coinsurance after deductible (plan pays 80%)	Copays for ER and urgent care visits; You pay 15% coinsurance after deductible (plan pays 85%)
In-network deductible	\$3,500 individual \$7,000 family	\$2,500 individual \$5,000 family	\$1,500 individual \$3,000 family
Deductible applies to services with coinsurance, such as non-preventive office visits and hospitalization.			

Dental benefits

PCG offers two dental plan options through Humana. The Value Plan is designed for anyone who stays within the Humana network of dental providers. The PPO plan is designed for anyone who needs access to a wider range of dental providers. Here's a comparison of what you pay for in-network services under the two plan options:

In-Network Services	Value Plan	PPO Plan
Deductible (individual/family)	\$50/\$150	\$50/\$150
Preventive services	You pay \$0; no deductible	You pay \$0; no deductible
Basic services (fillings, root canals)	You pay 0%	You pay 20%
Major services (crowns, dentures, bridgework)	You pay 40%	You pay 50%
Orthodontia	You pay 50% (up to \$1,500 lifetime maximum paid by Humana)	You pay 50% (up to \$1,500 lifetime maximum paid by Humana)
Annual maximum benefit	\$1,500 paid by Humana per covered person	\$1,500 paid by Humana per covered person

Vision benefits

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

Coverage details:

- Covers exams, standard plastic lenses and contact lenses once every 12 months and frames once every 24 months.
- Saves you up to 20% on your eyewear needs, after plan allowance.
- Offers discounts on laser correction surgery.

Wellbeing resources

PCG provides programs and support tools to help you and your family in all areas of your life and wellbeing.

Emotional wellbeing

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

- Talk to a licensed counselor
- Find family support
- Explore resources on topics ranging from parenting to stress to depression

Managing work & life

Balancing work and home can be overwhelming, and the thought of finding help or resources can add even more stress. Optum WorkLife Services can take care of your to-do list. Optum advisors can help local providers that fit your needs, budget and time frame for everything from childcare and eldercare to home repair and lawn care.

Financial wellbeing

401(k) Plan

The 401(k) Plan combines contributions from your facility with your own contributions to help you save for the future.

Optum financial resources

You 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.

Preferred banking partners

You can 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

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

Eligible colleagues have four opportunities each year to buy shares of HCA Healthcare stock at a discount through convenient paycheck deductions.

Note about the ESPP: 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. 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.

Compensation

PCG regularly reviews the compensation program to ensure it is 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.

Additional benefits

AirMed medical transport: If you or your dependents are traveling more than 150 miles from home and become hospitalized, AirMed can provide transportation from any hospital in the world to an in-network HCA Healthcare facility near your home — at no cost to you. The full cost of the flight, medical staff and ground transportation is covered by the PCG medical plan.

Consumer discounts: You have access to special offers and discounts to hundreds of retailers and popular destinations through Benefit Hub.

Education assistance: Offers up to \$5,250 in tuition assistance each calendar year for eligible higher education courses and monthly benefits of \$100 (full-time) or \$50 (part-time) for student loan assistance (lifetime maximums apply). Note: This benefit is available only to non-physician colleagues.

Flexible spending accounts: Set aside tax-free money to pay for eligible healthcare or childcare expenses through Optum Financial.

Identity theft protection: You can purchase coverage through LifeLock for yourself and your family members to protect your 401(k) account and other financial accounts.

Life insurance: Life and Accidental Death & Dismemberment (AD&D) insurance is available through Prudential for colleagues and dependents.

Supplemental health protection plans: PCG offers three programs that offer financial assistance – accident, critical illness and hospital indemnity insurance. All programs pay a cash benefit you can use for out-of-pocket medical expenses (like copays, coinsurance and deductibles) or non-medical expenses like childcare or transportation. You receive an extra 25% benefit when you use HCA Healthcare providers for certain services.

Time Away From Work Program: This program combines paid time off, disability coverage and maternity leave as well as other leaves of absence that may be available to you.

Value-added benefits through Prudential: Prudential, our Life and AD&D benefit provider, partners with ComPsych® to help eligible colleagues and their beneficiaries navigate topics and situations that can accompany death, such as bereavement care, financial and estate guidance, advice for final arrangements and more.

Legal Assistance Plan: The Legal Assistance Plan, offered through LegalEase, provides access to a network attorney, document preparation and review, dispute resolution assistance, small claims court consultation and special hourly rates.

This document is intended to provide general information about the PCG Health and Welfare Plan and the PCG Retirement Program. None of this information presented is intended to provide detailed plan specifications, imply eligibility and/or rights to provide investment advice. In case of conflict the terms of the relevant plan will govern.

- *If you are a transferred or acquired colleague, an employed physician or a colleague at an HCA Healthcare facility where there is union representation or at a facility that mirrors the benefits of a facility with union representation, not all of the information contained here may apply to you, or it may apply to you in a modified manner.*
- *If you are an employed physician, your eligibility for certain benefits, including short- and long-term disability, paid family leave, tuition reimbursement, student loan assistance, adoption assistance and the Employee Stock Purchase Plan, may vary due to current agreements or regulatory compliance.*