

# Quick Facts

about Your 2016 HCA Rewards

*HCA is committed to providing rewards that are*

*fair*

*smart*

*competitive*



## FAIR

*HCA offers quality plans at fair and competitive prices.*

### USE MORE, PAY MORE

Those who use the plans will pay more through deductibles and copays. This pushes the cost more to those who use the system instead of pushing the cost to everyone.



### NICOTINE FREE PAYS

On average, healthcare costs for nicotine users are about 40% higher than non nicotine users. So, to be fair, nicotine users will pay more for coverage under the HCA medical plan.



## SMART

*We're improving efficiencies in how we manage processes and expenses.*

### MEET THE NEEDS OF MORE EMPLOYEES

About 78% of prescriptions filled under the HCA Well Care plans are for generic drugs. To meet the needs of employees, the HCA Well Care plans cover all generic drugs at 100%. That means you get them for free!



Other recent benefit plan changes designed to help you save money include lower copays for basic imaging services and enhanced benefits for urgent care services.

## COMPETITIVE

*HCA Rewards are competitive.*

**70%**

Approximate amount HCA pays for healthcare expenses.



**30%**

Approximate amount affiliated employees pay for healthcare expenses.

A recent Sullivan and Cotter survey of 189 other hospital systems found that this 70/30 cost share between HCA and employees **is the same as the cost share of employees at other national hospitals.**

HCA medical plans **EXCEED** government requirements for the Healthcare Marketplace.



### TOTAL REWARDS

Your total rewards at HCA include a 100% match in the HCA 401(k) Plan and so much more.

[Read on to learn more.](#)

## Your Medical Benefits

The HCA Well Care Program offers the following medical plan options:

- Well Care Level 1 Plan
- Well Care Level 2 Plan
- Well Care Level 3 Plan
- Essential Plan

All HCA medical plans cover services like 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 (for example: in-network vs. out-of-network).



## How to Use Your Benefits

As an HCA-affiliated employee, you have access to resources that can help you get the most from your benefits.

**HCA REWARDS APP:** Get important benefits reminders and tips on how to use your plan. Download for free from the Apple Store or Google Play.

**VIDEO SERIES:** Get answers to the most common benefit questions and concerns through these short videos. Log in to [HCArewards.com](https://www.hcarewards.com) and click "What's On Your Mind?"

**HCA BENEFITS USER GUIDE:** Use this interactive tool to learn how to save money and get the most from your benefits. Log in to [HCArewards.com](https://www.hcarewards.com) and click **Benefits User Guide**.

**TOTAL REWARDS ON DEMAND:** View your online Total Rewards Statement, which shows the value of all the benefits and rewards available to you. Log on to [HCArewards.com](https://www.hcarewards.com) and click **My Total Rewards**.

ESSENTIAL PLAN	LEVEL 1 PLAN	LEVEL 2 PLAN	LEVEL 3 PLAN
<b>Highest deductible</b> \$4,000/individual \$8,000 family	<b>Higher deductible</b> \$2,000/individual \$4,000/family	<b>Medium deductible</b> \$1,000/individual \$2,000/family	<b>Lowest deductible</b> \$500/individual \$1,000/family
Lowest monthly employee contribution	Lower monthly employee contribution	Mid-range monthly employee contribution	Highest monthly employee contribution
Plan pays <b>60%</b> of most in-network covered services You pay <b>40%</b> coinsurance	Plan pays <b>70%</b> of most in-network covered services You pay <b>30%</b> coinsurance	Plan pays <b>75%</b> of most in-network covered services You pay <b>25%</b> coinsurance	Plan pays <b>80%</b> of most in-network covered services You pay <b>20%</b> coinsurance
For most out-of-network services, the plan pays <b>25%</b> and you pay <b>75%</b> .			
In-network, office-based preventive care is <b>100%</b> covered with no deductible required.			
Prescription drug coverage is included in these plans. Your location may also participate in the Maintenance Choice Program, which requires that you use a participating CVS retail pharmacy or the CVS mail-order service for all 90-day supplies of maintenance medications. The Maintenance Choice Program is required for all Essential Plan participants.			
<b>CVS MINUTE CLINIC:</b> If you are enrolled in a Well Care 123 plan and your facility participates in the Maintenance Choice Program, you will pay a copay with no deductible to see a nurse practitioner or physician assistant for routine care without an appointment at a participating CVS Minute Clinic. This is part of your prescription drug benefit program, and you should use your CVS Health ID card to receive the benefit. The copays are \$50 for Level 1, \$40 for Level 2 and \$30 for Level 3.			

## Other Benefits

**WELLNESS BENEFITS:** The HCA Wellness Program provides resources and technology to help you take responsibility and be as healthy as possible. This includes a custom HCA version of the *RealAge* tool from Sharecare and the *My Life Check* health assessment from the American Heart Association. Access these online tools by logging on to **HCArewards.com** and clicking the **My Wellness** icon.

**DENTAL:** All employees at HCA-affiliated facilities are eligible to enroll in the MetLife Dental PPO Plan. In some locations, you may also be eligible for a Dental HMO.

**VISION:** The EyeMed Vision Plan provides benefits for eye exams, lenses, frames and contact lenses. Discounts are available for laser correction surgery, replacement eyeglasses, sunglasses and other eye care items.

**LONG-TERM DISABILITY:** Provides income protection if you become totally disabled and are unable to work for an extended period of time.

**LIFE INSURANCE:** HCA offers two types of employee life insurance:

- **Basic Term Life:** Basic life insurance covers you at one times your base pay and is provided to you by your facility.
- **Supplemental Term Life:** Supplemental life insurance allows you to choose an additional amount of coverage equal to one to five times your base pay. The price you pay for this coverage depends on your age and salary.

If you enroll in employee life insurance, you may choose dependent life insurance for an eligible spouse and/or children.

**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. Log on to **HCArewards.com** and enter keyword EAP for contact information.

**FLEXIBLE SPENDING ACCOUNTS:** HCA offers two types of Flexible Spending Accounts (FSAs):

- **Health Care FSA:** The Health Care FSA helps pay for eligible healthcare expenses.
- **Day Care FSA:** The Day Care FSA helps pay for eligible child or elder care expenses.

**COREPLUS VOLUNTARY BENEFITS:** These benefits complement and supplement other rewards offered through your HCA-affiliated facility. They include legal benefits, identity theft protection, short-term disability coverage, voluntary life insurance with a conversion option to long-term care coverage, pet insurance and auto and home insurance.

**EMPLOYEE STOCK PURCHASE PLAN:** Eligible employees have the opportunity to purchase HCA stock at a discount through convenient payroll deductions. Log on to **HCArewards.com** and click **ESPP** to learn more. **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.*

## 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).

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

Years of Vesting Service	% VESTED:
	Matching Contributions
0-1	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

**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 and hire date. 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.

### Automatic 401(k) Plan Enrollment for New Employees:

If you are an eligible new employee, you will automatically be 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 increase automatically by 1% each year until it reaches 15% or you actively make another election. You may opt out of automatic enrollment or change your contribution by logging on to [HCArewards.com](https://HCArewards.com) and clicking on **BConnected**.

\* The 401(k) Plan information in this handout pertains to employees who are eligible for and participate in the HCA 401(k) Plan. If you leave HCA, you will receive information about distribution and rollover options for your 401(k) account balance from Retirement Clearinghouse. For more information, call (866) 340-3252.

\*\* You may contribute from 1% to 50% of your before-tax pay through payroll deduction, up to the IRS maximum. Employees age 50 or over may make additional "catch-up" contributions up to IRS limits.

### HCA FINANCIAL FITNESS PROGRAM:

This is a valuable resource that gives you free, unlimited, confidential access to:

- A personal Financial Wellness Assessment
- A customized online Financial Learning Center
- An experienced team of Certified Financial Planner (CFP) professionals

Learn more by logging in to [HCArewards.com](https://HCArewards.com) and clicking **HCA Financial Fitness**.



## DO YOU KNOW AT WHAT AGE YOU'RE ON TRACK TO RETIRE?

HCA offers the myFITage tool to help you determine your Financial Independent Target age — the earliest age you can expect to retire based on your current savings. Find it on the home page of **HCArewards.com** or in your Quarterly Rewards Statement. If you don't like what you see and want to lower your FIT age, use the FIT Age Tool at **HCArewards.com** to see how changes you make now can help you retire earlier.



## Need More Details?

If you are a new employee and you need more information about the specific benefit options available to you, log on to **HCArewards.com** or call BConnected at **(800) 566-4114**. Representatives are available Monday through Friday, 7 a.m. to 7 p.m., Central time (except holidays).

## ACTIVATING YOUR HCAREWARDS.COM ACCOUNT FOR THE FIRST TIME?

- 1 Go to **HCArewards.com** and enter your 3-4 ID.
- 2 Enter your password as the last four digits of your Social Security number and your date of birth in this format: #####MMDDYYYY and select *Log In*.
- 3 Follow the steps to create a new password, enter your email address and answer the security questions. You can also sign up to receive benefit materials electronically instead of by mail.



*Note: If you are an employee at a facility with a collective bargaining agreement or a facility that mirrors the benefits of a facility with a collective bargaining agreement, the information here may not apply to you or it may apply in a modified manner. Please contact your facility's Human Resources office for details.*