

BENEFITS HIGHLIGHTS BROCHURE

INTRODUCTION

As employees of HCA-affiliated facilities, we are committed to the care and improvement of human life. We strive to deliver high-quality, cost-effective healthcare in the communities we serve. Accomplishing this goal takes a dedicated effort from each and every employee. And, when we meet this goal, everyone benefits - patients, communities, shareholders and employees.

During the interview process, you spend a lot of time talking about the contributions you plan to make toward your facility's efforts to be a leader in healthcare. Now, let's take a look at what's in it for you. Your pay is one part of the compensation you receive. The other part - your benefits - is a significant and very important part of your total financial picture. We call our benefits program "LifeTimes Benefits for Today & Tomorrow."

The LifeTimes Benefits Program is made up of Benefit Choices and the Savings & Retirement Program as well as several other benefits. Working together, these benefits provide security for today and tomorrow.

LifeTimes Connection

Keeping up with your benefits in the LifeTimes Benefits Program is easy thanks to LifeTimes Connection, which includes a Web site and an automated toll-free information line. You can obtain benefits information from either resource by entering your social security number and your personal identification number.

When you log on to the Web site or call the toll-free number, you can learn general information about the retirement plans and investment funds, enroll in the 401(k) Plan, review your retirement account balances, request a distribution or loan, enroll for medical and dental coverage when you become eligible and obtain details about your coverage options. With LifeTimes Connection, accessing information about your benefits is easy.

What's Inside

LifeTimes Benefit Choices

- Medical Plan
- Dental Plan
- Life Insurance (Employee and Dependent)
- Long-Term Disability
- Flexible Spending Accounts

LifeTimes Savings and Retirement Program

- Money Purchase Pension Plan
- Stock Bonus Plan
- 401(k) Plan
- Employee Stock Purchase Plan

Other Benefits

Staying Connected

LifeTimes Connection is your connection to benefits information. Through the Web site and automated toll-free information line, you can enroll or make changes to your Benefit Choices as well as enroll in the 401(k) Plan and check account balances in the Savings & Retirement Program. Representatives at the Benefits Center also are available to answer questions.

LIFETIMES BENEFIT CHOICES

Eligibility

You are eligible for Medical, Dental, Life and Long-Term Disability insurance as well as the Flexible Spending Accounts on the first day of the month after you complete two calendar months of service as a full-time employee. For example, if you begin work on March 5, your coverage would begin June 1.

An Overview of Your Benefits

LifeTimes Benefit Choices is a flexible benefits program that lets you choose among various options to design a program based on your own needs, whether you are single or married, with or without children. You pay for your benefit choices with before-tax dollars, and if you choose to opt-out of certain options, you will receive Cash-out Dollars in your paycheck.

Medical

- No coverage (if covered by another plan)
- Advantage \$200 PPO
- Basic \$750 PPO
- HMO (if offered in your area)
- EPO (if offered in your area)

Dental

- No coverage
- MetLife Dental PPO
- Dental HMO (if offered in your area)

Employee Life Insurance

- No coverage
- 1 to 4 times pay

Dependent Life Insurance

- No coverage
- \$5,000 per dependent
- \$10,000 per dependent
- \$25,000 for your spouse and \$10,000 for each child

Long-Term Disability

- No coverage
- 50 percent of pay
- 60 percent of pay

Flexible Spending Accounts (FSAs)

Medical/Vision FSA*

- Minimum contribution: \$2 weekly, \$5 biweekly, or \$10 monthly
- Maximum contribution*: \$57 weekly, \$115 biweekly, or \$250 monthly

Day Care FSA*

- Minimum contribution: \$2 weekly, \$5 biweekly, or \$10 monthly
- Maximum contribution*: \$96 weekly, \$192 biweekly or \$416 monthly (or \$48 weekly,

\$96 biweekly and \$208 monthly if you are married filing separately)

**Highly compensated employees may have additional limitations on maximum contributions to the Medical/Vision Flexible Spending Account and Day Care Flexible Spending Account.*

About Cash-out Dollars

If you decline certain coverage options, you may receive taxable money in your paycheck each pay period (Cash-out Dollars) or use this money to help pay for other benefits.

Medical Options

Medical options include the Advantage \$200 PPO and Basic \$750 PPO plans, as well as HMO and EPO options, if available in your area.

In most locations, the Advantage \$200 plan and the Basic \$750 plan are based on networks of physicians; to receive full reimbursement, you must use a network physician (where physician networks are available). Otherwise, plan benefits are reduced.

HMO and EPO plans are described in more detail in separate material available from your local Human Resources representative.

Medical Options at a Glance

FEATURE	HMO/EPO	PPO
Is there a network of <input type="checkbox"/> physicians?	Yes	Yes, in most locations. In this case, you receive the highest level of benefits for using network physicians and providers.
What if you go out of the <input type="checkbox"/> network?	No benefits are paid.	A lower level of benefits is paid.
Must your primary care <input type="checkbox"/> physician (PCP) coordinate your care?	Yes	No
How much do you pay?	Nominal copayment per visit/admission.	Advantage \$200 PPO: No hospital deductible, nominal co-pay per physician visit, lesser benefit for out-of-network. Basic \$750 PPO: No hospital deductible, must meet outpatient deductible, lesser benefit for out-of-network.
Is there an out-of-pocket <input type="checkbox"/> maximum?	Generally none.	Calendar year maximum per individual and family.
How is emergency care <input type="checkbox"/> handled?	Generally 100% covered after copayment per visit at any facility.	Highest benefit level when using HCA-affiliated facilities. All other facilities lower benefits.
Are routine physicals covered?	Yes	Advantage \$200 PPO only. \$20 co-pay for office visits up to \$200 annual maximum.
Is well-baby care covered?	Yes	Advantage \$200 PPO only.

		\$20 co-pay for office visits up to \$300 annual maximum.
Is vision care covered?	Yes, typically (varies by carrier)	No

HCA Facility Discounts

Both the Advantage \$200 PPO and Basic \$750 PPO plans offer discounts on fees when you use HCA-affiliated facilities; then the plans pay benefits based on the discounted fees. Here's an example of how the discount works, assuming a 50% discount:

Hospital Expense:	\$1,000
Discount (50% x \$1,000):	<u>\$500</u>
Remaining Balance:	\$500
Basic \$750 PPO Plan Pays (80%x\$500):	\$400
You pay:	\$100

Dental Options

You may choose the MetLife Dental PPO plan; or in some locations, additional DHMO options that may be available.

If you select a DHMO, you will have few out-of-pocket expenses, but must use providers in the network to receive any plan benefits. Under the PPO, you may use the dentist of your choice.

If you use a network dentist, you will receive provider discounts. If you use a non-network dentist, you will not receive the discounts, and you will be responsible for paying the difference between the amount the dentist charges and the amount the plan determines is eligible for reimbursement.

Dental Coverage at a Glance

	Type of Treatment	Annual Deductible	Plan Coinsurance	Annual Maximum Benefit
If you use an In-Network or Out-of-Network Provider	Preventive	\$0	100%	\$1,000/Individual \$3,000/Family
	Basic	\$75/Individual	80%	
	Major	\$150/Family	50%	
	Orthodontic*			

Individual LifeTime Maximums	Orthodontic*	\$1,000**
	Periodontic	\$1,000**
	Nonsurgical temporomandibular joint dysfunction (TMJ)	\$2,000

*Dependent children to age 19 and adults.

**Orthodontic and periodontal individual lifetime maximum does not count toward annual maximum.

If you choose MetLife Dental PPO coverage, you must have been covered under one of the company's dental plans for at least one year before you will be covered for major services or orthodontic services.

If you choose a DHMO, you will receive separate materials that will describe deductibles, coinsurance, annual maximum benefits and individual lifetime maximums.

Flexible Spending Accounts (FSA)

The Flexible Spending Accounts give you a way to pay for certain healthcare and day care expenses with before-tax dollars. The advantage? You reduce your tax liability and save money. You can participate in one or both of the accounts. The Medical/Vision Flexible Spending Account helps you pay for eligible healthcare expenses not reimbursed by your health insurance. The Day Care Flexible Spending Account helps you pay for the care of your children or elderly dependents while you're working.

Life and Accidental Death and Dismemberment (AD&D)

Employee Life and AD&D

Employee Life Insurance pays a benefit to your beneficiary if you should die. You can choose a coverage amount of one, two, three or four times your salary. The price you pay for this coverage depends on your age and salary. If you die as the result of an accident, Accidental Death and Dismemberment (AD&D) Insurance will pay an additional benefit equal to your life amount.

If you (or your spouse, if covered under dependent life) are diagnosed with a terminal illness, you also have the option of receiving a portion of your Employee Life benefit before you die.

Dependent Life

You may choose Dependent Life coverage for your eligible spouse and/or children in amounts of \$5,000 or \$10,000 for each dependent; or \$25,000 for your eligible spouse and \$10,000 for each child. You are the beneficiary for Dependent Life coverage.

Long Term Disability (LTD)

Long Term Disability (LTD) provides income protection should you become totally disabled and unable to work for an extended period of time. You may choose LTD coverage or no coverage.

LTD pays a monthly benefit of 50 or 60 percent of your base pay after you have been totally disabled for five months. Your monthly benefit is offset by other sources of disability income you receive.

No benefits will be paid for disabilities that begin during your first year of coverage and that are related to a pre-existing condition.

LIFETIMES SAVINGS & RETIREMENT PROGRAM

The Savings and Retirement Program consists of four plans:

- Money Purchase Pension Plan
- Stock Bonus Plan
- 401(k) Plan
- Employee Stock Purchase Plan (ESPP)

Savings & Retirement Plans at a Glance

Plan:	Money Purchase Pension Plan	Stock Bonus Plan	Salary/Deferral/401(k) Plan	Employee Stock Purchase Plan
When You Become Eligible:	After you reach age 21 and complete one year of service (1,000 hours).	After you reach age 21 and complete one year of service (1,000 hours).	On the January 1 following your hire date (as long as you reach age 21 in that year).	On December 1 or June 1 after you complete three consecutive months of service.
Action You Must Take:	NONE. You are automatically enrolled when you become eligible.	NONE. You are automatically enrolled when you become eligible.	You must call LifeTimes or visit the LifeTimes Web site to enroll.	You must contact your local HR department to enroll.
You Contribute:	Nothing. Your facility pays the full cost.	Nothing. Your facility pays the full cost.	From 1-15%* of your eligible pay, before-tax.	From 1-10% of your eligible pay on an after-tax basis. (Max. of \$21,250 per year).
Your Facility Contributes**:	<i>Based on Yrs. of Service:</i> Less than 5 yrs – 2.25% 5, but less than 10 – 3% 10, but less than 15 – 4% 15, but less than 20 – 5% 20 or more – 5.50%	½% of your base compensation each year.	25% of the first 3% of your salary that you contribute.	You purchase stock at a price that is at least 15% below current market value.
Funds Invested In:	Stocks, bonds, cash and other vehicles.	Initially in HCA stock. Then, you have a choice of 10 professionally managed funds. <ul style="list-style-type: none"> • Mix A • Mix B • Mix C • Interest Income Fund • Bond Fund • Large Cap U.S. Stock Fund • Small Cap U.S. Stock Fund • International Stock Fund • HCA Stock Fund 	Your choice of 10 professionally managed funds. <ul style="list-style-type: none"> • Mix A • Mix B • Mix C • Interest Income Fund • Bond Fund • Large Cap U.S. Stock Fund • Small Cap U.S. Stock Fund • International Stock Fund • HCA Stock Fund 	HCA Stock
For More Information:	LifeTimes Connection (800) 566-4114	LifeTimes Connection (800) 566-4114	LifeTimes Connection (800) 566-4114	Merrill Lynch 800-621-3777 or your local HR rep.

*Employees with incomes of \$80,000 or above for 1999 (highly compensated employees) are limited to a lower contribution rate, based on IRS rules. You will be notified if this applies to you.

**All contributions are subject to annual maximums as required by law.

Vesting

You will earn ownership rights to company-sponsored contributions to the Money Purchase Pension Plan, Stock Bonus Plan and matching contributions to the 401(k) Plan over a seven-year vesting period. Of course, your own 401(k) Plan and ESPP contributions are always 100 percent vested.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 3	0%
3, but less than 4	20%
4, but less than 5	40%
5, but less than 6	60%
6, but less than 7	80%
7 or more	100%

Receiving Your Money

The vested balance in the Money Purchase Pension Plan and Stock Bonus Plan can be received after you retire, die, are terminated or become disabled. There is a one-year waiting period to receive the balance of your Money Purchase account if you are terminated. Payment of your vested Stock Bonus Plan and 401(k) Plan balances can be requested immediately when you retire, die or become disabled. You may sell the stock you purchase through the ESPP at any time.

LifeTimes Connection

For information about the Savings & Retirement program, you can log on to the LifeTimes Connection Web site at <http://resources.hewitt.com/lifetimes> or you can call the LifeTimes Connection toll-free line at 1-800-566-4114 to listen to automated information or to speak with a Benefits Center representative. You can enroll for the 401(k) Plan using the automated line or the Web site. You also can obtain account balance information, request a distribution or a loan and learn general facts about the plans. A separate toll-free number is available for Employee Stock Purchase Plan account information at 1-800-621-3777.

Watching Your Accounts Grow

You will receive quarterly statements showing the balances in your Money Purchase Pension, Stock Bonus and 401(k) Plan accounts. In addition, you will receive separate quarterly statements for your ESPP Plan account, showing all activity in those accounts. Of course, you can always access LifeTimes Connection or Merrill Lynch for account balance information.

A Special Note About the 401(k) Plan

The 401(k) Plan offers an easy way to save for retirement. Because your 401(k) savings are tax-deferred, you pay no taxes on your contributions or their earnings until you take a distribution. It also offers flexibility for current financial needs - loans and hardship withdrawal features provide access to your money in case you need it before you retire. If you are eligible for a distribution from another retirement plan, you may not roll the distribution over into the LifeTimes Savings & Retirement Program. You will receive more information about the plan and your investment choices when you are eligible to participate.

Adding it Up

Consider that the average plan participant contributes between 6 and 7 percent of pay to the 401(k) Plan and approximately 4 percent to the Employee Stock Purchase Plan. Add that to the 3.5* percent of pay HCA contributes annually. That means for the typical participant, the Savings and Retirement Program results in over 14 percent of pay each year working for the future.

This figure becomes even more meaningful when you factor in the power of time. With a 5 percent return, your dollar doubles in 15 years. Make that an 8 percent return, and it doubles every 10 years. Although this example shows what happens with 5 percent and 8 percent returns, here's what has happened historically with the company-sponsored plans:

	1-Year Annualized Return As of 12/31/99	3-Year Annualized Return As of 12/31/99
Employee Stock Purchase Plan: See chart in back pocket.		
401(k) Plan and Stock Bonus Plan:		
Interest Income Fund	5.69%	5.81%
Bond Fund	-0.79%	5.48%
S&P 500 Index Stock Fund	20.69%	27.24%
Large Company U.S. Stock Fund	11.99%	20.25%
Small Company U.S. Stock Fund	12.90%	6.40%
International Stock Fund	32.62%	14.36%
HCA Stock Fund	25.12%	-8.63%
Mix A	4.13%	10.34%
Mix B	6.90%	12.17%
Mix C	11.42%	13.79%
Money Purchase Pension Plan:	10.90%	14.21%

Of course, keep in mind that stock market prices fluctuate and past results don't necessarily reflect future growth.

The money you save combined with company contributions made at no cost to you can go a long way in providing income for the future through the four plans in the Savings & Retirement Program.

*Total of Money Purchase Pension Plan and Stock Bonus Plan annual contributions made for a participant with less than five years of service, plus the 25 percent match on the first 3 percent employee contribution to the 401(k) Plan.

OTHER BENEFITS

The following benefits are also available to employees:

CorePlus Benefits Program (Voluntary Benefits Options):

- Universal Life Insurance
- Short-term Disability
- Long-term Care
- Vision Care
- Legal Benefit

Adoption Benefit

Excimer Laser Eye Surgery Discounts (LaserVision)

ConSern Student Loan Program

Contact your local Human Resources Department for more information about these and other locally offered services, discounts and benefits available to you.

A FINAL WORD

LifeTimes Benefit Choices and the LifeTimes Savings & Retirement Program are integral components of your compensation while working at a facility affiliated with HCA. You choose the benefits that suit your needs and share in the cost of those benefits as well as the possibility of investment growth through a variety of savings and retirement vehicles.

Consider what the LifeTimes Benefit Choices Program has to offer you - for today and tomorrow - and, of course, if you have questions, please ask.

This brochure was developed to provide highlights of the LifeTimes Benefit Choices and LifeTimes Savings and Retirement Program sponsored by HCA. It is not intended to include all of the benefit plan details. If there is a discrepancy between this brochure and the summary plan descriptions or official plan documents, the summary plan descriptions and plan documents will govern. This document does not constitute a contract or offer of employment between the recipient or the company.