

January 1, 2019

Introducing HCA Healthcare's Student Loan Assistance Program

HCA Healthcare is investing in



Care Together

Education Benefits for Your Life

HCA Healthcare recognizes many employees face high student loan debt. The new HCA Healthcare Student Loan Assistance Program is designed to help you achieve a financially sound future.



Student Loan Assistance



Beginning January 1, 2019, we're piloting a new program to provide a monthly benefit toward qualifying education loans for eligible active, full-time and part-time employees who have completed 90 days of service.



FINANCIAL

GUIDANCE



Loan payment

ASSISTANCE



YOU

one step closer to a student loan debt-free future!

What to Know:

Financial Wellness Coaching

It is recommended that you start the program with free and unlimited one-on-one sessions with a financial wellness coach. You'll receive an action plan to help you:

- Evaluate repayment and refinancing plans
- Make the most of the HCA Healthcare benefit
- Avoid or rehabilitate a default

HCA Healthcare Monthly Benefit

Once your loan is approved, your monthly benefit will be applied to your qualifying education loan.

Maximum Monthly Benefit

Full-time employees	\$150
Part-time employees	\$75

Easy Process with Bright Horizons EdAssist Solutions

HCA Healthcare has partnered with Bright Horizons EdAssist Solutions to administer the program. The benefit payment will be made directly to your loan provider. You'll also have 24/7 access to submit applications and view your account online.

The HCA Healthcare Student Loan Assistance program is a pilot program and is subject to changes at any time.

Note: Certain employees are not eligible to participate in these programs. This may include employees covered by a collective bargaining agreement (unless their CBA permits participation), certain employed physicians, certain employees of a partnership, and graduate medical education residents and fellows.

HCA[®]



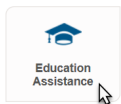
Want to Participate?

After Jan. 1, 2019:

1 Understand the Policy

You can read it on HCAhrAnswers.com (enter Student Loan in the search box).

2 Access your Bright Horizons EdAssist Solutions Account



Go to HCAhrAnswers.com* > Click **HCA Rewards** > Select the Education Assistance icon

3 Make a Plan to Reduce Debt

Call (800) 640-2235 to schedule a session with a Financial Wellness Coach.

4 Submit an Application

Go to the Bright Horizons EdAssist Solutions website, select **Add a Student Loan Now**, and enter your information. You'll need to provide:

- Details about your student loan account, degree/field of study and graduation date
- Proof of graduation from your school
- Proof of loan from your loan provider

You can link your student loan account to set up recurring payments. If you don't set up recurring payments, you will need to submit a new payment request each month and provide proof of loan documentation each time.

You'll be notified via email of your request's approval or denial. If approved, payment is sent directly to the loan provider.

**If your facility does not use HCA hrAnswers, log on to HCArewards.com and select the Education Assistance icon.*

Get the Answers You Need

Will the HCA Healthcare benefit replace my monthly payment? No. The HCA Healthcare benefit is an addition to your required monthly payment.

What if I don't make a monthly payment?

You must make required payments according to your loan agreement before HCA Healthcare issues a payment. If you fail to make your payment or the loan goes into deferment, default or forbearance, you will be ineligible for the HCA Healthcare benefit.

Will the HCA Healthcare payment be sent to me or the loan provider? The payment will be sent directly to your designated loan provider. It is your responsibility to direct the loan provider to apply the HCA contribution to the principal.

Will my HCA Healthcare loan payment be taxable? Yes. Student loan assistance benefits are taxable as required by the IRS. All associated taxes, including Social Security (if applicable) and Medicare, will be your responsibility. Your benefit payment will be reported on your Form W-2 and in the imputed income section of your paycheck. You will incur withholdings on the loan payments, which is charged at the Supplemental Rate (generally 22% but subject to change each year). The withheld taxes will lower the amount of your paycheck.

Can I update how I receive notices about my account? Once you submit a request, Bright Horizons EdAssist Solutions will send notices to your work email address. If you would like these notices sent to a different email address, go to the Bright Horizons EdAssist Solutions website and choose the profile link in the top right corner.

Do the Math



Meet Tonya,
a full-time employee.

Outstanding Student Loans:

\$30,000 at a 5% interest rate over 10 years

\$318	+	\$150	=	\$468
Monthly Payment		HCA's Contribution*		Combined Monthly Payment

Over the course of one year, student loan assistance helps her pay down her balance 6% faster and save more than \$2,800.



Meet Tucker,
a part-time employee.

Outstanding Student Loans:

\$30,000 at a 5% interest rate over 10 years

\$318	+	\$75	=	\$393
Monthly Payment		HCA's Contribution*		Combined Monthly Payment

Over the course of one year, student loan assistance helps him pay down his balance 3% faster and save more than \$1,400.



*Assumes employee has directed the loan provider to apply the HCA Contribution to principal.

Can I participate in both the tuition reimbursement and student loan assistance programs? Yes. However, only completed degrees are eligible for student loan assistance.

Will I ever have to repay a payment? No. You are not required to repay, even if your employment status changes or you leave the company.

Is there a lifetime maximum benefit? No. The maximum monthly benefit is \$150 for full-time employees and \$75 part-time employees. But, there is no lifetime maximum.

Can I receive benefit payments for multiple loans? No. You can only have one loan payment, and it can only be applied to one loan at a time.

When will my loan provider receive the payment? Bright Horizons EdAssist Solutions will send your payment as soon as administratively possible after you complete a payment request. However, loan providers may take additional time to apply the funds to your loan account.

Why does my paycheck show a student loan assistance payment before my provider has received it? The time between when your benefit payment is sent and your loan provider receives it may vary by month, even if your account is set up for recurring payments. As a result, you may see the imputed income amount listed on your paycheck for tax purposes before the payment is applied to your account by your loan provider.

For more answers to your questions, review the policy and the Bright Horizons EdAssist Solutions website (see Need Help section of this brochure for details).

An Overview of the Student Loan Assistance Program

- In order to be eligible, the loan must be:
 - A qualified United States-based education loan
 - Borrowed as your own student loan, in your name
 - Used for your education
 - In an active status
 - In good standing (not in forbearance, default or deferment)
 - For a completed degree from a national or regional accredited education institution
 - Used for eligible expenses
 - Used while you were a student (not following graduation)
- Eligible loan types include:
 - Federal Perkins loans
 - Private student loans
 - Subsidized Stafford loans (FFELP/Direct)
 - Unsubsidized Stafford loans (FFELP/Direct)
 - Health professional loans
 - Grad PLUS loans (FFELP/Direct)
 - Student consolidation loans
 - Student refinance loans
 - State loans

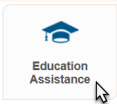
NOTE: Loans taken for professional designation programs, regulatory licensing or job-related certificate programs are not eligible. Ineligible expenses for repayment include late fees, deferred payments, Direct Parent PLUS loans, other methods of refinance (home equity lines) and other methods of repayment such as funds from 403(b), 401(k) and other retirement accounts.



Need Help?

After Jan. 1, 2019:

- **Review the program policy:** Go to [HCAhrAnswers.com](https://www.hcahranswers.com) and enter Student Loan in the search box.
- **Get answers to your questions or schedule a free coaching session:** Call **(800) 640-2235**. Representatives are available Monday through Friday, 7 a.m. to 7 p.m., Central time (except holidays).
- **Submit an application:** Go to [HCAhrAnswers.com](https://www.hcahranswers.com), click **HCA Rewards** and select Education Assistance.



(If your facility does not use HCA hrAnswers, log on to [HCArewards.com](https://www.hcarewards.com) and select the Education Assistance icon.)



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HCA Healthcare is investing in you.

In response to U.S. corporate tax rate reductions, HCA Healthcare is investing up to \$300 million over three years toward programs that support your career development, your family and your life. Student loan assistance is just one way HCA Healthcare is caring for you and your family.

See what we've been doing — and what's coming:

July 2018: Paid family leave benefits
([HCAhrAnswers.com](#) > [HCA Rewards](#) > Paid Family Leave)

August 2018: Tuition Reimbursement
([HCAhrAnswers.com](#) > [HCA Rewards](#) > Education Assistance)

2019: New scholarship program for children and stepchildren of full-time employees

2019: Enhanced clinical education and certification support for career advancement

Look inside for information about the Student Loan Assistance Program. Then, watch for more details about the other programs as they become available.

Note: Eligibility for these benefits may vary by facility.

