

LIFEPOINT HOSPITALS®

SUMMARY OF EMPLOYEE BENEFITS

LifePoint Hospitals offers a dynamic work environment, with competitive pay and a comprehensive benefits package. Our benefits are just one way we show how much we value our employees — and the work that they do. Read on for a glimpse of what we offer.

HEALTH CARE

Protection from the high cost of health care gives you peace of mind and financial security. LifePoint offers that protection by providing medical benefits that cover a wide range of services — from preventive and routine care to hospitalization, surgery, prescription drug coverage, and mental health and substance abuse coverage. You share the cost of medical coverage with LifePoint, but LifePoint pays most of the cost.

Medical Programs

In most locations, you have the choice between two medical plans. Both plans are Preferred Provider Organizations (PPOs) that offer in-network and out-of-network benefits. You may use the providers and facilities of your choice, but you will receive a higher level of benefits if you use a LifePoint or other network facility.

Prescription Drug Coverage

When you choose a medical program, you automatically receive prescription drug coverage. Caremark provides prescription drug coverage for the medical programs.

Dental Program

Under the LifePoint Dental Plan, you have two options to choose from. Under both options, you may see any licensed dentist; however, you save money when you use a dentist in the provider network. All of your preventive dental care is covered 100% after your deductible is met. You pay a coinsurance amount for other procedures.

Vision Program

LifePoint provides a comprehensive vision plan that allows you to visit network doctors or any licensed provider. The plan also covers most of your glasses and contact lens needs. You can use any doctor, but going to an eye doctor in the network will save you money on your expenses.

Flexible Spending Accounts

LifePoint offers Flexible Spending Accounts that allow you to set aside pre-tax dollars from your paycheck to help pay for eligible health care and dependent care expenses. By paying these expenses tax free, you can save hundreds of dollars in taxes each year.

INCOME PROTECTION

You hope to never need life insurance or disability benefits, but it's nice to know you have them — just in case. LifePoint provides income protection benefits to help protect you and your family from the unexpected.

Short-Term Disability Coverage

LifePoint's Short-Term Disability Plan is an income protection plan that keeps part of your paycheck coming if you can't work because of serious illness or injury, or if you're pregnant.

Long-Term Disability Coverage

Long-Term Disability coverage can be one of the most important benefits you have. It's more likely you'll become disabled than die during your working career, and Social Security benefits will likely not replace the income you would lose. LifePoint's Long-Term Disability Plan provides income to replace a portion of your income if an illness or injury prevents you from working.

Life and AD&D Insurance

LifePoint provides Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance equal to one times your salary. This coverage is provided at no cost to you. You may also purchase additional Life and Accident Insurance.

FINANCIAL SECURITY

Participation in the LifePoint Savings Plan can help you build your retirement savings. You can invest your contributions, and LifePoint's matching contributions, in a mix of investment options that are right for you.

Savings Plan

You can defer up to 50% of your annual compensation. LifePoint will match 50% of the first 6% of your salary that you defer to the plan. You are always 100% vested in the contributions you make to the 401(k) plan, and you become 100% vested in the matching contributions after two calendar years in which you work 1,000 hours.

OTHER PROGRAMS

LifePoint offers a number of additional Company-paid and Company-subsidized benefit programs for eligible employees. Some of these programs include:

- Employee Assistance Program
- Employee discounts (personal computers, cell phone plans, moving services, etc.)
- Adoption Assistance

PAID TIME OFF

LifePoint offers paid time off to all eligible employees. Your benefit is dependent on your job classification, as well as your facility location. Generally, you accrue paid time off days each month. The number of days you accrue depends on your length of service.

This communication is intended to provide a general overview of our benefits. Collective bargaining agreements, personal service contracts and location specific benefit practices may restrict participant eligibility and may modify provisions described in this communication. If this summary differs from official plan documents in any way, the official plan document will govern.

The terms "LifePoint," "LifePoint Hospitals," or the "Company" as used in this communication refer to LifePoint Hospitals, Inc. and its affiliates, unless otherwise stated or indicated by context. The term "facilities" or "hospitals" refer to entities owned or operated by subsidiaries of LifePoint Hospitals, Inc. References to "LifePoint employees" or to "our employees" refer to employees of subsidiaries of LifePoint Hospitals, Inc.