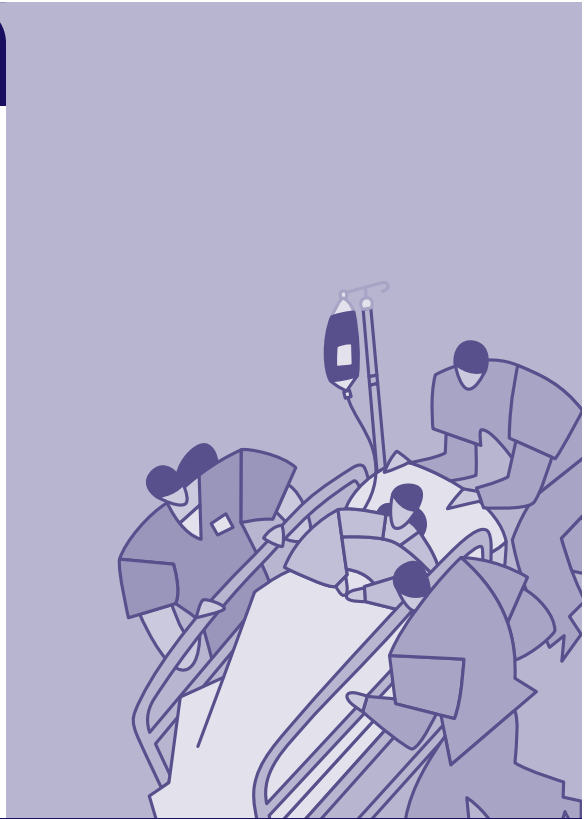


# 2010 Benefits at a glance

At Health First, we believe every associate plays an important role in the strength of our organization. Your talent, skills, and ideas shape the quality of care, service, and support we provide to our patients, customers, and each other.

Health First rewards your commitment with one of the most comprehensive benefits programs in Brevard County. Our competitive benefits allow Health First to build stronger associates and a stronger workplace. Use this *Benefits at a Glance* guide to review the many benefits of working for Health First, and if you have any questions about specific benefits, contact your Human Resources representative.



## Building stronger individuals and families

Benefit	Who pays?	When are you eligible?	What you receive
<b>Tuition reimbursement</b>	Health First	<ul style="list-style-type: none"> <li>Available after three months of employment</li> <li>Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>Provides opportunities for growth and development and offers reimbursement for certain tuition expenses</li> </ul>
<b>Healthcare flexible spending account</b>	You	<ul style="list-style-type: none"> <li>During Open Enrollment following one year of employment</li> <li>Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>Allows pretax payroll deductions to be reimbursed to you for eligible healthcare expenses not covered by health insurance</li> </ul>
<b>Dependent care flexible spending account</b>	You	<ul style="list-style-type: none"> <li>Upon employment</li> <li>Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>Allows pretax payroll deductions to be reimbursed to you for eligible dependent care expenses</li> </ul>
<b>Childcare services</b>	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Offers child care in Melbourne</li> <li>Offers payment through payroll deductions</li> <li>Infants through school age</li> </ul>
<b>Employee assistance services</b>	Health First	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Provides up to six free confidential counseling visits per incident to assist with professional and/or personal problems</li> </ul>
<b>Pro-Health &amp; Fitness Centers</b>	Health First & You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Offers discounted membership rates</li> <li>Waives enrollment fees</li> <li>Offers payment through payroll deductions</li> <li>Complimentary membership for HF Health Plans members (including covered dependents 13 and older).</li> </ul>
<b>Healthy Ideas Associate Suggestion Program</b>	Health First	<ul style="list-style-type: none"> <li>Benefits-eligible associates below the director level</li> <li>Cash awards for your valuable ideas</li> <li>Ideas can save time, eliminate paperwork, improve quality, cut costs, enhance productivity, or improve customer service</li> </ul>	<ul style="list-style-type: none"> <li>Cash award based on total cost savings</li> </ul>

## Building convenience

Benefit	Who pays?	When are you eligible?	What you receive
Dry cleaning drop-off/pickup	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Provides dry cleaning services on a cash or personal credit card basis at discounted rates</li> <li>Prices and locations will vary</li> </ul>
Car washes and detailing	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Provides car detailing on a cash or personal credit card basis at discounted rates</li> <li>Prices and locations will vary</li> </ul>
Concierge program	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Provides concierge services through Health First Private Duty on a cash or personal credit card basis at discounted rates</li> <li>Includes such things as laundry or prescription pick up and delivery; assistance with daily home tasks, etc</li> </ul>
Cashless hospital cafeteria	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Offers you convenience to purchase meals at HF hospital Cafeterias through payroll deduction when you present your badge</li> <li>Associate discount available</li> </ul>
Direct deposit	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Deposits your paycheck directly into your bank account(s) as requested</li> </ul>
Notary service	Health First	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Offers free notary services to employees at varying locations</li> </ul>
Cashless gift shops	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Offers the convenience of being able to purchase items at HF hospital gift shops through payroll deduction when you present your badge</li> <li>Discounts on selected merchandise</li> </ul>

## Building for the future

Benefit	Who pays?	When are you eligible?	What you receive
Retirement plan with 18 investment options	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Provides voluntary pretax contributions into plan</li> </ul>
	Health First	<ul style="list-style-type: none"> <li>January and July Open Enrollment following one year of employment and 1,000 hours worked</li> </ul>	<ul style="list-style-type: none"> <li>Health First contributes 2% of your base salary into the Retirement Savings plan (age 21 and above)</li> </ul>
	Health First & You	<ul style="list-style-type: none"> <li>January and July Open Enrollment following one year of employment and 1,000 hours worked</li> </ul>	<ul style="list-style-type: none"> <li>Health First matches 50% of your contributions up to 8% of your contributions (age 21 and above)</li> </ul>
529C CollegeBound Fund	You	<ul style="list-style-type: none"> <li>All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Provides voluntary after tax payroll deductions into 529C plan for college education</li> </ul>

## Building time for family and community

Benefit	Who pays?	When are you eligible?	What you receive
Personal leave time (PLT)	Health First	<ul style="list-style-type: none"> <li>Accrual begins upon employment and may be used after six months</li> <li>Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>Allows you to accrue up to 25 days annually</li> <li>Allows you to accrue additional 3 days after five years</li> <li>Provides cash-in availability up to four times per year</li> </ul>
Leave of absence	Health First	<ul style="list-style-type: none"> <li>Available after 90 days of employment (one year and 1,000 hours for FMLA)</li> <li>Offered to all full-time, part-time, and per diem associates</li> </ul>	<ul style="list-style-type: none"> <li>Provides time-off for FMLA, medical, personal, military and educational reasons that meet specified criteria</li> </ul>

## Building health and well-being

Benefit	Who pays?	When are you eligible?	What you receive
<b>Health insurance and vision coverage</b> (Not included in Choice plan or the High-Deductible Health Plan)	Health First & You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Offers four options for comprehensive medical coverage through Health First Health Plans — EPO Primary, EPO Plus, EPO Choice, or High-Deductible Health Plan (HDHP)</li> <li>• Copays, deductibles, and coinsurance vary per plan.</li> <li>• Provides prescription coverage with participating pharmacies according to a five-tier formulary. There's a \$2 copay on select medications (not available for HDHP).</li> <li>• Discounted prescriptions at HF Family Pharmacy</li> <li>• 50% courtesy waiver on inpatient services</li> <li>• Complimentary gym membership, including covered family members 13 and older</li> <li>• If you have "Single" coverage, special membership rate for your dependents and for children under 13 years of age</li> </ul>
<b>Health insurance opt out payment</b>	Health First	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates who elect not to participate in Health First's medical plan and provide copy of insurance card</li> </ul>	<ul style="list-style-type: none"> <li>• Pays \$40 per pay period (full-time)</li> <li>• Pays \$20 per pay period (part-time)</li> </ul>
<b>Dental insurance</b>	Health First & You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Offers three options (Basic, Plus, or Premium plans)</li> <li>• Plus and Premium plans include 100% preventive services, 80% basic services, 60% major services and 50% orthodontic services, \$50 deductible per year</li> <li>• \$1,000 lifetime maximum for orthodontia per patient for Plus plan</li> <li>• \$1,500 lifetime maximum for orthodontia per patient for Premium plan</li> </ul>
<b>Dental insurance opt out payment</b>	Health First	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates who elect not to participate in Health First's dental plan and provide copy of insurance card</li> </ul>	<ul style="list-style-type: none"> <li>• Pays \$5 per pay period (full-time)</li> <li>• Pays \$2.50 per pay period (part-time)</li> </ul>

## Building community business benefits

Benefit	Who pays?	When are you eligible?	What you receive
<b>Activities Committee/ discount tickets</b>	You	<ul style="list-style-type: none"> <li>• All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Provides opportunity to purchase discounts tickets to movie theaters, theme parks, and for special event trips</li> </ul>
<b>AAA</b>	You	<ul style="list-style-type: none"> <li>• All associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Membership to auto club at special group rate with convenience of payroll deduction</li> </ul>

## Building financially stronger associates

Benefit	Who pays?	When are you eligible?	What you receive
<b>Team Comp — gain-sharing incentive compensation</b>	Health First	<ul style="list-style-type: none"> <li>• Eligibility is determined by the number of hours worked during the prior fiscal year</li> </ul>	<ul style="list-style-type: none"> <li>• Provides financial gain-sharing incentive compensation when Health First exceeds its financial, quality, and customer service goals</li> </ul>

# Building for the unexpected

Benefit	Who pays?	When are you eligible?	What you receive
<b>Short-term disability</b>	You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Pays 60% of your base weekly salary for a maximum of 11 weeks if you become disabled and are unable to work due to a nonwork-related illness or injury</li> </ul>
<b>Long-term disability</b>	Health First	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Pays 40% of your base monthly salary if you become disabled and are unable to work</li> </ul>
<b>Supplemental long-term disability</b>	You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Allows you to purchase supplemental options of either 50% or 60% increments (If you become disabled and are unable to work, you will then receive 50% or 60% of your salary.)</li> </ul>
<b>Basic life insurance</b>	Health First	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Pays one times your base annual salary rounded to the next \$1,000.</li> </ul>
<b>Supplemental life insurance</b>	You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Allows you to purchase supplemental life insurance options at 1, 2, 3, or 4 times your base annual salary</li> </ul>
<b>Dependent life insurance</b>	You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Allows you to elect dependent life insurance for your eligible spouse and dependent children</li> </ul>
<b>Automobile insurance</b>	You	<ul style="list-style-type: none"> <li>• Offered to part- and full-time associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Provides the convenience of payroll deductions</li> </ul>
<b>Legal plan</b>	You	<ul style="list-style-type: none"> <li>• First of the month following 30 days of employment</li> <li>• Offered to part- and full-time associates</li> </ul>	<ul style="list-style-type: none"> <li>• Provides personal legal service through payroll deductions</li> </ul>
<b>Pet Insurance</b>	You	<ul style="list-style-type: none"> <li>• Offered to part- and full-time associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Health insurance coverage for pets with convenience of payroll deduction</li> </ul>
<b>Cancer Insurance</b>	You	<ul style="list-style-type: none"> <li>• Offered to part- and full-time associates upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Benefits available for expenses not covered by health insurance once diagnosed</li> </ul>