For our employees, providing the best benefits is not just a good thing to do, it's the right thing to do. At Fort Walton Beach Medical Center, we believe that your benefits are Lifesavers. Whether you’re taking time off to go on a much needed vacation, staying at home with a sick child or attending the funeral of a family member, your benefits are your Lifesavers. The fact that you can use your earned benefit time to continue your pay while you’re out of work not only provides you but also your family, with peace of mind.

**BENEFITS ELIGIBILITY**

Full and part time employees become eligible for benefit coverage on the first day of the month following two months of continuous employment.

**Extended Illness Bank**

Extended Illness Bank Hours (EIB) provide salary protection for full and part time employees who suffer a personal injury or illness for periods exceeding five consecutive scheduled work days (40 hours). Time off with pay for extended illness will be accrued at the rate of 3.69 hours (full time) and 1.84 hours (part time) per pay period. Accrual of EIB time will be limited to a maximum of 840 hours (full time) and 420 hours (part time).

**WHERE DO I GET INFORMATION ON MY BENEFITS?**

The most convenient one stop information site is: [www.HCArewards.com](http://www.HCArewards.com)

This site provides links to ALL of the benefit plans/

---

Special points of interest:

- Benefits are LifeSavers
- Employee Assistance Plan
- Healthy Life Styles
- Jury Duty Pay
- Bereavement Pay
- Adoption Assistance Plan
HCA offers all employees the opportunity to participate in the 401(K) Savings and Retirement Plan providing you are at least 21 years of age. You are eligible to contribute up to 50% of your before tax salary (as long as your contributions don’t exceed the maximum deferral amount) on the first of the month following 60 days of employment. Enrollment packets are mailed directly to your home at the time you become eligible. Once eligible you may enroll in this valuable benefit at any time.

How does it work? When you enroll in the 401(k) Plan, you choose to contribute a percentage of your eligible pay on a before-income tax basis. Fort Walton Beach Medical Center then matches 100% on the first 3% that you contribute each paycheck. You are always fully vested in your own contributions to the plan, and under the plan’s features, you will be fully vested in the employer’s matching funds after just three years of service. This is a deal you can’t pass up! There are many investment options available to choose from ranging from very low risk to aggressive investments.

The 401(K) plan accepts rollovers from other tax deferred plans. Additionally, loan options are available that enable the participant to borrow funds from their available balance without incurring the taxes and penalties associated with withdrawals from tax deferred investments. For more information about this valuable benefit consult LifeTimes at 800-566-4114 or visit the website at www.HCARewards.com.

Watch your money grow in the 401(K) Savings Plan.

The New HCA 401(K) Plan

Maintain a healthy lifestyle with a membership at the YMCA! Corporate discounts are available to FWBMC employees. Consult the YMCA for more details!

EMPLOYEE PRESCRIPTION DISCOUNT PLAN
Employees are eligible to have their personal and immediate family members prescriptions filled at the hospital pharmacy for cost plus $.50. Drop your prescriptions off at the beginning of your shift and they should be ready for pickup by the end of your shift.
All full and part time employees will earn PTO based on length of service. Accrued PTO may be carried over from one year to the next, but will be limited to a maximum of 60 days (480 hours) for full time employees and 30 days (240 hours) for part time employees. PTO will be accrued each pay period according to length of service and hours paid during the pay period. Employees will not accrue PTO on hours worked over 80 in a pay period. PTO can be utilized by the employee for hours the employee requests off that would normally be scheduled work hours (with approval from the Department Supervisor). This might include time for a vacation, time off on a holiday or in the event of a short term illness. Employees may choose to be paid for earned PTO at 90% of their base rate through the Cash Conversion Option. The minimum amount to cash in is 8 hours and the employee must leave a minimum of 40 hours in their PTO bank.

### Non-Exempt Employee Accrual Rates

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days/Hours Annually</th>
<th>Accrual Rate Per Hour</th>
<th>Accrual Rate Per 80 Hour Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 1 year</td>
<td>22/176</td>
<td>0.0846</td>
<td>6.77</td>
</tr>
<tr>
<td>1 to 2 years</td>
<td>23/184</td>
<td>0.0885</td>
<td>7.08</td>
</tr>
<tr>
<td>2 to 3 years</td>
<td>24/192</td>
<td>0.0923</td>
<td>7.39</td>
</tr>
<tr>
<td>3 to 4 years</td>
<td>25/200</td>
<td>0.0961</td>
<td>7.69</td>
</tr>
<tr>
<td>4 to 5 years</td>
<td>26/208</td>
<td>0.1000</td>
<td>8.00</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>27/216</td>
<td>0.1038</td>
<td>8.30</td>
</tr>
</tbody>
</table>

### Exempt Employees Schedule of Accrual Rates

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days/Hours Annually</th>
<th>Accrual Rate Per Hour</th>
<th>Accrual Rate Per 80 Hour Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 1 year</td>
<td>27/216</td>
<td>0.1038</td>
<td>8.30</td>
</tr>
<tr>
<td>1 to 2 years</td>
<td>28/224</td>
<td>0.1077</td>
<td>8.62</td>
</tr>
<tr>
<td>2 to 3 years</td>
<td>29/232</td>
<td>0.1116</td>
<td>8.93</td>
</tr>
<tr>
<td>3 to 4 years</td>
<td>30/240</td>
<td>0.1153</td>
<td>9.23</td>
</tr>
<tr>
<td>4 to 5 years</td>
<td>31/248</td>
<td>0.1192</td>
<td>9.54</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>32/256</td>
<td>0.1231</td>
<td>9.85</td>
</tr>
</tbody>
</table>

The figures above are based upon an 80 hour pay period. If less than 80 hours are paid during the two week pay cycle, less hours will be accrued accordingly. Participating employees will begin accruing PTO the first day of employment however hours are not eligible to used until successful completion of 90 days of employment.

### Tuition Reimbursement Benefit

Fort Walton Beach Medical Center believes strongly in professional growth for its employees. To this end, we offer a generous tuition reimbursement plan to all full and part time employees who’ve completed one year of employment. Classes must begin on or after the first year of employment and must be related to a career field that is available within our company. Full time employees are eligible to be reimbursed 100% of their tuition up to annual limit of $2000 providing they achieve a grade of at least a “C”. Part time employees are eligible to be reimbursed up to an annual limit of $500, providing they achieve a grade of at least a “C”. If you’re planning further career advancement, don’t miss out on this opportunity! For more information about this great benefit consult the Human Resources Department.
Fort Walton Beach Medical Center offers two programs for assisting Registered Nurses, or those individuals who plan on seeking a nursing degree, to help defray the cost of schooling or school loans.

The first program is entitled the Registered Nurse Student Loan Payback Program. This program enables the RN who has accumulated student loans to receive up to $6000.00 to help pay off the loans. The RN agrees to make a 2 year commitment of employment to Fort Walton Beach Medical Center and we do the rest!

The second program is the Registered Nurse Student Loan Program. This program is for the individual who is enrolling in or is already enrolled in a nursing degree program. Fort Walton Beach Medical Center will provide funds, up to $6000.00 to assist with paying for tuition and book expenses. The student must be employed at Fort Walton Beach Medical Center while they are attending school and will agree to a two year employment commitment upon attainment of the RN licensure. Let Fort Walton Beach Medical Center help you make your dreams a reality. More details are available from the Human Resources Dept.

Fulfill your dreams at Fort Walton Beach Medical Center!

Computers Available for Employee Use

Fort Walton Beach Medical Center believes in providing all employees the means of easily maintaining their benefits. Whether you need to enroll, make changes or just review your elections and plans you can do it here at Fort Walton Beach Medical Center.

We have all of the HealthStream computers in Classroom I set up with the link to the HCArewards website. Utilize this valuable resource during your lunch and break times or stop in before or after your shift. These computers are available for your benefit!

Not only can you access your benefit information but the Health Stream system provides many on-line classes that can be purchased by employees for a discounted rate. Get on-line CEU’s in the comfort of our classroom.

HCA Foundation Scholarship Program

Paying for your dependents education can be a challenge. HCA believes in the education and growth of our youth and provides several benefits that can assist you in this challenge.

Through the HCA Foundation Scholarship Program, your college-age son or daughter could receive $500-$4000. To be eligible, applicants must be high school seniors or college freshman, sophomores or juniors and must be dependents of full-time employees at an HCA facility. Applications for this scholarship program are offered once a year in January with the deadline for the return of the application in March. Watch for

HCA, investing in our youth.

Not only can you access your benefit information but the Health Stream system provides many on-line classes that can be purchased by employees for a discounted rate. Get on-line CEU’s in the comfort of our classroom.

HCA, investing in our youth.

Information to be sent out annually from the Human Resources Department on this valuable benefit.
LifeTimes Benefits consist of your welfare benefit plans. Information and enrollment for these benefits is handled by LifeTimes via an interactive voice response system at 1-800-566-4114 or by accessing the LifeTimes web site at www.HCArewards.com.

The benefits offered by LifeTimes are:

- Health Insurance Plans
- Dental Insurance
- Life and Dependent Life Insurance
- Long Term Disability
- Medical Pre-tax Spending Account
- Daycare Pre-tax Spending Account

For more information, contact Human Resources or LifeTimes.

---

**ConSern** provides a fast, easy, affordable way to finance education. ConSern student loans offer low monthly payments, a variety of attractive payment deferment options, and the ability to borrow up to $25,000 a year. Computers, books, tuition, transportation—get funds for any education related expense! Call today for fast, easy no-obligation pre-approval in just 5 minutes. Apply Today! Call toll-free: 1-800-SOS-LOAN

www.consern.com (password: SOSLOAN)

---

**COREPLUS BENEFITS**

Full and Part time employees are eligible for the following benefits once a year from CorePlus. Don’t miss the opportunity to enroll when you receive your information in the mail!

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

For more information contact: CorePlus at (877)650-4251 or visit the website at www.coreplusbenefits.com

---

**Banking Benefits Available for All Employees**

All employees are eligible for three valuable banking benefits

**Direct Payroll Deposit**

Have your paycheck deposited directly into your bank account (or accounts) nationwide. Forms are available in Human Resources.

**Eglin Federal Credit Union**

Employees and their family members are eligible to bank with Eglin Federal Credit Union. This federal institution offers full banking services and special options that are only available to members of select employee groups and the military.

**ATM Machine**

An ATM Machine is located in the cafeteria.