HCA Healthcare Student Loan Assistance Program  
*Frequently Asked Questions*

**Who is eligible?**
To be eligible, you must be an active full-time or part-time HCA Healthcare-affiliated employee with at least 90 days of continuous service. **Note:** Certain employees are not eligible to participate in this program. This includes PRNs, 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.

**What are the benefits available?**
Eligible employees can request the following maximum monthly benefits:

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<tbody>
<tr>
<td>Full-Time Employees</td>
<td>$150 ($1,800 maximum per year)</td>
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<tr>
<td>Part-Time Employees</td>
<td>$75 ($900 maximum per year)</td>
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**What types of student loans qualify for the 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

**Ineligible or non-applicable student loan assistance expenses include the following:**
- Late fees
- Installment plan/deferred payment fees
- Direct Parent PLUS loans
- Loans not in the employee’s name
- Other methods of refinance (example: home equity lines used to repay education)
- Other methods of assistance: funds from 403(b)/401(k) or other retirement accounts

**What is Bright Horizons EdAssist Solutions?**
HCA Healthcare has partnered with Bright Horizons EdAssist Solutions to administer the Student Loan Assistance Program.
- To get answers to your questions or schedule a Financial Wellness Coaching Session, call (800) 640-2235. Representatives are available Monday through Friday, 7 a.m. to 7 p.m., Central time (except holidays).
- To access your account and submit an application, go to Missionandme.com > Total Rewards > Building My Career. Then, click the EdAssist website link.

**What is Financial Wellness Coaching?**
Before applying for the HCA Healthcare Student Loan Assistance Program, it is recommended that you first schedule a free one-on-one session with a Financial Wellness Coach. The coach will help you develop repayment strategies.
including reducing monthly payments, repaying loans faster, evaluating consolidation and refinance options and getting
the most from the HCA Healthcare benefit. To schedule an appointment, call (800) 640-2235 or go to
Missionandme.com > Total Rewards > Building My Career. Then, click the EdAssist website link and the Advice &
Tools option.

How do I apply for the Student Loan Assistance Program?
Follow these steps to apply:

2. Click the EdAssist website link and select Student Loan.
3. Click Add a Student Loan Now.
4. Enter the requested student loan account details, degree/field of study and graduation date details.
5. Enter the requested payment amount and frequency, select payment address and upload required documentation
(proof of loan and proof of graduation).
6. Sign program agreement. If you do not agree to the policy requirements, you will not be able to participate in the
program.
7. Bright Horizons EdAssist Solutions will review your documentation and notify you via your work email address of your
application’s approval or denial. (If you would like to receive these notifications at a different email address, you will
need to update your profile on the Bright Horizons EdAssist Solutions website.)
8. If your application is approved, requested payments will be sent to your loan provider. You will have the option to link
your student loan account to your Bright Horizons EdAssist Solutions account so you can set up recurring payments.
If you do not set up recurring payments, you will need to submit a new payment request each month and provide
proof of loan documentation each time.

Notes:
• The system only allows one active student loan for payment at a time. If you want to request payments on a different
student loan, you will need to inactivate the current student loan and save it for later.
• If you have a different payment address than what the system displays, you are required to submit proof of address as
part of your loan documentation.

What documentation is required?
Your application must also include the following documentation:

Proof of Graduation: You can obtain documentation from the college/university from which you graduated. The National
Student Loan Data System (NSLDS) also indicates student status. Documents must be submitted as .pdf files. Examples
include copy of transcript, copy of diploma, confirmed graduation date on student loan documentation.

Student Loan Documentation:
Proof of student loan and loan payment must include:
• Total student loan balance
• Proof of monthly payment (last payment) — with date and amount (payment period)
• Proof of amount paid
• Student loan servicer
• Address to which your payments must be sent

Screenshots and other documents (i.e. student loan statements) that clearly identify the required information can be
submitted as documentation.

What if my school is not listed in the Bright Horizons EdAssist System?
The HCA Healthcare Student Assistance Program mandates the school be a nationally/regionally accredited institution. If
your school is not in the Bright Horizons EdAssist Solutions database, you can request it be added by calling (800) 640-
2235. As long as the school is eligible, Bright Horizons EdAssist Solutions will add it to the database.

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 the required payment 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 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.

Will the HCA Healthcare payment be sent to me or the loan provider?
Once a request is completed and documentation is submitted and approved, Bright Horizons EdAssist Solutions will send the monthly benefit payment to the loan provider as soon as possible. It is your responsibility to direct the loan provider to apply the HCA contribution to the principal.

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

How do I check the status of the payment?
You can check the status of the payment at any time by accessing your Bright Horizons EdAssist Solutions account. You will also receive email notifications about your payment to your work email address. To change your email preferences, update your profile on the Bright Horizons EdAssist Solutions website.

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.

What if I have a disciplinary action?
If you have a disciplinary action that includes suspension (other than investigatory), you cannot participate in the Student Loan Assistance Program for six months from the date of the suspension.

What happens if my employment status changes?
Only full-time and part-time HCA Healthcare-affiliated employees are eligible to participate. If you change to PRN status, you will be ineligible for student loan assistance benefits. In addition, you are not eligible if you are on a leave of absence or you terminate employment but you may reapply if you return to work and an active status. If your employment status changes, you will not have to repay student loan assistance benefits.
Where can I go for more information?

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<th>Resource:</th>
<th>Can Answer Questions About:</th>
<th>How to Access:</th>
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| Bright Horizons EdAssist Solutions | • Qualifying schools, universities and programs  
• Technical support with Bright Horizons EdAssist Solutions website  
• Status of an application or payment  
• Assistance with required documentation | • Log on to HCAhrAnswers.com, click HCA Rewards and choose Education Assistance (If your facility does not use HCA hrAnswers, log on to HCArewards.com and click Education Assistance)  
• Call (800) 640-2235 to speak to a representative, Monday through Friday, 7 a.m. to 7 p.m., Central time |
| HR Direct Connect | • Paycheck assistance  
• Obtain HCA Healthcare 3-4ID  
• Verify employment status | • Call (828) 213-5600 to speak to a representative, Monday through Friday, 8 a.m. to 4 p.m., Eastern time. |

Additional resources for information about student loans:
- www.myleoloan.org
- www.nslds.ed.gov (Source for student status — graduated and graduation date)
- www.studentloans.ed.gov