

Healthy
& Wealthy
& Wise



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LIFEPPOINT
HOSPITALS, INC.

Healthy & Wealthy & Wise



This simple, well-known saying nicely captures what many people are trying to achieve

— a healthy, secure, balanced life. When you join the LifePoint family and become eligible for benefits, you

have access to a variety of plans designed to help you:

- stay healthy and manage the rising cost of health care
- protect yourself and your family from the unexpected
- save for tomorrow
- balance the demands of work and home.

LifePoint pays a significant portion of the cost of employee benefits.

Medical

LifePoint offers medical coverage for a wide range of health care needs, including office visits, hospital services, emergency care and prescription drugs. Eligible employees can choose from two plan options, which differ in deductibles, coverage levels and per-paycheck deductions. Both options are PPOs, which means you receive the highest level of benefits when you use PPO network providers.

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| Choose from... | ■ Plan A: \$25 office visit copay, \$400/person deductible, covers 80% of cost in-network* |
| | ■ Plan B: \$35 office visit copay, \$750/person deductible, covers 80% of cost in-network* |

* For most services. For inpatient and outpatient care received at a LifePoint facility, plans cover 90% with no deductible. If you use a PPO facility instead of a LifePoint facility, your out-of-pocket costs will be higher. No benefits are payable for care received at a non-PPO facility.

Prescription drugs

When you enroll for medical coverage, you automatically receive coverage for prescription drugs.

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| Pay... | ■ \$10 copay for a 34-day supply of generic drugs, \$35 copay for preferred brand name drugs and \$50 for non-preferred brand name drugs at retail network pharmacies* |
| | ■ \$20 copay for a 100-day supply of generic drugs, \$70 for preferred brand name drugs and \$100 for non-preferred brand name drugs through the mail service program* |

* If you request a brand name when a generic is available, you will pay the generic copay plus the cost difference between the brand name and the generic.

Dental

Like medical, eligible employees have two options for dental coverage. Both cover preventive care at 100% with no deductible. You can see any dentist you choose, but Delta Dental providers have agreed not to exceed reasonable and customary limits, which can save you money.

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| Choose from... | ■ Plan A: covers wide range of services, including orthodontia |
| | ■ Plan B: covers preventive and basic care only; lower paycheck deductions |

Vision

LifePoint's Vision Plan is administered by VSP and provides benefits for eye exams, lenses, frames and contacts. You can use any provider you choose, but you receive the highest level of benefits when you use one of VSP's 23,000 network providers.



Flexible spending accounts

LifePoint offers two flexible spending accounts that let you set aside tax-free dollars from your paycheck to reimburse yourself for many health care and dependent care expenses.

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| Contribute... | <ul style="list-style-type: none">■ up to \$5,000/year to the Health Care Spending Account■ up to \$5,000/year to the Dependent Care Spending Account |
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Life and AD&D

Employee life and AD&D

LifePoint provides eligible employees with basic life and AD&D insurance equal to one year's salary at no cost to you. You can increase your protection by purchasing optional coverage.

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| Choose... | <ul style="list-style-type: none">■ optional life and AD&D coverage equal to 1, 2, 3 or 4 times your annual salary* |
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Dependent life and AD&D

If you elect optional life and AD&D coverage for yourself, you can buy life and AD&D insurance for your dependents.

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| Choose... | <ul style="list-style-type: none">■ life insurance of up to \$250,000 for your spouse and up to \$10,000 per child*■ optional AD&D coverage for your spouse and children* |
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* Certain limits apply.

Disability

Short-term disability

LifePoint offers short-term disability coverage, which continues a percentage of your paycheck if you can't work because of illness, injury or pregnancy. Benefits are available for up to 150 days.*

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| Choose from... | <ul style="list-style-type: none">■ Option 1: replaces 60% of your pre-disability pay after a 14-day waiting period■ Option 2: replaces 60% of your pre-disability pay after a 60-day waiting period |
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* Including waiting period.

Long-term disability

Long-term disability coverage continues a percentage of your pay if you remain disabled longer than 150 days. Benefits generally continue until you reach age 65 or are no longer disabled.

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| Choose from... | <ul style="list-style-type: none">■ Option 1: replaces 60% of your pre-disability pay after a 150-day waiting period■ Option 2: replaces 50% of your pre-disability pay after a 150-day waiting period |
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Employee Stock Ownership Plan (ESOP)

LifePoint offers an ESOP, allowing eligible employees to become shareholders. You can earn ESOP contributions in two ways: If you participate in the 401(k), LifePoint makes a matching contribution to your ESOP account in the form of company stock. LifePoint may also make discretionary contributions.



401(k)

Prepare for the future with LifePoint's 401(k) Plan. LifePoint matches a portion of your contributions in the form of company stock. LifePoint may also make a discretionary profit-sharing contribution to the plan, which is allocated to all eligible employees at the end of the year.

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| Contribute... | ■ up to 50% of your pay each pay period on a before-tax basis*; choose from a variety of investment options, including LifePoint stock |
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* The contribution limit for 2008 is \$16,000.

Employee Assistance Program

Take advantage of free professional, confidential counseling services and referrals.

Adoption Assistance Program

Get reimbursed for up to \$3,000 per child for adoption-related expenses (up to \$4,000 for a special needs child).

ConSern® Education Program

You and your entire extended family can take loans to help pay education-related expenses (tuition, room and board, and books).

Employee Computer Purchase Plan

LifePoint has partnered with the HealthTrust Purchasing Group to offer you discounts on home computers. Choose from a variety of Dell PCs, laptops, printers, servers and other accessories.

Travel Assistance Program

Participate in a travel assistance program through Worldwide Assistance Services, Inc. Get pre-trip information services and emergency assistance while traveling.



Wells Fargo Employee Home Mortgage Program®

Apply for home mortgage loans through Wells Fargo and receive competitive interest rates and interest-only loans with low lender costs.

The benefits described in this brochure are for eligible full-time employees. Some facilities offer part-time benefits. See your human resources representative for details.

This brochure is intended to provide highlights of LifePoint Hospitals' benefits program. It is not intended to include all of the benefit plan details. The complete details about how the plans work are included in the summary plan description and plan documents, which are available on request.

If there are any inconsistencies between this brochure and the official plan documents, the plan documents will govern.

This document does not constitute a contract or offer of employment.

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103 Powell Court, Suite 200 ■ Brentwood, TN 37027

www.lifepointhospitals.com