

TENET HEALTHCARE CORPORATION SUMMARY OF BENEFITS 2009

All Hospital Employees (Non-Manager)
PTO Eligible Employees

WELCOME TO OUR TEAM!!! Our first commitment is to our people. As such, we have outlined our core benefits that support our commitment to help you and your family maximize physical, emotional, and financial health. These benefits help protect you and your family from the financial hardships of illness, injury, disability, and death.

<p>Core Benefits</p>	<p>At no cost to you, we provide a strong foundation of financial protection and personal support to benefit eligible employees through:</p> <ul style="list-style-type: none"> ▪ Basic employee life & AD&D insurance ▪ Business travel accident insurance ▪ Employee assistance program
<p>Medical</p>	<p>Your health, along with the health of your family, is important to us. From time to time, everyone has a need to seek medical care. That is why we provide a wide array of choices to select from that will best fit you and your family's needs including:</p> <ul style="list-style-type: none"> ▪ High Deductible Health Plan with a Health Savings Account component ▪ PPO ▪ Discount program, in which your coinsurance or co-pays are waived for inpatient and outpatient hospital services rendered at any Tenet hospital when covered under a Tenet medical plan <p>* Options may vary based on hospital location</p>
<p>Dental</p>	<p>Two plans that will give you access to cost savings:</p> <ul style="list-style-type: none"> ▪ Comprehensive Dental Plan ▪ Preventive Dental Plan
<p>Vision Plan</p>	<p>We provide a convenient way to get vision care at a significant savings including small co-pays for each covered service and the plan covers for the rest.</p>
<p>Paid Time Off (PTO) (Effective 3/1/09)</p>	<p>We recognize the value and need for employees to take time off from work for rest, relaxation, and other purposes. Accordingly, participants are encouraged to take time off during the year.</p> <p>Participants may take time off away from work per year without loss of salary based on the chart outlined below:</p> <ul style="list-style-type: none"> ▪ <1 year of service = 4.92 hours ▪ 1 - 2 years = 5.5 hours ▪ 2 - 4 years = 6.46 hours ▪ 4 - 8 years = 8.8 hours ▪ 8+ years = 10.4 hours
<p>Spending Accounts</p>	<p>Spending accounts are a great way to pay for out of pocket health and dependent care expenses using federal-tax advantaged money. Tenet offers spending accounts for:</p> <ul style="list-style-type: none"> ▪ Health Care Spending ▪ Dependent Care Spending <p>Effective March 1, 2009, the HSA kick-start amount of \$500 will be prorated based on the HSA effective date.</p>
<p>Employee Stock Purchase Plan</p>	<p>You have the opportunity to invest in Tenet Stock at a discounted rate (5%) by purchasing through payroll deductions.</p>
<p>401(k) Retirement Plan (Effective 1/1/09)</p>	<p>Our program is designed to help you save for your future. Employees that participate will enjoy:</p> <ul style="list-style-type: none"> ▪ Eligibility to contribute on a pre-tax and after-tax basis beginning on their 91st day of employment ▪ A company match on their contributions for up to 1.5% of their base salaries. (<i>Matching will be made if the employee has worked 1000 hours in the year and is employed on Dec. 31st.</i>) ▪ Fidelity managed Investments <p>* An annual maintenance fee of approx. \$7 applies</p>

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529 College Savings Plan	Saving for your child's future is made easy at Tenet. Our program is a flexible and federal-tax advantaged way to invest for college. Money invested in the 529 Plan grows tax-deferred and can be distributed federal income tax-free when used for qualified higher education expenses.
Tenet Foundation	Tenet Healthcare Foundation is a strong advocate of supporting not only Tenet's employees in their life endeavors; it offers a disaster relief fund to employees during the times when they need it most.
National Employee Referral Program	Tenet provides an online Employee Referral Program (ERP), which is intuitive and designed to capture and manage the best talent through the success of our employees. The ERP is our highest retention source. Be rewarded for sending us the best!
Tuition Reimbursement Plan	Our commitment is to our people. That is why one of our top priorities is to assist you with the financial challenges of investing in your education and professional growth. It is important to us and to the community we serve. We offer a Tuition Reimbursement Plan that is designed to help you realize your dreams.
Student Loan Repayment	<p>Graduation is an exciting time, but repaying the cost of your education can be a challenging experience. Tenet offers a Student Loan Repayment program that will assist you with paying off your loans as you begin your new career. You have worked hard for your degree and we want to ensure that it is paying off!</p> <p>* Not all degree plans apply. Please check with the HR department.</p>