



Benefit Communications

Tenet is proud to offer benefit plans that provide choice and flexibility to our employees and their families. Our MyChoice benefit options include the following plans:

Core Benefits

CORE coverages provide benefit eligible employees a strong foundation of financial protection and personal support, at no cost. CORE coverages include basic employee life insurance, basic accidental and dismemberment insurance, business travel accident insurance, and an employee assistance program.

Medical

Tenet offers various medical plan options to choose from depending on your geographical location. Most of the Tenet facilities offer a choice of High Deductible Health Plan with a Health Savings Account component, EPO/HMO and PPO options. Another benefit is the Tenet Hospital 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.

Dental

Tenet offers two dental plan options, the Comprehensive Dental Plan and the Preventive Dental Plan. While each plan offers different levels of cost and coverage, both plans give you access to a cost-saving feature, the CIGNA Preferred Provider Organization (PPO). PPO dentists are providers that agree to be part of a network that offers services at discounted rates, which are generally lower than the cost of care outside the network.

Vision Plan

Tenet offers vision benefits through the Vision Service Plan, a convenient way to get vision care at a significant savings. If you receive benefits from a network provider, you pay a small co-pay for each covered service, and the plan covers the rest.

Disability Plan

Tenet offers full-time employees two disability options. If you are unable to work because of a disabling condition, this plan will provide income protection and security for you and your family and will ease the financial burden if you should suffer a prolonged illness.

Supplemental Life and Accidental Death and Dismemberment Insurance

Tenet offers additional Life Insurance and Accidental Death and Dismemberment Insurance for you, your spouse, and children to supplement the financial support offered by your CORE coverages.

Spending Accounts

Tenet offers two spending accounts, the Health Care Spending Account and the Dependent Care Spending Account. Spending accounts are a great way to pay for out of pocket health care and dependent care expenses using tax free money.

Long Term Care

Tenet offers Long Term Care insurance which provides valuable support when you're facing the high cost of extended care for yourself or a loved one. The plan is available to full-time employees, their spouses, parents, in-laws, and grandparents. This plan is designed to pay a monthly benefit when you or an eligible family member becomes disabled for 90 consecutive days.

Employee Stock Purchase Plan (ESPP)

The Tenet Employee Stock Purchase Plan (ESPP) provides you with an opportunity to invest in Tenet Stock at a discounted rate by purchasing through payroll deductions.

401(k) Retirement Plan

Employees are eligible to contribute to their 401(k) Retirement plan on a pre-tax and after-tax basis beginning on their 91st day of employment. Tenet is currently revising its' matching contribution for 2009.

529 College Savings Plan

Tenet also offers employees the opportunity to participate in a college savings program. The 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.

Hyatt Legal Plan

Tenet offers a legal service plan that provides legal representation for employees, spouses and dependents. Employees can receive legal advice and fully covered legal services for a wide range of personal legal matters. Some examples include court appearances, debt collection defense, wills, family matters, and real estate matters.

Above benefits are currently under revision for the 2009 Plan Year.