

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2014 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/01/1965</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>07/01/1965</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>07/01/1965</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>MEDCENTRAL HEALTH SYSTEM</u> <u>335 GLESSNER AVE</u> <u>MANSFIELD, OH 44903-2224</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>34-0714456</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>419-526-8000</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>622000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-0714456</u>	2c Plan Sponsor's telephone number <u>419-526-8000</u>	2d Business code (see instructions) <u>622000</u>	
2b Employer Identification Number (EIN) <u>34-0714456</u>					
2c Plan Sponsor's telephone number <u>419-526-8000</u>					
2d Business code (see instructions) <u>622000</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	<u>10/14/2015</u>	<u>RICHARD HOBACK</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4c PN	
5 Total number of participants at the beginning of the plan year		5	3624
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	2058
a(2) Total number of active participants at the end of the plan year		6a(2)	1967
b Retired or separated participants receiving benefits		6b	484
c Other retired or separated participants entitled to future benefits.....		6c	1084
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	3535
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	64
f Total. Add lines 6d and 6e		6f	3599
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	43
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1C			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1)	☐	Insurance	
(2)	☐	Code section 412(e)(3) insurance contracts	
(3)	☒	Trust	
(4)	☐	General assets of the sponsor	
(1)	☐	Insurance	
(2)	☐	Code section 412(e)(3) insurance contracts	
(3)	☒	Trust	
(4)	☐	General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules		b General Schedules	
(1)	☒	(1)	☒
R (Retirement Plan Information)		H (Financial Information)	
(2)	☐	(2)	☐
MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		I (Financial Information – Small Plan)	
(3)	☒	(3)	☐
SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		A (Insurance Information)	
		(4)	☒
		(5)	☐
		(6)	☐
			C (Service Provider Information)
			D (DFE/Participating Plan Information)
			G (Financial Transaction Schedules)

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014	
Round off amounts to nearest dollar.	
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MEDCENTRAL HEALTH SYSTEM	D Employer Identification Number (EIN) 34-0714456
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2014			
2	Assets:			
	a Market value	2a	77463149	
	b Actuarial value	2b	75687086	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
	a For retired participants and beneficiaries receiving payment	513	13087360	13087360
	b For terminated vested participants	1053	15864307	15864307
	c For active participants	2058	42249532	42800707
	d Total	3624	71201199	71752374
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
	a Funding target disregarding prescribed at-risk assumptions	4a		
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	6.44%	
6	Target normal cost	6	2895946	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		10/08/2015
	Signature of actuary	Date
RACHEL A. BATTAH	Type or print name of actuary	14-06672
		Most recent enrollment number
MERCER	Firm name	614-227-5542
		Telephone number (including area code)
325 JOHN H. MCCONNELL BOULEVARD SUITE 350 COLUMBUS, OH 43215-7644	Address of the firm	

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>10.38</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		1065773
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.25</u> %		66611
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		1132384
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	105.48 %
15 Adjusted funding target attainment percentage	15	105.48 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.42 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/23/2014	335000	0	08/18/2014	335000	0
02/24/2014	335000	0	08/25/2014	335000	0
03/24/2014	335000	0	09/22/2014	335000	0
04/22/2014	335000	0	10/20/2014	335000	0
05/19/2014	335000	0	11/25/2014	335000	0
06/24/2014	335000	0	12/22/2014	335000	0
Totals ▶			18(b)	4020000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3891853
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	2895946	
b Excess assets, if applicable, but not greater than line 31a	31b	2895946	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment.....	0		0
b Waiver amortization installment	0		0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	3891853	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3891853	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MORGAN STANLEY SMITH BARNEY HOLDING

26-4310632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 15 33 49 55 99 64	NONE	164384	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

MERCER

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17 70	NONE	164239	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

RYAN LABS, INC.

13-3451974

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	117598	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

SKYBRIDGE

26-0403497

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52	NONE	43143	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

VAUGHAN NELSON INVESTMENT MANAGEMEN

04-3304963

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	28939	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

APEX CAPITAL MANAGEMENT

31-1198068

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	19915	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

KEYTRUST

34-0797057

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 25	NONE	17059	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BLACKROCK

32-0174431

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	14267	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

LAZARD ASSET MANAGEMENT

05-0530199

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	10680	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY HOLDING	49 99 27 15 33 55 64	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MORGAN STANLEY ADVISOR FUNDS MORGAN 26-4310632	ANNUAL RATE OF UP TO 0.180% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
SKYBRIDGE	28 51 52	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
SKYBRIDGE CAPITAL II, LLC 26-0403497	MONTHLY MANAGEMENT FEE EQUAL TO 0.125% (1.50% ON AN ANNUALIZED BASIS) OF ITS NET ASSETS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>		B Three-digit plan number (PN) ► <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>		D Employer Identification Number (EIN) <u>34-0714456</u>

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.				
	Assets			
a	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)		
	(2) Participant contributions.....	1b(2)		
	(3) Other.....	1b(3)	302072	281522
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	1194314	1929679
	(2) U.S. Government securities	1c(2)	7197825	6859838
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)	0	0
	(B) All other	1c(3)(B)	24140461	27407295
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)	0	0
	(B) Common.....	1c(4)(B)	12044745	9136485
	(5) Partnership/joint venture interests	1c(5)	4828949	11458250
	(6) Real estate (other than employer real property).....	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans.....	1c(8)		
	(9) Value of interest in common/collective trusts	1c(9)		
	(10) Value of interest in pooled separate accounts	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)		
	(12) Value of interest in 103-12 investment entities.....	1c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	27428721	24916018
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other.....	1c(15)	356869	590552

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	77493956	82579639

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	17497	0
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	17497	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	77476459	82579639
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	4020000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4020000

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	489	
(B) U.S. Government securities	2b(1)(B)	230443	
(C) Corporate debt instruments	2b(1)(C)	871430	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	30866	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1133228

(2) Dividends: (A) Preferred stock	2b(2)(A)	4217	
(B) Common stock	2b(2)(B)	133488	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1214192	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1351897

(3) Rents	2b(3)		0
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	66554633	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	66004468	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		550165

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	34738	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		34738

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2432743
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		9522771

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3585996	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		3585996
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	473520	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	360075	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		833595
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4419591

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		5103180
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: PLANTE & MORAN

(2) EIN: 38-1357951

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d			
e Was this plan covered by a fidelity bond?	X		1500000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X		
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. ☐ Yes ☒ No Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☒ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEDCENTRAL HEALTH SYSTEM</u>	D Employer Identification Number (EIN) <u>34-0714456</u>

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>34-1974250</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>66</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a		
b Enter the amount contributed by the employer to the plan for this plan year.....	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☒ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: 32.6% Investment-Grade Debt: 46.1% High-Yield Debt: 0.3% Real Estate: 0.0% Other: 21.0%

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☒ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☒ Modified duration ☐ Other (specify):

September 15, 2015

To the Audit Committee
Employees' Retirement Plan of MedCentral
Health System

We have audited the financial statements of Employees' Retirement Plan of MedCentral Health System (the "Plan") as of and for the year ended December 31, 2014 and have issued our report thereon dated September 15, 2015. Professional standards require that we provide you with the following information related to our audit.

Our Responsibility Under U.S. Generally Accepted Auditing Standards

As stated in our engagement letter dated April 15, 2015, we conducted our audit in accordance with professional standards, except that, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA and as instructed by you, we did not perform any auditing procedures with respect to certified information except for comparing such information to the related information included in the financial statements. Because of the significance of the information that we did not audit, we did not express an opinion on the financial statements taken as a whole. The form and content of the information included in the financial statements, other than that derived from the certified information, were audited by us in accordance with auditing standards generally accepted in the United States of America and were subjected to tests of your accounting records and other procedures as we considered necessary to enable us to express an opinion as to whether they are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Our audit of the financial statements does not relieve you or management of your responsibilities. As part of our audit, we considered the applicable internal control of Employees' Retirement Plan of MedCentral Health System. Such considerations were solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures specifically to identify such matters.

Planned Scope and Timing of the Audit

We performed the audit according to the planned scope and timing previously communicated to you in our meeting about planning matters on May 26, 2015.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. In accordance with the terms of our engagement letter, we will advise management about the appropriateness of accounting policies and their application. The significant accounting policies used by Employees' Retirement Plan of MedCentral Health System are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2014.

We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus.

There are no significant transactions that have been recognized in the financial statements in a different period than when the transaction occurred.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were the Plan's valuation of investments and actuarial present value of accumulated plan benefits.

Management has informed us that in determining the appropriateness of the estimate of investment values, they have recorded the fair values based on market values provided by the investment custodian, plus any applicable valuation adjustments. We performed no specific procedures related to the valuation of the investments due to the limited scope nature of the engagement. With respect to the uncertified investments (alternative investments), we have performed tests we considered necessary of the estimates to satisfy ourselves as to their reasonableness of the recorded amounts and in relation to the financial statements taken as a whole.

The disclosures in the financial statements are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Disagreements with Management

For the purpose of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are trivial, and communicate them to the appropriate level of management. We did not detect any misstatements as a result of audit procedures.

Significant Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards and plans and strategies that may affect the risks of material misstatement with management each year prior to our retention as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition of our retention.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated September 15, 2015.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

To the Audit Committee
Employees' Retirement Plan of MedCentral
Health System

September 15, 2015

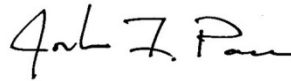
Other Information in Documents Containing Audited Financial Statements

Our responsibility for other information in documents containing the Plan's financial statements and report does not extend beyond the financial statements. We do not have an obligation to determine whether or not such other information is properly stated. However, we read the Plan's 5500 filing and nothing came to our attention that caused us to believe that such information, or its manner of presentation, is materially inconsistent with the information or manner of its presentation appearing in the financial statements.

This information is intended solely for the use of the audit committee and management of Employees' Retirement Plan of MedCentral Health System and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

Plante & Moran, PLLC

A handwritten signature in black ink, appearing to read "Jordan Pace".

Jordan Pace, CPA
Partner

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25		66 27,163 1,354	3								69
25–29		102 33,997 2,267	52 34,876 5,737	2							156
30–34		87 38,664 2,627	76 41,763 8,060	47 38,744 12,152	1						211
35–39		58 38,455 3,180	72 40,192 8,950	81 46,585 16,728	37 50,726 23,442	1					249
40–44		47 39,870 3,839	51 37,986 10,044	74 50,874 19,297	45 54,188 29,210	16	1				234
45–49		42 36,274 4,246	53 46,201 13,235	66 49,350 23,063	34 45,141 28,474	26 45,311 30,964	27 52,031 38,362	4			252
50–54		40 37,022 4,223	66 50,944 17,080	71 41,672 22,342	33 43,321 31,576	32 49,709 40,741	47 51,747 44,411	22 52,384 52,126	10		321
55–59		37 38,231 4,787	40 35,027 13,508	54 50,514 29,691	35 42,893 36,643	24 62,352 55,802	24 48,754 49,845	38 55,629 62,467	30 59,436 74,308	2	284
60–64		28 69,330 11,227	21 32,189 13,171	38 37,709 26,251	25 40,225 41,644	22 54,091 63,013	23 60,526 68,734	20 50,015 62,995	23 67,605 94,759	11	211
65–69		5	8	9	9	2	8	5	4	2	52
70 & up		2	4	5	2		2	2		2	19
Total		514	446	447	221	123	132	91	67	17	2,058

In each cell, the top number is the count of active participants for each age/service combination. The middle number is average pay for 2013 limited to \$255,000. The bottom number is average cash balance account. Average pay and cash balance are not shown for cells with fewer than 20 participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Assumptions for January 1, 2014 Funding Valuation****Discount rate sponsor elections**

- Segment rates or full yield curve Segment
 - Look-back months 4
- | | <u>Stabilized rates</u> | <u>Nonstabilized rates</u> |
|-----------------|-------------------------|----------------------------|
| • First 5 years | 4.99% | 1.37% |
| • Next 15 years | 6.32% | 4.05% |
| • Over 20 years | 6.99% | 5.06% |

Rationale: These are the IRS prescribed rates. The plan sponsor elected this methodology from alternative IRS prescribed options.

Mortality sponsor elections

- Healthy participants Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.
- Disabled participants Same as healthy participants.

417(e) lump sums

Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.

Rationale: These are the IRS prescribed rates and mortality tables. The valuation methodology is prescribed by the IRS.

Non-417(e) lump sums

- Mortality table Not applicable
- Interest rate Not applicable

Cash balance plans

- Interest accumulation rate 3.89% in 2014; 4.23% in 2015; 4.57% in 2016; 4.90% in 2017 and beyond.
Rationale: The accumulation rate in the current valuation year is based on the actual average return on 30-Year Treasury bills for the preceding December. The ultimate accumulation rate is based on the long-term outlook for 30-Year Treasury rates using capital market assumptions published in Mercer Investment Consulting's *Capital Market Outlook* dated January 2014. The additional select accumulation rates increase from the valuation year to the ultimate rate.
- Whipsaw calculations No
- Annuity conversion
 - Mortality table Not applicable
 - Interest rate basis Not applicable

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Other economic assumptions**

- Wage increase
Age-based table with average of 3.00%; see table of sample rates.
Rationale: This assumption is based on an experience study covering the period January 1, 2008 through January 1, 2013, adjusted to reflect the plan sponsor's expectation that wage increases will average 3.00% in the future.
- Social Security wage base
2.50% through 2017; 3.00% thereafter.
Rationale: This assumption consists of a combination of inflation increases as well as average real wage increases.
- Inflation
2.50% per year.
Rationale: Based on a long-term view of inflation using capital market assumptions published in Mercer Investment Consulting's *Capital Market Outlook* dated January 2014.
- Expected investment return
6.38% per year.
Rationale: The expected investment return is based on the median (50th percentile) simulated investment return using capital market assumptions published in Mercer Investment Consulting's *Capital Market Outlook* dated January 2014 for the plan's target asset mix, net of an adjustment of 20 basis points for investment expenses assumed to be paid from plan assets.
- Expenses
\$440,000 added to current year normal cost.
Rationale: Expenses are based on year-by-year experience for actual administrative expenses paid from plan assets. Adjustments are made for any known significant changes.

Demographic assumptions

- Withdrawal
2003 SOA Pension Plan Turnover Study – Select and Ultimate Table based on a 3-year of service select period with adjustment (130% of 5+ year table for the ultimate rates and 130% of the 3 year of service table for the select rates). See table of sample rates.
- Disability incidence
See table of sample rates.

- Retirement age

<u>Attained age</u>	<u>Annual Percentage</u>
55-61	7.5%
62	10%
63	17.5%
64	27.5%
65	37.5%
66	50%
67	20%
68	30%
69	40%
70	100%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• Benefit commencement age for

- Future vested deferred 62
- Current vested deferred 62

• Spouse assumptions

- | | <u>Male participants</u> | <u>Female participants</u> |
|-------------------------|--------------------------|----------------------------|
| — Percentage married | 80% | 80% |
| — Spouse age difference | 3 years younger | 3 years older |

Form of payment

	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Future disabilities	100%	0%	0%
• Future deaths	100%	0%	0%
• Current vested deferred			
— with a Mansfield Plan benefit	0%	70%	30%
— with only a cash balance benefit	100%	0%	0%

Unpredictable contingent event assumptions

Not applicable

Lump sum basis for minimum benefits

The applicable segment rates with a four month look-back period, without phase-in, based on PPA legislation effective January 1, 2014, and the 2014 Applicable Mortality Table prescribed in IRS Notice 2013-49.

Rationale: These are the IRS prescribed rates and mortality tables for the valuation year, based on a look-back period for the interest rates that is the same as the look-back months for the discount rate sponsor elections.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Table of Sample Rates****Withdrawal Rates**

Attained Age	Length of Service Under 3 Years	Length of Service 3+ Years
20	25.48%	17.81%
25	20.93%	13.26%
30	16.90%	9.23%
35	15.34%	7.80%
40	14.04%	7.15%
45	12.74%	6.50%
50	11.96%	5.85%
55	11.31%	5.20%

Disability Rates

Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%

Earnings Progression

Attained Age	Salary Increases
20	5.00%
25	4.50%
30	4.00%
35	3.50%
40	3.00%
45	2.50%
50	2.50%
55	2.50%
60	2.50%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Methods for Funding*****Asset Methods***

The asset valuation method is an average of the adjusted market value for each calendar year during the two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Employees' Retirement Plan of MedCentral Health System

Schedule of Reportable Transactions Form 5500, Schedule H, Line 4j EIN 34-0714456, Plan No. 002 Year Ended December 31, 2014

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Category (iii) - A series of transactions with respect to securities of the same issue that amount in the aggregate to more than 5 percent of the beginning value of the total plan assets:						
	Federated Prime Cash Obligations Fund:					
	Purchases - 286	\$ 15,533,873	\$ -	\$ 15,533,873	\$ 15,533,873	\$ -
	Sales - 132	-	14,851,261	14,851,261	14,851,261	-
	Vanguard Total Stock Market Exchange Traded Fund:					
	Purchases - 6	3,734,327	-	3,734,327	3,734,327	-
	Sales - 3	-	4,842,748	3,647,756	4,842,748	1,194,992

There were no Category (i), (ii), or (iv) reportable transactions during the year.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

► **Round off amounts to nearest dollar.**
 ► **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan EMPLOYEES' RETIREMENT PLAN OF MEDCENTRAL HEALTH SYSTEM	B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MEDCENTRAL HEALTH SYSTEM	D Employer Identification Number (EIN) 34-0714456
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	77463149	
b Actuarial value	2b	75687086	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	513	13087360	13087360
b For terminated vested participants	1053	15864307	15864307
c For active participants	2058	42249532	42800707
d Total	3624	71201199	71752374
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.44%	
6 Target normal cost	6	2895946	

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>Rachel A. Battah RAB</u> Signature of actuary	<u>10/8/2015</u> Date
	<u>RACHEL A. BATTAH</u> Type or print name of actuary	<u>1406672</u> Most recent enrollment number
	<u>MERCER</u> Firm name	<u>614-227-5542</u> Telephone number (including area code)
	<u>325 JOHN H. MCCONNELL BOULEVARD</u> <u>SUITE 350</u> <u>COLUMBUS OH 43215-7644</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>10.38%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		1065773
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.25%</u>		66611
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		1132384
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	105.48%
15 Adjusted funding target attainment percentage	15	105.48%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.42%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/23/2014	335000	0			
02/24/2014	335000	0			
03/24/2014	335000	0			
04/22/2014	335000	0			
05/19/2014	335000	0			
06/24/2014	335000	0			
08/18/2014	335000	0			
08/25/2014	335000	0			
09/22/2014	335000	0			
10/20/2014	335000	0			
11/25/2014	335000	0			
12/22/2014	335000	0			
Totals ▶			18(b)	4020000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
b Contributions made to avoid restrictions adjusted to valuation date	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 3891853
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:			
a Segment rates:	1st segment: 4.99%	2nd segment: 6.32%	3rd segment: 6.99%
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 62
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment		☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)		31a	2895946
b Excess assets, if applicable, but not greater than line 31a		31b	2895946
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)		34	0
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)		36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	3891853
38 Present value of excess contributions for current year (see instructions):			
a Total (excess, if any, of line 37 over line 36)		38a	3891853
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected		☐ 2 plus 7 years ☐ 15 years	
b Eligible plan year(s) for which the election in line 41a was made		☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011	
42 Amount of acceleration adjustment		42	
43 Excess installment acceleration amount to be carried over to future plan years		43	

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 62.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	7.50%	10,000	750	41,250
56	7.50%	9,250	694	38,850
57	7.50%	8,556	642	36,578
58	7.50%	7,915	594	34,428
59	7.50%	7,321	549	32,395
60	7.50%	6,772	508	30,473
61	7.50%	6,264	470	28,658
62	10.00%	5,794	579	35,924
63	17.50%	5,215	913	57,493
64	27.50%	4,302	1,183	75,718
65	37.50%	3,119	1,170	76,028
66	50.00%	1,949	975	64,331
67	20.00%	975	195	13,061
68	30.00%	780	234	15,907
69	40.00%	546	218	15,065
70	100.00%	328	328	22,925
Total			10,000	619,085
Average				61.91

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Assumptions for January 1, 2014 Funding Valuation****Discount rate sponsor elections**

• Segment rates or full yield curve	Segment	
• Look-back months	4	
	<u>Stabilized rates</u>	<u>Nonstabilized rates</u>
• First 5 years	4.99%	1.37%
• Next 15 years	6.32%	4.05%
• Over 20 years	6.99%	5.06%

Rationale: These are the IRS prescribed rates. The plan sponsor elected this methodology from alternative IRS prescribed options.

Mortality sponsor elections

• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.
• Disabled participants	Same as healthy participants.

417(e) lump sums

Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.

Rationale: These are the IRS prescribed rates and mortality tables. The valuation methodology is prescribed by the IRS.

Non-417(e) lump sums

• Mortality table	Not applicable
• Interest rate	Not applicable

Cash balance plans

• Interest accumulation rate	3.89% in 2014; 4.23% in 2015; 4.57% in 2016; 4.90% in 2017 and beyond. Rationale: The accumulation rate in the current valuation year is based on the actual average return on 30-Year Treasury bills for the preceding December. The ultimate accumulation rate is based on the long-term outlook for 30-Year Treasury rates using capital market assumptions published in Mercer Investment Consulting's <i>Capital Market Outlook</i> dated January 2014. The additional select accumulation rates increase from the valuation year to the ultimate rate.
• Whipsaw calculations	No
• Annuity conversion	
— Mortality table	Not applicable
— Interest rate basis	Not applicable

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Other economic assumptions**

- Wage increase Age-based table with average of 3.00%; see table of sample rates.
Rationale: This assumption is based on an experience study covering the period January 1, 2008 through January 1, 2013, adjusted to reflect the plan sponsor's expectation that wage increases will average 3.00% in the future.
- Social Security wage base 2.50% through 2017; 3.00% thereafter.
Rationale: This assumption consists of a combination of inflation increases as well as average real wage increases.
- Inflation 2.50% per year.
Rationale: Based on a long-term view of inflation using capital market assumptions published in Mercer Investment Consulting's *Capital Market Outlook* dated January 2014.
- Expected investment return 6.38% per year.
Rationale: The expected investment return is based on the median (50th percentile) simulated investment return using capital market assumptions published in Mercer Investment Consulting's *Capital Market Outlook* dated January 2014 for the plan's target asset mix, net of an adjustment of 20 basis points for investment expenses assumed to be paid from plan assets.
- Expenses \$440,000 added to current year normal cost.
Rationale: Expenses are based on year-by-year experience for actual administrative expenses paid from plan assets.
Adjustments are made for any known significant changes.

Demographic assumptions

- Withdrawal 2003 SOA Pension Plan Turnover Study – Select and Ultimate Table based on a 3-year of service select period with adjustment (130% of 5+ year table for the ultimate rates and 130% of the 3 year of service table for the select rates). See table of sample rates.

- Disability incidence See table of sample rates.

- Retirement age

<u>Attained age</u>	<u>Annual Percentage</u>
55-61	7.5%
62	10%
63	17.5%
64	27.5%
65	37.5%
66	50%
67	20%
68	30%
69	40%
70	100%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• Benefit commencement age for			
— Future vested deferred	62		
— Current vested deferred	62		
• Spouse assumptions	<u>Male participants</u>	<u>Female participants</u>	
— Percentage married	80%	80%	
— Spouse age difference	3 years younger	3 years older	
Form of payment	<u>Lump sum</u>	<u>Single life</u>	<u>75% J&S</u>
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Future disabilities	100%	0%	0%
• Future deaths	100%	0%	0%
• Current vested deferred			
— with a Mansfield Plan benefit	0%	70%	30%
— with only a cash balance benefit	100%	0%	0%
Unpredictable contingent event assumptions	Not applicable		
Lump sum basis for minimum benefits	The applicable segment rates with a four month look-back period, without phase-in, based on PPA legislation effective January 1, 2014, and the 2014 Applicable Mortality Table prescribed in IRS Notice 2013-49. Rationale: These are the IRS prescribed rates and mortality tables for the valuation year, based on a look-back period for the interest rates that is the same as the look-back months for the discount rate sponsor elections.		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Table of Sample Rates****Withdrawal Rates**

Attained Age	Length of Service Under 3 Years	Length of Service 3+Years
20	25.48%	17.81%
25	20.93%	13.26%
30	16.90%	9.23%
35	15.34%	7.80%
40	14.04%	7.15%
45	12.74%	6.50%
50	11.96%	5.85%
55	11.31%	5.20%

Disability Rates

Attained Age	Males	Females
20	0.03%	0.03%
25	0.04%	0.05%
30	0.05%	0.08%
35	0.07%	0.14%
40	0.12%	0.21%
45	0.20%	0.32%
50	0.36%	0.53%
55	0.72%	0.95%
60	1.26%	1.16%

Earnings Progression

Attained Age	Salary Increases
20	5.00%
25	4.50%
30	4.00%
35	3.50%
40	3.00%
45	2.50%
50	2.50%
55	2.50%
60	2.50%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial Methods for Funding*****Asset Methods***

The asset valuation method is an average of the adjusted market value for each calendar year during the two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, Part V — Summary of Plan Provisions**Summary of Major Plan Provisions**

Effective date and plan year	Original plan: July 1, 1965 Restated plan: January 1, 2012 Plan year: January 1 – December 31
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	OhioHealth Corporation acquired MedCentral Health System as of February 28, 2014.
Definitions	
• Covered employees	Employees of OhioHealth MedCentral
• Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
• Employee contributions	Not applicable
• Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
• Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.

Schedule SB, Part V — Summary of Plan Provisions

Normal retirement													
• Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.												
• Benefit	Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter. Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996. Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below: <table> <tr> <th><u>Age at last birthday</u></th><th><u>Compensation credit</u></th></tr> <tr> <td>Under 30</td><td>2.5%</td></tr> <tr> <td>30 – 39</td><td>3.0%</td></tr> <tr> <td>40 – 49</td><td>4.0%</td></tr> <tr> <td>50 – 59</td><td>5.0%</td></tr> <tr> <td>60 or older</td><td>6.0%</td></tr> </table> Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.	<u>Age at last birthday</u>	<u>Compensation credit</u>	Under 30	2.5%	30 – 39	3.0%	40 – 49	4.0%	50 – 59	5.0%	60 or older	6.0%
<u>Age at last birthday</u>	<u>Compensation credit</u>												
Under 30	2.5%												
30 – 39	3.0%												
40 – 49	4.0%												
50 – 59	5.0%												
60 or older	6.0%												
Early retirement													
• Eligibility	Attainment of age 55 and completion of three (3) or more years of Eligibility Service.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date.												
Late retirement													
• Eligibility	The first day of the month subsequent to the member's normal retirement date and following termination of employment.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date.												
Deferred vested													
• Eligibility	Completion of three (3) years of Eligibility Service.												

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
• Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
• Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
• Benefit prior to early retirement	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum
• Optional form conversion factors	417(e) assumptions for lump sums. Optional forms of benefit other than the lump sum are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V — Summary of Plan Provisions**Miscellaneous**

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- | | |
|--|---|
| <ul style="list-style-type: none"> • Maximum compensation | <p>Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2014, the limit is \$260,000.</p> |
|--|---|
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- | | |
|--|--|
| <ul style="list-style-type: none"> • Maximum benefits | <p>Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2014, the limit is \$210,000.</p> |
|--|--|
-
- | | |
|---|---|
| <ul style="list-style-type: none"> • Amendment history | <ul style="list-style-type: none"> — January 1, 1997 – Convert to Cash Balance Plan — January 1, 2000 – Increased interest credits to 8% for plan years 1997 through 1999. — January 1, 2002 – Increased compensation limit pursuant to EGTRRA. — December 31, 2002 – Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) — March 28, 2005 – The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. — January 1, 2007 – Plan restatement. — January 1, 2008 – PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. PPA benefit restriction provisions and increase election period to 180 days. — January 1, 2012 – Plan restatement. |
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Schedule SB, Part V — Summary of Plan Provisions***Minimum benefit provisions for eligible employees as of December 31, 1996***

Definitions	
• Continuous service	Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours.
• Continuous benefit service	One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable.
• Credited service	(a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
• Compensation considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
• Final average monthly compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
• Covered compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
• Eligibility	The last day of the month in which an employee attained age 65.
• Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.
Early retirement	
• Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.
Late retirement	
• Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
• Benefit	Same as Normal Retirement benefit including service after Normal Retirement.
Deferred vested	
• Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
• Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).
Disability	
• Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
• Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.
Pre-retirement death	
• Eligibility	A married vested participant who dies shall be eligible for a death benefit.
• Benefit prior to early retirement	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum

Schedule SB, Part V — Summary of Plan Provisions***Benefits Included or Excluded***

Unless noted below, all benefits provided by the plan, as restated and amended through January 1, 2012, are included in this valuation:

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current active participants over age 70. Inactive participants with deferred benefits are valued with an actuarial increase to their benefit.
- **IRC Section 415(b) benefit limitations:** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60 percent of the present value for all participants). The funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan Provisions Specific to Funding***Additional Benefits Included or Excluded***

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* The plan does not have any unpredictable contingent event benefits.

Plan Provision Changes Since Prior Valuation

Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2013 to 2014.

Schedule SB, line 24 — Change in Actuarial Assumptions

- Interest discounts and mortality rates were updated from 2013 to 2014 in accordance with PPA.
- The expense component of normal cost increased from \$429,844 to \$440,000 to reflect our expectations for the current plan year.
- Salary scale table with average increase of 3.0% is being used for all years. Previously, this table was used for year 2018 and beyond. A different salary scale table with an average wage increase of 2.5% was used previously through 2017. This change was made to better reflect expectations for the future.
- Retirement rates have been updated from last year based on a plan experience study covering data from January 1, 2008 through January 1, 2013.
- Withdrawal rates have been updated from last year based on a plan experience study covering data from January 1, 2008 through January 1, 2013. Select period for withdrawal rates has also been updated to 3 years from 5 years last year.
- The assumed cash balance crediting rate was updated to 3.89% beginning in 2014, increasing steadily to 4.9% (4.23% in 2015, 4.57% in 2016). Previously, the 2015 rate was 3.95% and the 2016 rate was 4.43%. This change was made to better reflect expectations for future years.
- The expected return on assets decreased from 7.00% to 6.38% to reflect expectation for the current plan year.
- The terminated vested commencement age was updated from 60 to 62 based on a plan experience study covering data from January 1, 2008 through January 1, 2013.

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25		66 27,163 1,354	3								69
25–29		102 33,997 2,267	52 34,876 5,737	2							156
30–34		87 38,664 2,627	76 41,763 8,060	47 38,744 12,152	1						211
35–39		58 38,455 3,180	72 40,192 8,950	81 46,585 16,728	37 50,726 23,442	1					249
40–44		47 39,870 3,839	51 37,986 10,044	74 50,874 19,297	45 54,188 29,210	16	1				234
45–49		42 36,274 4,246	53 46,201 13,235	66 49,350 23,063	34 45,141 28,474	26 45,311 30,964	27 52,031 38,362	4			252
50–54		40 37,022 4,223	66 50,944 17,080	71 41,672 22,342	33 43,321 31,576	32 49,709 40,741	47 51,747 44,411	22 52,384 52,126	10		321
55–59		37 38,231 4,787	40 35,027 13,508	54 50,514 29,691	35 42,893 36,643	24 62,352 55,802	24 48,754 49,845	38 55,629 62,467	30 59,436 74,308	2	284
60–64		28 69,330 11,227	21 32,189 13,171	38 37,709 26,251	25 40,225 41,644	22 54,091 63,013	23 60,526 68,734	20 50,015 62,995	23 67,605 94,759	11	211
65–69		5	8	9	9	2	8	5	4	2	52
70 & up		2	4	5	2		2	2		2	19
Total		514	446	447	221	123	132	91	67	17	2,058

In each cell, the top number is the count of active participants for each age/service combination. The middle number is average pay for 2013 limited to \$255,000. The bottom number is average cash balance account. Average pay and cash balance are not shown for cells with fewer than 20 participants.

Employees' Retirement Plan of MedCentral Health System

**Financial Report
December 31, 2014**

Employees' Retirement Plan of MedCentral Health System

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Independent Auditor's Report

To the OhioHealth Audit Committee
Employees' Retirement Plan of MedCentral
Health System

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Employees' Retirement Plan of MedCentral Health System (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion on the 2014 Financial Statements* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements.

Basis for Disclaimer of Opinion on the 2014 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by KeyBank National Association (the "Trustee"), except for comparing such information with the related information included in the 2014 financial statements. We have been informed by the plan administrator that the Trustee holds the Plan's investment assets and executes related transactions. The plan administrator has obtained a certification from the Trustee as of and for the year ended December 31, 2014 that the information provided to the plan administrator by the Trustee is complete and accurate.

To the OhioHealth Audit Committee
Employees' Retirement Plan of MedCentral
Health System

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion on the 2014 Financial Statements* paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements. Accordingly, we do not express an opinion on the 2014 financial statements.

Emphasis of Matter

As explained in Note 4, the financial statements include investments valued at approximately \$11,458,000 (14 percent of net assets) at December 31, 2014 and \$9,318,000 (12 percent of net assets) at December 31, 2013, whose fair values have been estimated by management in the absence of readily determinable market values. Management's estimates are based on information provided by the Trustee. Our opinion is not modified with respect to this matter.

Other Matter

The supplemental schedules of assets held at end of year as of December 31, 2014 and reportable transactions for the year ended December 31, 2014 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion on the 2014 Financial Statements* paragraph, we do not express an opinion on these supplemental schedules.

Report on Prior Year Financial Statements

The financial statements of Employees' Retirement Plan of MedCentral Health System as of and for the year ended December 31, 2013 were audited by other auditors, whose report dated October 14, 2014 disclaimed an opinion as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Report on Form and Content in Compliance with DOL Rules and Regulations for 2014 Financial Statements

The form and content of the information included in the 2014 financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Plante & Morse, PLLC

Columbus, Ohio
September 15, 2015

Employees' Retirement Plan of MedCentral Health System

Statement of Net Assets Available for Benefits

	December 31, 2014	December 31, 2013
Assets		
Investments - At fair value:		
Money market funds	\$ 1,929,679	\$ 1,194,314
Mutual funds	24,916,018	22,939,174
U.S. government securities	6,859,838	7,197,825
Corporate stocks	9,136,485	12,044,745
Corporate bonds	24,880,019	21,669,461
Foreign bonds	2,527,276	2,471,000
Alternative investments - Limited partnerships	11,458,250	9,318,496
Municipal bonds	590,552	356,869
Total investments - At fair value	82,298,117	77,191,884
Accrued interest	281,522	302,072
Total assets	82,579,639	77,493,956
Liabilities - Other payables	-	17,497
Net Assets Available for Benefits	\$ 82,579,639	\$ 77,476,459

Employees' Retirement Plan of MedCentral Health System

Statement of Changes in Net Assets Available for Benefits

	Year Ended	
	December 31, 2014	December 31, 2013
Additions to Net Assets		
Contributions - Employer	\$ 4,020,000	\$ 1,125,000
Investment income:		
Interest and dividends	2,485,125	2,111,341
Net realized and unrealized gains on investments (Note 3)	3,017,646	5,520,748
Total investment income	5,502,771	7,632,089
Other income	-	4,600
Total additions	9,522,771	8,761,689
Deductions from Net Assets		
Benefits paid directly to participants or beneficiaries	3,585,996	4,269,064
Administrative expenses	833,595	770,871
Total deductions	4,419,591	5,039,935
Net Increase	5,103,180	3,721,754
Net Assets Available for Benefits		
Beginning of year	77,476,459	73,754,705
End of year	<u><u>\$ 82,579,639</u></u>	<u><u>\$ 77,476,459</u></u>

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 1 - Plan Description

The following description of Employees' Retirement Plan of MedCentral Health System (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General - Effective January 1, 1997, the Plan, formerly known as the Employees' Retirement Plan of Mansfield General Hospital (Mansfield Plan) was amended and restated to be a cash balance plan and to include the employees of Shelby Memorial Hospital and Crestline Memorial Hospital. Participants of the Crestline Memorial Hospital Employees' Pension Plan (Crestline Plan) and the Employees' Retirement Plan of Shelby Memorial Hospital (Shelby Plan) as of December 31, 1996 became members of the Plan on January 1, 1997. The actuarial equivalent of retirement benefits earned under the provisions of the Mansfield Plan became the opening balance in the cash balance account for each participant under the Plan. Plan participants were also granted benefit service time for service time earned under the provisions of the Mansfield Plan, Crestline Plan, and Shelby Plan. Shelby Memorial Hospital and Crestline Memorial Hospital were previously merged with Mansfield General Hospital to become MedCentral Health System (the "System").

The Plan covers substantially all employees of the System. Under the terms of the Plan, employees age 21 or older are eligible to participate in the Plan after completion of one year of employment, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan is a cash balance defined benefit pension plan, which reports accrued benefits to participants in the form of hypothetical individual account balances. Account balances are increased each year by a percentage, based on the sum of age plus service, of the employee's compensation plus an investment credit rate determined annually, based on the greater of the average yield of the five-year treasury bond over the last quarter of the preceding year or 3.0 percent. The credit rate used by the Plan was 3.0 percent for 2014 and 2013.

In March 2015, the System board elected to freeze the Plan to new participants and benefits effective January 1, 2016.

Eligibility and Vesting - Employees become participants in the Plan following completion of the eligibility requirements as described in the Plan and are fully vested for normal retirement benefits after five years of service.

Pension Benefits - Eligible employees with five or more years of service are entitled to normal annual pension benefits beginning at the participant's normal retirement age of 65 as described in the Plan.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 1 - Plan Description (Continued)

Funding - Contributions are made by the System in actuarially determined amounts. The System's policy is to make contributions necessary to satisfy ERISA funding standards. Annual contributions meet the minimum funding requirements of ERISA. No participant contributions are permitted.

Party-in-interest Transactions - Certain plan assets are in investment funds managed by KeyBank National Association or its affiliates. KeyBank National Association is the trustee of the Plan and, therefore, these transactions qualify as party-in-interest transactions as defined under ERISA guidelines.

Note 2 - Summary of Significant Accounting Policies

Investment Valuation - The Plan's investments are stated at fair value.

The U.S. government securities, municipal bonds, and corporate bonds are valued using quoted market prices and/or other market data for the same or comparable instruments and transactions in establishing the prices, discounted cash flow models, and other pricing models. These models are primarily industry-standard models that consider various assumptions, including time value and yield curve as well as other relevant economic measures. Investments in private equity, venture capital, and hedge fund partnerships (collectively, "alternative investments") are valued at net asset value per share (or its equivalent) of the funds based on audited financial statements of the funds, where available, with adjustments to account for partnership activity and other applicable valuation adjustments. All other investments are valued based on quoted market prices. See Note 4 for additional information.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Benefit Payments - Benefits are recorded when paid.

Administrative Expenses - Various administrative costs are paid by the System.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 2 - Summary of Significant Accounting Policies (Continued)

Actuarial Present Value of Accumulated Plan Benefits - Accumulated plan benefits are those future periodic payments that are attributable, under the Plan's provisions, to the service employees have rendered. These include benefits expected to be paid to:

- a. Retired or terminated employees or their beneficiaries
- b. Beneficiaries of employees who have died
- c. Present employees or their beneficiaries

The amount of individual pension benefits is determined by the participant's account balance at the time of retirement. Participants who were also participants in the Mansfield Plan may be eligible to receive additional benefits determined based on years of service and compensation, as defined. The Plan also provides for early retirement, a termination benefit, and payments of benefits to a surviving spouse for participants with at least three years of eligible service and disability benefits for participants with at least 15 years of eligible services.

Actuarial Assumptions - The actuarial present value of accumulated plan benefits is determined by an actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and probability of payment between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuation of the Plan at January 1, 2014 and 2013 are summarized as follows:

Actuarial cost method	- The present value of accumulated plan benefits reflects the benefits attributable under the plan provisions to employees' service rendered to the benefit information date using the traditional unit credit method - 2014 and 2013
Assumed rate of return	- 6.38% - 2014; 7.00% - 2013
Mortality basis	- Mercer modified MRP 2007 separate annuitant/nonannuitant no collar generational mortality tables using the Mercer modified generational projection scale MMP 2007 - 2014; RP-2000 male & female combined tables, no collar, projected to 2019 - 2013

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 2 - Summary of Significant Accounting Policies (Continued)

The changes in assumptions from the prior year valuation include: the interest rate decreased from 7.00 percent to 6.38 percent, the assumed cash balance crediting rate was updated to 3.89 percent in 2014, 4.23 percent in 2015, 4.57 percent in 2016, and 4.90 percent for future years (previously, the 2015 rate was 3.95 percent and the 2016 rate was 4.43 percent). Retirement rates have been updated from last year based on plan experience, withdrawal rates have been updated from last year based on plan experience (a select period for withdrawal rates has also been updated to three years from five years last year), the terminated vested commencement age was updated from 60 to 62 based on plan experience, and the plan mortality was updated to the Mercer modified MRP 2007 separate annuitant/nonannuitant no collar generational mortality tables using the Mercer modified generational projection scale MMP 2007.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics (see Note 2), all of which are subject to change. Due to the uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in the estimates and assumptions in the near term could materially affect the amounts reported in the statement of net assets available for benefits.

Subsequent Events - The financial statements and related disclosures include evaluation of events up through and including September 15, 2015, which is the date the financial statements were available to be issued.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 3 - Unaudited Information

KeyBank National Association (the "Trustee") holds the Plan's investments, other than the alternative investments and certain short-term investments, and executes all related investment transactions. The investment balances and related investment results included in the accompanying financial statements and schedule of assets held at end of year, other than the alternative investments and certain short-term investments, are based solely on information provided by the Trustee.

The Plan's investments in alternative investments and certain short-term investments totaling \$11,481,149 and \$9,331,806 at December 31, 2014 and 2013, respectively, and related investment income of \$2,972,998 for the year ended December 31, 2014 were not certified by KeyBank National Association.

The fair values of individual investments that represent 5 percent or more of the Plan's end of year net assets are as follows:

	2014	2013
Mutual fund - Vanguard Total Stock Market Exchange Traded Fund	\$ 4,593,616	\$ 5,215,650
Alternative investments - Limited partnerships:		
Skybridge Multi-Advisor Hedge Fund	5,645,596	4,489,547
Pointer Offshore III, Ltd.	5,812,654	4,141,405

During 2014 and 2013, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$3,017,646 and \$5,520,748, respectively, as follows:

	2014	2013
Investments at fair value:		
Mutual funds	\$ (1,259,549)	\$ 2,628,226
Corporate stocks	1,185,138	4,228,645
U.S. government securities	1,241,050	(1,135,902)
Corporate bonds	1,001,361	(955,289)
Foreign bonds	91,325	(148,601)
Municipal bonds	50,671	(28,340)
Alternative investments - Limited partnerships	(46,648)	297,144
Investments at estimated fair value -		
Alternative investments - Limited partnerships	754,298	634,865
Net realized and unrealized gains on investments	<u>\$ 3,017,646</u>	<u>\$ 5,520,748</u>

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 4 - Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the inputs and valuation techniques used to measure fair value.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31, 2014 and 2013.

Level 1 - Fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2 - Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, and inputs other than quoted prices that are observable for the asset.

Level 3 - Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset. These Level 3 fair value measurements are based primarily on management's own estimates using pricing models, discounted cash flow methodologies, or similar techniques taking into account the characteristics of the asset. Significant Level 3 inputs include the net asset value of the underlying investment and the redemption period of any investment to redeem the investment at net asset value. In substantiating the reasonableness of the net asset value data provided by the investment managers, plan management evaluates a variety of factors including review of the underlying investments, existing commitments, economic conditions, industry and market developments, and overall credit ratings.

In instances whereby inputs used to measure fair value fall into different levels in the above fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 4 - Fair Value Measurements (Continued)

Assets Measured at Fair Value on a Recurring Basis at December 31, 2014

	Level 1	Level 2	Level 3	Balance at December 31, 2014
Corporate stock:				
Communications	\$ 1,262,658	\$ -	\$ -	\$ 1,262,658
Consumer products	4,905,360	-	-	4,905,360
Technology	1,186,237	-	-	1,186,237
Other	1,782,230	-	-	1,782,230
Money market investments	1,929,679	-	-	1,929,679
Mutual funds:				
Fixed income	3,918,351	-	-	3,918,351
Balanced	2,977,229	-	-	2,977,229
Growth	18,020,438	-	-	18,020,438
Corporate bonds:				
Asset-backed	-	5,411,335	-	5,411,335
Communications	-	3,097,137	-	3,097,137
Consumer	-	4,584,255	-	4,584,255
Financial	-	5,788,489	-	5,788,489
Energy	-	2,134,618	-	2,134,618
Industrial	-	1,510,979	-	1,510,979
Technology	-	1,596,706	-	1,596,706
Other	-	756,500	-	756,500
Foreign bonds	-	2,527,276	-	2,527,276
Municipal bonds	-	590,552	-	590,552
U.S. government securities	-	6,859,838	-	6,859,838
Alternative investments - Limited partnerships (1)	-	-	11,458,250	11,458,250
Total	\$ 35,982,182	\$ 34,857,685	\$ 11,458,250	\$ 82,298,117

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 4 - Fair Value Measurements (Continued)

Assets Measured at Fair Value on a Recurring Basis at December 31, 2013

	Level 1	Level 2	Level 3	Balance at December 31, 2013
Corporate stock:				
Consumer products	\$ 4,302,332	\$ -	\$ -	\$ 4,302,332
Energy	1,456,634	-	-	1,456,634
Financial	2,185,118	-	-	2,185,118
Industrial	1,645,597	-	-	1,645,597
Other	2,455,064	-	-	2,455,064
Money market investments	1,194,314	-	-	1,194,314
Mutual funds:				
Fixed income	1,346,495	-	-	1,346,495
Balanced	2,067,308	-	-	2,067,308
Growth	19,525,371	-	-	19,525,371
Corporate bonds:				
Asset-backed	-	4,522,526	-	4,522,526
Communications	-	3,187,688	-	3,187,688
Consumer products	-	3,695,124	-	3,695,124
Energy	-	1,329,952	-	1,329,952
Financial	-	6,076,409	-	6,076,409
Industrial	-	1,417,800	-	1,417,800
Technology	-	1,439,962	-	1,439,962
Foreign bonds	-	2,471,000	-	2,471,000
Municipal bonds	-	356,869	-	356,869
U.S. government securities	-	7,197,825	-	7,197,825
Alternative investments - Limited partnerships(1)	-	689,544	8,628,952	9,318,496
Total	<u>\$ 36,178,233</u>	<u>\$ 32,384,699</u>	<u>\$ 8,628,952</u>	<u>\$ 77,191,884</u>

(1) Multi-strategy hedge funds of funds that target attractive risk-adjusted returns through investments in a well-diversified group of hedge fund managers employing a variety of unique investment strategies. The hedge funds of funds are actively managed investment portfolios which attempt to produce stable long-term risk-adjusted returns with lower volatility and low correlation as compared to traditional asset classes.

Reclassification - Certain prior year amounts have been disaggregated to conform with current year presentation.

The Plan's policy is to recognize transfers between levels of the fair value hierarchy as of the actual date of the event of change in circumstances that caused the transfer. There were no transfers between levels in 2014 or 2013.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 4 - Fair Value Measurements (Continued)

The following table sets forth a summary of the changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2014 and 2013.

	Fair Value at January 1, 2014	Purchases	Total Unrealized Gains	Fair Value at December 31, 2014
Alternative investments - Limited partnership	\$ 8,628,952	\$ 2,075,000	\$ 754,298	\$ 11,458,250
	Fair Value at January 1, 2013	Purchases	Total Unrealized Gains	Fair Value at December 31, 2013
Alternative investments - Limited partnerships	\$ 5,817,881	\$ 2,176,206	\$ 634,865	\$ 8,628,952

Of the Level 3 assets still held by the Plan at December 31, 2014, the unrealized gains for the years ended December 31, 2014 and 2013 were \$754,298 and \$634,865, respectively, which are recognized in the statement of changes in net assets available for benefits.

Both observable and unobservable inputs may be used to determine the fair value of positions classified as Level 3 assets. As a result, the unrealized gains for these assets presented in the tables above may include changes in fair value that were attributable to both observable and unobservable inputs.

Investments in Entities that Calculate Net Asset Value per Share

The Plan holds shares or interests in investment companies at year end whereby the fair value of the investment held is estimated based on the net asset value per share (or its equivalent) of the investment company.

At year end, the fair value, unfunded commitments, and redemption rules of those investments are as follows:

	Fair Value	Unfunded Commitments	Redemption Frequency, if Eligible	Redemption Notice Period
Alternative investments - Limited partnerships:				
Pointer Offshore III, Ltd.	\$ 5,812,654	\$ -	Annual	105 Days
Skybridge Multi-Advisor Hedge Fund	5,645,596	-	Quarterly	65 Days
Total	\$ 11,458,250	\$ -		

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 4 - Fair Value Measurements (Continued)

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency, if Eligible</u>	<u>Redemption Notice Period</u>
Alternative investments - Limited partnerships:				
Pointer Offshore III, Ltd.	\$ 4,141,405	\$ -	Annual	105 Days
Skybridge Multi-Advisor Hedge Fund	4,487,547	-	Quarterly	65 Days
ACL Alternative Fund	687,544	-	Daily	1 Day
Total	<u>\$ 9,316,496</u>	<u>\$ -</u>		

Note 5 - Tax Status

The Plan has received a determination letter from the Internal Revenue Service indicating that the Plan, as designed, is qualified for tax-exempt treatment under the applicable section of the Internal Revenue Code. Accordingly, no provision for income taxes has been made in the accompanying financial statements.

In accordance with guidance on accounting for uncertainty in income taxes, management evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to the financial statements. The plan administrator believes the Plan is no longer subject to tax examinations for years prior to 2011.

Note 6 - Plan Termination

Should the Plan terminate at some future time, its net assets generally will not be available on a pro-rata basis to provide participants' benefits. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the then-existing assets and the PBGC guaranty while other benefits may not be provided for at all.

Employees' Retirement Plan of MedCentral Health System

Notes to Financial Statements December 31, 2014 and 2013

Note 7 - Accumulated Plan Benefits

The actuarial present value of accumulated plan benefits is determined by Mercer, the consulting actuary. The calculations of the estimated present value of accumulated plan benefits attributable to participants in the Plan, which were made as of and for the beginning of the plan year, are as follows :

Actuarial present value of accumulated plan benefits:

Vested benefits:

Participants currently receiving benefit payments	\$ 61,257,034
Other vested participants	<u>13,481,686</u>

Total vested benefits	74,738,720
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Nonvested benefits	<u>466,092</u>
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Total benefit obligations	<u>\$ 75,204,812</u>
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A summary of significant changes in the actuarial present value of accumulated plan benefits during the year ended December 31, 2014 are as follows:

Actuarial present value of accumulated plan benefits - Beginning of year	\$ 67,221,864
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Increase (decrease) during the year attributable to:

Benefits accumulated	\$ 1,012,191
Increase for interest due to the decrease in the discount period	4,543,662
Changes in actuarial assumptions	6,696,159
Benefits paid	<u>(4,269,064)</u>

Net increase	<u>7,982,948</u>
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Actuarial present value of accumulated plan benefits - End of year	<u>\$ 75,204,812</u>
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Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year Form 5500, Schedule H, Line 4i EIN 34-0714456 Plan No. 002 December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Money market funds:				
Morgan Stanley Bank NA			\$ 22,879	\$ 22,879
Federated Prime Cash Obligations Fund			1,906,800	1,906,800
Total money market funds			1,929,679	1,929,679
U.S. government securities:				
GOVERNMENT NATL MTG ASSN DTD 1/1/2014 2.75000% 4/16/2046	4/16/2046	80,000	78,950	79,442
UNITED STATES TREAS BDS DTD 2/15/2014 3.62500% 2/15/2044	2/15/2044	530,000	553,567	623,734
UNITED STATES TREAS NTS DTD 1/31/2011 2.00000% 1/31/2016	1/31/2016	100,000	101,797	101,781
UNITED STATES TREAS NTS DTD 11/30/2014 1.87500% 11/30/2021	11/30/2021	40,000	39,987	39,766
UNITED STATES TREAS NTS DTD 11/5/2014 2.25000% 11/15/2024	11/15/2024	25,000	24,807	25,168
UNITED STATES TREAS NTS DTD 3/31/2014 1.62500% 3/31/2019	3/31/2019	60,000	59,695	60,267
UNITED STATES TREAS NTS DTD 8/15/2013 2.50000% 8/15/2023	8/15/2023	230,000	222,031	237,385
UNITED STATES TREAS NTS DTD 8/31/2011 1.50000% 8/31/2018	8/31/2018	1,025,000	1,017,959	1,029,961
UNITED STATES TREAS NTS DTD 8/31/2014 2.00000% 8/31/2021	8/31/2021	55,000	55,438	55,168
UNITED STATES TREAS NTS DTD 9/15/2013 0.87500% 9/15/2016	9/15/2016	250,000	250,479	251,308
UNITED STATES TREAS NTS DTD 9/15/2014 1.00000% 9/15/2017	9/15/2017	50,000	49,930	50,028
UNITED STATES TREASURY DTD 11/15/2010 0.00000% 11/15/2040	11/15/2040	285,000	123,660	136,561
UNITED STATES TREASURY DTD 11/15/2011 0.00000% 11/15/2041	11/15/2041	910,000	382,722	422,913
UNITED STATES TREASURY DTD 11/15/2012 0.00000% 11/15/2042	11/15/2042	750,000	222,120	336,758
UNITED STATES TREASURY DTD 2/15/2001 0.00000% 2/15/2030	2/15/2030	150,000	96,153	100,761
UNITED STATES TREASURY DTD 2/15/2001 0.00000% 2/15/2031	2/15/2031	335,000	207,553	218,544
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 2/15/2032	2/15/2032	380,000	227,590	240,016
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 8/15/2033	8/15/2033	430,000	240,026	259,802
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 8/15/2034	8/15/2034	435,000	224,759	255,362
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 8/15/2035	8/15/2035	390,000	194,439	222,788
UNITED STATES TREASURY DTD 2/15/2007 0.00000% 8/15/2036	8/15/2036	395,000	198,452	219,648
UNITED STATES TREASURY DTD 2/15/2008 0.00000% 8/15/2037	8/15/2037	390,000	188,705	210,799
UNITED STATES TREASURY DTD 2/17/2009 0.00000% 8/15/2038	8/15/2038	640,000	278,419	332,128
UNITED STATES TREASURY DTD 2/18/2014 0.00000% 2/15/2044	2/15/2044	325,000	124,966	140,793
UNITED STATES TREASURY DTD 5/15/2009 0.00000% 5/15/2039	5/15/2039	185,000	83,805	93,099
UNITED STATES TREASURY DTD 5/15/2012 0.00000% 5/15/2042	5/15/2042	375,000	137,944	171,139
UNITED STATES TREASURY DTD 8/15/2007 0.00000% 5/15/2033	5/15/2033	395,000	206,289	240,397
UNITED STATES TREASURY DTD 8/17/2009 0.00000% 8/15/2039	8/15/2039	335,000	151,346	167,048
UNITED TECHNOLOGIES CORP DTD 6/1/2012 3.10000% 6/1/2022	6/1/2022	135,000	136,413	137,745
US TREASURY N/B DTD 9/30/2014 0.50000% 9/30/2016	9/30/2016	400,000	399,453	399,529
Total U.S. government securities			6,279,454	6,859,838
Corporate bonds:				
Aetna Inc	11/15/2024	65,000	64,878	66,069
Hess Corp	8/15/2031	115,000	157,880	142,876
American Credit Acceptance Receivables Trust 2014-1	11/12/2019	80,000	79,992	79,957
American Express Credit Corp	3/18/2019	100,000	99,932	99,874
AmeriCredit Automobile Receivables Trust 2014-1	6/8/2020	40,000	39,995	39,523
AmeriCredit Automobile Receivables Trust 2014-2	7/8/2020	80,000	79,981	78,940
Amgen Inc	11/15/2041	230,000	245,268	259,245
Amgen Inc	5/22/2019	45,000	44,923	44,811
Anadarko Petroleum Corp	7/15/2024	60,000	60,007	58,574
Apple Inc	5/3/2023	325,000	307,245	315,900
AT&T Inc	12/1/2022	185,000	183,849	176,200
AT&T Inc	5/15/2016	250,000	262,883	256,313
AT&T Inc	6/15/2045	131,000	133,572	123,500
Avis Budget Rental Car Funding AESOP LLC	9/20/2019	170,000	169,985	168,299
Avis Budget Rental Car Funding AESOP LLC	3/20/2019	80,000	81,350	81,279
Avis Budget Rental Car Funding AESOP LLC	7/20/2020	450,000	457,980	457,965
BAMLL Re-REMIC Trust 2014-FRR5	3/27/2045	70,000	70,011	70,000

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Bank of America Corp	1/5/2021	40,000	\$ 46,196	\$ 46,379
Bank of America Corp	7/1/2020	210,000	245,906	239,104
Bank of New York Mellon Corp/The	1/15/2019	90,000	90,321	90,285
Bank of New York Mellon Corp/The	1/15/2019	40,000	40,143	40,127
Baxter International Inc	1/15/2017	215,000	223,542	217,449
Bear Stearns Cos LLC/The	2/1/2018	95,000	118,166	109,492
Bear Stearns Cos LLC/The	2/1/2018	50,000	62,193	57,628
Berkshire Hathaway Finance Corp	1/15/2021	105,000	120,958	115,441
Berkshire Hathaway Finance Corp	1/15/2021	105,000	120,958	115,441
Berkshire Hathaway Inc	2/11/2023	145,000	144,020	146,363
Berkshire Hathaway Inc	8/14/2019	40,000	40,012	40,252
Branch Banking & Trust Co	10/30/2026	85,000	84,931	86,661
Capital Auto Receivables Asset Trust 2013-4	5/20/2019	30,000	29,992	30,435
Capital Auto Receivables Asset Trust 2014-2	8/20/2019	50,000	49,982	49,969
CarFinance Capital Auto Trust 2014-1	4/15/2020	60,000	60,759	60,251
Chevron Corp	6/24/2018	75,000	75,480	75,379
Chevron Corp	6/24/2023	105,000	100,982	106,960
Cisco Systems Inc	2/15/2019	230,000	262,458	257,053
Citigroup Inc	7/15/2039	145,000	206,377	221,985
CLI Funding V LLC	6/18/2028	135,000	111,937	111,779
CLI Funding V LLC	6/18/2028	55,000	45,604	45,540
CME Group Inc/IL	9/15/2043	200,000	237,158	242,336
Coca-Cola Co/The	3/14/2018	225,000	225,403	226,424
Comcast Corp	1/15/2033	155,000	153,785	164,134
Comcast Corp	3/1/2024	90,000	89,909	94,521
COMM 2010-C1 Mortgage Trust	7/10/2046	155,000	162,102	172,214
COMM 2010-C1 Mortgage Trust	7/10/2046	105,000	110,841	116,661
COMM 2012-CCRE4 Mortgage Trust	10/15/2045	100,000	96,969	99,771
Comm 2014-UBS2 Mortgage Trust	3/10/2047	310,000	294,294	298,895
COMM 2013-CCRE7 Mortgage Trust	3/10/2046	110,000	104,689	103,458
COMM 2014-KYO Mortgage Trust	6/11/2027	80,000	80,000	79,529
COMM 2014-KYO Mortgage Trust	6/11/2027	80,000	80,000	79,530
COMM 2014-UBS5 Mortgage Trust	9/10/2047	60,000	60,453	62,227
Commonwealth Edison Co	1/15/2019	30,000	30,225	30,224
ConocoPhillips Holding Co	4/15/2029	260,000	353,696	346,367
Consumers Energy Co	9/15/2019	70,000	85,806	83,453
CR Bard Inc	1/15/2021	200,000	229,002	219,692
Cronos Containers Program I Ltd	4/18/2028	120,000	99,999	99,311
CSMC Trust 2014-TIKI	9/15/2038	210,000	210,000	210,000
DBUBS 2011-LC1 Mortgage Trust	11/10/2046	90,000	104,312	100,983
DBUBS 2011-LC1 Mortgage Trust	11/10/2046	40,000	46,361	44,881
DBUBS 2011-LC2 Mortgage Trust	7/10/2044	60,000	63,537	63,407
DIRECTV Holdings LLC / DIRECTV Financing Co Inc	2/15/2021	40,000	43,622	42,845
DTE Energy Co	6/1/2024	40,000	40,069	40,694
eBay Inc	7/15/2022	105,000	105,098	99,639
eBay Inc	7/15/2022	105,000	105,098	99,639
EMC Corp/MA	6/1/2020	135,000	134,676	134,351
EMC Corp/MA	6/1/2023	175,000	174,869	175,635
Energy Transfer Partners LP	7/1/2038	163,000	195,432	202,304
Exelon Generation Co LLC	10/1/2039	180,000	218,047	216,193
Exeter Automobile Receivables Trust 2014-3	6/15/2020	60,000	59,995	60,278
Exeter Automobile Receivables Trust 2014-1	7/15/2019	550,000	560,055	545,819
Exeter Automobile Receivables Trust 2014-1	7/15/2019	50,000	50,609	49,620

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Exeter Automobile Receivables Trust 2014-2	12/16/2019	70,000	\$ 70,208	\$ 68,491
Extended Stay America Trust 2013-ESH	12/5/2031	100,000	100,000	99,047
Fifth Third Bancorp	3/1/2019	60,000	60,013	60,090
Fluor Corp	9/15/2021	225,000	231,217	232,439
FMR LLC	12/14/2040	160,000	185,750	213,310
Franklin Resources Inc	9/15/2022	355,000	352,573	354,411
Freeport-McMoRan Inc	3/15/2018	105,000	106,034	103,845
Freeport-McMoRan Inc	3/15/2020	65,000	65,273	63,227
General Electric Capital Corp	1/7/2021	200,000	224,050	222,918
General Electric Capital Corp	3/15/2032	225,000	268,630	307,323
General Electric Capital Corp	8/7/2019	100,000	116,268	116,317
General Electric Capital Corp	8/7/2019	100,000	116,268	116,317
General Electric Capital Corp	9/16/2020	200,000	222,948	219,048
General Electric Co	3/11/2024	70,000	69,852	72,314
Glencore Funding LLC	5/27/2016	220,000	221,773	220,350
Glencore Funding LLC	1/15/2019	95,000	93,385	93,544
Goldman Sachs Group Inc/The	1/31/2019	45,000	45,005	45,275
Goldman Sachs Group Inc/The	3/3/2024	25,000	24,925	25,954
Goldman Sachs Group Inc/The	3/15/2020	190,000	214,618	212,933
Goldman Sachs Group Inc/The	4/1/2018	195,000	231,096	218,872
Goldman Sachs Group Inc/The	7/8/2024	110,000	109,921	112,816
Goldman Sachs Group Inc/The	9/1/2017	95,000	109,269	105,702
Goldman Sachs Group Inc/The	9/1/2017	105,000	120,170	116,828
Google Inc	2/25/2024	100,000	100,566	104,081
Google Inc	5/19/2021	80,000	85,040	85,835
Government National Mortgage Association	6/16/2053	80,000	79,226	79,783
GS Mortgage Securities Trust 2010-C2	12/10/2043	50,000	54,037	54,303
Hasbro Inc	3/15/2040	120,000	129,198	146,897
HCP Inc	8/15/2024	20,000	19,926	20,316
Hewlett-Packard Co	12/9/2021	40,000	43,426	42,831
Illinois Tool Works Inc	4/1/2019	40,000	46,794	46,633
Intel Corp	12/15/2017	125,000	124,866	124,818
Intel Corp	12/15/2017	120,000	119,872	119,825
International Business Machines Corp	11/29/2032	85,000	107,155	108,966
International Business Machines Corp	1/5/2016	220,000	229,192	223,227
International Business Machines Corp	5/15/2020	120,000	114,332	115,663
SC Johnson & Son Inc	9/1/2040	185,000	210,364	206,571
JPMorgan Chase & Co	1/15/2018	240,000	282,816	268,522
JPMBB Commercial Mortgage Securities Trust 2014-C19	4/15/2047	140,000	141,946	146,713
JPMorgan Chase & Co	8/16/2043	200,000	198,484	232,580
JP Morgan Chase Commercial Mortgage Securities Corp	12/15/2047	105,000	107,569	109,486
JP Morgan Chase Commercial Mortgage Securities Corp	12/15/2047	45,000	46,101	46,922
Kinder Morgan Energy Partners LP	9/1/2039	90,000	101,551	100,160
Lowe's Cos Inc	9/15/2024	40,000	39,653	40,346
MasterCard Inc	4/1/2019	45,000	44,910	44,753
MasterCard Inc	4/1/2024	210,000	210,542	215,557
MasterCard Inc	4/1/2024	35,000	34,979	35,926
Macy's Retail Holdings Inc	7/15/2024	200,000	256,424	248,018
McKesson Corp	3/15/2019	25,000	25,000	24,948
McKesson Corp	3/15/2024	45,000	45,298	46,228
Medtronic Inc	3/15/2020	50,000	50,114	50,131
Medtronic Inc	4/1/2018	175,000	174,847	173,180
Medtronic Inc	4/1/2023	165,000	164,728	160,430
Medtronic Inc	4/1/2043	110,000	106,704	104,878
Memorial Sloan-Kettering Cancer Center	7/1/2042	162,000	164,044	190,199
MetLife Inc	11/13/2043	80,000	79,812	90,348
MidAmerican Energy Co	9/15/2043	95,000	104,696	110,305
Morgan Stanley Capital I Trust 2011-C2	6/15/2044	50,000	54,729	55,791
Morgan Stanley	1/26/2020	85,000	96,463	95,636
MVW Owner Trust 2013-I	4/22/2030	150,000	97,760	98,380
MVW Owner Trust 2013-I	4/22/2030	60,000	39,104	39,352

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Mylan Inc	3/28/2019	25,000	\$ 25,081	\$ 24,904
Mylan Inc	6/24/2016	25,000	25,346	25,151
NBCUniversal Media LLC	4/1/2021	105,000	111,802	115,479
NIKE Inc	5/1/2023	105,000	105,083	101,967
Noble Energy Inc	11/15/2024	50,000	50,024	49,418
Northern Trust Corp	10/30/2025	110,000	109,120	114,484
Northrop Grumman Corp	8/1/2023	120,000	118,007	120,904
Northrop Grumman Corp	6/1/2043	85,000	84,918	94,898
Novartis Capital Corp	9/21/2022	220,000	210,483	216,566
Nucor Corp	8/1/2043	125,000	127,185	137,790
NYSE Holdings LLC	10/5/2017	80,000	80,502	80,682
NYSE Holdings LLC	10/5/2017	55,000	55,282	55,469
Omnicom Group Inc	5/1/2022	180,000	183,929	184,786
Oracle Corp	4/15/2038	175,000	244,751	235,491
Protective Life Corp	10/15/2039	110,000	149,444	165,756
Raytheon Co	12/15/2024	40,000	39,891	40,120
Raytheon Co	12/15/2041	205,000	230,492	228,690
Santander Drive Auto Receivables Trust 2014-4	11/16/2020	70,000	69,519	70,090
Santander Drive Auto Receivables Trust 2014-2	2/18/2020	50,000	49,998	49,856
Siemens Financieringsmaatschappij NV	8/17/2026	170,000	224,827	210,921
Sierra Timeshare 2013-3 Receivables Funding LLC	10/20/2030	50,000	26,499	26,352
Sierra Timeshare 2013-1 Receivables Funding LLC	11/20/2029	175,000	62,195	63,124
Sierra Timeshare 2013-1 Receivables Funding LLC	11/20/2029	55,000	19,547	19,839
Sierra Timeshare 2014-3 Receivables Funding LLC	10/20/2031	80,000	74,368	73,929
Sierra Timeshare 2014-1 Receivables Funding LLC	3/20/2030	100,000	64,503	64,816
Sierra Timeshare 2014-2 Receivables Funding LLC	6/20/2031	55,000	43,681	43,622
Simon Property Group LP	2/1/2019	45,000	45,547	45,237
Simon Property Group LP	10/1/2024	40,000	39,891	40,687
South Carolina Electric & Gas Co	2/1/2041	210,000	250,112	258,791
Springleaf Mortgage Loan Trust 2013-3	9/25/2057	220,000	217,249	226,989
Springleaf Mortgage Loan Trust 2013-2	12/25/2065	165,000	157,627	169,865
Springleaf Mortgage Loan Trust 2013-2	12/25/2065	65,000	62,095	66,916
St Jude Medical Inc	4/15/2023	50,000	47,634	49,985
Staples Inc	1/12/2023	50,000	48,301	50,137
Starbucks Corp	12/5/2016	10,000	9,981	9,972
Starbucks Corp	12/5/2018	45,000	45,474	45,480
Starwood Retail Property Trust 2014-STAR	11/15/2027	80,000	80,000	80,350
SunTrust Banks Inc	11/1/2018	30,000	29,975	30,184
Thermo Fisher Scientific Inc	3/1/2016	315,000	327,720	322,519
Time Warner Cable Inc	4/1/2019	90,000	105,813	110,173
Time Warner Inc	5/1/2032	150,000	213,116	211,926
TJX Cos Inc/The	5/15/2023	120,000	114,484	115,128
Toyota Motor Credit Corp	1/12/2022	215,000	232,634	223,841
UBS-Barclays Commercial Mortgage Trust 2012-C2	5/10/2063	150,000	156,117	153,154
United States Treasury Note/Bond	4/30/2021	135,000	133,740	137,745
United Technologies Corp	6/1/2042	130,000	139,905	141,543
UnitedHealth Group Inc	10/15/2017	105,000	105,630	104,897
UnitedHealth Group Inc	10/15/2017	105,000	105,630	104,897
UnitedHealth Group Inc	11/15/2037	170,000	221,473	232,174
UnitedHealth Group Inc	12/15/2017	20,000	19,972	19,982
US Bancorp/MN	3/15/2022	145,000	140,454	146,446
Valley National Bancorp	9/27/2023	40,000	39,901	43,365
Verizon Communications Inc	3/15/2024	90,000	93,809	93,171
Verizon Communications Inc	4/1/2019	75,000	96,308	86,907
Verizon Communications Inc	4/1/2019	75,000	96,308	86,907
Verizon Communications Inc	4/15/2018	185,000	211,548	209,198
Verizon Communications Inc	4/15/2018	40,000	45,740	45,232
Verizon Communications Inc	9/15/2033	365,000	390,364	449,600
Virginia Electric & Power Co	11/30/2037	225,000	296,780	312,921
Walgreens Boots Alliance Inc	11/18/2019	20,000	19,976	20,102
Actavis Inc	10/1/2017	70,000	69,679	69,728

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Actavis Inc	10/1/2017	65,000	\$ 64,702	\$ 64,748
Anthem Inc	5/15/2022	100,000	95,886	99,940
Anthem Inc	2/15/2017	105,000	109,576	106,952
Anthem Inc	2/15/2017	105,000	109,576	106,952
Wells Fargo & Co	2/13/2023	80,000	80,107	81,079
Wells Fargo & Co	2/13/2023	75,000	75,101	76,012
Wells Fargo & Co	6/3/2026	100,000	101,520	102,206
WF-RBS Commercial Mortgage Trust	12/15/2045	45,000	43,604	43,646
Wyeth LLC	2/1/2024	55,000	67,306	68,989
Total corporate bonds			24,663,115	24,880,019
Corporate stock:				
Advance Auto Parts Inc		2,166	281,906	345,000
Advent Software Inc		906	29,964	27,760
Akorn Inc		1,442	39,904	52,200
Albemarle Corp		427	24,042	25,676
Alere Inc		1,025	37,328	38,950
Align Technology Inc		732	39,922	40,926
Amsurg Corp		1,200	60,079	65,676
Apple Inc		1,415	127,644	156,188
Ares Capital Corp		3,550	60,961	55,398
Autoliv Inc		594	39,088	63,035
Avago Technologies Ltd		500	18,141	50,295
Avery Dennison Corp		925	46,503	47,989
B/E Aerospace Inc		459	21,968	26,631
Baxter International Inc		2,605	190,101	190,920
Bitauto Holdings Ltd		548	23,807	38,585
Blackhawk Network Holdings Inc		2,445	76,285	94,866
Broadridge Financial Solutions Inc		875	36,307	40,408
Cabela's Inc		775	51,060	40,850
CACI International Inc		700	51,496	60,326
Carpenter Technology Corp		1,025	51,801	50,481
Carrizo Oil & Gas Inc		843	34,600	35,069
Catalent Inc		2,125	53,281	59,245
CBRE Group Inc		1,883	38,348	64,493
Centene Corp		394	28,934	40,917
Check Point Software Technologies Ltd		550	26,549	43,214
Ciena Corp		1,826	40,685	35,443
Cisco Systems Inc		7,500	184,185	208,613
CIT Group Inc		1,200	50,341	57,396
CommScope Holding Co Inc		2,350	46,203	53,651
Community Health Systems Inc		1,150	49,750	62,008
Constellium NV		564	13,784	9,267
Constellium NV		2,175	39,240	35,735
Con-way Inc		875	32,266	43,033
Core Laboratories NV		183	30,222	22,022
Crown Holdings Inc		1,400	56,274	71,260
Deckers Outdoor Corp		403	39,986	36,689
Delphi Automotive PLC		700	27,010	50,904
DexCom Inc		600	25,883	33,030
Dillard's Inc		264	20,784	33,048
Dolby Laboratories Inc		754	25,568	32,512
EMC Corp/MA		5,985	168,617	177,994
Enanta Pharmaceuticals Inc		476	24,285	24,205
Entegris Inc		2,297	21,417	30,343
Expedia Inc		969	57,131	82,714
F5 Networks Inc		457	42,617	59,623
FEI Co		405	23,064	36,592
First American Financial Corp		1,675	41,831	56,783
First Republic Bank/CA		903	36,075	47,064
Fiserv Inc		800	30,136	56,776
Foot Locker Inc		963	46,106	54,101

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Gartner Inc		735	\$ 37,060	\$ 61,894
Gentex Corp/MI		913	27,181	32,987
Gildan Activewear Inc		1,025	57,193	57,964
Global Payments Inc		621	45,014	50,133
Global Payments Inc		600	27,023	48,438
GNC Holdings Inc		1,075	39,416	50,482
Gulfport Energy Corp		625	35,151	26,088
Harman International Industries Inc		250	11,181	26,678
HCA Holdings Inc		1,075	34,386	78,894
HD Supply Holdings Inc		1,376	37,638	40,578
HD Supply Holdings Inc		1,875	42,799	55,294
Heartland Payment Systems Inc		816	25,964	44,023
Hertz Global Holdings Inc		1,550	34,045	38,657
Houghton Mifflin Harcourt Co		11,220	214,960	232,366
HSN Inc		775	42,597	58,900
IAC/InterActiveCorp		995	47,532	60,486
ICON PLC		586	32,594	29,880
Informatica Corp		670	23,765	25,550
Insulet Corp		449	18,513	20,681
Interactive Brokers Group Inc		563	13,122	16,417
Investors Bancorp Inc		4,950	51,473	55,564
Isis Pharmaceuticals Inc		887	34,015	54,763
Janus Capital Group Inc		4,365	55,020	70,407
Jarden Corp		1,462	54,957	70,001
Jazz Pharmaceuticals PLC		285	35,033	46,663
JC Penney Co Inc		3,915	33,727	25,369
KapStone Paper and Packaging Corp		1,419	15,840	41,591
KAR Auction Services Inc		975	20,808	33,784
Keryx Biopharmaceuticals Inc		1,473	22,218	20,843
KLX Inc		230	8,186	9,467
Lennar Corp		875	33,391	39,209
LPL Financial Holdings Inc		1,075	51,154	47,891
Madison Square Garden Co/The		1,375	82,708	103,483
Mallinckrodt PLC		400	30,936	39,612
Manhattan Associates Inc		489	13,717	19,912
MarketAxess Holdings Inc		199	13,189	14,270
Medivation Inc		550	43,678	54,786
Men's Wearhouse Inc/The		1,225	58,637	54,084
Micron Technology Inc		1,500	26,251	52,515
Molson Coors Brewing Co		1,885	139,461	140,470
Momenta Pharmaceuticals Inc		777	13,571	9,355
NASDAQ OMX Group Inc/The		1,300	50,448	62,348
NCR Corp		2,075	56,560	60,466
NetScout Systems Inc		654	26,379	23,897
NeuStar Inc		876	34,826	24,353
NeuStar Inc		910	23,291	25,298
Noble Energy Inc		350	17,013	16,601
Nordson Corp		509	32,419	39,682
Norwegian Cruise Line Holdings Ltd		3,740	119,968	174,882
Old Dominion Freight Line Inc		819	45,005	63,587
Orbitz Worldwide Inc		23,145	197,133	190,483
Packaging Corp of America		675	33,580	52,684
PacWest Bancorp		1,375	58,264	62,508
PetSmart Inc		976	65,821	79,344
Pfizer Inc		7,670	226,510	238,921
Polaris Industries Inc		421	35,223	63,672
Power Integrations Inc		558	35,072	28,871
PRA Group Inc		975	55,100	56,482
Proto Labs Inc		228	17,412	15,312
PVH Corp		475	53,320	60,881
Reinsurance Group of America Inc		600	36,944	52,572
Reliance Steel & Aluminum Co		725	43,411	44,421
Rite Aid Corp		10,475	51,898	78,772
Robert Half International Inc		1,379	46,840	80,506
Rovi Corp		1,023	25,661	23,110
Sabre Corp		2,775	53,264	56,249

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
SEI Investments Co		1,200	\$ 31,709	\$ 48,048
ServiceMaster Global Holdings Inc		2,050	48,785	54,879
Signet Jewelers Ltd		677	36,734	89,073
Signet Jewelers Ltd		350	24,377	46,050
Silgan Holdings Inc		753	32,091	40,361
Skyworks Solutions Inc		825	17,801	59,986
Snap-on Inc		275	21,698	37,604
Spectrum Brands Holdings Inc		475	29,288	45,448
Splunk Inc		527	27,254	31,067
Superior Energy Services Inc		500	11,376	10,075
Sysco Corp		4,595	172,224	182,376
Tableau Software Inc		514	32,885	43,567
Tandem Diabetes Care Inc		481	7,162	6,109
Tenet Healthcare Corp		709	40,929	35,925
Tenneco Inc		775	38,105	43,873
Total System Services Inc		1,751	41,327	59,464
Total System Services Inc		1,525	46,630	51,789
Towers Watson & Co		432	24,751	48,889
TriNet Group Inc		1,425	40,994	44,574
United Rentals Inc		700	28,485	71,407
United Rentals Inc		325	13,793	33,153
United Therapeutics Corp		177	9,989	22,920
Universal Health Services Inc		670	32,558	74,544
Valeant Pharmaceuticals International Inc		325	20,178	46,511
Valmont Industries Inc		245	34,137	31,115
Verint Systems Inc		528	31,967	30,772
Viacom Inc		1,925	163,868	144,856
WABCO Holdings Inc		525	54,732	55,010
Wabtec Corp/DE		783	34,165	68,035
Whiting Petroleum Corp		668	32,669	22,044
Whiting Petroleum Corp		450	39,374	14,850
Williams-Sonoma Inc		729	32,160	55,171
WuXi PharmaTech Cayman Inc		939	28,995	31,616
Wyndham Worldwide Corp		567	30,788	48,626
Xerox Corp		12,575	155,976	174,290
XL Group PLC		1,324	34,433	45,506
Yelp Inc		448	29,585	24,519
YY Inc		582	38,340	36,282
Zoetis Inc		4,870	156,652	209,556
zulily Inc		612	20,337	14,310
Total corporate stock			7,539,246	9,136,485
Mutual funds:				
MainStay Marketfield Fund		35,931	645,773	583,522
Third Avenue Focused Credit Fund		44,635	532,089	432,517
Columbia Select Large Cap Growth Fund		199,896	3,293,353	3,668,093
Goldman Sachs MLP Energy Infrastructure Fund		79,037	1,020,337	919,989
iShares MSCI Emerging Markets Minimum Volatility ETF/Dup		12,075	725,173	683,807
Kopernik Global All-Cap Fund		160,950	1,613,883	1,266,678
RS Global Natural Resources Fund		21,413	766,172	545,613
Vanguard FTSE All-World ex-US ETF		56,400	2,790,312	2,642,904
Vanguard Total Stock Market ETF		43,336	4,293,174	4,593,616
Virtus Emerging Markets Opportunities Fund		76,743	740,923	758,989
Virtus Foreign Opportunities Fund		69,780	1,877,252	1,937,084
WisdomTree Europe SmallCap Dividend Fund		19,500	1,166,085	1,003,665
Loomis Sayles Bond Funds I		57,474	883,599	852,344
Metropolitan West Total Return Bond Fund		101,242	1,098,520	1,103,539
TCW Total Return Bond Fund		107,867	1,101,192	1,112,111

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Templeton Global Bond Fund/United States		68,522	\$ 904,161	\$ 850,358
Invesco Balanced-Risk Allocation Fund/United States		54,253	681,376	631,509
PIMCO All Asset All Authority Fund		80,402	827,407	734,066
Wells Fargo Advantage Absolute Return Fund		54,946	632,384	595,614
Total mutual funds			25,593,165	24,916,018
Foreign bonds:				
America Movil SAB de CV	9/8/2016	200,000.00	209,322	202,744
BHP Billiton Finance USA Ltd	11/21/2021	190,000.00	195,949	196,226
BNP Paribas SA	12/12/2018	200,000.00	200,814	201,904
BNP Paribas SA	12/12/2018	85,000.00	84,976	85,809
BP Capital Markets PLC	5/10/2018	15,000.00	14,846	14,734
BP Capital Markets PLC	5/10/2023	225,000.00	220,927	210,402
CDP Financial Inc	11/25/2019	250,000.00	281,885	275,283
Electricite de France SA	1/27/2040	185,000.00	219,534	218,635
Orange SA	3/1/2031	65,000.00	97,461	99,150
HSBC Holdings PLC	6/1/2038	200,000.00	253,616	265,234
LyondellBasell Industries NV	4/15/2019	95,000.00	106,396	103,622
Rio Tinto Finance USA Ltd	5/20/2021	200,000.00	212,544	210,314
Statoil ASA	5/15/2043	115,000.00	105,030	112,392
Statoil ASA	4/15/2019	170,000.00	207,002	191,117
Total Capital International SA	6/28/2017	65,000.00	65,926	65,222
Vodafone Group PLC	3/16/2021	70,000.00	76,167	74,488
Total foreign bonds			2,552,395	2,527,276
Municipal bonds:				
State of California	4/1/2039	155,000.00	231,376	238,942
Chicago Transit Authority	12/1/2040	155,000.00	188,728	195,294
New Jersey Transportation Trust Fund Authority	12/15/2040	120,000.00	153,257	156,316
Total municipal bonds			573,361	590,552
Alternative investments - limited partnerships:				
Long and short equities hedge funds				
Pointer Offshore III, Ltd.			4,820,000	5,812,654
Skybridge Multi-Advisor Hedge Fund			4,870,000	5,645,596
Total alternative investments - Limited partnerships			9,690,000	11,458,250
Total investments - At fair value			\$ 78,820,415	\$ 82,298,117

Employees' Retirement Plan of MedCentral Health System

Schedule of Reportable Transactions Form 5500, Schedule H, Line 4j EIN 34-0714456, Plan No. 002 Year Ended December 31, 2014

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Category (iii) - A series of transactions with respect to securities of the same issue that amount in the aggregate to more than 5 percent of the beginning value of the total plan assets:						
	Federated Prime Cash Obligations Fund:					
	Purchases - 286	\$ 15,533,873	\$ -	\$ 15,533,873	\$ 15,533,873	\$ -
	Sales - 132	-	14,851,261	14,851,261	14,851,261	-
	Vanguard Total Stock Market Exchange Traded Fund:					
	Purchases - 6	3,734,327	-	3,734,327	3,734,327	-
	Sales - 3	-	4,842,748	3,647,756	4,842,748	1,194,992

There were no Category (i), (ii), or (iv) reportable transactions during the year.

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 62.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	7.50%	10,000	750	41,250
56	7.50%	9,250	694	38,850
57	7.50%	8,556	642	36,578
58	7.50%	7,915	594	34,428
59	7.50%	7,321	549	32,395
60	7.50%	6,772	508	30,473
61	7.50%	6,264	470	28,658
62	10.00%	5,794	579	35,924
63	17.50%	5,215	913	57,493
64	27.50%	4,302	1,183	75,718
65	37.50%	3,119	1,170	76,028
66	50.00%	1,949	975	64,331
67	20.00%	975	195	13,061
68	30.00%	780	234	15,907
69	40.00%	546	218	15,065
70	100.00%	328	328	22,925
Total			10,000	619,085
Average				61.91

Note: Column (D) is the product of columns (B) and (C). Column (E) is the product of columns (A) and (D). The average retirement age is the total from column (E) divided by the total from column (D).

Schedule SB, Part V — Summary of Plan Provisions

Summary of Major Plan Provisions

Effective date and plan year	Original plan: July 1, 1965 Restated plan: January 1, 2012 Plan year: January 1 – December 31
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements.
Significant events that occurred during the year	OhioHealth Corporation acquired MedCentral Health System as of February 28, 2014.

Definitions

• Covered employees	Employees of OhioHealth MedCentral
• Participation	An employee is eligible as of the January 1 or July 1 after attaining age 21 and completing a year of employment with at least 1,000 hours of service.
• Employee contributions	Not applicable
• Vesting service	An employee shall receive one (1) year for each calendar year that he or she is credited with at least 1,000 hours of service.
• Pensionable earnings	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.

Schedule SB, Part V — Summary of Plan Provisions

Normal retirement													
• Eligibility	For those who become participants after January 1, 1997, the last day of the month in which an employee attains age 65 or the fifth anniversary of his or her participation if later. For those who were participants on or before January 1, 1997, the last day of the month in which an employee attains age 65.												
• Benefit	Benefit: An Account Balance is established for each plan participant. This account is credited as of January 1, 1997 with an Initial Account Balance and with Compensation Credits and Interest Credits at the end of each plan year thereafter. Initial Account Balance: The Account Balance of any participant of the prior plan will be credited with an amount equal to the actuarial equivalent of the participant's prior plan benefit based on the accrued benefit determined under the terms of the Plan in effect on December 31, 1996. Compensation Credits: If a participant is credited with at least 1,000 hours of service during a Plan Year, at the end of that Plan Year or upon termination of employment, the participant's Account Balance will be credited with the amount stated in the table below: <table> <tr> <th><u>Age at last birthday</u></th><th><u>Compensation credit</u></th></tr> <tr> <td>Under 30</td><td>2.5%</td></tr> <tr> <td>30 – 39</td><td>3.0%</td></tr> <tr> <td>40 – 49</td><td>4.0%</td></tr> <tr> <td>50 – 59</td><td>5.0%</td></tr> <tr> <td>60 or older</td><td>6.0%</td></tr> </table> Interest Credit: As of the last day of each Plan Year, a participant's Account Balance will be credited with interest equal to the product of the participant's Account Balance multiplied by the average return on 30-Year Treasury bills for the preceding December.	<u>Age at last birthday</u>	<u>Compensation credit</u>	Under 30	2.5%	30 – 39	3.0%	40 – 49	4.0%	50 – 59	5.0%	60 or older	6.0%
<u>Age at last birthday</u>	<u>Compensation credit</u>												
Under 30	2.5%												
30 – 39	3.0%												
40 – 49	4.0%												
50 – 59	5.0%												
60 or older	6.0%												
Early retirement													
• Eligibility	Attainment of age 55 and completion of three (3) or more years of Eligibility Service.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Early Retirement Date.												
Late retirement													
• Eligibility	The first day of the month subsequent to the member's normal retirement date and following termination of employment.												
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the Late Retirement Date.												
Deferred vested													
• Eligibility	Completion of three (3) years of Eligibility Service.												

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of termination. Interest Credits are credited to the Account Balance up until the balance is distributed.
Disability	
• Eligibility	Completion of fifteen (15) years of Eligibility Service and total and permanent disability.
• Benefit	The Account Balance as defined for Normal Retirement, with accruals through the date of disability. Interest Credits are credited to the Account Balance up until the balance is distributed.
Pre-retirement death	
• Eligibility	If a participant dies after becoming vested but before retiring, the surviving spouse or beneficiary is entitled to a pre-retirement death benefit.
• Benefit prior to early retirement	Calculated as if the deceased participant had terminated on the date before death and elected the joint and 50% form of payment as of the earliest possible retirement date. The surviving spouse may elect to receive 50% of the deceased participant's Account Balance in lieu of the monthly benefit. The beneficiary or estate of an unmarried participant shall receive 50% of the participant's Account Balance upon the participant's death.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum
• Optional form conversion factors	417(e) assumptions for lump sums. Optional forms of benefit other than the lump sum are based upon the 1984 Unisex Pension Table (with the participant's age set-back 3 years) and an interest rate of 6.0%.

Schedule SB, Part V — Summary of Plan Provisions**Miscellaneous**

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| • Maximum compensation | Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2014, the limit is \$260,000. |
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| • Maximum benefits | Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2014, the limit is \$210,000. |
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| • Amendment history | <ul style="list-style-type: none"> — January 1, 1997 – Convert to Cash Balance Plan — January 1, 2000 – Increased interest credits to 8% for plan years 1997 through 1999. — January 1, 2002 – Increased compensation limit pursuant to EGTRRA. — December 31, 2002 – Convert Account Balances to monthly benefits and calculate lump sums based on the 1994 GAR projected to 2002 (unloaded and blended 50% male/50% female) — March 28, 2005 – The threshold for mandatory lump sum payments was lowered from \$5,000 to \$1,000 with optional lump sum payments available for payouts between \$1,000 and \$5,000 if requested during the 90-day election period. — January 1, 2007 – Plan restatement. — January 1, 2008 – PPA required 100% vesting for cash balance plans after three years of vesting service. MedCentral expanded upon this and updated their early retirement eligibility to 55 and three (3) years of vesting service. PPA benefit restriction provisions and increase election period to 180 days. — January 1, 2012 – Plan restatement. |
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Schedule SB, Part V — Summary of Plan Provisions***Minimum benefit provisions for eligible employees as of December 31, 1996***

Definitions	
• Continuous service	Elapsed time from hire date through January 1, 1976 plus one year of such service after January 1, 1976 for each Plan Year in which an employee works at least 1,000 hours.
• Continuous benefit service	One year for each full Plan Year prior to termination in which a participant worked 501 or more hours, but less than 1,000 hours, plus a portion of a year for the year of hire and/or year of termination if applicable.
• Credited service	(a) Prior to January 1, 1976 - number of years at Continuous Service; (b) January 1, 1976 to December 31, 1983 - 1/10th of a year for each 200 hours worked in each Plan year not to exceed one (1); (c) January 1, 1984 and later - 1/10th of a year for each 190 hours worked in each Plan Year, not to exceed one (1).
• Compensation considered	Total salary or wages including bonuses, overtime pay, overtime premium, shift differential, on-call or call-in pay and other paid time off, Code Section 403(b) deferrals, and clergy housing allowances.
• Final average monthly compensation	Monthly Average Compensation for the five (5) highest paid consecutive calendar years of the ten (10) calendar years prior to the earlier of (a) the calendar year of termination or retirement or (b) December 31, 2000. For terminations or retirements on the last day of a calendar year, the final year is used in the average.
• Covered compensation	The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the earlier of (a) the last day of the calendar year in which the employee attains Social Security Retirement Age or (b) December 31, 2000.
Normal retirement	
• Eligibility	The last day of the month in which an employee attained age 65.
• Benefit	A monthly benefit in the amount of the greater of (i), (ii) or (iii) below: (i) 0.9% of final Average Monthly Compensation up to Covered Compensation, plus 1.45% of Final Average Monthly Compensation in excess of Covered Compensation; the sum multiplied by years of continuous Benefit Service at retirement (not to exceed 30 years). (ii) 1.0% of Final Average Monthly Compensation (up to \$2,667 per month) multiplied by years of Continuous Benefit Service at retirement (not to exceed 30 years). (iii) \$12.00 multiplied by years of Credited Service at retirement.
Early retirement	
• Eligibility	Attainment of age 55 and completion of ten (10) or more years of Eligibility Service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	Same as Normal Retirement Benefit taking into account only service through Early Retirement, reduced 1/12th of 5% for each month that benefit commencement precedes Normal Retirement.
Late retirement	
• Eligibility	Termination of employment following Normal Retirement Benefit Eligibility.
• Benefit	Same as Normal Retirement benefit including service after Normal Retirement.
Deferred vested	
• Eligibility	Termination of employment after completion of five (5) years of Eligibility Service.
• Benefit	Same as Normal Retirement Benefit taking into account only service through termination (payable at Normal Retirement Age).
Disability	
• Eligibility	Termination of employment due to permanent and total disability after fifteen (15) years of Eligibility Service.
• Benefit	Same as Early Retirement Benefit, with further actuarial reduction for commencement prior to age 65.
Pre-retirement death	
• Eligibility	A married vested participant who dies shall be eligible for a death benefit.
• Benefit prior to early retirement	The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.
Form of benefits	
• Automatic form for unmarried participants	A monthly life annuity.
• Automatic form for married participants	Joint and 50% Survivor annuity.
• Optional forms	— Life Only — Life and Ten Years Certain — Joint and 50% Survivor — Joint and 75% Survivor — Joint and 100% Survivor — Lump Sum

Schedule SB, Part V — Summary of Plan Provisions***Benefits Included or Excluded***

Unless noted below, all benefits provided by the plan, as restated and amended through January 1, 2012, are included in this valuation:

- **Plan amendments:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:** The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70 ½. This valuation does not include increases for current active participants over age 70. Inactive participants with deferred benefits are valued with an actuarial increase to their benefit.
- **IRC Section 415(b) benefit limitations:** The limitations of Internal Revenue Code Section 415(b) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60 percent of the present value for all participants). The funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan Provisions Specific to Funding***Additional Benefits Included or Excluded***

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* The plan does not have any unpredictable contingent event benefits.

Plan Provision Changes Since Prior Valuation

Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2013 to 2014.

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year Form 5500, Schedule H, Line 4i EIN 34-0714456 Plan No. 002 December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Money market funds:				
Morgan Stanley Bank NA			\$ 22,879	\$ 22,879
Federated Prime Cash Obligations Fund			1,906,800	1,906,800
Total money market funds			1,929,679	1,929,679
U.S. government securities:				
GOVERNMENT NATL MTG ASSN DTD 1/1/2014 2.75000% 4/16/2046	4/16/2046	80,000	78,950	79,442
UNITED STATES TREAS BDS DTD 2/15/2014 3.62500% 2/15/2044	2/15/2044	530,000	553,567	623,734
UNITED STATES TREAS NTS DTD 1/31/2011 2.00000% 1/31/2016	1/31/2016	100,000	101,797	101,781
UNITED STATES TREAS NTS DTD 11/30/2014 1.87500% 11/30/2021	11/30/2021	40,000	39,987	39,766
UNITED STATES TREAS NTS DTD 11/5/2014 2.25000% 11/15/2024	11/15/2024	25,000	24,807	25,168
UNITED STATES TREAS NTS DTD 3/31/2014 1.62500% 3/31/2019	3/31/2019	60,000	59,695	60,267
UNITED STATES TREAS NTS DTD 8/15/2013 2.50000% 8/15/2023	8/15/2023	230,000	222,031	237,385
UNITED STATES TREAS NTS DTD 8/31/2011 1.50000% 8/31/2018	8/31/2018	1,025,000	1,017,959	1,029,961
UNITED STATES TREAS NTS DTD 8/31/2014 2.00000% 8/31/2021	8/31/2021	55,000	55,438	55,168
UNITED STATES TREAS NTS DTD 9/15/2013 0.87500% 9/15/2016	9/15/2016	250,000	250,479	251,308
UNITED STATES TREAS NTS DTD 9/15/2014 1.00000% 9/15/2017	9/15/2017	50,000	49,930	50,028
UNITED STATES TREASURY DTD 11/15/2010 0.00000% 11/15/2040	11/15/2040	285,000	123,660	136,561
UNITED STATES TREASURY DTD 11/15/2011 0.00000% 11/15/2041	11/15/2041	910,000	382,722	422,913
UNITED STATES TREASURY DTD 11/15/2012 0.00000% 11/15/2042	11/15/2042	750,000	222,120	336,758
UNITED STATES TREASURY DTD 2/15/2001 0.00000% 2/15/2030	2/15/2030	150,000	96,153	100,761
UNITED STATES TREASURY DTD 2/15/2001 0.00000% 2/15/2031	2/15/2031	335,000	207,553	218,544
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 2/15/2032	2/15/2032	380,000	227,590	240,016
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 8/15/2033	8/15/2033	430,000	240,026	259,802
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 8/15/2034	8/15/2034	435,000	224,759	255,362
UNITED STATES TREASURY DTD 2/15/2006 0.00000% 8/15/2035	8/15/2035	390,000	194,439	222,788
UNITED STATES TREASURY DTD 2/15/2007 0.00000% 8/15/2036	8/15/2036	395,000	198,452	219,648
UNITED STATES TREASURY DTD 2/15/2008 0.00000% 8/15/2037	8/15/2037	390,000	188,705	210,799
UNITED STATES TREASURY DTD 2/17/2009 0.00000% 8/15/2038	8/15/2038	640,000	278,419	332,128
UNITED STATES TREASURY DTD 2/18/2014 0.00000% 2/15/2044	2/15/2044	325,000	124,966	140,793
UNITED STATES TREASURY DTD 5/15/2009 0.00000% 5/15/2039	5/15/2039	185,000	83,805	93,099
UNITED STATES TREASURY DTD 5/15/2012 0.00000% 5/15/2042	5/15/2042	375,000	137,944	171,139
UNITED STATES TREASURY DTD 8/15/2007 0.00000% 5/15/2033	5/15/2033	395,000	206,289	240,397
UNITED STATES TREASURY DTD 8/17/2009 0.00000% 8/15/2039	8/15/2039	335,000	151,346	167,048
UNITED TECHNOLOGIES CORP DTD 6/1/2012 3.10000% 6/1/2022	6/1/2022	135,000	136,413	137,745
US TREASURY N/B DTD 9/30/2014 0.50000% 9/30/2016	9/30/2016	400,000	399,453	399,529
Total U.S. government securities			6,279,454	6,859,838
Corporate bonds:				
Aetna Inc	11/15/2024	65,000	64,878	66,069
Hess Corp	8/15/2031	115,000	157,880	142,876
American Credit Acceptance Receivables Trust 2014-1	11/12/2019	80,000	79,992	79,957
American Express Credit Corp	3/18/2019	100,000	99,932	99,874
AmeriCredit Automobile Receivables Trust 2014-1	6/8/2020	40,000	39,995	39,523
AmeriCredit Automobile Receivables Trust 2014-2	7/8/2020	80,000	79,981	78,940
Amgen Inc	11/15/2041	230,000	245,268	259,245
Amgen Inc	5/22/2019	45,000	44,923	44,811
Anadarko Petroleum Corp	7/15/2024	60,000	60,007	58,574
Apple Inc	5/3/2023	325,000	307,245	315,900
AT&T Inc	12/1/2022	185,000	183,849	176,200
AT&T Inc	5/15/2016	250,000	262,883	256,313
AT&T Inc	6/15/2045	131,000	133,572	123,500
Avis Budget Rental Car Funding AESOP LLC	9/20/2019	170,000	169,985	168,299
Avis Budget Rental Car Funding AESOP LLC	3/20/2019	80,000	81,350	81,279
Avis Budget Rental Car Funding AESOP LLC	7/20/2020	450,000	457,980	457,965
BAMLL Re-REMIC Trust 2014-FRR5	3/27/2045	70,000	70,011	70,000

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Bank of America Corp	1/5/2021	40,000	\$ 46,196	\$ 46,379
Bank of America Corp	7/1/2020	210,000	245,906	239,104
Bank of New York Mellon Corp/The	1/15/2019	90,000	90,321	90,285
Bank of New York Mellon Corp/The	1/15/2019	40,000	40,143	40,127
Baxter International Inc	1/15/2017	215,000	223,542	217,449
Bear Stearns Cos LLC/The	2/1/2018	95,000	118,166	109,492
Bear Stearns Cos LLC/The	2/1/2018	50,000	62,193	57,628
Berkshire Hathaway Finance Corp	1/15/2021	105,000	120,958	115,441
Berkshire Hathaway Finance Corp	1/15/2021	105,000	120,958	115,441
Berkshire Hathaway Inc	2/11/2023	145,000	144,020	146,363
Berkshire Hathaway Inc	8/14/2019	40,000	40,012	40,252
Branch Banking & Trust Co	10/30/2026	85,000	84,931	86,661
Capital Auto Receivables Asset Trust 2013-4	5/20/2019	30,000	29,992	30,435
Capital Auto Receivables Asset Trust 2014-2	8/20/2019	50,000	49,982	49,969
CarFinance Capital Auto Trust 2014-1	4/15/2020	60,000	60,759	60,251
Chevron Corp	6/24/2018	75,000	75,480	75,379
Chevron Corp	6/24/2023	105,000	100,982	106,960
Cisco Systems Inc	2/15/2019	230,000	262,458	257,053
Citigroup Inc	7/15/2039	145,000	206,377	221,985
CLI Funding V LLC	6/18/2028	135,000	111,937	111,779
CLI Funding V LLC	6/18/2028	55,000	45,604	45,540
CME Group Inc/IL	9/15/2043	200,000	237,158	242,336
Coca-Cola Co/The	3/14/2018	225,000	225,403	226,424
Comcast Corp	1/15/2033	155,000	153,785	164,134
Comcast Corp	3/1/2024	90,000	89,909	94,521
COMM 2010-C1 Mortgage Trust	7/10/2046	155,000	162,102	172,214
COMM 2010-C1 Mortgage Trust	7/10/2046	105,000	110,841	116,661
COMM 2012-CCRE4 Mortgage Trust	10/15/2045	100,000	96,969	99,771
Comm 2014-UBS2 Mortgage Trust	3/10/2047	310,000	294,294	298,895
COMM 2013-CCRE7 Mortgage Trust	3/10/2046	110,000	104,689	103,458
COMM 2014-KYO Mortgage Trust	6/11/2027	80,000	80,000	79,529
COMM 2014-KYO Mortgage Trust	6/11/2027	80,000	80,000	79,530
COMM 2014-UBS5 Mortgage Trust	9/10/2047	60,000	60,453	62,227
Commonwealth Edison Co	1/15/2019	30,000	30,225	30,224
ConocoPhillips Holding Co	4/15/2029	260,000	353,696	346,367
Consumers Energy Co	9/15/2019	70,000	85,806	83,453
CR Bard Inc	1/15/2021	200,000	229,002	219,692
Cronos Containers Program I Ltd	4/18/2028	120,000	99,999	99,311
CSMC Trust 2014-TIKI	9/15/2038	210,000	210,000	210,000
DBUBS 2011-LC1 Mortgage Trust	11/10/2046	90,000	104,312	100,983
DBUBS 2011-LC1 Mortgage Trust	11/10/2046	40,000	46,361	44,881
DBUBS 2011-LC2 Mortgage Trust	7/10/2044	60,000	63,537	63,407
DIRECTV Holdings LLC / DIRECTV Financing Co Inc	2/15/2021	40,000	43,622	42,845
DTE Energy Co	6/1/2024	40,000	40,069	40,694
eBay Inc	7/15/2022	105,000	105,098	99,639
eBay Inc	7/15/2022	105,000	105,098	99,639
EMC Corp/MA	6/1/2020	135,000	134,676	134,351
EMC Corp/MA	6/1/2023	175,000	174,869	175,635
Energy Transfer Partners LP	7/1/2038	163,000	195,432	202,304
Exelon Generation Co LLC	10/1/2039	180,000	218,047	216,193
Exeter Automobile Receivables Trust 2014-3	6/15/2020	60,000	59,995	60,278
Exeter Automobile Receivables Trust 2014-1	7/15/2019	550,000	560,055	545,819
Exeter Automobile Receivables Trust 2014-1	7/15/2019	50,000	50,609	49,620

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Exeter Automobile Receivables Trust 2014-2	12/16/2019	70,000	\$ 70,208	\$ 68,491
Extended Stay America Trust 2013-ESH	12/5/2031	100,000	100,000	99,047
Fifth Third Bancorp	3/1/2019	60,000	60,013	60,090
Fluor Corp	9/15/2021	225,000	231,217	232,439
FMR LLC	12/14/2040	160,000	185,750	213,310
Franklin Resources Inc	9/15/2022	355,000	352,573	354,411
Freeport-McMoRan Inc	3/15/2018	105,000	106,034	103,845
Freeport-McMoRan Inc	3/15/2020	65,000	65,273	63,227
General Electric Capital Corp	1/7/2021	200,000	224,050	222,918
General Electric Capital Corp	3/15/2032	225,000	268,630	307,323
General Electric Capital Corp	8/7/2019	100,000	116,268	116,317
General Electric Capital Corp	8/7/2019	100,000	116,268	116,317
General Electric Capital Corp	9/16/2020	200,000	222,948	219,048
General Electric Co	3/11/2024	70,000	69,852	72,314
Glencore Funding LLC	5/27/2016	220,000	221,773	220,350
Glencore Funding LLC	1/15/2019	95,000	93,385	93,544
Goldman Sachs Group Inc/The	1/31/2019	45,000	45,005	45,275
Goldman Sachs Group Inc/The	3/3/2024	25,000	24,925	25,954
Goldman Sachs Group Inc/The	3/15/2020	190,000	214,618	212,933
Goldman Sachs Group Inc/The	4/1/2018	195,000	231,096	218,872
Goldman Sachs Group Inc/The	7/8/2024	110,000	109,921	112,816
Goldman Sachs Group Inc/The	9/1/2017	95,000	109,269	105,702
Goldman Sachs Group Inc/The	9/1/2017	105,000	120,170	116,828
Google Inc	2/25/2024	100,000	100,566	104,081
Google Inc	5/19/2021	80,000	85,040	85,835
Government National Mortgage Association	6/16/2053	80,000	79,226	79,783
GS Mortgage Securities Trust 2010-C2	12/10/2043	50,000	54,037	54,303
Hasbro Inc	3/15/2040	120,000	129,198	146,897
HCP Inc	8/15/2024	20,000	19,926	20,316
Hewlett-Packard Co	12/9/2021	40,000	43,426	42,831
Illinois Tool Works Inc	4/1/2019	40,000	46,794	46,633
Intel Corp	12/15/2017	125,000	124,866	124,818
Intel Corp	12/15/2017	120,000	119,872	119,825
International Business Machines Corp	11/29/2032	85,000	107,155	108,966
International Business Machines Corp	1/5/2016	220,000	229,192	223,227
International Business Machines Corp	5/15/2020	120,000	114,332	115,663
SC Johnson & Son Inc	9/1/2040	185,000	210,364	206,571
JPMorgan Chase & Co	1/15/2018	240,000	282,816	268,522
JPMBB Commercial Mortgage Securities Trust 2014-C19	4/15/2047	140,000	141,946	146,713
JPMorgan Chase & Co	8/16/2043	200,000	198,484	232,580
JP Morgan Chase Commercial Mortgage Securities Corp	12/15/2047	105,000	107,569	109,486
JP Morgan Chase Commercial Mortgage Securities Corp	12/15/2047	45,000	46,101	46,922
Kinder Morgan Energy Partners LP	9/1/2039	90,000	101,551	100,160
Lowe's Cos Inc	9/15/2024	40,000	39,653	40,346
MasterCard Inc	4/1/2019	45,000	44,910	44,753
MasterCard Inc	4/1/2024	210,000	210,542	215,557
MasterCard Inc	4/1/2024	35,000	34,979	35,926
Macy's Retail Holdings Inc	7/15/2024	200,000	256,424	248,018
McKesson Corp	3/15/2019	25,000	25,000	24,948
McKesson Corp	3/15/2024	45,000	45,298	46,228
Medtronic Inc	3/15/2020	50,000	50,114	50,131
Medtronic Inc	4/1/2018	175,000	174,847	173,180
Medtronic Inc	4/1/2023	165,000	164,728	160,430
Medtronic Inc	4/1/2043	110,000	106,704	104,878
Memorial Sloan-Kettering Cancer Center	7/1/2042	162,000	164,044	190,199
MetLife Inc	11/13/2043	80,000	79,812	90,348
MidAmerican Energy Co	9/15/2043	95,000	104,696	110,305
Morgan Stanley Capital I Trust 2011-C2	6/15/2044	50,000	54,729	55,791
Morgan Stanley	1/26/2020	85,000	96,463	95,636
MVW Owner Trust 2013-I	4/22/2030	150,000	97,760	98,380
MVW Owner Trust 2013-I	4/22/2030	60,000	39,104	39,352

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

Form 5500, Schedule H, Line 4i

EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Mylan Inc	3/28/2019	25,000	\$ 25,081	\$ 24,904
Mylan Inc	6/24/2016	25,000	25,346	25,151
NBCUniversal Media LLC	4/1/2021	105,000	111,802	115,479
NIKE Inc	5/1/2023	105,000	105,083	101,967
Noble Energy Inc	11/15/2024	50,000	50,024	49,418
Northern Trust Corp	10/30/2025	110,000	109,120	114,484
Northrop Grumman Corp	8/1/2023	120,000	118,007	120,904
Northrop Grumman Corp	6/1/2043	85,000	84,918	94,898
Novartis Capital Corp	9/21/2022	220,000	210,483	216,566
Nucor Corp	8/1/2043	125,000	127,185	137,790
NYSE Holdings LLC	10/5/2017	80,000	80,502	80,682
NYSE Holdings LLC	10/5/2017	55,000	55,282	55,469
Omnicom Group Inc	5/1/2022	180,000	183,929	184,786
Oracle Corp	4/15/2038	175,000	244,751	235,491
Protective Life Corp	10/15/2039	110,000	149,444	165,756
Raytheon Co	12/15/2024	40,000	39,891	40,120
Raytheon Co	12/15/2041	205,000	230,492	228,690
Santander Drive Auto Receivables Trust 2014-4	11/16/2020	70,000	69,519	70,090
Santander Drive Auto Receivables Trust 2014-2	2/18/2020	50,000	49,998	49,856
Siemens Financieringsmaatschappij NV	8/17/2026	170,000	224,827	210,921
Sierra Timeshare 2013-3 Receivables Funding LLC	10/20/2030	50,000	26,499	26,352
Sierra Timeshare 2013-1 Receivables Funding LLC	11/20/2029	175,000	62,195	63,124
Sierra Timeshare 2013-1 Receivables Funding LLC	11/20/2029	55,000	19,547	19,839
Sierra Timeshare 2014-3 Receivables Funding LLC	10/20/2031	80,000	74,368	73,929
Sierra Timeshare 2014-1 Receivables Funding LLC	3/20/2030	100,000	64,503	64,816
Sierra Timeshare 2014-2 Receivables Funding LLC	6/20/2031	55,000	43,681	43,622
Simon Property Group LP	2/1/2019	45,000	45,547	45,237
Simon Property Group LP	10/1/2024	40,000	39,891	40,687
South Carolina Electric & Gas Co	2/1/2041	210,000	250,112	258,791
Springleaf Mortgage Loan Trust 2013-3	9/25/2057	220,000	217,249	226,989
Springleaf Mortgage Loan Trust 2013-2	12/25/2065	165,000	157,627	169,865
Springleaf Mortgage Loan Trust 2013-2	12/25/2065	65,000	62,095	66,916
St Jude Medical Inc	4/15/2023	50,000	47,634	49,985
Staples Inc	1/12/2023	50,000	48,301	50,137
Starbucks Corp	12/5/2016	10,000	9,981	9,972
Starbucks Corp	12/5/2018	45,000	45,474	45,480
Starwood Retail Property Trust 2014-STAR	11/15/2027	80,000	80,000	80,350
SunTrust Banks Inc	11/1/2018	30,000	29,975	30,184
Thermo Fisher Scientific Inc	3/1/2016	315,000	327,720	322,519
Time Warner Cable Inc	4/1/2019	90,000	105,813	110,173
Time Warner Inc	5/1/2032	150,000	213,116	211,926
TJX Cos Inc/The	5/15/2023	120,000	114,484	115,128
Toyota Motor Credit Corp	1/12/2022	215,000	232,634	223,841
UBS-Barclays Commercial Mortgage Trust 2012-C2	5/10/2063	150,000	156,117	153,154
United States Treasury Note/Bond	4/30/2021	135,000	133,740	137,745
United Technologies Corp	6/1/2042	130,000	139,905	141,543
UnitedHealth Group Inc	10/15/2017	105,000	105,630	104,897
UnitedHealth Group Inc	10/15/2017	105,000	105,630	104,897
UnitedHealth Group Inc	11/15/2037	170,000	221,473	232,174
UnitedHealth Group Inc	12/15/2017	20,000	19,972	19,982
US Bancorp/MN	3/15/2022	145,000	140,454	146,446
Valley National Bancorp	9/27/2023	40,000	39,901	43,365
Verizon Communications Inc	3/15/2024	90,000	93,809	93,171
Verizon Communications Inc	4/1/2019	75,000	96,308	86,907
Verizon Communications Inc	4/1/2019	75,000	96,308	86,907
Verizon Communications Inc	4/15/2018	185,000	211,548	209,198
Verizon Communications Inc	4/15/2018	40,000	45,740	45,232
Verizon Communications Inc	9/15/2033	365,000	390,364	449,600
Virginia Electric & Power Co	11/30/2037	225,000	296,780	312,921
Walgreens Boots Alliance Inc	11/18/2019	20,000	19,976	20,102
Actavis Inc	10/1/2017	70,000	69,679	69,728

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

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December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Actavis Inc	10/1/2017	65,000	\$ 64,702	\$ 64,748
Anthem Inc	5/15/2022	100,000	95,886	99,940
Anthem Inc	2/15/2017	105,000	109,576	106,952
Anthem Inc	2/15/2017	105,000	109,576	106,952
Wells Fargo & Co	2/13/2023	80,000	80,107	81,079
Wells Fargo & Co	2/13/2023	75,000	75,101	76,012
Wells Fargo & Co	6/3/2026	100,000	101,520	102,206
WF-RBS Commercial Mortgage Trust	12/15/2045	45,000	43,604	43,646
Wyeth LLC	2/1/2024	55,000	67,306	68,989
Total corporate bonds			24,663,115	24,880,019
Corporate stock:				
Advance Auto Parts Inc		2,166	281,906	345,000
Advent Software Inc		906	29,964	27,760
Akorn Inc		1,442	39,904	52,200
Albemarle Corp		427	24,042	25,676
Alere Inc		1,025	37,328	38,950
Align Technology Inc		732	39,922	40,926
Amsurg Corp		1,200	60,079	65,676
Apple Inc		1,415	127,644	156,188
Ares Capital Corp		3,550	60,961	55,398
Autoliv Inc		594	39,088	63,035
Avago Technologies Ltd		500	18,141	50,295
Avery Dennison Corp		925	46,503	47,989
B/E Aerospace Inc		459	21,968	26,631
Baxter International Inc		2,605	190,101	190,920
Bitauto Holdings Ltd		548	23,807	38,585
Blackhawk Network Holdings Inc		2,445	76,285	94,866
Broadridge Financial Solutions Inc		875	36,307	40,408
Cabela's Inc		775	51,060	40,850
CACI International Inc		700	51,496	60,326
Carpenter Technology Corp		1,025	51,801	50,481
Carrizo Oil & Gas Inc		843	34,600	35,069
Catalent Inc		2,125	53,281	59,245
CBRE Group Inc		1,883	38,348	64,493
Centene Corp		394	28,934	40,917
Check Point Software Technologies Ltd		550	26,549	43,214
Ciena Corp		1,826	40,685	35,443
Cisco Systems Inc		7,500	184,185	208,613
CIT Group Inc		1,200	50,341	57,396
CommScope Holding Co Inc		2,350	46,203	53,651
Community Health Systems Inc		1,150	49,750	62,008
Constellium NV		564	13,784	9,267
Constellium NV		2,175	39,240	35,735
Con-way Inc		875	32,266	43,033
Core Laboratories NV		183	30,222	22,022
Crown Holdings Inc		1,400	56,274	71,260
Deckers Outdoor Corp		403	39,986	36,689
Delphi Automotive PLC		700	27,010	50,904
DexCom Inc		600	25,883	33,030
Dillard's Inc		264	20,784	33,048
Dolby Laboratories Inc		754	25,568	32,512
EMC Corp/MA		5,985	168,617	177,994
Enanta Pharmaceuticals Inc		476	24,285	24,205
Entegris Inc		2,297	21,417	30,343
Expedia Inc		969	57,131	82,714
F5 Networks Inc		457	42,617	59,623
FEI Co		405	23,064	36,592
First American Financial Corp		1,675	41,831	56,783
First Republic Bank/CA		903	36,075	47,064
Fiserv Inc		800	30,136	56,776
Foot Locker Inc		963	46,106	54,101

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

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Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Gartner Inc		735	\$ 37,060	\$ 61,894
Gentex Corp/MI		913	27,181	32,987
Gildan Activewear Inc		1,025	57,193	57,964
Global Payments Inc		621	45,014	50,133
Global Payments Inc		600	27,023	48,438
GNC Holdings Inc		1,075	39,416	50,482
Gulfport Energy Corp		625	35,151	26,088
Harman International Industries Inc		250	11,181	26,678
HCA Holdings Inc		1,075	34,386	78,894
HD Supply Holdings Inc		1,376	37,638	40,578
HD Supply Holdings Inc		1,875	42,799	55,294
Heartland Payment Systems Inc		816	25,964	44,023
Hertz Global Holdings Inc		1,550	34,045	38,657
Houghton Mifflin Harcourt Co		11,220	214,960	232,366
HSN Inc		775	42,597	58,900
IAC/InterActiveCorp		995	47,532	60,486
ICON PLC		586	32,594	29,880
Informatica Corp		670	23,765	25,550
Insulet Corp		449	18,513	20,681
Interactive Brokers Group Inc		563	13,122	16,417
Investors Bancorp Inc		4,950	51,473	55,564
Isis Pharmaceuticals Inc		887	34,015	54,763
Janus Capital Group Inc		4,365	55,020	70,407
Jarden Corp		1,462	54,957	70,001
Jazz Pharmaceuticals PLC		285	35,033	46,663
JC Penney Co Inc		3,915	33,727	25,369
KapStone Paper and Packaging Corp		1,419	15,840	41,591
KAR Auction Services Inc		975	20,808	33,784
Keryx Biopharmaceuticals Inc		1,473	22,218	20,843
KLX Inc		230	8,186	9,467
Lennar Corp		875	33,391	39,209
LPL Financial Holdings Inc		1,075	51,154	47,891
Madison Square Garden Co/The		1,375	82,708	103,483
Mallinckrodt PLC		400	30,936	39,612
Manhattan Associates Inc		489	13,717	19,912
MarketAxess Holdings Inc		199	13,189	14,270
Medivation Inc		550	43,678	54,786
Men's Wearhouse Inc/The		1,225	58,637	54,084
Micron Technology Inc		1,500	26,251	52,515
Molson Coors Brewing Co		1,885	139,461	140,470
Momenta Pharmaceuticals Inc		777	13,571	9,355
NASDAQ OMX Group Inc/The		1,300	50,448	62,348
NCR Corp		2,075	56,560	60,466
NetScout Systems Inc		654	26,379	23,897
NeuStar Inc		876	34,826	24,353
NeuStar Inc		910	23,291	25,298
Noble Energy Inc		350	17,013	16,601
Nordson Corp		509	32,419	39,682
Norwegian Cruise Line Holdings Ltd		3,740	119,968	174,882
Old Dominion Freight Line Inc		819	45,005	63,587
Orbitz Worldwide Inc		23,145	197,133	190,483
Packaging Corp of America		675	33,580	52,684
PacWest Bancorp		1,375	58,264	62,508
PetSmart Inc		976	65,821	79,344
Pfizer Inc		7,670	226,510	238,921
Polaris Industries Inc		421	35,223	63,672
Power Integrations Inc		558	35,072	28,871
PRA Group Inc		975	55,100	56,482
Proto Labs Inc		228	17,412	15,312
PVH Corp		475	53,320	60,881
Reinsurance Group of America Inc		600	36,944	52,572
Reliance Steel & Aluminum Co		725	43,411	44,421
Rite Aid Corp		10,475	51,898	78,772
Robert Half International Inc		1,379	46,840	80,506
Rovi Corp		1,023	25,661	23,110
Sabre Corp		2,775	53,264	56,249

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

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December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
SEI Investments Co		1,200	\$ 31,709	\$ 48,048
ServiceMaster Global Holdings Inc		2,050	48,785	54,879
Signet Jewelers Ltd		677	36,734	89,073
Signet Jewelers Ltd		350	24,377	46,050
Silgan Holdings Inc		753	32,091	40,361
Skyworks Solutions Inc		825	17,801	59,986
Snap-on Inc		275	21,698	37,604
Spectrum Brands Holdings Inc		475	29,288	45,448
Splunk Inc		527	27,254	31,067
Superior Energy Services Inc		500	11,376	10,075
Sysco Corp		4,595	172,224	182,376
Tableau Software Inc		514	32,885	43,567
Tandem Diabetes Care Inc		481	7,162	6,109
Tenet Healthcare Corp		709	40,929	35,925
Tenneco Inc		775	38,105	43,873
Total System Services Inc		1,751	41,327	59,464
Total System Services Inc		1,525	46,630	51,789
Towers Watson & Co		432	24,751	48,889
TriNet Group Inc		1,425	40,994	44,574
United Rentals Inc		700	28,485	71,407
United Rentals Inc		325	13,793	33,153
United Therapeutics Corp		177	9,989	22,920
Universal Health Services Inc		670	32,558	74,544
Valeant Pharmaceuticals International Inc		325	20,178	46,511
Valmont Industries Inc		245	34,137	31,115
Verint Systems Inc		528	31,967	30,772
Viacom Inc		1,925	163,868	144,856
WABCO Holdings Inc		525	54,732	55,010
Wabtec Corp/DE		783	34,165	68,035
Whiting Petroleum Corp		668	32,669	22,044
Whiting Petroleum Corp		450	39,374	14,850
Williams-Sonoma Inc		729	32,160	55,171
WuXi PharmaTech Cayman Inc		939	28,995	31,616
Wyndham Worldwide Corp		567	30,788	48,626
Xerox Corp		12,575	155,976	174,290
XL Group PLC		1,324	34,433	45,506
Yelp Inc		448	29,585	24,519
YY Inc		582	38,340	36,282
Zoetis Inc		4,870	156,652	209,556
zulily Inc		612	20,337	14,310
Total corporate stock			7,539,246	9,136,485
Mutual funds:				
MainStay Marketfield Fund		35,931	645,773	583,522
Third Avenue Focused Credit Fund		44,635	532,089	432,517
Columbia Select Large Cap Growth Fund		199,896	3,293,353	3,668,093
Goldman Sachs MLP Energy Infrastructure Fund		79,037	1,020,337	919,989
iShares MSCI Emerging Markets Minimum Volatility ETF/Dup		12,075	725,173	683,807
Kopernik Global All-Cap Fund		160,950	1,613,883	1,266,678
RS Global Natural Resources Fund		21,413	766,172	545,613
Vanguard FTSE All-World ex-US ETF		56,400	2,790,312	2,642,904
Vanguard Total Stock Market ETF		43,336	4,293,174	4,593,616
Virtus Emerging Markets Opportunities Fund		76,743	740,923	758,989
Virtus Foreign Opportunities Fund		69,780	1,877,252	1,937,084
WisdomTree Europe SmallCap Dividend Fund		19,500	1,166,085	1,003,665
Loomis Sayles Bond Funds I		57,474	883,599	852,344
Metropolitan West Total Return Bond Fund		101,242	1,098,520	1,103,539
TCW Total Return Bond Fund		107,867	1,101,192	1,112,111

Employees' Retirement Plan of MedCentral Health System

Schedule of Assets Held at End of Year (Continued)

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EIN 34-0714456 Plan No. 002

December 31, 2014

Description of Assets	Maturity Date	Shares/ Face Value	Cost	Market/ Current Value
Templeton Global Bond Fund/United States		68,522	\$ 904,161	\$ 850,358
Invesco Balanced-Risk Allocation Fund/United States		54,253	681,376	631,509
PIMCO All Asset All Authority Fund		80,402	827,407	734,066
Wells Fargo Advantage Absolute Return Fund		54,946	632,384	595,614
Total mutual funds			25,593,165	24,916,018
Foreign bonds:				
America Movil SAB de CV	9/8/2016	200,000.00	209,322	202,744
BHP Billiton Finance USA Ltd	11/21/2021	190,000.00	195,949	196,226
BNP Paribas SA	12/12/2018	200,000.00	200,814	201,904
BNP Paribas SA	12/12/2018	85,000.00	84,976	85,809
BP Capital Markets PLC	5/10/2018	15,000.00	14,846	14,734
BP Capital Markets PLC	5/10/2023	225,000.00	220,927	210,402
CDP Financial Inc	11/25/2019	250,000.00	281,885	275,283
Electricite de France SA	1/27/2040	185,000.00	219,534	218,635
Orange SA	3/1/2031	65,000.00	97,461	99,150
HSBC Holdings PLC	6/1/2038	200,000.00	253,616	265,234
LyondellBasell Industries NV	4/15/2019	95,000.00	106,396	103,622
Rio Tinto Finance USA Ltd	5/20/2021	200,000.00	212,544	210,314
Statoil ASA	5/15/2043	115,000.00	105,030	112,392
Statoil ASA	4/15/2019	170,000.00	207,002	191,117
Total Capital International SA	6/28/2017	65,000.00	65,926	65,222
Vodafone Group PLC	3/16/2021	70,000.00	76,167	74,488
Total foreign bonds			2,552,395	2,527,276
Municipal bonds:				
State of California	4/1/2039	155,000.00	231,376	238,942
Chicago Transit Authority	12/1/2040	155,000.00	188,728	195,294
New Jersey Transportation Trust Fund Authority	12/15/2040	120,000.00	153,257	156,316
Total municipal bonds			573,361	590,552
Alternative investments - limited partnerships:				
Long and short equities hedge funds				
Pointer Offshore III, Ltd.			4,820,000	5,812,654
Skybridge Multi-Advisor Hedge Fund			4,870,000	5,645,596
Total alternative investments - Limited partnerships			9,690,000	11,458,250
Total investments - At fair value			\$ 78,820,415	\$ 82,298,117

Schedule SB, line 24 — Change in Actuarial Assumptions

- Interest discounts and mortality rates were updated from 2013 to 2014 in accordance with PPA.
- The expense component of normal cost increased from \$429,844 to \$440,000 to reflect our expectations for the current plan year.
- Salary scale table with average increase of 3.0% is being used for all years. Previously, this table was used for year 2018 and beyond. A different salary scale table with an average wage increase of 2.5% was used previously through 2017. This change was made to better reflect expectations for the future.
- Retirement rates have been updated from last year based on a plan experience study covering data from January 1, 2008 through January 1, 2013.
- Withdrawal rates have been updated from last year based on a plan experience study covering data from January 1, 2008 through January 1, 2013. Select period for withdrawal rates has also been updated to 3 years from 5 years last year.
- The assumed cash balance crediting rate was updated to 3.89% beginning in 2014, increasing steadily to 4.9% (4.23% in 2015, 4.57% in 2016). Previously, the 2015 rate was 3.95% and the 2016 rate was 4.43%. This change was made to better reflect expectations for future years.
- The expected return on assets decreased from 7.00% to 6.38% to reflect expectation for the current plan year.
- The terminated vested commencement age was updated from 60 to 62 based on a plan experience study covering data from January 1, 2008 through January 1, 2013.