

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 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A	This return/report is for: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> ☐ a multiemployer plan </div> <div> ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) </div> </div> <div style="margin-top: 5px;"> ☒ a single-employer plan <div style="margin-left: 100px;">☐ a DFE (specify) _____</div> </div>
B	This return/report is: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> ☐ the first return/report ☐ an amended return/report </div> <div> ☐ the final return/report ☐ a short plan year return/report (less than 12 months) </div> </div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> ☒ Form 5558 ☐ special extension (enter description) </div> <div> ☐ automatic extension </div> <div> ☐ the DFVC program </div> </div>
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>
1b	Three-digit plan number (PN) ▶ <u>001</u>
1c	Effective date of plan <u>01/01/1974</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u> <u>1 AMALIA DRIVE</u> <u>BUCKHANNON, WV 26201</u>
2b	Employer Identification Number (EIN) <u>55-0356996</u>
2c	Plan Sponsor's telephone number <u>304-473-2000</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.	10/12/2022	IVAR H GJOLBERG
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

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v. 210624

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 or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	448
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)	187
a(2) Total number of active participants at the end of the plan year		6a(2)	171
b Retired or separated participants receiving benefits.....		6b	141
c Other retired or separated participants entitled to future benefits		6c	135
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	447
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	447
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 who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
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: 1C 3H			
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) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		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	
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 (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ 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 2021 Form M-1 annual report. If the plan was not required to file the 2021 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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **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 <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u>	D Employer Identification Number (EIN) <u>55-0356996</u>
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>2021</u>	
2 Assets:	
a Market value	2a <u>11273110</u>
b Actuarial value	2b <u>10625555</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants <u>129</u> (2) Vested Funding Target <u>6699925</u> (3) Total Funding Target <u>6699925</u>
b For terminated vested participants.....	<u>132</u> <u>2213670</u> <u>2213670</u>
c For active participants	<u>187</u> <u>3382664</u> <u>3382664</u>
d Total.....	<u>448</u> <u>12296259</u> <u>12296259</u>
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 <u>5.03</u> %
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a <u>0</u>
b Expected plan-related expenses	6b <u>223000</u>
c Total (line 6a + line 6b)	6c <u>223000</u>

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	
Signature of actuary	<u>09/15/2022</u> Date
<u>BOB J. BOLIN, FSA, MAAA, EA, FCA</u> Type or print name of actuary	<u>20-01547</u> Most recent enrollment number
<u>NEWPORT GROUP</u> Firm name	<u>214-443-2470</u> Telephone number (including area code)
<u>8350 N. CENTRAL EXPRESSWAY</u> <u>SUITE 900</u> <u>DALLAS, TX 75206</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 ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2021
v. 201209

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	42016
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9 Amount remaining (line 7 minus line 8)	0	42016
10 Interest on line 9 using prior year's actual return of <u>11.82</u> %	0	4966
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		201985
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>5.48</u> %		11069
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		213054
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	46982

Part III Funding Percentages

14 Funding target attainment percentage	14	86.03 %
15 Adjusted funding target attainment percentage	15	86.03 %
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	79.95 %
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
09/10/2021	222752	0	07/12/2022	300000	0
10/04/2021	300000	0			
01/03/2022	300000	0			
03/21/2022	600000	0			
04/04/2022	600000	0			
05/16/2022	600000	0			
Totals ▶			18(b)	2922752	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	2734807

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
0	0	0	0

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

21 Discount rate:				
a Segment rates:	1st segment: 3.32 %	2nd segment: 4.79 %	3rd segment: 5.47 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 1
22 Weighted average retirement age				22 65
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 6c).....	31a	223000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	1717686	906341	
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	1129341	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	1129341	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	2734807	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1605466	
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

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
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.	D Employer Identification Number (EIN) 55-0356996	

Part I	Service Provider Information (see instructions)
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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

500 LEE ST. E, SUITE 300
CHARLESTON, WV 25323

(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	35856	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

(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?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

(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?
			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)

(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?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

(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?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

(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?
			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
(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.	
(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.	
(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
(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
(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
(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
(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
(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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.</u>	D Employer Identification Number (EIN) <u>55-0356996</u>	

Part I	Asset and Liability Statement
---------------	--------------------------------------

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) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	-15214	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	900000	2400000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	916668	1531373
(2) U.S. Government securities	1c(2)	1370403	1399734
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	356732	309176
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	4750214	5474210
(5) Partnership/joint venture interests	1c(5)		
(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)	3005479	3478005
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	7375

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(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	11284282 14599873
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	11284282 14599873

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	2922752
	(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)	2922752
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	40403
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	163189
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	322
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	203914
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	509172
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	458635
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	50537
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	1033383
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	1033383

		(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)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		4210586
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	620224	
(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)		620224
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)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	46524	
(4) Other.....	2i(4)	228247	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		274771
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		894995
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		3315591
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) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: **BAKER TILLY US, LLP**

(2) EIN: **39-0859910**

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.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
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.)			
4b		X	
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.)			
4c		X	
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.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		3000000
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		X	
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?			
4g		X	
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?			
4h		X	
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	X		
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	X		
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		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
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 Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 429390 _____.			

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2021</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ST. JOSEPH'S HOSPITAL, INC. RETIREMENT PLAN AND TRUST		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. JOSEPH'S HOSPITAL OF BUCKHANNON, INC.		D Employer Identification Number (EIN) 55-0356996
Part I	Distributions	
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 0
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): 75-3182674		
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 0
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.)	
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	
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		
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.	
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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2021 v. 201209		

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 deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

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: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

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): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____



To the Plan Administrator of
St. Joseph's Hospital Retirement Plan and Trust

We have audited the financial statements of the St. Joseph's Hospital Retirement Plan and Trust (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit] as of and for the year ended December 31, 2021 and have issued our report thereon dated October 7, 2022. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (investment information) by Matrix Trust Company, the custodian, which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedules, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States (U.S. GAAP). Professional standards require that we communicate to you the following information related to our audit.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Qualitative Aspects of the Plan's Significant 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 the Plan 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 the year ended December 31, 2021.

We noted no transactions entered into by the Plan during the year that were both significant and unusual, and of which, under professional standards, we are required to inform you, or transactions for which there is a lack of authoritative guidance or consensus.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on 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 accounting estimates affecting the financial statements are:

- > Management's estimate of accumulated plan benefits, as calculated and provided by the Plan's actuary, is based on participant data provided by management and certain actuarial assumptions.
- > Management's estimate of the fair value of the Plan's investments is determined using various valuation techniques depending on the levels of the fair value hierarchy. It is at least reasonably possible that changes in the investments' fair values could occur in the near term and such changes could materially impact the financial statements.

Management's estimate of these items is based on historical data and current information. We evaluated the key factors and assumptions used to develop the estimates and determined that they are reasonable in relation to the financial statements taken as a whole.

The disclosures in the financial statements are neutral, consistent, and clear. Certain financial statement disclosures involve significant judgment and are particularly sensitive because of their significance to financial statement users. The most sensitive disclosure affecting the Plan's financial statements relates to fair value estimates.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of the Plan's Form 5500 prior to dating our auditors' report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Difficulties Encountered During the Audit

We encountered no significant difficulties in dealing with management in performing and completing 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. There were no misstatements identified.

Disagreements with Management

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

Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. If a consultation involves application of an accounting principle to the Plan's financial statements, or a determination of the type of auditors' 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.

Management Representations

We have requested certain representations from management that are included in the attached letter dated October 7, 2022.

Independence

We are not aware of any relationships between Baker Tilly US, LLP and the Plan that, in our professional judgment, may reasonably be thought to bear on our independence.

Relating to our audit of the financial statements of the Plan for the year ended December 31, 2021, Baker Tilly US, LLP hereby confirms in accordance with the Code of Professional Conduct issued by the American Institute of Certified Public Accountants, that we, in our professional judgment, are independent with respect to the Plan. During the year ended December 31, 2021, Baker Tilly US, LLP provided the following services to the Plan:

- > Preparation of the financial statements.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to 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 to our retention.

Other Matters

With respect to the ERISA-required supplemental schedules accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and method of preparing the information to determine that the information complies with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the ERISA-required supplemental schedules to the underlying accounting records used to prepare the financial statements or the financial statements themselves.

This information is intended solely for the use of those charged with governance and management of the Plan, and is not intended to be and should not be used by anyone other than these specified parties.

Baker Tilly US, LLP

Pittsburgh, Pennsylvania
October 7, 2022

ST. JOSEPH'S HOSPITAL

One Amalia Drive
Buckhannon, WV 26201
Phone # 304 473 2000
www.stj.net

October 7, 2022

Baker Tilly US, LLP
20 Stanwix Street, Suite 800
Pittsburgh, PA 15222

We are providing this letter in connection with your audits of the financial statements and supplemental schedules of the St. Joseph's Hospital Retirement Plan and Trust (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

We elected to have the audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audit did not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier, that is regulated, supervised and subject to periodic examination by a state or federal agency (a qualified institution), that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5, and that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America.

The purpose of an ERISA Section 103(a)(3)(C) audit is to express an opinion on whether the amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America and that the assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the certified investment information.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of October 7, 2022, the following representations made to you during your audits:

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated March 1, 2022, for the preparation and fair presentation of the financial statements and notes in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP), and the notes include all the disclosures required by laws and regulations in which the Plan is subject, including the DOL Rules and Regulations for Reporting and Disclosure under ERISA.

- 2) We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements, notes, and supplemental schedules that are free from material misstatement, whether due to fraud or error.
- 3) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 4) Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable. The methods and significant assumptions used to determine fair values of financial instruments are properly disclosed in the notes to the financial statements and result in a measure of fair value appropriate for financial statement measurement and disclosure purposes.
- 5) We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board (FASB) *Accounting Standards Codification* (ASC) 820, *Fair Value Measurement*. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in FASB ASC 820.
- 6) Related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
- 7) Transactions with parties in interest, as defined in Section 3(14) of ERISA and regulations thereunder, including sales, purchases, loans, transfers, leasing arrangements, and guarantees, and amounts receivable from, or payable to, related parties have been appropriately disclosed.
- 8) All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
- 9) The effects of all known actual or possible litigation and claims have been accounted for and disclosed in accordance with U.S. GAAP.
- 10) We have no intentions to terminate the Plan.
- 11) Guarantees, whether written or oral, under which the Plan is contingently liable to a bank or another lending institution, have been properly recorded or disclosed in the financial statements.
- 12) We have properly reported and disclosed amendments to the plan instrument, if any.
- 13) We acknowledge our responsibility for the presentation of the supplementary information in accordance with the applicable criteria and we believe the supplementary information, including its form and content, is fairly presented in accordance with the applicable criteria. The methods of measurement or presentation have not changed from those used in the prior period.
- 14) We have provided you with:
 - a) Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements and supplemental schedules, such as financial records and related data, plan instruments, trust agreements, insurance contracts, as applicable, or investments contracts, as applicable, and amendments to such documents entered into during the year;
 - b) Additional information that you have requested from us for the purpose of the audit;
 - c) Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence;

- d) All minutes of the meetings of relevant boards and committees or summaries of actions of recent meetings for which minutes have not yet been prepared;
 - e) Amendments made to the plan instrument, trust agreement, or insurance contracts during the year, including amendments to comply with applicable laws; and
 - f) Actuarial valuation reports and other reports prepared by the actuary for the Plan and the plan sponsor.
- 15) All transactions have been recorded in the accounting records and are reflected in the financial statements.
- 16) Financial instruments with off-balance-sheet risk and financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
- 17) The Plan or trust has satisfactory title to all owned assets that are recorded at fair value, and all liens, encumbrances, or security interest requiring disclosure in the financial statements have been properly disclosed.
- 18) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 19) We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
- a) Management;
 - b) Employees who have significant roles in internal control; or
 - c) Others when the fraud could have a material effect on the financial statements.
- 20) We have no knowledge of any allegations of fraud, or suspected fraud, affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- 21) We have disclosed to you all known instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing financial statements and supplemental schedules.
- 22) We are not aware of any pending or threatened litigation and claims whose effects should be considered when preparing the financial statements, and we have not consulted legal counsel concerning litigation or claims.
- 23) There are no other matters (for example, breach of fiduciary responsibilities, nonexempt transactions, loans or loans in default, events reportable to the Pension Benefit Guaranty Corporation, or events that may jeopardize the tax status) that legal counsel have advised us must be disclosed.
- 24) We agree with the findings of specialists in evaluating the actuarial present value of accumulated plan benefits and have adequately considered the qualifications of the specialist in determining the amounts and disclosures used in the financial statements and underlying accounting records. We did not give or cause any instructions to be given to specialists with respect to the values or amounts derived in an attempt to bias their work, and we are not otherwise aware of any matters that have had an effect on the independence or objectivity of the specialists.
- 25) There were no omissions from the participants' data provided to the Plan's actuary for the purpose of determining the actuarial present value of accumulated plan benefits and other actuarially determined amounts in the financial statements.

- 26) The plan administrator agrees with the actuarial methods and assumptions used by the actuary for funding purposes and for determining the Plan's accumulated plan benefits and has no knowledge or belief that such methods or assumptions are inappropriate in the circumstances. We did not give any, nor cause any, instructions to be given to the Plan's actuary with respect to values or amounts derived, and we are not aware of any matters that have impacted the independence or objectivity of the Plan's actuary.
- 27) Changes in the following have been properly disclosed in the financial statements:
- a) The actuarial methods or assumptions used in calculating amounts recorded or disclosed in the financial statements.
 - b) Plan provisions between the actuarial valuation date and the date of this letter.
- 28) We have disclosed to you the identity of the Plan's related parties and parties in interest and all the related party and party in interest relationships and transactions of which we are aware.
- 29) We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.
- 30) The Plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance, including the release of unallocated shares held in employee stock ownership plans.
- 31) All required filings of plan (trust) documents with the appropriate agencies have been made.
- 32) The Plan (and the trust established under the plan) is qualified under the appropriate section of the Internal Revenue Code and intends to continue as a qualified plan (and trust). The plan sponsor(s) has operated the Plan and trust or insurance contract in a manner that did not jeopardize this tax status.
- 33) The Plan has complied with the fidelity bonding requirements of ERISA.
- 34) There are no:
- a) Non-exempt party-in-interest transactions (as defined in ERISA, Section 3(1), and regulations under that section) that were not disclosed in the supplemental schedules or financial statements;
 - b) Investments in default or considered to be uncollectible that were not disclosed in the supplemental schedules; or
 - c) Reportable transactions (as defined in ERISA, Section 103(b)(3)(H), and regulations under that section) that were not disclosed in the supplemental schedules.
- 35) We have obtained a copy of the relevant SSAE 18 reports that cover the year under audit, related to significant processes and transactions that have been outsourced to those service organizations. In connection with those SSAE 18 reports, we have read the reports, evaluated the impact of the exceptions to relevant tests, identified the complementary controls listed under the user controls section of the report, and have determined that those user controls have been designed appropriately and have been implemented.
- 36) Employer contributions totaling \$2,922,752 were made to the Plan in 2021, of which, \$2,400,000 were outstanding at plan year-end.
- 37) We have obtained the appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).

38) In regards to the services performed by you, we have:

- a) Made all management decisions and performed all management functions.
- b) Designated an individual with suitable skill, knowledge, or expertise to oversee the services.
- c) Evaluated the adequacy and results of the services performed.
- d) Accepted responsibility for the results of the services.
- e) Established and maintained internal controls, including monitoring ongoing activities.

Signature: 

Signature: 

Title: Vice President, HR

Title: Director of Finance

St. Joseph's Hospital Retirement Plan and Trust

Financial Statements and
Supplementary Information

December 31, 2021 and 2020

St. Joseph's Hospital Retirement Plan and Trust

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Independent Auditors' Report

To the Participants and Plan Administrator of
St. Joseph's Hospital Retirement Plan and Trust

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of the St. Joseph's Hospital Retirement Plan and Trust (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, 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, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control-related matters that we identified during the audit.

Other Matter - 2021 Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) and Schedule H, Line 4(j) - Schedule of Reportable Transactions, as of or for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter - Auditors' Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 13, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Baker Tilly US, LLP

Pittsburgh, Pennsylvania
October 7, 2022

St. Joseph's Hospital Retirement Plan and Trust**Statements of Net Assets Available for Benefits**

December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments at fair value:		
Money market funds	\$ 1,531,373	\$ 901,454
Common stocks	5,481,585	4,750,214
Mutual funds	3,478,005	3,005,479
Corporate debt securities	309,176	356,732
U.S. government agency securities	<u>1,399,734</u>	<u>1,370,403</u>
Total investments at fair value	12,199,873	10,384,282
Employer contributions receivable	<u>2,400,000</u>	<u>900,000</u>
Total assets	14,599,873	11,284,282
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 14,599,873</u>	<u>\$ 11,284,282</u>

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust**Statements of Changes in Net Assets Available for Benefits**

Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Additions		
Investment income:		
Net appreciation in fair value of investments	\$ 1,083,920	\$ 967,311
Interest and dividends	203,914	197,944
Total investment income	1,287,834	1,165,255
Employer contributions	2,922,752	1,441,351
Total additions	4,210,586	2,606,606
Deductions		
Benefits paid to participants	620,224	628,137
Administrative expenses	274,771	284,853
Total deductions	894,995	912,990
Net increase	3,315,591	1,693,616
Net Assets Available for Benefits		
Beginning of year	11,284,282	9,590,666
End of year	<u>\$ 14,599,873</u>	<u>\$ 11,284,282</u>

See notes to financial statements

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2021 and 2020

1. Description of the Plan

The following description of the St. Joseph's Hospital Retirement Plan and Trust (the Plan) is provided for general information purposes only. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit pension plan covering substantially all nonunion and nonleased full time employees of St. Joseph's Hospital of Buckhannon, Inc. (the Company) and part time employees that have completed one year of credited service, as defined in the plan document. Effective October 1, 2015, the Company entered into an affiliation agreement with the West Virginia United Health System (WVUHS). At that time, the Plan became subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). There have been no other changes to the provisions of the Plan as a result of this affiliation.

Effective January 1, 2014, the Plan was amended to freeze participation and all future benefits to be earned under the Plan with respect to all plan participants.

Pension Benefits

Prior to the date that benefits earned under the Plan were frozen, each year, eligible participants earned employer credits equal to a percentage of their annual compensation in accordance with the following table:

<u>Years of Vesting Service</u>	<u>Percentage of Compensation</u>
0 - 4	3.25 %
5 - 9	3.50
10 - 14	4.00
15 - 19	4.50
20 - 24	5.00
25 - 29	5.50
30 plus	6.00

In addition, eligible participants earn annual interest credits equal to the lesser of (a) the average annual yield of six-month United States Treasury Bills for the immediately preceding year; and (b) the adjusted first, second and third segment rates applied under rules similar to the rules of Internal Revenue Code (IRC) Section 417(e)(3)(A)(ii)(iii); but not less than 4%.

The Plan permits early retirement at ages 55 to 64. A participant's early retirement benefits is equal to the normal retirement accrued benefit, actuarially reduced to reflect the commencement of benefits prior to reaching normal retirement age.

Participants generally elect to receive the value of their accumulated plan benefits in the form of a life annuity, qualified joint and survivor annuity, or lump-sum payment upon retirement or termination. If participants terminate before rendering three years of service, they forfeit the right to receive their accumulated plan benefits.

Effective May 24, 2022, the Plan was amended to allow for a lump-sum or immediate annuity payment option for eligible terminated vested participants between the dates of June 1, 2022 and July 15, 2022. Approximately one hundred participants elected this payout option to receive the present value of their vested accrued benefits, which totaled approximately \$2.2 million in 2022.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2021 and 2020

Death and Disability Benefits

Upon the death of a vested participant, the beneficiary will receive a death benefit equal to the actuarially equivalent of the vested portion of the participant's accrued benefits at the time of the participant's death.

Vested employees who become totally disabled prior to reaching their benefit commencement date are eligible to receive the same benefits as reduced for early retirement. If a disabled participant is less than the early retirement age at the time of disability, the benefit will be further reduced based on the age of the participant at the time of disability.

Funding Policy

Effective October 1, 2015, the Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. Prior to October 1, 2015, the Plan was considered a church plan not subject to the minimum funding requirements of ERISA. As detailed in Note 2, the Plan was significantly underfunded as of January 1, 2015. During 2015, plan management approved a funding schedule necessary to meet the minimum funding requirements of ERISA, which includes cumulative annual minimum contributions totaling approximately \$5.1 million through 2022. Plan management believes the affiliation agreement with WVUHS will provide the necessary funding for the Plan to meet its obligations under the plan document. The minimum funding requirements of ERISA were met for 2021 and 2020.

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

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 changes therein, disclosures of contingent assets and liabilities and the actuarial present value of accumulated plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes gains and losses on investments bought and sold as well as held during the year.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2021 and 2020

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying Statements of Changes in Net Assets Available for Benefits. In addition, certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying Statements of Changes in Net Assets Available for Benefits.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation and years of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances such as retirement, death, disability and termination of employment are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits presented below is determined by the Plan's independent actuary as of January 1, 2021. The actuarial present value of accumulated plan benefits is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The actuarial present value of accumulated plan benefits as of January 1, 2021 is as follows:

Vested benefits:	
Retired participants and beneficiaries	\$ 5,814,431
Other participants	<u>4,487,103</u>
Total vested benefits	10,301,534
Nonvested benefits	<u>-</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 10,301,534</u>

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
December 31, 2021 and 2020

The changes in the actuarial present value of the accumulated plan benefits for the year ended December 31, 2020 are summarized as follows:

Actuarial present value of accumulated plan benefits at beginning of year	\$ 10,107,792
Increase (decrease) during the year attributable to:	
Benefits accumulated, change in actuarial assumptions, and actuarial gains/losses	185,287
Interest on benefits for the year	636,592
Benefits paid	(628,137)
Net increase	193,742
Actuarial present value of accumulated plan benefits at end of year	\$ 10,301,534

Significant assumptions underlying the actuarial computations are as follows:

Discount rate	6.50%
Mortality	Pri-2012 Mortality Table projected with scale MP-2020
Retirement age	Age 65

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.

The mortality tables used to value the present value of accumulated plan benefits were updated to reflect mortality changes resulting in an increase of approximately \$0.2 million in actuarial present value of accumulated benefits for the year ended December 31, 2021.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through October 7, 2022, the date the financial statements were available to be issued.

3. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under authoritative guidance are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;

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- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observables and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

Money market funds are valued at the quoted net asset value (NAV) of shares held by the Plan at year-end.

Common stocks are generally valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Corporate debt securities and U.S. government agency securities are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

Assets at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 1,531,373	\$ -	\$ -	\$ 1,531,373
Common stock	5,481,585	-	-	5,481,585
Mutual funds	3,478,005	-	-	3,478,005
Corporate debt securities	-	309,176	-	309,176
U.S. government agency securities	-	1,399,734	-	1,399,734
Total assets at fair value	\$ 10,490,963	\$ 1,708,910	\$ -	\$ 12,199,873

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Notes to Financial Statements
December 31, 2021 and 2020

	Assets at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 901,454	\$ -	\$ -	\$ 901,454
Common stock	4,750,214	-	-	4,750,214
Mutual funds	3,005,479	-	-	3,005,479
Corporate debt securities	-	356,732	-	356,732
U.S. government agency securities	-	1,370,403	-	1,370,403
Total assets at fair value	\$ 8,657,147	\$ 1,727,135	\$ -	\$ 10,384,282

4. Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
- Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
- All other vested benefits (that is, vested benefits not insured by PBGC).
- All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Company and the level of benefits guaranteed by the PBGC.

5. Related-Party and Party In Interest Transactions

The Plan's investments are administered under contracts with Matrix Trust Company, the custodian of the Plan, and Morgan Stanley Smith Barney LLC, the broker of the Plan. Contributions are held and managed by the custodian and broker, who invest cash received, interest and dividend income and make distributions to participants. These transactions qualify as party in interest transactions which are exempt from the prohibited transactions rules of ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

St. Joseph's Hospital Retirement Plan and Trust

Notes to Financial Statements
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6. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Plan by a letter dated August 15, 2014 that the Plan and related trust were designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Risks and Uncertainties

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

In addition, the Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. 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 Statements of Net Assets Available for Benefits.

As of December 31, 2021 and 2020, the Plan had investments of \$3,076,720 that were concentrated in two funds and \$1,245,169 that was concentrated in one fund, respectively.

8. Information Certified by Custodian

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2021 and 2020. Accordingly, Matrix Trust Company, the custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2021 and 2020 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2021 and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2021 and 2020 and the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2021.

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Funds				
*	Morgan Stanley	Morgan Stanley Bank	\$ 1,494,544	\$ 1,494,544
*	Morgan Stanley	Morgan Stanley Cash Acct	36,829	36,829
		Total money market funds	1,531,373	1,531,373
Common Stocks				
	Genomics Inc-Class A	Common stock	1,576	1,490
	AAC Technologies H-Unspon Ad	Common stock	11,246	4,509
	Abbvie Inc	Common stock	3,986	5,551
	Adecco Sa Reg Unspon ADR	Common stock	15,094	14,447
	Adidas Ag-Spon ADR	Common stock	11,767	10,944
	Adobe Inc	Common stock	20,769	54,438
	Advance Auto Parts Inc	Common stock	4,659	7,436
	Adyen Nv-Unspon ADR	Common stock	8,756	24,478
	AECOM	Common stock	11,153	23,437
	Agree Realty Corp	Common stock	9,935	10,704
	Airbnb Inc Class A	Common stock	14,560	16,982
	Alcon Inc	Common stock	3,200	4,530
	Alibaba Group Holding-Sp ADR	Common stock	6,525	4,633
	1,328.000 Alight Inc CL A	Common stock	13,493	14,356
	Allegion PLC	Common stock	7,895	10,198
	Allianz Se Unsp ADR	Common stock	25,745	31,401
	Allscripts Healthcare Solutions	Common stock	7,608	8,930
	Alphabet Inc CL C	Common stock	50,436	104,169
	Altra Industrial Motion Corp	Common stock	14,157	13,047
	Amadeus IT Holding-Unsp Adr	Common stock	5,288	5,350
	Amazon Com Inc	Common stock	70,036	156,714
	AMC Networks Inc A	Common stock	863	1,205
	America Movil Sa De Cv	Common stock	12,026	17,036
	American Water Works Co Inc	Common stock	6,489	10,954
	Amn Healthcare Services	Common stock	3,210	7,340
	Anglo American Plc ADR	Common stock	3,840	8,191
	Anheuser Busch Inbev	Common stock	15,746	16,409
	Anhui Conch Cement	Common stock	11,730	9,945
	API Group Corp	Common stock	10,566	12,679
	Apple Inc	Common stock	33,917	98,196
	Aptiv PLC	Common stock	3,334	5,773
	Arcosa Inc	Common stock	6,583	10,751
	Ase Technology Hldg Co Ltd	Common stock	19,274	19,056
	Ashland Inc	Common stock	7,035	9,582
	ASM Pacific Technol-Unsp ADR	Common stock	9,973	9,505
	Asml Holding Nv	Common stock	2,902	5,573
	Astra International-Unsp Adr	Common stock	11,774	8,121
	Astrazeneca Plc Sponsored Adr	Common stock	14,703	15,669
	Atlassian Corp Plc Cl A	Common stock	20,751	32,791
	Autodesk Inc	Common stock	6,258	12,372
	Avantor Inc	Common stock	7,483	17,446
	Bae Systems Plc Spon Adr	Common stock	19,385	19,777
	Banco Do Brasil ADR	Common stock	16,985	10,877
	Banco Santander Adr	Common stock	45,248	34,025
	Barrick Gold Corp	Common stock	8,103	8,493
	Bath & Body Works Inc	Common stock	10,367	11,864
	BB Seguridade Parti-Spon Adr	Common stock	14,376	8,129
	Bidvest Group Ltd-Spons Adr	Common stock	6,856	6,879
	Biogen Inc	Common stock	10,879	9,357
	Biontech Se	Common stock	8,556	9,023
	Block Inc A	Common stock	23,644	17,928
	Bp Plc Spons Adr	Common stock	67,823	57,095
	Broadcom Ltd	Common stock	5,852	18,631
	Catalent Inc	Common stock	6,302	17,540
	CDK Global Inc	Common stock	8,774	7,221
	Cerence Inc	Common stock	2,969	3,219
	ChampionX Corp	Common stock	11,227	10,752
	Channeladvisor Corp	Common stock	5,609	6,318
	Charles Riv Labs Intl	Common stock	3,102	3,014
	Chart Industries Inc	Common stock	2,780	12,919

St. Joseph's Hospital Retirement Plan and Trust

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	China Construction Bank Corp	Common stock	22,596	18,645
	China Merchants Bank-Uns	Common stock	7,198	11,804
	China Shenhua-Unspon Adr	Common stock	5,528	6,634
	Chipotle Mexican Grill - CI A	Common stock	38,803	62,937
	Churchill Downs Inc	Common stock	8,044	18,549
	Citrix Sys Inc	Common stock	4,347	4,351
	CKH Hldgs ADS	Common stock	54,828	35,273
	Colfax Corp (enov 04/05/22)	Common stock	5,462	8,045
	Comcast Corp CI A	Common stock	9,692	14,042
	Commercial Intl Bank ADR	Common stock	9,404	10,298
	Compagnie De Saint Unsp ADR	Common stock	11,041	23,548
	Compass Group Plc-Spon ADR	Common stock	6,750	9,413
	Concentrix Corp	Common stock	10,913	26,793
	Continental Ag Spons Adr	Common stock	41,408	38,208
	Costco Wholesale Corp-New	Common stock	9,454	21,573
	306.000 Covestro AG-Sponsored ADR	Common stock	6,619	9,455
	CRH PLC-Sponsored ADR	Common stock	14,253	17,741
	CrowdStrike Holdings Inc - A	Common stock	12,616	19,861
	Danaher Corp Del	Common stock	12,100	16,121
	Danone Spons ADR	Common stock	14,856	12,861
	Denso Corp Adr	Common stock	4,526	9,674
	Deutsche Boerse Ag Unspn	Common stock	12,624	12,458
	Deutsche Telekom Ag	Common stock	24,482	27,025
	Dexcom Inc	Common stock	7,806	18,793
	Discovery Inc A	Common stock	5,570	4,002
	Disney Walt Co	Common stock	4,181	6,041
	Docusign Inc	Common stock	7,744	5,788
	Dolby Laboratories Inc A	Common stock	2,267	4,094
	E On Ag Spd Adr	Common stock	18,988	25,134
	Eagle Materials Inc	Common stock	10,514	17,645
	Eaton Corp PLC	Common stock	4,496	5,012
	Eli Lilly & Company	Common stock	20,477	26,517
	Encompass Health Corp	Common stock	7,360	7,505
	Enel Spa ADR	Common stock	30,636	38,503
	Engie Brasil Sa - Spon ADR	Common stock	7,064	5,783
	Eni SPA Sponsored ADR	Common stock	29,844	24,332
	Equinix Inc	Common stock	3,651	6,767
	Estee Lauder Cos CI A	Common stock	14,084	26,654
	Etsy Inc	Common stock	2,324	1,970
	Euronet Worldwide Inc	Common stock	9,965	12,394
	Expedia Group Inc	Common stock	12,468	15,361
	Ferguson Plc	Common stock	4,511	13,275
	Fidelity National Information	Common stock	5,001	4,039
	First American Financial	Common stock	13,625	20,731
	Flextronics Ltd	Common stock	6,897	15,727
	Freeport-Mcmoran Inc	Common stock	747	4,089
	Fresenius Med Care Ag	Common stock	17,917	13,341
	Frontier Communications Pare	Common stock	13,815	13,683
	Fujifilm Holdings Unspon ADR	Common stock	19,276	33,631
	Galp Energia Sggs-Unspon ADR	Common stock	14,437	11,355
	Genpact Ltd	Common stock	9,208	13,323
	Glaxosmithkline Plc Ads (gsk	Common stock	59,531	64,386
	Goldman Sachs Group Inc	Common stock	12,321	13,772
	Grainger W W	Common stock	3,784	8,292
	Grupo Financiero Banorte	Common stock	7,387	8,929
	Guardant Health Inc	Common stock	6,027	6,201
	Hengan Intl Group-Unspon ADR	Common stock	14,726	9,612
	Herc Holdings Inc	Common stock	13,303	23,796
	Himax Technologies Inc- ADR	Common stock	6,857	8,379
	Hitachi Ltd Adr	Common stock	19,918	25,900
	Hologic Inc	Common stock	8,474	13,704
	Home Bancshares Inc	Common stock	13,124	16,826
	Home Depot Incorporated	Common stock	21,728	33,201
	Honda Motor Ltd Sponsored	Common stock	56,089	53,998
	Hubspot Inc	Common stock	5,634	5,273
	Hunt Jb Trans Svc Inc	Common stock	5,089	12,060
	IAA Inc	Common stock	5,025	7,947

St. Joseph's Hospital Retirement Plan and Trust

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Icon Plc	Common stock	16,937	35,306
	HIS Markit LTD	Common stock	2,710	6,912
	Immunogen Inc.	Common stock	431	675
	Imperial Brands Plc-Spon ADR	Common stock	23,301	23,302
	Infineon Technologies	Common stock	2,680	8,464
	Informa PLC-SP ADR	Common stock	6,946	8,227
	Infosys Tech Ltd Spd Adr	Common stock	2,051	5,062
	ING Groep NV	Common stock	24,038	22,481
	Ingersoll Rand Inc	Common stock	10,484	22,459
	International Consolidated Airlines Group	Common stock	12,168	9,757
	International Seaways Inc	Common stock	7,098	6,254
	Intuitive Surgical	Common stock	15,985	17,246
	Ionis Pharmaceuticals Inc	Common stock	4,675	2,830
	Isuzu Motors Ltd	Common stock	14,672	15,737
	Jazz Pharmaceuticals PLC	Common stock	16,607	16,944
	Johnson Controls International	Common stock	4,326	9,513
	Just Eat Takeaway-Spons ADR	Common stock	10,910	6,047
	Kadant Inc	Common stock	6,776	21,435
	Kasikornbank Plc-Unspon ADR	Common stock	7,951	6,648
	KB Financial Group Inc ADR	Common stock	24,216	25,480
	Kering SA Unsponsored ADR	Common stock	14,585	17,954
	Kimberly Clark De Mex Spon	Common stock	8,286	6,691
	Kingfisher Plc	Common stock	29,342	34,409
	KKR & Co Inc Cl A	Common stock	7,384	7,375
	Komatsu Ltd Sponsored Adr	Common stock	11,344	13,227
	Korn Ferry	Common stock	9,166	15,600
	Kyocera Corp	Common stock	32,951	33,268
	L3Harris Technologies Inc	Common stock	4,174	6,824
	LCI Industries	Common stock	11,583	16,522
	Lenovo Group Ltd ADR	Common stock	8,897	9,445
	Liberty Broadband - A	Common stock	770	1,287
	Liberty Broadband - C	Common stock	9,277	15,788
	Liberty Media Group Liberty	Common stock	263	534
	Liberty Media Group Liberty	Common stock	242	569
	Liberty Sirius Group - C	Common stock	17,137	24,866
	Liberty SiriusXM Group	Common stock	773	1,170
	Life Healthcare - Unspon ADR	Common stock	8,255	7,793
	Littelfuse Inc.	Common stock	6,438	12,587
	Lloyds Banking Group PLC ADR	Common stock	73,318	64,875
	Lukoil Oil Co Spon Adr	Common stock	8,061	10,147
	Lululemon Athletica Inc	Common stock	8,940	16,441
	Lumentum Holdings Inc	Common stock	10,662	13,644
	Lvmh Moet Hennessy Adr	Common stock	21,404	29,128
	Lyft Inc A	Common stock	2,725	2,094
	Mandiri Persero ADR	Common stock	11,771	12,778
	Marriott International Inc	Common stock	9,783	10,741
	Mastercard Inc A	Common stock	12,640	22,278
	Match Group Inc	Common stock	19,724	19,573
	Medtronic PLC	Common stock	2,268	2,793
	Meta Platforms Inc (meta	Common stock	35,567	54,825
	Microsoft Corporation	Common stock	28,137	100,560
	Mitsubishi Electric - Unsp Adr	Common stock	31,114	30,441
	Mobile Telesys Ojsc Spon ADR	Common stock	7,547	6,638
	Mondi PLC-Unspon ADR	Common stock	31,463	30,053
	Monster Beverage Corp	Common stock	3,191	5,474
	National Instruments Corp	Common stock	7,463	7,468
	Nedbank Group Ltd - spons	Common stock	8,977	8,938
	Netflix Inc	Common stock	25,817	48,798
	Nexstar Media Group Inc	Common stock	5,376	9,361
	Nike Inc.	Common stock	25,732	32,667
	Nippon Teleg & Tel Corp ADR	Common stock	33,132	39,799
	Nomad Foods Ltd	Common stock	8,711	11,730
	Novartis Ag Sponsored Adr	Common stock	35,803	39,274
	Nvidia Corp	Common stock	22,297	94,115
	NXP Semiconductors Nv	Common stock	6,922	16,628
	Oao Gazprom Adr Reg S	Common stock	5,312	7,782
	Okta Inc	Common stock	8,285	8,070

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	OPAP - SA-Unspon ADR	Common stock	7,239	7,697
	Packaging Corp Amer	Common stock	6,531	8,577
	Palo Alto Networks Inc	Common stock	2,750	9,465
	Paypal Holdings Inc	Common stock	17,131	18,858
	Pentair PLC	Common stock	1,854	3,140
	Petrobras Distribu- ADR Unsp	Common stock	5,892	5,576
	Petroleo Brasileiro Spon Adr	Common stock	10,891	10,222
	Ping An Insurance ADR	Common stock	13,578	10,138
	Popular Inc	Common stock	9,402	17,885
	Post Holdings Inc	Common stock	4,083	5,637
	Prosperity Banc Shares	Common stock	8,087	9,833
	Prudential Corp Adr	Common stock	16,519	15,425
	Pt Telecom Indonesia Sp Adr	Common stock	13,433	15,365
	Pulte Group Inc	Common stock	11,319	14,461
	Raymond James Finl Inc	Common stock	6,925	17,871
	Raytheon Technologies Corp	Common stock	5,355	4,389
	Red Electrica Corp ADR	Common stock	11,766	13,142
	Reinsurance Group of America	Common stock	7,284	8,540
	Reliance Steel & Aluminum	Common stock	6,028	11,355
	Rent A Center Inc	Common stock	13,304	11,914
	Roblox Corp -Class A	Common stock	9,530	12,070
	Roche Hldg Ltd -Spons Adr	Common stock	11,277	16,334
	Royal Dutch Shell PLC ADR B	Common stock	67,120	66,759
	S&P Global Inc	Common stock	14,209	16,989
	Salesforce Inc	Common stock	38,286	52,351
	Sanlam Ltd Unspon ADR	Common stock	5,684	4,265
	Sanofi - Aventis Sa Adr	Common stock	36,061	40,080
	Sberbank-Sponsored ADR	Common stock	7,865	8,505
	Science Applications Intl Corp	Common stock	7,627	7,022
	Scottish & Southern Energy	Common stock	30,658	43,510
	Scotts Miracle-Gro Co Cl A	Common stock	10,166	10,787
	Sea Ltd-ADR	Common stock	18,784	13,870
	Seagate Technology	Common stock	4,457	10,620
	Semiconductor Corporation	Common stock	11,608	25,198
	Shinhan Financial Grp ADR	Common stock	18,058	15,146
	Shopify Inc A	Common stock	35,240	56,473
	Signature Bank	Common stock	7,242	19,085
	Singapore Telecom Spd Adr	Common stock	20,334	12,480
	Sinopharm Group Co-Unsp	Common stock	11,991	9,307
	Skechers Usa Inc Cl A	Common stock	9,575	12,239
	Skyline Corp	Common stock	4,468	16,191
	Smith & Nephew Plc Spdn Adr	Common stock	14,676	12,636
	Smurfit Kappa Group PLC-ADR	Common stock	14,365	17,614
	Snam Rete Gas Unsponsored	Common stock	32,340	33,880
	Snap Inc - A	Common stock	22,785	17,260
	Snowflake Inc-Class A	Common stock	20,443	19,309
	Sony Corp ADR New	Common stock	38,873	68,003
	Splunk Inc	Common stock	5,843	5,670
	Standard Bank Group Spon	Common stock	6,759	5,329
	Sumitomo Metal Minin-Uns Adr	Common stock	12,480	14,896
	Sumitomo Mitsui Fin Unspd	Common stock	32,517	30,243
	Sun Community Inc.	Common stock	9,500	18,687
	Taiwan Semiconductor-Sp ADR	Common stock	42,012	97,210
	Takeda Pharmaceutical Co	Common stock	47,284	30,599
	Target Corp	Common stock	15,470	18,978
	TD Synnex Corp	Common stock	10,129	16,811
	TE Connectivity LTD	Common stock	4,741	10,648
	Teledyne Inc	Common stock	8,138	15,728
	Telephone & Data Sys	Common stock	11,754	11,486
	Teliasonera Ab-Unspon ADR	Common stock	35,138	27,517
	Tempur-Sealy International Inc	Common stock	7,645	9,218
	Tesco Plc Spd ADR	Common stock	31,613	37,143
	Tesla Inc	Common stock	10,924	104,621
	Thermo Fisher Scientific Inc	Common stock	2,539	10,676
	Tingyi Cayman - Unsp ADR	Common stock	7,212	7,919
	Tjx Companies	Common stock	14,313	15,943
	Tokio Marine Holdings Inc	Common stock	28,157	35,566

St. Joseph's Hospital Retirement Plan and Trust

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TotalEnergies SE	Common stock	21,998	24,384
	Tractor Supply Co	Common stock	3,167	9,067
	Trade Desk Inc/The Class A	Common stock	7,361	14,021
	Transunion	Common stock	8,562	14,941
	Travel Plus Leisure Co	Common stock	8,680	13,873
	Twilio Inc - A	Common stock	12,267	10,534
	Twitter Inc	Common stock	7,463	9,465
	Uber Technologies Inc	Common stock	31,254	31,112
	UFP Industries Inc	Common stock	8,823	14,446
	UiPath Inc - Class A	Common stock	1,109	1,121
	Ulta Salon Cosmetics &	Common stock	3,163	5,773
	Unilever Plc Spon Adr New	Common stock	17,533	16,137
	United Overseas Bank Ltd	Common stock	51,519	55,830
	United Parcel Service	Common stock	4,669	8,788
	Unitedhealth Group Inc	Common stock	23,502	54,231
	Utah Medical Products Inc.	Common stock	5,414	6,200
	Vale SA ADR	Common stock	6,936	6,996
	Valvoline Inc	Common stock	7,983	13,909
	Veolia Environnement ADR	Common stock	13,452	20,829
	Vertex Pharmaceuticals	Common stock	12,336	14,274
	Vertiv Holdings Lic	Common stock	10,989	16,805
	Visa Inc Class A Shares	Common stock	26,398	36,841
	Vistra Corp	Common stock	4,757	6,398
	Vodacom Group Ltd-SP ADR	Common stock	5,540	4,195
	Vontier Corp	Common stock	18,550	18,807
	Weichai Power Co-Unsp ADR	Common stock	7,644	10,312
	Western Digital Corp	Common stock	6,411	8,151
	WEX Inc	Common stock	10,209	12,354
	WH Group Ltd-ADR	Common stock	35,326	26,934
	Wheaton Precious Metals Corp	Common stock	8,709	14,725
	Wolfspeed Inc	Common stock	4,157	6,818
	Workday Inc-Class A	Common stock	10,187	15,025
	WPP PLC ADR	Common stock	31,325	31,958
	Zoetis Inc	Common stock	2,608	11,469
	Zoominfo Technologies Inc-A	Common stock	6,266	6,227
	Total common stocks		4,118,111	5,481,585
	Mutual Funds			
	BlackRock	BlackRock Allocation Target Shrs Ser C	20,402	19,701
	BlackRock	BlackRock Allocation Target Shrs Ser M	288,909	289,336
	BlackRock	BlackRock Bond Allocation Target Shares Ser S	32,612	32,376
	Pimco	Pimco Fixed Income Shs Series C	332,634	332,147
	Pimco	Pimco Fixed Income Shs Series M	329,209	329,424
	iShares	iShares Core S&P 500 ETF	726,970	1,582,176
	iShares	iShares MSCI South Korea ETF	14,685	16,586
	iShares	iShares Russell 1000 Value	498,225	876,259
	Total mutual funds		2,243,646	3,478,005
	Corporate Debt Securities			
	Abbvie Inc	Abbvie Inc 3.600% Due 05-14-25	14,447	13,815
	Amazon.Com Inc	Abbvie Inc 2.950% Due 11-21-26	20,935	20,042
	Apple Inc	Apple Inc 1.650% Due 05-11-30	13,298	12,719
	Apple Inc	Bank Of America Corp 3.248% Due 10-21-27	9,812	10,673
	Bank of America Corp	BP Capital Markets America 3.410% Due 02-11-26	15,018	16,008
	BP Capital Markets America	Capital One Financial Co 3.800% Due 01-31-28	7,784	8,708
	Capital One Financial Co	Cigna Corp 2.400% Due 03-15-30	14,557	14,110
	Cigna Corp	Comcast Corp 1.500% Due 02-15-31	13,944	13,201
	Citigroup Inc	CVS Health Corp 1.300% Due 08-21-27	13,961	13,564
	Comcast Corp	Enterprise Products Oper 3.750% Due 02-15-25	12,498	12,783
	CVS Health Corp	Fiserv Inc 3.500% Due 07-01-29	14,016	15,070
	CVS Health Corp	JPMorgan Chase & Co 3.540% Due 05-01-28	8,078	8,612
	Enterprise Products Oper	Marsh & McLennan Cos Inc 4.375% Due 03-15-29	10,098	11,408
	Fiserv Inc	Nextera Energy Capital 2.250% Due 06-01-30	13,715	13,010
	Goldman Sachs Group Inc	Oracle Corp 2.950% Due 04-01-30	18,990	17,130
	JPMorgan Chase & Co	Verizon Communications 4.329% Due 09-21-28	13,353	12,471

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Kinder Morgan Ener Part	Wells Fargo & Company 3.300% Due 09-09-24	17,313	17,921
	Marsh & McLennan Cos Inc	Bank Of America Corp 3.974% Due 02-07-30	23,408	24,293
	Nextera Energy Capital	Bank Of America Corp 2.687% Due 04-22-32	14,108	14,246
	Northrop Grumman Corp	Goldman Sachs Group Inc 0.673% Due 03-08-24	21,004	20,933
	Oracle Corp	JPMorgan Chase & Co 2.739% Due 10-15-30	19,361	18,459
		Total corporate debt securities	309,698	309,176
U.S. Government Agency Securities				
	FNMA	FNMA Note 6.250% Due 05-15-29	22,956	22,579
	FNMA	FNMA Note 1.875% Due 09-24-26	60,585	65,760
	US Treasury	US Treasury Note/Bond 0.500% Due 02-28-26	114,345	112,760
	US Treasury	US Treasury Note/Bond 0.750% Due 04-30-26	22,929	22,554
	US Treasury	US Treasury Note/Bond 1.375% Due 10-31-28	15,966	15,945
	US Treasury	US Treasury Note/Bond 0.500% Due 11-30-23	74,810	74,725
	Fannie Mae	Fannie Mae 310151 5.500% Due 11-01-34	843	844
	Fannie Mae	Fannie Mae 890430 3.500% Due 07-01-27	185	184
	Fannie Mae	Fannie Mae 890765 3.500% Due 09-01-46	5,655	2,960
	Fannie Mae	Fannie Mae 930922 4.500% Due 04-01-39	1,700	1,746
	Fannie Mae	Fannie Mae 9324744.500% Due 02-01-40	167	169
	Fannie Mae	Fannie Mae Ah5616 3.500% Due 02-01-26	99	98
	Fannie Mae	Fannie Mae Aj5905 4.500% Due 11-01-41	222	229
	Fannie Mae	Fannie Mae Al52134.500% Due 04-01-44	581	587
	Fannie Mae	Fannie Mae Al6745 4.000% Due 08-01-44	236	241
	Fannie Mae	Fannie Mae As0907 3.500% Due 11-01-28	540	539
	Fannie Mae	Fannie Mae As1626 4.500% Due 02-01-44	2,142	2,198
	Fannie Mae	Fannie Mae As3955 4.000% Due 12-01-44	221	230
	Fannie Mae	Fannie Mae As4168 4.000% Due 12-01-44	821	839
	Fannie Mae	Fannie Mae As4783 3.500% Due 04-01-45	672	690
	Fannie Mae	Fannie Mae As6406 4.000% Due 12-01-45	2,240	2,998
	Fannie Mae	Fannie Mae As6408 3.500% Due 01-01-46	406	423
	Fannie Mae	Fannie Mae As6627 4.500% Due 02-01-46	702	708
	Fannie Mae	Fannie Mae As6675 4.000% Due 02-01-46	186	194
	Fannie Mae	Fannie Mae As7538 3.000% Due 07-01-46	699	728
	Fannie Mae	Fannie Mae As9829 3.500% Due 06-01-47	779	802
	Fannie Mae	Fannie Mae As9990 4.500% Due 07-01-47	652	674
	Fannie Mae	Fannie Mae As9994 4.500% Due 04-01-47	410	415
	Fannie Mae	Fannie Mae Av6368 3.500% Due 01-01-29	172	172
	Fannie Mae	Fannie Mae Aw3616 4.000% Due 06-01-44	479	487
	Fannie Mae	Fannie Mae Ax2187 3.500% Due 11-01-29	981	993
	Fannie Mae	Fannie Mae Ax4887 4.000% Due 12-01-44	192	198
	Fannie Mae	Fannie Mae Ax7732 3.500% Due 03-01-45	529	541
	Fannie Mae	Fannie Mae Az6973 4.000% Due 11-01-45	127	128
	Fannie Mae	Fannie Mae Ba2889 4.000% Due 11-01-45	94	95
	Fannie Mae	Fannie Mae Bc2849 3.000% Due 09-01-46	2,475	2,508
	Fannie Mae	Fannie Mae Bd7883 3.500% Due 09-01-46	189	193
	Fannie Mae	Fannie Mae Bk6578 4.500% Due 08-01-48	405	418
	Fannie Mae	Fannie Mae Bk8810 4.000% Due 08-01-48	471	487
	Fannie Mae	Fannie Mae Bm1064 3.500% Due 11-01-30	862	875
	Fannie Mae	Fannie Mae Bm1065 5.500% Due 02-01-42	702	719
	Fannie Mae	Fannie Mae Bm1066 4.000% Due 02-01-47	3,541	3,631
	Fannie Mae	Fannie Mae Bm3350 3.500% Due 01-01-33	673	695
	Fannie Mae	Fannie Mae Bm5485 3.500% Due 02-01-49	481	497
	Fannie Mae	Fannie Mae Bo7222 4.000% Due 01-01-50	1,915	1,902
	Fannie Mae	Fannie Mae Bp9638 3.000% Due 06-01-50	1,130	1,114
	Fannie Mae	Fannie Mae Ca2054 4.500% Due 07-01-48	365	372
	Fannie Mae	Fannie Mae Ca3866 3.500% Due 07-01-49	9,800	9,773
	Fannie Mae	Fannie Mae Ca3872 3.500% Due 07-01-49	2,489	2,475
	Fannie Mae	Fannie Mae Ca4074 3.500% Due 08-01-49	292	292
	Fannie Mae	Fannie Mae Fm1598 4.000% Due 02-01-49	2,262	2,272
	Fannie Mae	Fannie Mae Fm3664 4.000% Due 03-01-49	9,585	9,480
	Fannie Mae	Fannie Mae Fm6039 3.500% Due 06-01-50	11,307	11,195
	Fannie Mae	Fannie Mae Fm7599 3.500% Due 01-01-51	22,750	22,625
	Fannie Mae	Fannie Mae Fm9681 4.000% Due 08-01-51	25,147	25,100
	Fannie Mae	Fannie Mae Ma2671 3.500% Due 07-01-46	439	463
	Fannie Mae	Fannie Mae Ma2920 3.000% Due 03-01-47	2,566	2,711
	Fannie Mae	Fannie Mae Ma2938 4.500% Due 03-01-47	779	801

St. Joseph's Hospital Retirement Plan and Trust

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Fannie Mae	Fannie Mae Ma2956 3.000% Due 04-01-47	3,842	4,062
	Fannie Mae	Fannie Mae Ma2960 4.000% Due 04-01-47	553	567
	Fannie Mae	Fannie Mae Ma3026 3.500% Due 06-01-47	2,353	2,439
	Fannie Mae	Fannie Mae Ma3087 3.500% Due 08-01-47	407	421
	Fannie Mae	Fannie Mae Ma3088 4.000% Due 08-01-47	8,073	8,198
	Fannie Mae	Fannie Mae Ma3106 3.000% Due 08-01-47	904	940
	Fannie Mae	Fannie Mae Ma3120 3.500% Due 09-01-47	2,211	2,266
	Fannie Mae	Fannie Mae Ma3147 3.000% Due 10-01-47	533	548
	Fannie Mae	Fannie Mae Ma3148 3.500% Due 10-01-47	437	450
	Fannie Mae	Fannie Mae Ma3149 4.000% Due 10-01-47	463	470
	Fannie Mae	Fannie Mae Ma3183 4.000% Due 11-01-47	656	690
	Fannie Mae	Fannie Mae Ma3239 4.000% Due 01-01-48	1,947	2,028
	Fannie Mae	Fannie Mae Ma3275 3.000% Due 02-01-48	1,618	1,732
	Fannie Mae	Fannie Mae Ma3276 3.500% Due 02-01-48	2,707	2,860
	Fannie Mae	Fannie Mae Ma3277 4.000% Due 02-01-48	1,843	1,917
	Fannie Mae	Fannie Mae Ma3332 3.500% Due 04-01-48	2,050	2,164
	Fannie Mae	Fannie Mae Ma3358 4.500% Due 05-01-48	186	191
	Fannie Mae	Fannie Mae Ma3442 3.500% Due 08-01-48	511	541
	Fannie Mae	Fannie Mae Ma3466 3.500% Due 09-01-48	1,945	1,946
	Fannie Mae	Fannie Mae Ma3467 4.000% Due 09-01-48	1,393	1,452
	Fannie Mae	Fannie Mae Ma3494 3.500% Due 10-01-48	442	480
	Fannie Mae	Fannie Mae Ma3495 4.000% Due 10-01-48	1,233	1,228
	Fannie Mae	Fannie Mae Ma3521 4.000% Due 11-01-48	1,564	1,559
	Fannie Mae	Fannie Mae Ma3614 3.500% Due 03-01-49	1,729	1,813
	Fannie Mae	Fannie Mae Ma3663 3.500% Due 05-01-49	452	463
	Fannie Mae	Fannie Mae Ma3685 3.000% Due 06-01-49	562	581
	Fannie Mae	Fannie Mae Ma3686 3.500% Due 06-01-49	2,658	2,663
	Fannie Mae	Fannie Mae Ma3692 3.500% Due 07-01-49	1,070	1,097
	Fannie Mae	Fannie Mae Ma3694 4.500% Due 07-01-49	2,058	2,055
	Fannie Mae	Fannie Mae Ma3745 3.500% Due 08-01-49	5,770	5,726
	Fannie Mae	Fannie Mae Ma3746 4.000% Due 08-01-49	925	947
	Fannie Mae	Fannie Mae Ma3775 3.500% Due 09-01-49	1,111	1,140
	Fannie Mae	Fannie Mae Ma3803 3.500% Due 10-01-49	3,967	3,982
	Fannie Mae	Fannie Mae Ma3804 4.000% Due 10-01-49	6,791	6,769
	Fannie Mae	Fannie Mae Ma3834 3.000% Due 11-01-49	4,185	4,102
	Fannie Mae	Fannie Mae Ma3866 3.500% Due 12-01-34	1,941	1,943
	Fannie Mae	Fannie Mae Ma3871 3.000% Due 12-01-49	9,454	9,358
	Fannie Mae	Fannie Mae Ma3906 3.500% Due 01-01-50	2,651	2,652
	Fannie Mae	Fannie Mae Ma3960 3.000% Due 03-01-50	1,027	1,004
	Fannie Mae	Fannie Mae Ma4020 3.000% Due 05-01-50	1,416	1,392
	Fannie Mae	Fannie Mae Ma4378 2.000% Due 07-01-51	41,039	40,614
	Fannie Mae	Fannie Mae Ma4379 2.500% Due 07-01-51	40,491	40,020
	Freddie Mac	Freddie Mac C09071 4.000% Due 02-01-45	640	650
	Freddie Mac	Freddie Mac G07961 3.500% Due 03-01-45	2,262	2,341
	Freddie Mac	Freddie Mac G08623 3.500% Due 01-01-45	788	804
	Freddie Mac	Freddie Mac G08624 4.000% Due 01-01-45	722	737
	Freddie Mac	Freddie Mac G08659 3.500% Due 08-01-45	2,126	2,190
	Freddie Mac	Freddie Mac G08669 4.000% Due 09-01-45	160	164
	Freddie Mac	Freddie Mac G08674 4.500% Due 10-01-45	289	292
	Freddie Mac	Freddie Mac G08697 3.000% Due 03-01-46	16,575	17,330
	Freddie Mac	Freddie Mac G08700 4.500% Due 03-01-46	179	182
	Freddie Mac	Freddie Mac G08726 3.000% Due 10-01-46	1,120	1,138
	Freddie Mac	Freddie Mac G08733 3.500% Due 11-01-46	18,758	19,369
	Freddie Mac	Freddie Mac G08737 3.000% Due 12-01-46	4,441	4,716
	Freddie Mac	Freddie Mac G08741 3.000% Due 01-01-47	1,626	1,661
	Freddie Mac	Freddie Mac G08784 3.500% Due 10-01-47	2,687	2,809
	Freddie Mac	Freddie Mac G08791 3.000% Due 12-01-47	736	812
	Freddie Mac	Freddie Mac G08807 3.000% Due 04-01-48	1,257	1,345
	Freddie Mac	Freddie Mac G08847 4.000% Due 11-01-48	403	430
	Freddie Mac	Freddie Mac G08872 4.000% Due 04-01-49	441	453
	Freddie Mac	Freddie Mac G18684 3.000% Due 04-01-33	5,353	5,677
	Freddie Mac	Freddie Mac G18692 3.500% Due 06-01-33	444	465
	Freddie Mac	Freddie Mac G18696 3.500% Due 07-01-33	656	669
	Freddie Mac	Freddie Mac G18713 3.500% Due 11-01-33	412	426
	Freddie Mac	Freddie Mac Q44686 4.500% Due 12-01-46	1,260	1,307
	Freddie Mac	Freddie Mac Q61246 3.000% Due 01-01-49	1,034	1,105
	Freddie Mac	Freddie Mac Qa3399 4.000% Due 10-01-49	1,101	1,122

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Freddie Mac	Freddie Mac Sd8001 3.500% Due 07-01-49	1,785	1,828
	Freddie Mac	Freddie Mac Sd8002 4.500% Due 07-01-49	809	745
	Freddie Mac	Freddie Mac Sd8003 4.000% Due 07-01-49	846	865
	Freddie Mac	Freddie Mac Sd8024 3.000% Due 11-01-49	870	892
	Freddie Mac	Freddie Mac Sd8045 3.500% Due 02-01-50	301	300
	Freddie Mac	Freddie Mac Sd8057 3.500% Due 04-01-50	3,178	3,169
	Freddie Mac	Freddie Mac Sd8062 3.000% Due 05-01-50	1,396	1,377
	Freddie Mac	Freddie Mac Sd8107 2.500% Due 11-01-50	13,051	12,745
	Freddie Mac	Freddie Mac V81760 4.000% Due 05-01-45	2,238	2,291
	Freddie Mac	Freddie Mac Za6946 4.000% Due 05-01-49	1,523	1,521
	Freddie Mac	Freddie Mac Zn1256 4.500% Due 11-01-48	406	411
	Freddie Mac	Freddie Mac Zt1818 4.500% Due 11-01-48	2,946	2,944
	Freddie Mac	Freddie Mac Zt1952 4.000% Due 05-01-49	496	509
	US Treasury	US Treasury Note/Bond 3.125% Due 08-15-44	35,642	38,950
	US Treasury	US Treasury Note/Bond 2.875% Due 11-15-46	41,306	45,054
	US Treasury	US Treasury Note/Bond 2.250% Due 08-15-27	214,519	212,068
	US Treasury	US Treasury Note/Bond 2.625% Due 02-28-23	14,884	15,374
	US Treasury	US Treasury Note/Bond 2.625% Due 01-31-26	13,758	13,755
	US Treasury	US Treasury Note/Bond 2.625% Due 02-15-29	39,539	37,860
	US Treasury	US Treasury Note/Bond 2.250% Due 11-15-24	164,386	168,984
	US Treasury	US Treasury Note/Bond 1.625% Due 05-15-26	35,329	35,613
	US Treasury	US Treasury Note/Bond 1.625% Due 12-15-22	80,290	80,938
	US Treasury	US Treasury Note/Bond 0.125% Due 12-31-22	50,004	49,846
	Total U.S. government agency securities		1,387,088	1,399,734
			<u>\$ 9,589,916</u>	<u>\$ 12,199,873</u>

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year Ended December 31, 2021

Identity of Party (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expenses (f)	Cost (g)	Current Value (h)	Net Gain (Loss) (i)
Series Transactions								
* Morgan Stanley Bank Deposit Program	Money market fund							
	885 Purchases	\$ 2,347,203	\$ -	\$ -	\$ -	\$ 2,347,203	\$ 2,347,203	\$ -
	1,164 Sales	-	1,769,328	-	-	1,769,328	1,769,328	-

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan and Trust

Schedule of Active Participant Data

Plan Year: 1/1/2021 to 12/31/2021

Valuation Date: 1/1/2021

Svc/ Age	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+	Total
<25	0	0	0	0	0	0	0	0	0	0	0
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25-29	0	0	3	1	0	0	0	0	0	0	4
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30-34	0	0	17	6	0	0	0	0	0	0	23
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
35-39	0	0	15	19	8	1	0	0	0	0	43
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
40-44	0	0	8	12	12	6	0	0	0	0	38
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
45-49	0	0	7	16	17	9	4	0	0	0	53
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
50-54	0	0	2	15	13	7	6	3	0	0	46
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
55-59	0	0	6	6	13	3	6	10	9	0	53
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
60-64	0	0	4	4	7	7	5	6	2	0	35
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0
65-69	0	0	1	4	3	2	3	0	0	1	14
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
70+	0	0	1	1	4	1	0	0	0	0	7
Avg Mo Comp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total	0	0	64	84	77	36	24	19	11	1	316
Avg Mo Comp	n/a	n/a	0	0	0	0	0	n/a	n/a	n/a	0

* Employees who have not met the minimum eligibility requirements are excluded.

Average Age: 49.3

Average Service: 17

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST

ACTUARIAL ASSUMPTIONS AND METHODS

Appendix 1

Actuarial Assumptions:

- a. Method of Funding: The Accrued Benefit Cost Method (Pension Protection Act).
Interest Discount Rates: 3.32% for years 1 – 5
 4.79% for years 6 – 19
 5.47% for years 20 and over
- b. Effective Rate: 5.03%
- c. Withdrawal: None
- d. Disablement Rates: None assumed.
- e. Retirement Age: All participants are assumed to retire at Normal Retirement Date.
- f. Excluded Employees: No new participants enter the plan after December 31, 2013.
- g. Expenses: None.
- h. Annual Interest Crediting Rate for Cash Balance Accounts: 4.0%, 4.0% for ASC 715 liabilities.
- i. Annuity Conversion Rate: 2.5% and the Applicable static table for 2020 which is based on the recent Society of Actuaries Mortality Study.
- j. Mortality: as prescribed by the IRS with separate tables for active and retired participants.

Actuarial Cost Method:

In estimating the current and projected future contributions necessary to fund the benefits provided by this Plan, we have employed the Unit Credit Cost Method (Accrued Benefit).

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year Ended December 31, 2021

Identity of Party (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expenses (f)	Cost (g)	Current Value (h)	Net Gain (Loss) (i)
Series Transactions								
* Morgan Stanley Bank Deposit Program	Money market fund							
	885 Purchases	\$ 2,347,203	\$ -	\$ -	\$ -	\$ 2,347,203	\$ 2,347,203	\$ -
	1,164 Sales	-	1,769,328	-	-	1,769,328	1,769,328	-

* A party in interest as defined by ERISA

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</small>	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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

► **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 St. Joseph's Hospital, Inc. Retirement Plan and Trust	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF St. Joseph's Hospital of Buckhannon, Inc.	D Employer Identification Number (EIN) 55-0356996	
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>2021</u>		
2	Assets:		
	a Market value	2a	11,273,110
	b Actuarial value	2b	10,625,555
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	129	6,699,925
	b For terminated vested participants.....	132	2,213,670
	c For active participants	187	3,382,664
	d Total	448	12,296,259
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	5.03%
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	223,000
	c Total (line 6a + line 6b)	6c	223,000

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	 Signature of actuary	<u>9/15/2022</u> Date
	Bob J. Bolin, FSA, MAAA, EA, FCA Type or print name of actuary	2001547 Most recent enrollment number
	Newport Group Firm name	214-443-2470 Telephone number (including area code)
	8350 N. Central Expressway Suite 900 Dallas TX 75206 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 ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2021 v. 201209

Part II	Beginning of Year Carryover and Prefunding Balances
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	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	42,016
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9 Amount remaining (line 7 minus line 8)	0	42,016
10 Interest on line 9 using prior year's actual return of <u>11.82%</u>	0	4,966
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		201,985
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>5.48%</u>		11,069
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		213,054
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	46,982

Part III	Funding Percentages
-----------------	----------------------------

14	Funding target attainment percentage.....	14	86.03%
15	Adjusted funding target attainment percentage.....	15	86.03%
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	79.95%
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
09/10/2021	222,752	0
10/04/2021	300,000	0
01/03/2022	300,000	0
03/21/2022	600,000	0
04/04/2022	600,000	0
05/16/2022	600,000	0
07/12/2022	300,000	0
Totals ▶	18(b)	2,922,752
		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	2,734,807

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
0	0	0	0

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

21 Discount rate:			
a Segment rates:	1st segment: 3.32 %	2nd segment: 4.79 %	3rd segment: 5.47 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 1
22 Weighted average retirement age			22 65
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 6c).....	31a	223,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
	1,717,686	906,341	
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	1,129,341	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35).....	36	1,129,341	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	2,734,807	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1,605,466	
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

ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST

SUMMARY OF PRINCIPAL PLAN PROVISIONS

Appendix 2

Effective Date: October 1, 1974. The most recent amendment and restatement is effective January 1, 2012. The most recent amendment to freeze the plan to future participation and Employer Credits is effective December 31, 2013

Valuation Date: January 1, 2021

Plan Year: 2021

Eligibility: An Employee is eligible to participate in the Plan on the first January 1 coincident with or next following the completion of one Year of Service, provided that the Employee is in an Eligible Job Classification at that time. An Employee who was a participant in the prior plan as of December 31, 1998 continues as a participant in this Plan. The Plan is frozen to new participants effective December 31, 2013.

Accrual Service: For plan years ending before January 1, 1999, accrual service is credited according to the provisions of the plan then in effect. For any plan year beginning after 1998, one year of accrual service is credited if the amount of Hours of Service for such a year is at least 1000. The Plan benefits are frozen effective December 31, 2013.

Vesting Service: For plan years ending before January 1, 1999, Vesting Service is credited according to the provisions of the plan then in effect. For any plan year beginning after 1998, one year of Vesting Service is credited if the Hours of Service for such a year is at least 1000. For the purpose of determining eligibility to participate in the Plan, the completion of 1000 Hours of Service in the year begin on date of hire is regarded as a Year of Service.

Compensation: For plan years beginning on or after January 1, 1999, Compensation is an Employee's W-2 earnings plus any amounts deferred under a salary reduction agreement to a 403(b) plan as well as any elective deferrals to a Section 125 plan. Compensation will be limited to the annual amount, which an Employee must earn, in the immediately preceding Plan Year to be considered a highly compensated employee (as set forth in Code Section 414(q)).

Retirement Dates:

- a. Normal Retirement: A Participant's Normal Retirement Date is the first day of the month coincident with or next following age 65.
- b. Early Retirement: A Participant may elect Early Retirement after attaining age 55.
- c. Disability Retirement: A Participant's Disability Retirement Date is the first of the month coincident with or next following the date as of which the Plan Administrator determines that the Employee has incurred a Total and Permanent Disability, provided that the Employee is then a Participant with at least five Years of Service.

**ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST
SUMMARY OF PRINCIPAL PLAN PROVISIONS**

Appendix 2

Payment of the benefits under these provisions commences as of the Participant's Disability Retirement Date.

- d. Postponed Retirement: A Participant may continue to work beyond his Normal Retirement Date.

Retirement Benefits:

- a. Normal Retirement: A Participant's Normal Retirement Benefit is his Accrued Benefit.
- b. Early Retirement: A Participant's Early Retirement Benefit is his Accrued Benefit, adjusted to reflect the commencement of benefits before Normal Retirement Date. The portion of the Accrued Benefit accrued after 1998 will be expressed in an Actuarially Equivalent life annuity form, based on the Participant's age at benefit commencement, and the Applicable Interest Rate.
- c. Disability Retirement: A Participant's Disability Retirement Benefit is equal to his Accrued Benefit, adjusted in the manner of an Early Retirement Benefit, but with an additional actuarial reduction of the portion (1) above, to the extent, if any, by which benefits commence before age 55.
- d. Postponed Retirement: The Postponed Retirement Benefit payable when a Participant actually retires is equal to his Accrued Benefit, adjusted to reflect commencement at a date after Normal Retirement Date.

Accrued Benefit: A Participant's Accrued Benefit is the aggregate of 1) his Prior Plan accrued Benefit, if any, and 2) his Retirement Account, if any. At Normal Retirement Date, the Accrued Benefit, in terms of a Life Annuity, is the Prior Plan Accrued Benefit plus the Actuarial Equivalent of the Retirement Account.

Prior Plan Accrued Benefit: The Prior Plan Accrued Benefit is calculated by a career average pay formula. The total is accrued during active participation and is as follows: (1) 1% of Plan Year Compensation not in excess of the Integration Level (\$7,800), plus (2) 1.5% of such Plan Year Compensation in excess of the Integration Level. However, Accrual Service in excess of 45.5 years is excluded.

Retirement Account: All allocations are frozen as of December 31, 2013.

Interest Credits: Effective January 1, 2000, the Interest Rate equals the lesser of (a) the average annual yield of 12 month U.S. Treasury Bills for the immediately preceding Plan Year or (b) the adjusted third segment rates applied for the second full month preceding the Plan Year; and ((c) not less than the lesser of the rate described above in (b) or 4%.

**ST. JOSEPH'S HOSPITAL RETIREMENT PLAN AND TRUST
SUMMARY OF PRINCIPAL PLAN PROVISIONS**

Appendix 2

Optional Forms of Benefit Payment:

- a. Life Annuity – Basic Option: Monthly payments will be made to the Participant during his lifetime. After his death, no further payments will be made.
- b. 5, 10, or 15 Years Certain and Continuous: Reduced monthly payments will be made to the Participant during his lifetime. If he dies before the period certain ends, payments of the same amount will be made to his designated beneficiary for the balance of the period certain.
- c. Joint and Contingent Option: Reduced monthly payments will be made to the Participant during his lifetime. After his death, payments of 100%, 66 2/3%, or 50% will be continued to his designated beneficiary for such beneficiary's lifetime.
- d. Lump Sum: In lieu of receiving monthly payments, a single payment equal to the actuarial equivalent value of the monthly payments will be made. This payment option is available only in the event that the single sum actuarial equivalent of the vested portion of the Accrued Benefit is \$5,000 or less, and then, it is the only payment option to be made available to the Participant.

In the absence of any other election, a Joint and 50% Contingent Option with the spouse as beneficiary will be considered to have been elected for a married Participant. The Life Annuity Option will be considered to have been elected for an unmarried Participant.

Pre-Retirement Death Benefits: Effective January 1, 1999, if a vested Participant dies before his benefit commencement date, his beneficiary will be entitled to an immediate Pre-Retirement Death Benefit, actuarially equivalent to the vested portion of the Participant's Accrued Benefit. If the single sum actuarially equivalent to the vested portion of the Participant's Accrued Benefit exceeds \$5,000, the beneficiary may elect to receive either such single sum or a life annuity. If the beneficiary is the spouse of the Participant, and the Qualified Pre-Retirement Survivor Annuity payable to the spouse has an actuarial value greater than that of the vested portion of the Participant's Accrued Benefit, then the benefit distributed to the beneficiary will have such greater actuarial value. The death benefit, if any, payable to a Participant who terminated before January 1, 1999, will be as determined under the provisions of the Prior Plan.

The beneficiary of a married Participant will be the Participant's spouse, unless that spouse consents to another beneficiary. A single Participant may designate a beneficiary without any need for consent.

Vesting: A Participant is 100% vested in his Accrued Benefit after completing three years of Vesting Service or after attaining age 55.

Contributions: The Hospital pays the entire cost of the Plan. There are no employee contributions.

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Funds				
*	Morgan Stanley	Morgan Stanley Bank	\$ 1,494,544	\$ 1,494,544
*	Morgan Stanley	Morgan Stanley Cash Acct	36,829	36,829
		Total money market funds	1,531,373	1,531,373
Common Stocks				
	Genomics Inc-Class A	Common stock	1,576	1,490
	AAC Technologies H-Unspon Ad	Common stock	11,246	4,509
	Abbvie Inc	Common stock	3,986	5,551
	Adecco Sa Reg Unspon ADR	Common stock	15,094	14,447
	Adidas Ag-Spon ADR	Common stock	11,767	10,944
	Adobe Inc	Common stock	20,769	54,438
	Advance Auto Parts Inc	Common stock	4,659	7,436
	Adyen Nv-Unspon ADR	Common stock	8,756	24,478
	AECOM	Common stock	11,153	23,437
	Agree Realty Corp	Common stock	9,935	10,704
	Airbnb Inc Class A	Common stock	14,560	16,982
	Alcon Inc	Common stock	3,200	4,530
	Alibaba Group Holding-Sp ADR	Common stock	6,525	4,633
	1,328,000 Alight Inc CL A	Common stock	13,493	14,356
	Alliege PLC	Common stock	7,895	10,198
	Allianz Se Unsp ADR	Common stock	25,745	31,401
	Allscripts Healthcare Solutions	Common stock	7,608	8,930
	Alphabet Inc CL C	Common stock	50,436	104,169
	Altra Industrial Motion Corp	Common stock	14,157	13,047
	Amadeus IT Holding-Unsp ADR	Common stock	5,288	5,350
	Amazon Com Inc	Common stock	70,036	156,714
	AMC Networks Inc A	Common stock	863	1,205
	America Movil Sa De Cv	Common stock	12,026	17,036
	American Water Works Co Inc	Common stock	6,489	10,954
	Amn Healthcare Services	Common stock	3,210	7,340
	Anglo American Plc ADR	Common stock	3,840	8,191
	Anheuser Busch Inbev	Common stock	15,746	16,409
	Anhui Conch Cement	Common stock	11,730	9,945
	API Group Corp	Common stock	10,566	12,679
	Apple Inc	Common stock	33,917	98,196
	Aptiv PLC	Common stock	3,334	5,773
	Arcosa Inc	Common stock	6,583	10,751
	Ase Technology Hldg Co Ltd	Common stock	19,274	19,056
	Ashland Inc	Common stock	7,035	9,582
	ASM Pacific Technol-Unsp ADR	Common stock	9,973	9,505
	Asml Holding Nv	Common stock	2,902	5,573
	Astra International-Unsp ADR	Common stock	11,774	8,121
	Astrazeneca Plc Sponsored ADR	Common stock	14,703	15,669
	Atlassian Corp Plc Cl A	Common stock	20,751	32,791
	Autodesk Inc	Common stock	6,258	12,372
	Avantor Inc	Common stock	7,483	17,446
	Bae Systems Plc Spon ADR	Common stock	19,385	19,777
	Banco Do Brasil ADR	Common stock	16,985	10,877
	Banco Santander ADR	Common stock	45,248	34,025
	Barrick Gold Corp	Common stock	8,103	8,493
	Bath & Body Works Inc	Common stock	10,367	11,864
	BB Seguridade Parti-Spon ADR	Common stock	14,376	8,129
	Bidvest Group Ltd-Spons ADR	Common stock	6,856	6,879
	Biogen Inc	Common stock	10,879	9,357
	Biontech Se	Common stock	8,556	9,023
	Block Inc A	Common stock	23,644	17,928
	Bp Plc Spons ADR	Common stock	67,823	57,095
	Broadcom Ltd	Common stock	5,852	18,631
	Catalent Inc	Common stock	6,302	17,540
	CDK Global Inc	Common stock	8,774	7,221
	Cerence Inc	Common stock	2,969	3,219
	ChampionX Corp	Common stock	11,227	10,752
	ChannelAdvisor Corp	Common stock	5,609	6,318
	Charles Riv Labs Intl	Common stock	3,102	3,014
	Chart Industries Inc	Common stock	2,780	12,919

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	China Construction Bank Corp	Common stock	22,596	18,645
	China Merchants Bank-Uns	Common stock	7,198	11,804
	China Shenhua-Unspon Adr	Common stock	5,528	6,634
	Chipotle Mexican Grill - CI A	Common stock	38,803	62,937
	Churchill Downs Inc	Common stock	8,044	18,549
	Citrix Sys Inc	Common stock	4,347	4,351
	CKH Hldgs ADS	Common stock	54,828	35,273
	Colfax Corp (enov 04/05/22)	Common stock	5,462	8,045
	Comcast Corp CI A	Common stock	9,692	14,042
	Commercial Intl Bank ADR	Common stock	9,404	10,298
	Compagnie De Saint Unsp ADR	Common stock	11,041	23,548
	Compass Group Plc-Spon ADR	Common stock	6,750	9,413
	Concentrix Corp	Common stock	10,913	26,793
	Continental Ag Spons Adr	Common stock	41,408	38,208
	Costco Wholesale Corp-New	Common stock	9,454	21,573
	306.000 Covestro AG-Sponsored ADR	Common stock	6,619	9,455
	CRH PLC-Sponsored ADR	Common stock	14,253	17,741
	Crowdstrike Holdings Inc - A	Common stock	12,616	19,861
	Danaher Corp Del	Common stock	12,100	16,121
	Danone Spons ADR	Common stock	14,856	12,861
	Denso Corp Adr	Common stock	4,526	9,674
	Deutsche Boerse Ag Unspr	Common stock	12,624	12,458
	Deutsche Telekom Ag	Common stock	24,482	27,025
	Dexcom Inc	Common stock	7,806	18,793
	Discovery Inc A	Common stock	5,570	4,002
	Disney Walt Co	Common stock	4,181	6,041
	Docusign Inc	Common stock	7,744	5,788
	Dolby Laboratories Inc A	Common stock	2,267	4,094
	E On Ag Spd Adr	Common stock	18,988	25,134
	Eagle Materials Inc	Common stock	10,514	17,645
	Eaton Corp PLC	Common stock	4,496	5,012
	Eli Lilly & Company	Common stock	20,477	26,517
	Encompass Health Corp	Common stock	7,360	7,505
	Enel Spa ADR	Common stock	30,636	38,503
	Engie Brasil Sa - Spon ADR	Common stock	7,064	5,783
	Eni SPA Sponsored ADR	Common stock	29,844	24,332
	Equinix Inc	Common stock	3,651	6,767
	Estee Lauder Cos CI A	Common stock	14,084	26,654
	Etsy Inc	Common stock	2,324	1,970
	Euronet Worldwide Inc	Common stock	9,965	12,394
	Expedia Group Inc	Common stock	12,468	15,361
	Ferguson Plc	Common stock	4,511	13,275
	Fidelity National Information	Common stock	5,001	4,039
	First American Financial	Common stock	13,625	20,731
	Flextronics Ltd	Common stock	6,897	15,727
	Freeport-Mcmoran Inc	Common stock	747	4,089
	Fresenius Med Care Ag	Common stock	17,917	13,341
	Frontier Communications Pare	Common stock	13,815	13,683
	Fujifilm Holdings Unspon ADR	Common stock	19,276	33,631
	Galp Energia Sggs-Unspon ADR	Common stock	14,437	11,355
	Genpact Ltd	Common stock	9,208	13,323
	Glaxosmithkline Plc Ads (gsk	Common stock	59,531	64,386
	Goldman Sachs Group Inc	Common stock	12,321	13,772
	Grainger W W	Common stock	3,784	8,292
	Grupo Financiero Banorte	Common stock	7,387	8,929
	Guardant Health Inc	Common stock	6,027	6,201
	Hengan Intl Group-Unspon ADR	Common stock	14,726	9,612
	Herc Holdings Inc	Common stock	13,303	23,796
	Himax Technologies Inc- ADR	Common stock	6,857	8,379
	Hitachi Ltd Adr	Common stock	19,918	25,900
	Hologic Inc	Common stock	8,474	13,704
	Home Bancshares Inc	Common stock	13,124	16,826
	Home Depot Incorporated	Common stock	21,728	33,201
	Honda Motor Ltd Sponsored	Common stock	56,089	53,998
	Hubspot Inc	Common stock	5,634	5,273
	Hunt Jb Trans Svc Inc	Common stock	5,089	12,060
	IAA Inc	Common stock	5,025	7,947

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Icon Plc	Common stock	16,937	35,306
	HIS Markit LTD	Common stock	2,710	6,912
	Immunogen Inc.	Common stock	431	675
	Imperial Brands Plc-Spon ADR	Common stock	23,301	23,302
	Infineon Technologies	Common stock	2,680	8,464
	Informa PLC-SP ADR	Common stock	6,946	8,227
	Infosys Tech Ltd Spd Adr	Common stock	2,051	5,062
	ING Groep N V	Common stock	24,038	22,481
	Ingersoll Rand Inc	Common stock	10,484	22,459
	International Consolidated Airlines Group	Common stock	12,168	9,757
	International Seaways Inc	Common stock	7,098	6,254
	Intuitive Surgical	Common stock	15,985	17,246
	Ionis Pharmaceuticals Inc	Common stock	4,675	2,830
	Isuzu Motors Ltd	Common stock	14,672	15,737
	Jazz Pharmaceuticals PLC	Common stock	16,607	16,944
	Johnson Controls International	Common stock	4,326	9,513
	Just Eat Takeaway-Spons ADR	Common stock	10,910	6,047
	Kadant Inc	Common stock	6,776	21,435
	Kasikornbank Plc-Unspon ADR	Common stock	7,951	6,648
	KB Financial Group Inc ADR	Common stock	24,216	25,480
	Kering SA Un-sponsored ADR	Common stock	14,585	17,954
	Kimberly Clark De Mex Spon	Common stock	8,286	6,691
	Kingfisher Plc	Common stock	29,342	34,409
	KKR & Co Inc Cl A	Common stock	7,384	7,375
	Komatsu Ltd Sponsored Adr	Common stock	11,344	13,227
	Korn Ferry	Common stock	9,166	15,600
	Kyocera Corp	Common stock	32,951	33,268
	L3Harris Technologies Inc	Common stock	4,174	6,824
	LCI Industries	Common stock	11,583	16,522
	Lenovo Group Ltd ADR	Common stock	8,897	9,445
	Liberty Broadband - A	Common stock	770	1,287
	Liberty Broadband - C	Common stock	9,277	15,788
	Liberty Media Group Liberty	Common stock	263	534
	Liberty Media Group Liberty	Common stock	242	569
	Liberty Sirius Group - C	Common stock	17,137	24,866
	Liberty SiriusXM Group	Common stock	773	1,170
	Life Healthcare - Unspon ADR	Common stock	8,255	7,793
	Littelfuse Inc.	Common stock	6,438	12,587
	Lloyds Banking Group PLC ADR	Common stock	73,318	64,875
	Lukoil Oil Co Spon Adr	Common stock	8,061	10,147
	Lululemon Athletica Inc	Common stock	8,940	16,441
	Lumentum Holdings Inc	Common stock	10,662	13,644
	Lvmh Moet Hennessy Adr	Common stock	21,404	29,128
	Lyft Inc A	Common stock	2,725	2,094
	Mandiri Persero ADR	Common stock	11,771	12,778
	Marriott International Inc	Common stock	9,783	10,741
	Mastercard Inc A	Common stock	12,640	22,278
	Match Group Inc	Common stock	19,724	19,573
	Medtronic PLC	Common stock	2,268	2,793
	Meta Platforms Inc (meta	Common stock	35,567	54,825
	Microsoft Corporation	Common stock	28,137	100,560
	Mitsubishi Electric - Unsp Adr	Common stock	31,114	30,441
	Mobile Telesys Ojsc Spon ADR	Common stock	7,547	6,638
	Mondi PLC-Unspon ADR	Common stock	31,463	30,053
	Monster Beverage Corp	Common stock	3,191	5,474
	National Instruments Corp	Common stock	7,463	7,468
	Nedbank Group Ltd - spons	Common stock	8,977	8,938
	Netflix Inc	Common stock	25,817	48,798
	Nexstar Media Group Inc	Common stock	5,376	9,361
	Nike Inc.	Common stock	25,732	32,667
	Nippon Teleg & Tel Corp ADR	Common stock	33,132	39,799
	Nomad Foods Ltd	Common stock	8,711	11,730
	Novartis Ag Sponsored Adr	Common stock	35,803	39,274
	Nvidia Corp	Common stock	22,297	94,115
	NXP Semiconductors Nv	Common stock	6,922	16,628
	Oao Gazprom Adr Reg S	Common stock	5,312	7,782
	Okta Inc	Common stock	8,285	8,070

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	OPAP - SA-Unspon ADR	Common stock	7,239	7,697
	Packaging Corp Amer	Common stock	6,531	8,577
	Palo Alto Networks Inc	Common stock	2,750	9,465
	Paypal Holdings Inc	Common stock	17,131	18,858
	Pentair PLC	Common stock	1,854	3,140
	Petrobras Distribu- ADR Unsp	Common stock	5,892	5,576
	Petroleo Brasileiro Spon Adr	Common stock	10,891	10,222
	Ping An Insurance ADR	Common stock	13,578	10,138
	Popular Inc	Common stock	9,402	17,885
	Post Holdings Inc	Common stock	4,083	5,637
	Prosperity Banc Shares	Common stock	8,087	9,833
	Prudential Corp Adr	Common stock	16,519	15,425
	Pt Telecom Indonesia Sp Adr	Common stock	13,433	15,365
	Pulte Group Inc	Common stock	11,319	14,461
	Raymond James Finl Inc	Common stock	6,925	17,871
	Raytheon Technologies Corp	Common stock	5,355	4,389
	Red Electrica Corp ADR	Common stock	11,766	13,142
	Reinsurance Group of America	Common stock	7,284	8,540
	Reliance Steel & Aluminum	Common stock	6,028	11,355
	Rent A Center Inc	Common stock	13,304	11,914
	Roblox Corp -Class A	Common stock	9,530	12,070
	Roche Hldg Ltd -Spons Adr	Common stock	11,277	16,334
	Royal Dutch Shell PLC ADR B	Common stock	67,120	66,759
	S&P Global Inc	Common stock	14,209	16,989
	Salesforce Inc	Common stock	38,286	52,351
	Sanlam Ltd Unspon ADR	Common stock	5,684	4,265
	Sanofi - Aventis Sa Adr	Common stock	36,061	40,080
	Sberbank-Sponsored ADR	Common stock	7,865	8,505
	Science Applications Intl Corp	Common stock	7,627	7,022
	Scottish & Southern Energy	Common stock	30,658	43,510
	Scotts Miracle-Gro Co Cl A	Common stock	10,166	10,787
	Sea Ltd-ADR	Common stock	18,784	13,870
	Seagate Technology	Common stock	4,457	10,620
	Semiconductor Corporation	Common stock	11,608	25,198
	Shinhan Financial Grp ADR	Common stock	18,058	15,146
	Shopify Inc A	Common stock	35,240	56,473
	Signature Bank	Common stock	7,242	19,085
	Singapore Telecom Spd Adr	Common stock	20,334	12,480
	Sinopharm Group Co-Unsp	Common stock	11,991	9,307
	Skechers Usa Inc Cl A	Common stock	9,575	12,239
	Skyline Corp	Common stock	4,468	16,191
	Smith & Nephew Plc Spdn Adr	Common stock	14,676	12,636
	Smurfit Kappa Group PLC-ADR	Common stock	14,365	17,614
	Snam Rete Gas Un-sponsored	Common stock	32,340	33,880
	Snap Inc - A	Common stock	22,785	17,260
	Snowflake Inc-Class A	Common stock	20,443	19,309
	Sony Corp ADR New	Common stock	38,873	68,003
	Splunk Inc	Common stock	5,843	5,670
	Standard Bank Group Spon	Common stock	6,759	5,329
	Sumitomo Metal Minin-Uns Adr	Common stock	12,480	14,896
	Sumitomo Mitsui Fin Unspd	Common stock	32,517	30,243
	Sun Community Inc.	Common stock	9,500	18,687
	Taiwan Semiconductor-Sp ADR	Common stock	42,012	97,210
	Takeda Pharmaceutical Co	Common stock	47,284	30,599
	Target Corp	Common stock	15,470	18,978
	TD Synnex Corp	Common stock	10,129	16,811
	TE Connectivity LTD	Common stock	4,741	10,648
	Teledyne Inc	Common stock	8,138	15,728
	Telephone & Data Sys	Common stock	11,754	11,486
	Teliasonera Ab-Unspon ADR	Common stock	35,138	27,517
	Tempur-Sealy International Inc	Common stock	7,645	9,218
	Tesco Plc Spd ADR	Common stock	31,613	37,143
	Tesla Inc	Common stock	10,924	104,621
	Thermo Fisher Scientific Inc	Common stock	2,539	10,676
	Tingyi Cayman - Unsp ADR	Common stock	7,212	7,919
	Tjx Companies	Common stock	14,313	15,943
	Tokio Marine Holdings Inc	Common stock	28,157	35,566

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TotalEnergies SE	Common stock	21,998	24,384
	Tractor Supply Co	Common stock	3,167	9,067
	Trade Desk Inc/The Class A	Common stock	7,361	14,021
	Transunion	Common stock	8,562	14,941
	Travel Plus Leisure Co	Common stock	8,680	13,873
	Twilio Inc - A	Common stock	12,267	10,534
	Twitter Inc	Common stock	7,463	9,465
	Uber Technologies Inc	Common stock	31,254	31,112
	UFP Industries Inc	Common stock	8,823	14,446
	Uipath Inc - Class A	Common stock	1,109	1,121
	Ulta Salon Cosmetics &	Common stock	3,163	5,773
	Unilever Plc Spon Adr New	Common stock	17,533	16,137
	United Overseas Bank Ltd	Common stock	51,519	55,830
	United Parcel Service	Common stock	4,669	8,788
	Unitedhealth Group Inc	Common stock	23,502	54,231
	Utah Medical Products Inc.	Common stock	5,414	6,200
	Vale SA ADR	Common stock	6,936	6,996
	Valvoline Inc	Common stock	7,983	13,909
	Veolia Environnement ADR	Common stock	13,452	20,829
	Vertex Pharmaceuticals	Common stock	12,336	14,274
	Vertiv Holdings LLC	Common stock	10,989	16,805
	Visa Inc Class A Shares	Common stock	26,398	36,841
	Vistra Corp	Common stock	4,757	6,398
	Vodacom Group Ltd-SP ADR	Common stock	5,540	4,195
	Vontier Corp	Common stock	18,550	18,807
	Weichai Power Co-Unsp ADR	Common stock	7,644	10,312
	Western Digital Corp	Common stock	6,411	8,151
	WEX Inc	Common stock	10,209	12,354
	WH Group Ltd-ADR	Common stock	35,326	26,934
	Wheaton Precious Metals Corp	Common stock	8,709	14,725
	Wolfspeed Inc	Common stock	4,157	6,818
	Workday Inc-Class A	Common stock	10,187	15,025
	WPP PLC ADR	Common stock	31,325	31,958
	Zoetis Inc	Common stock	2,608	11,469
	Zoominfo Technologies Inc-A	Common stock	6,266	6,227
	Total common stocks		4,118,111	5,481,585
	Mutual Funds			
	BlackRock	BlackRock Allocation Target Shrs Ser C	20,402	19,701
	BlackRock	BlackRock Allocation Target Shrs Ser M	288,909	289,336
	BlackRock	BlackRock Bond Allocation Target Shares Ser S	32,612	32,376
	Pimco	Pimco Fixed Income Shs Series C	332,634	332,147
	Pimco	Pimco Fixed Income Shs Series M	329,209	329,424
	iShares	iShares Core S&P 500 ETF	726,970	1,582,176
	iShares	iShares MSCI South Korea ETF	14,685	16,586
	iShares	iShares Russell 1000 Value	498,225	876,259
	Total mutual funds		2,243,646	3,478,005
	Corporate Debt Securities			
	Abbvie Inc	Abbvie Inc 3.600% Due 05-14-25	14,447	13,815
	Amazon.Com Inc	Abbvie Inc 2.950% Due 11-21-26	20,935	20,042
	Apple Inc	Apple Inc 1.650% Due 05-11-30	13,298	12,719
	Apple Inc	Bank Of America Corp 3.248% Due 10-21-27	9,812	10,673
	Bank of America Corp	BP Capital Markets America 3.410% Due 02-11-26	15,018	16,008
	BP Capital Markets America	Capital One Financial Co 3.800% Due 01-31-28	7,784	8,708
	Capital One Financial Co	Cigna Corp 2.400% Due 03-15-30	14,557	14,110
	Cigna Corp	Comcast Corp 1.500% Due 02-15-31	13,944	13,201
	Citigroup Inc	CVS Health Corp 1.300% Due 08-21-27	13,961	13,564
	Comcast Corp	Enterprise Products Oper 3.750% Due 02-15-25	12,498	12,783
	CVS Health Corp	Fiserv Inc 3.500% Due 07-01-29	14,016	15,070
	CVS Health Corp	JPMorgan Chase & Co 3.540% Due 05-01-28	8,078	8,612
	Enterprise Products Oper	Marsh & McLennan Cos Inc 4.375% Due 03-15-29	10,098	11,408
	Fiserv Inc	Nextera Energy Capital 2.250% Due 06-01-30	13,715	13,010
	Goldman Sachs Group Inc	Oracle Corp 2.950% Due 04-01-30	18,990	17,130
	JPMorgan Chase & Co	Verizon Communications 4.329% Due 09-21-28	13,353	12,471

St. Joseph's Hospital Retirement Plan and Trust

EIN: 55-0356996 Plan Number: 001

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Kinder Morgan Ener Part	Wells Fargo & Company 3.300% Due 09-09-24	17,313	17,921
	Marsh & McLennan Cos Inc	Bank Of America Corp 3.974% Due 02-07-30	23,408	24,293
	Nextera Energy Capital	Bank Of America Corp 2.687% Due 04-22-32	14,108	14,246
	Northrop Grumman Corp	Goldman Sachs Group Inc 0.673% Due 03-08-24	21,004	20,933
	Oracle Corp	JPMorgan Chase & Co 2.739% Due 10-15-30	19,361	18,459
		Total corporate debt securities	309,698	309,176
U.S. Government Agency Securities				
	FNMA	FNMA Note 6.250% Due 05-15-29	22,956	22,579
	FNMA	FNMA Note 1.875% Due 09-24-26	60,585	65,760
	US Treasury	US Treasury Note/Bond 0.500% Due 02-28-26	114,345	112,760
	US Treasury	US Treasury Note/Bond 0.750% Due 04-30-26	22,929	22,554
	US Treasury	US Treasury Note/Bond 1.375% Due 10-31-28	15,966	15,945
	US Treasury	US Treasury Note/Bond 0.500% Due 11-30-23	74,810	74,725
	Fannie Mae	Fannie Mae 310151 5.500% Due 11-01-34	843	844
	Fannie Mae	Fannie Mae 890430 3.500% Due 07-01-27	185	184
	Fannie Mae	Fannie Mae 890765 3.500% Due 09-01-46	5,655	2,960
	Fannie Mae	Fannie Mae 930922 4.500% Due 04-01-39	1,700	1,746
	Fannie Mae	Fannie Mae 9324744 5.00% Due 02-01-40	167	169
	Fannie Mae	Fannie Mae Ah5616 3.500% Due 02-01-26	99	98
	Fannie Mae	Fannie Mae Aj5905 4.500% Due 11-01-41	222	229
	Fannie Mae	Fannie Mae Al52134 5.00% Due 04-01-44	581	587
	Fannie Mae	Fannie Mae Al6745 4.000% Due 08-01-44	236	241
	Fannie Mae	Fannie Mae As0907 3.500% Due 11-01-28	540	539
	Fannie Mae	Fannie Mae As1626 4.500% Due 02-01-44	2,142	2,198
	Fannie Mae	Fannie Mae As3955 4.000% Due 12-01-44	221	230
	Fannie Mae	Fannie Mae As4168 4.000% Due 12-01-44	821	839
	Fannie Mae	Fannie Mae As4783 3.500% Due 04-01-45	672	690
	Fannie Mae	Fannie Mae As6406 4.000% Due 12-01-45	2,240	2,998
	Fannie Mae	Fannie Mae As6408 3.500% Due 01-01-46	406	423
	Fannie Mae	Fannie Mae As6627 4.500% Due 02-01-46	702	708
	Fannie Mae	Fannie Mae As6675 4.000% Due 02-01-46	186	194
	Fannie Mae	Fannie Mae As7538 3.000% Due 07-01-46	699	728
	Fannie Mae	Fannie Mae As9829 3.500% Due 06-01-47	779	802
	Fannie Mae	Fannie Mae As9990 4.500% Due 07-01-47	652	674
	Fannie Mae	Fannie Mae As9994 4.500% Due 04-01-47	410	415
	Fannie Mae	Fannie Mae Av6368 3.500% Due 01-01-29	172	172
	Fannie Mae	Fannie Mae Aw3616 4.000% Due 06-01-44	479	487
	Fannie Mae	Fannie Mae Ax2187 3.500% Due 11-01-29	981	993
	Fannie Mae	Fannie Mae Ax4887 4.000% Due 12-01-44	192	198
	Fannie Mae	Fannie Mae Ax7732 3.500% Due 03-01-45	529	541
	Fannie Mae	Fannie Mae Az6973 4.000% Due 11-01-45	127	128
	Fannie Mae	Fannie Mae Ba2889 4.000% Due 11-01-45	94	95
	Fannie Mae	Fannie Mae Bc2849 3.000% Due 09-01-46	2,475	2,508
	Fannie Mae	Fannie Mae Bd7883 3.500% Due 09-01-46	189	193
	Fannie Mae	Fannie Mae Bk6578 4.500% Due 08-01-48	405	418
	Fannie Mae	Fannie Mae Bk8810 4.000% Due 08-01-48	471	487
	Fannie Mae	Fannie Mae Bm1064 3.500% Due 11-01-30	862	875
	Fannie Mae	Fannie Mae Bm1065 5.500% Due 02-01-42	702	719
	Fannie Mae	Fannie Mae Bm1066 4.000% Due 02-01-47	3,541	3,631
	Fannie Mae	Fannie Mae Bm3350 3.500% Due 01-01-33	673	695
	Fannie Mae	Fannie Mae Bm5485 3.500% Due 02-01-49	481	497
	Fannie Mae	Fannie Mae Bo7222 4.000% Due 01-01-50	1,915	1,902
	Fannie Mae	Fannie Mae Bp9638 3.000% Due 06-01-50	1,130	1,114
	Fannie Mae	Fannie Mae Ca2054 4.500% Due 07-01-48	365	372
	Fannie Mae	Fannie Mae Ca3866 3.500% Due 07-01-49	9,800	9,773
	Fannie Mae	Fannie Mae Ca3872 3.500% Due 07-01-49	2,489	2,475
	Fannie Mae	Fannie Mae Ca4074 3.500% Due 08-01-49	292	292
	Fannie Mae	Fannie Mae Fm1598 4.000% Due 02-01-49	2,262	2,272
	Fannie Mae	Fannie Mae Fm3664 4.000% Due 03-01-49	9,585	9,480
	Fannie Mae	Fannie Mae Fm6039 3.500% Due 06-01-50	11,307	11,195
	Fannie Mae	Fannie Mae Fm7599 3.500% Due 01-01-51	22,750	22,625
	Fannie Mae	Fannie Mae Fm9681 4.000% Due 08-01-51	25,147	25,100
	Fannie Mae	Fannie Mae Ma2671 3.500% Due 07-01-46	439	463
	Fannie Mae	Fannie Mae Ma2920 3.000% Due 03-01-47	2,566	2,711
	Fannie Mae	Fannie Mae Ma2938 4.500% Due 03-01-47	779	801

St. Joseph's Hospital Retirement Plan and Trust

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

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	Fannie Mae	Fannie Mae Ma2956 3.000% Due 04-01-47	3,842	4,062
	Fannie Mae	Fannie Mae Ma2960 4.000% Due 04-01-47	553	567
	Fannie Mae	Fannie Mae Ma3026 3.500% Due 06-01-47	2,353	2,439
	Fannie Mae	Fannie Mae Ma3087 3.500% Due 08-01-47	407	421
	Fannie Mae	Fannie Mae Ma3088 4.000% Due 08-01-47	8,073	8,198
	Fannie Mae	Fannie Mae Ma3106 3.000% Due 08-01-47	904	940
	Fannie Mae	Fannie Mae Ma3120 3.500% Due 09-01-47	2,211	2,266
	Fannie Mae	Fannie Mae Ma3147 3.000% Due 10-01-47	533	548
	Fannie Mae	Fannie Mae Ma3148 3.500% Due 10-01-47	437	450
	Fannie Mae	Fannie Mae Ma3149 4.000% Due 10-01-47	463	470
	Fannie Mae	Fannie Mae Ma3183 4.000% Due 11-01-47	656	690
	Fannie Mae	Fannie Mae Ma3239 4.000% Due 01-01-48	1,947	2,028
	Fannie Mae	Fannie Mae Ma3275 3.000% Due 02-01-48	1,618	1,732
	Fannie Mae	Fannie Mae Ma3276 3.500% Due 02-01-48	2,707	2,860
	Fannie Mae	Fannie Mae Ma3277 4.000% Due 02-01-48	1,843	1,917
	Fannie Mae	Fannie Mae Ma3332 3.500% Due 04-01-48	2,050	2,164
	Fannie Mae	Fannie Mae Ma3358 4.500% Due 05-01-48	186	191
	Fannie Mae	Fannie Mae Ma3442 3.500% Due 08-01-48	511	541
	Fannie Mae	Fannie Mae Ma3466 3.500% Due 09-01-48	1,945	1,946
	Fannie Mae	Fannie Mae Ma3467 4.000% Due 09-01-48	1,393	1,452
	Fannie Mae	Fannie Mae Ma3494 3.500% Due 10-01-48	442	480
	Fannie Mae	Fannie Mae Ma3495 4.000% Due 10-01-48	1,233	1,228
	Fannie Mae	Fannie Mae Ma3521 4.000% Due 11-01-48	1,564	1,559
	Fannie Mae	Fannie Mae Ma3614 3.500% Due 03-01-49	1,729	1,813
	Fannie Mae	Fannie Mae Ma3663 3.500% Due 05-01-49	452	463
	Fannie Mae	Fannie Mae Ma3685 3.000% Due 06-01-49	562	581
	Fannie Mae	Fannie Mae Ma3686 3.500% Due 06-01-49	2,658	2,663
	Fannie Mae	Fannie Mae Ma3692 3.500% Due 07-01-49	1,070	1,097
	Fannie Mae	Fannie Mae Ma3694 4.500% Due 07-01-49	2,058	2,055
	Fannie Mae	Fannie Mae Ma3745 3.500% Due 08-01-49	5,770	5,726
	Fannie Mae	Fannie Mae Ma3746 4.000% Due 08-01-49	925	947
	Fannie Mae	Fannie Mae Ma3775 3.500% Due 09-01-49	1,111	1,140
	Fannie Mae	Fannie Mae Ma3803 3.500% Due 10-01-49	3,967	3,982
	Fannie Mae	Fannie Mae Ma3804 4.000% Due 10-01-49	6,791	6,769
	Fannie Mae	Fannie Mae Ma3834 3.000% Due 11-01-49	4,185	4,102
	Fannie Mae	Fannie Mae Ma3866 3.500% Due 12-01-34	1,941	1,943
	Fannie Mae	Fannie Mae Ma3871 3.000% Due 12-01-49	9,454	9,358
	Fannie Mae	Fannie Mae Ma3906 3.500% Due 01-01-50	2,651	2,652
	Fannie Mae	Fannie Mae Ma3960 3.000% Due 03-01-50	1,027	1,004
	Fannie Mae	Fannie Mae Ma4020 3.000% Due 05-01-50	1,416	1,392
	Fannie Mae	Fannie Mae Ma4378 2.000% Due 07-01-51	41,039	40,614
	Fannie Mae	Fannie Mae Ma4379 2.500% Due 07-01-51	40,491	40,020
	Freddie Mac	Freddie Mac C09071 4.000% Due 02-01-45	640	650
	Freddie Mac	Freddie Mac G07961 3.500% Due 03-01-45	2,262	2,341
	Freddie Mac	Freddie Mac G08623 3.500% Due 01-01-45	788	804
	Freddie Mac	Freddie Mac G08624 4.000% Due 01-01-45	722	737
	Freddie Mac	Freddie Mac G08659 3.500% Due 08-01-45	2,126	2,190
	Freddie Mac	Freddie Mac G08669 4.000% Due 09-01-45	160	164
	Freddie Mac	Freddie Mac G08674 4.500% Due 10-01-45	289	292
	Freddie Mac	Freddie Mac G08697 3.000% Due 03-01-46	16,575	17,330
	Freddie Mac	Freddie Mac G08700 4.500% Due 03-01-46	179	182
	Freddie Mac	Freddie Mac G08726 3.000% Due 10-01-46	1,120	1,138
	Freddie Mac	Freddie Mac G08733 3.500% Due 11-01-46	18,758	19,369
	Freddie Mac	Freddie Mac G08737 3.000% Due 12-01-46	4,441	4,716
	Freddie Mac	Freddie Mac G08741 3.000% Due 01-01-47	1,626	1,661
	Freddie Mac	Freddie Mac G08784 3.500% Due 10-01-47	2,687	2,809
	Freddie Mac	Freddie Mac G08791 3.000% Due 12-01-47	736	812
	Freddie Mac	Freddie Mac G08807 3.000% Due 04-01-48	1,257	1,345
	Freddie Mac	Freddie Mac G08847 4.000% Due 11-01-48	403	430
	Freddie Mac	Freddie Mac G08872 4.000% Due 04-01-49	441	453
	Freddie Mac	Freddie Mac G18684 3.000% Due 04-01-33	5,353	5,677
	Freddie Mac	Freddie Mac G18692 3.500% Due 06-01-33	444	465
	Freddie Mac	Freddie Mac G18696 3.500% Due 07-01-33	656	669
	Freddie Mac	Freddie Mac G18713 3.500% Due 11-01-33	412	426
	Freddie Mac	Freddie Mac Q44686 4.500% Due 12-01-46	1,260	1,307
	Freddie Mac	Freddie Mac Q61246 3.000% Due 01-01-49	1,034	1,105
	Freddie Mac	Freddie Mac Qa3399 4.000% Due 10-01-49	1,101	1,122

St. Joseph's Hospital Retirement Plan and Trust

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Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Freddie Mac	Freddie Mac Sd8001 3.500% Due 07-01-49	1,785	1,828
	Freddie Mac	Freddie Mac Sd8002 4.500% Due 07-01-49	809	745
	Freddie Mac	Freddie Mac Sd8003 4.000% Due 07-01-49	846	865
	Freddie Mac	Freddie Mac Sd8024 3.000% Due 11-01-49	870	892
	Freddie Mac	Freddie Mac Sd8045 3.500% Due 02-01-50	301	300
	Freddie Mac	Freddie Mac Sd8057 3.500% Due 04-01-50	3,178	3,169
	Freddie Mac	Freddie Mac Sd8062 3.000% Due 05-01-50	1,396	1,377
	Freddie Mac	Freddie Mac Sd8107 2.500% Due 11-01-50	13,051	12,745
	Freddie Mac	Freddie Mac V81760 4.000% Due 05-01-45	2,238	2,291
	Freddie Mac	Freddie Mac Za6946 4.000% Due 05-01-49	1,523	1,521
	Freddie Mac	Freddie Mac Zn1256 4.500% Due 11-01-48	406	411
	Freddie Mac	Freddie Mac Zt1818 4.500% Due 11-01-48	2,946	2,944
	Freddie Mac	Freddie Mac Zt1952 4.000% Due 05-01-49	496	509
	US Treasury	US Treasury Note/Bond 3.125% Due 08-15-44	35,642	38,950
	US Treasury	US Treasury Note/Bond 2.875% Due 11-15-46	41,306	45,054
	US Treasury	US Treasury Note/Bond 2.250% Due 08-15-27	214,519	212,068
	US Treasury	US Treasury Note/Bond 2.625% Due 02-28-23	14,884	15,374
	US Treasury	US Treasury Note/Bond 2.625% Due 01-31-26	13,758	13,755
	US Treasury	US Treasury Note/Bond 2.625% Due 02-15-29	39,539	37,860
	US Treasury	US Treasury Note/Bond 2.250% Due 11-15-24	164,386	168,984
	US Treasury	US Treasury Note/Bond 1.625% Due 05-15-26	35,329	35,613
	US Treasury	US Treasury Note/Bond 1.625% Due 12-15-22	80,290	80,938
	US Treasury	US Treasury Note/Bond 0.125% Due 12-31-22	50,004	49,846
	Total U.S. government agency securities		1,387,088	1,399,734
			<u>\$ 9,589,916</u>	<u>\$ 12,199,873</u>

* A party in interest as defined by ERISA

St. Joseph's Hospital Retirement Plan & Trust

Exhibit C

Summary of Amortization Bases & (Gains) Losses at Valuation Date

Date of Base	Original Base	Remaining Balance	Amort. Period	Amortization Payment
10/1/2015	4,719,155	1,356,823	1.75	784,810
1/1/2016	(52,520)	(19,423)	2	(9,870)
1/1/2017	423,343	201,924	3	69,518
1/1/2018	274,655	170,887	4	44,837
1/1/2019	855,157	654,575	5	139,603
1/1/2020	(849,715)	(849,715)	6	(155,051)
1/1/2021	202,615	202,615	7	32,494
Total		1,717,687		906,341