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).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

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
FAMILY HEALTH NETWORK OF CENTRAL NEW YORK 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2007

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)
FAMILY HEALTH NETWORK OF CENTRAL NEW YORK

85 SOUTH WEST ST.
HOMER, NY 13077

2b Employer Identification Number (EIN) 16-1133983

2c Plan Sponsor's telephone number 607-753-3797

2d Business code (see instructions) 621111

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.	10/17/2022	JOHN MCCARTHY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/17/2022	JOHN MCCARTHY
	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

3a Plan administrator's name and address [X] 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**	175
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)**	118
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	110
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	65
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	175
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	175
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	161
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	14
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:

2E 2J 3D

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)** [X] 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)** [X] 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)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **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 H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

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
FAMILY HEALTH NETWORK OF CENTRAL NEW YORK 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FAMILY HEALTH NETWORK OF CENTRAL NEW YORK

D Employer Identification Number (EIN)
16-1133983

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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	179651	178671
(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)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)	29499	21995
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	2742486	3308185

			(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	2951636	3508851
	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 through1j)	1k		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	2951636	3508851

Part II Income and Expense Statement

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

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	178671	
	(B) Participants	2a(1)(B)	231508	
	(C) Others (including rollovers)	2a(1)(C)	3743	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		413922
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	1148	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		1148
	(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)		
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(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)		414018
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		829088
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	269044	
(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)		269044
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		2019
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	810	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		810
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		271873
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		557215
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) [X] 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) [X] 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: JOHNSON, LANDER & SAVAGE, LLP **(2)** EIN: 16-0919630

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:

		Yes	No	Amount
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.)	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?	**4e**		X	
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**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.)	**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.)	**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?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
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 _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under 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).

▶ **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
FAMILY HEALTH NETWORK OF CENTRAL NEW YORK 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FAMILY HEALTH NETWORK OF CENTRAL NEW YORK

D Employer Identification Number (EIN)
16-1133983

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): 95-6817943

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**

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**

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 _____

FAMILY HEALTH NETWORK OF CENTRAL NEW YORK 401(k) PROFIT SHARING PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

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Independent Auditor's Report

The Plan Administrator
Family Health Network of Central
New York 401(k) Profit Sharing Plan

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

We have performed an audit of the accompanying financial statements of Family Health Network of Central New York 401(k) Profit Sharing Plan (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 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 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 Department of Labor'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 6 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 Auditor's Responsibilities for the Audit of the 2021 Financial Statements section—

- the amounts and disclosures in the 2021 financial statements referred to above, 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.

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- the information in the 2021 financial statements referred to above 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Family Health Network of Central New York 401(k) Profit Sharing 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 these 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 for one year after the date 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.

Auditor’s 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 for 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 auditor's 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 generally accepted auditing standards 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 generally accepted auditing standards, 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.

2021 Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor'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 schedule, 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 generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

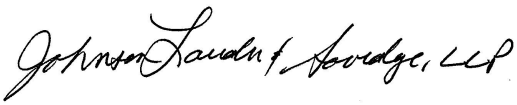
In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule 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).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Family Health Network of Central New York 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor'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 14, 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



JOHNSON, LAUDER & SAVIDGE, LLP
Binghamton, New York
October 17, 2022

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

ASSETS

	2021	2020
Participant-directed investments, at fair value	$ 3,308,185	$ 2,742,486
Notes receivable from participants	21,995	29,499
Contributions receivable - employer profit sharing	178,671	179,651
Net assets available for benefits	$ 3,508,851	$ 2,951,636

The accompanying notes are an integral part of these financial statements

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
Additions:		
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	$ 253,952	$ 500,771
Dividends	160,066	190,244
Total investment income (loss)	414,018	691,015
Interest income on notes receivable from participants	1,148	1,490
Contributions		
Participants	231,508	222,956
Rollovers	3,743	5,653
Employer profit sharing	178,671	179,651
Total contributions	413,922	408,260
Total additions	829,088	1,100,765
Deductions:		
Benefits paid and deemed distributions	271,063	3,608,081
Fees	810	785
Total deductions	271,873	3,608,866
Net change in net assets available for benefits	557,215	(2,508,101)
Net assets available for benefits at beginning of year	2,951,636	5,459,737
Net assets available for benefits at end of year	$ 3,508,851	$ 2,951,636

The accompanying notes are an integral part of these financial statements

NOTE 1: PLAN DESCRIPTION

General

The following brief description of the Family Health Network of Central New York 401(k) Profit Sharing Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for complete information. The Plan was originally effective January 1, 2007.

Plan Sponsor:	Family Health Network of Central New York
Plan Name:	Family Health Network of Central New York 401(k) Profit Sharing Plan
Plan No.:	001
Sponsor EIN:	16-1133983

The Plan is a defined contribution Plan sponsored by and covering all employees of Family Health Network of Central New York, Inc. (the Company) who have attained age twenty-one. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is administered by the Plan sponsor and utilizes Omega, Inc. as the record keeper and Capital Bank and Trust Company as the trustee of the Plan's assets.

Eligibility

Employees are eligible to participate in the employee contribution and employer match portions of the Plan upon attainment of age twenty-one. Participants are eligible for profit-sharing contributions provided they are employed on the last day of the Plan year, completed 1,000 hours of service during the Plan year, and have attained age twenty-one.

Participant Accounts and Investment Options

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions, sponsor discretionary contributions, and allocations of Plan earnings. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

The Plan offers a variety of mutual fund investment options as well as a money market fund option. Participants are permitted to direct the investment of their contributions and all company contributions and related earnings thereon and can change their investment options at any time. Participants are also permitted to make after-tax Roth contributions to the Plan.

Plan Termination

Although it has not expressed intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their balances.

NOTE 1: PLAN DESCRIPTION (Continued)

Contributions

Employees can defer 100% of eligible compensation up to the statutory amounts allowed by the Internal Revenue Code of $19,500 for both 2021 and 2020. In addition, employees who will be at least 50 years of age by the end of the calendar year are permitted a "catch-up" contribution. The maximum "catch-up" contribution allowed is $6,500 for both 2021 and 2020.

The sponsor contributes to the Plan as follows: (1) by a discretionary matching contribution to be made at the time of employee deferral contributions, and (2) additional discretionary profit-sharing contribution to employees with 1 year (1,000 hours) of service during that Plan year and who are employed on the last day of the Plan year to be made in the following calendar year. All contributions are placed in investments which are participant directed.

Vesting

Participants are vested immediately in their contributions, both elective deferrals and rollovers. Vesting in the Company's discretionary contributions plus earnings thereon is as follows:

Years of Service	**Vested %**
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years or more	100%

Administrative Expenses and Exempt Parties-in-Interest Transactions

Certain expenses of maintaining the Plan are paid for by the Plan, unless otherwise paid by the Sponsor. Administrative expenses paid by the Sponsor are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Certain Plan administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

Capital Bank and Trust Company, as trustee, holds the funds for the Plan. Certain Plan investments are managed by the trustee, and therefore these transactions qualify as party-in-interest transactions. These transactions, however, are specifically exempt from the Department of Labor's party-in-interest reporting requirements.

NOTE 1: PLAN DESCRIPTION (Continued)

Administrative Expenses and Exempt Parties-in-Interest Transactions (Continued)

Notes receivable from participants also qualify as party-in-interest transactions but are also exempt from party-in-interest reporting requirements. Notes receivable from participants were $21,995 and $29,499 for the years ended December 31, 2021 and 2020.

Notes Receivable from Participants

Participants may borrow from the Plan a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. The loans are collateralized by the vested balance in the participant's account and bear interest at the prime rate. Principal and interest are paid over a maximum five-year period (15 years for a personal residence) through payroll deductions. These notes are valued at amortized cost. Upon termination from the Sponsor, any outstanding loans must be fully repaid by the participant, or they will be deemed to be a distribution and subject to distribution rules and taxation.

Forfeited Accounts

Forfeited participant accounts are used to reduce the employer contribution or administrative expenses of the Plan. Amounts used in the years totaled $43,351 and $32,709 in the years ended December 31, 2021 and 2020, respectively. Forfeited accounts available amounted to $48,082 for 2021 and $34,948 for 2020.

Payment of Benefits

Normal retirement date for participants under the Plan is age 65. Upon normal retirement, disability, death, or other means of termination of service, a participant will receive a lump-sum amount equal to the value of the participant's vested interest in his or her account either as a cash distribution or rolled over to an individual retirement Plan. In-service distributions are permitted for participants who have reached age 59 ½ in an amount equal to the value of their elective deferral contributions and from other accounts if such amounts are fully vested including earnings thereon.

Hardship Withdrawals

Hardship withdrawals from the Plan are permitted from the vested portion of the participant accounts. All hardship withdrawals must comply with specific rules relating to hardships, which are uniformly applicable to all participants.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on an accrual basis in conformity with accounting principles generally accepted in the United States of America.

Reclassifications

Certain amounts in the prior-year financial statements have been reclassified for comparative purposes to conform to the presentation in the current-year financial statements.

Use of Estimates

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments are stated 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.

Purchases and sales of securities 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 the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Loans to participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020.

Administrative Expenses

The Company paid administrative expenses consisting primarily of accounting and custodian services. For years ending December 31, 2021 and 2020, administrative expenses paid by the sponsor were $18,888 and $10,950, respectively. The fees charged to the Plan were $810 and $785 for the years ended December 31, 2021 and 2020, respectively.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Contributions

Participant contributions are recorded by the Plan when withheld from employees' paychecks. Employer contributions are recorded when earned by the participant.

Payment of Benefits

Benefits are recorded when paid.

Events Occurring After Reporting Date

The Plan has evaluated events and transactions that occurred between December 31, 2021 and October 17, 2022, which is the date the financial statements were available to be issued, for possible disclosure and recognition in the financial statements. No significant events or transactions were identified that would require adjustment to, or disclosure in, these financial statements.

NOTE 3: TERMINATED PARTICIPANT BALANCES

The values of terminated participant accounts at December 31, 2021 and 2020 were $337,500 and $603,569, respectively.

NOTE 4: FAIR VALUE MEASUREMENTS

For the years ended December 31, 2021 and 2020, the Plan utilized Capital Bank and Trust Company's service to determine its securities' fair values. The fair value of an asset is an amount at which that asset could be bought or sold in a current transaction between willing parties, that is, other than a forced sale. The Plan's financial assets carried at fair value have been classified, for disclosure purposes, and are based on the hierarchy defined by FASB Codification Section 820. The Plan does not have any financial liabilities applicable under this guidance. The levels of fair value hierarchy are as follows:

- Level 1 valuations are based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

- Level 2 valuations are based on inputs, other than quoted prices included within Level 1 that are observable, either directly or indirectly.

- Level 3 valuations are based on information that is unobservable and significant to the overall fair value measurement.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

The asset'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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The Plan administrator assesses the fair value methodologies applied by the trustee. The Plan administrator, together with the trustee, determines if the current valuation techniques used in the fair value measurement are appropriate.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Mutual funds, at fair value	$ 3,308,185	$ -	$ -	$ 3,308,185

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020:

	Level 1	Level 2	Level 3	Total
Mutual funds, at fair value	$ 2,742,486	$ -	$ -	$ 2,742,486

The Plan administrator has evaluated the significance of any transfer between levels based upon the nature of the financial instrument and the size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2021 and 2020, there were no such significant transfers.

The following is a description of the valuation methodologies used for investments measured at fair value:

Mutual funds: 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 SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

NOTE 5: CONTRIBUTIONS

Discretionary matching contributions were $0 for 2021 and 2020. Discretionary profit-sharing contributions were $178,671 for 2021 and $179,651 for 2020. Discretionary profit-sharing contributions are shown as a receivable in the statements of net assets available for benefits. The financial statements were prepared after funding was made in each subsequent year, so no allowance for the inability to collect was deemed necessary at December 31, 2021 and 2020.

NOTE 6: INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

In accordance with Department of Labor Regulations, a certified "Statement of Account" for the Plan for the year ended December 31, 2021 and 2020 has been provided by the trustee of the Plan. The Plan administrator has obtained a certification from the trustee that such information is complete and accurate.

	2021	2020
Statement of Net Assets Available for Benefits –		
Participant-directed investments, at fair value	$ 3,308,185	$ 2,742,486
Notes receivable from participants	21,995	29,499
Statements of Changes in Net Assets Available for Benefits –		
Interest, dividends and net (depreciation) appreciation in fair value of investments and notes receivable	415,166	686,957

NOTE 7: TAX STATUS

The Internal Revenue Service (IRS) has determined and informed the Plan sponsor by a letter dated March 31, 2008, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving that advisory opinion, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

NOTE 8: PARTIES-IN-INTEREST

The employer (Plan Sponsor) is the administrator of the Plan. The employer and officers of the Plan Sponsor are included in a category referred to as "parties-in-interest" (PII). In addition, service providers to the Plan, as well as participants who obtain loans from the Plan are considered PII. Certain Plan investments are shares of mutual funds managed by Capital Bank and Trust Company, the Plan's asset trustee. These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules.

NOTE 9: RISKS AND UNCERTAINTIES

The Plan invests in various mutual fund securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

SUPPLEMENTAL SCHEDULE
FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN
PLAN NUMBER - 001
EIN 16-1133983
Schedule H, Line 4i – Schedule of
Assets (Held at End of Year)

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(EMPLOYER EIN 16-1133983, PLAN NUMBER - 001)

DECEMBER 31, 2021

(a)	(b) Identity of issuer, 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
*	American Funds	Balanced Fund	**	$1,555,133
*	American Funds	2015 Target Date Retirement Fund	**	34,816
*	American Funds	2020 Target Date Retirement Fund	**	65,040
*	American Funds	2025 Target Date Retirement Fund	**	76,325
*	American Funds	2030 Target Date Retirement Fund	**	302,586
*	American Funds	2035 Target Date Retirement Fund	**	304,283
*	American Funds	2040 Target Date Retirement Fund	**	60,908
*	American Funds	2045 Target Date Retirement Fund	**	144,336
*	American Funds	2050 Target Date Retirement Fund	**	162,424
*	American Funds	2055 Target Date Retirement Fund	**	25,057
*	American Funds	2060 Target Date Retirement Fund	**	2,786
*	American Funds	US Government Securities Fund	**	3,903
*	American Funds	American Hi Inc Tr A	**	16,707
*	American Funds	Inc Fund of Amer F-1	**	17,431
*	American Funds	EuroPacific Growth Fund	**	55,071
*	American Funds	Fundamental Investors	**	117,860
*	American Funds	Cash Management Trust	**	12,573
*	American Funds	New Prospective Fund	**	72,754
*	American Funds	SmallCap World Fund	**	52,447
*	American Funds	The Growth Fund of America	**	90,094
*	American Funds	The Investment Company of America	**	135,651
		Total Investments		3,308,185
*	Notes receivable from participants	Fully amortizing loans bearing interest of 3.25% to 5.50% with maturities to 2023	$ 0	21,995
		Total		$3,330,180

* Party-in-interest
** Cost omitted for participant directed investments

FAMILY HEALTH NETWORK OF CENTRAL NEW YORK 401(k) PROFIT SHARING PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

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Independent Auditor's Report

The Plan Administrator
Family Health Network of Central
New York 401(k) Profit Sharing Plan

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

We have performed an audit of the accompanying financial statements of Family Health Network of Central New York 401(k) Profit Sharing Plan (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 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 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 Department of Labor'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 6 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 Auditor's Responsibilities for the Audit of the 2021 Financial Statements section—

- the amounts and disclosures in the 2021 financial statements referred to above, 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.

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- the information in the 2021 financial statements referred to above 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Family Health Network of Central New York 401(k) Profit Sharing 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 these 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 for one year after the date 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.

Auditor’s 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 for 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 auditor's 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 generally accepted auditing standards 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 generally accepted auditing standards, 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.

2021 Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor'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 schedule, 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 generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

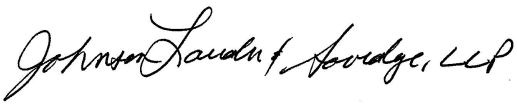
In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule 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).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Family Health Network of Central New York 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor'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 14, 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



JOHNSON, LAUDER & SAVIDGE, LLP
Binghamton, New York
October 17, 2022

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

ASSETS

	2021	2020
Participant-directed investments, at fair value	$ 3,308,185	$ 2,742,486
Notes receivable from participants	21,995	29,499
Contributions receivable - employer profit sharing	178,671	179,651
Net assets available for benefits	$ 3,508,851	$ 2,951,636

The accompanying notes are an integral part of these financial statements

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
Additions:		
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	$ 253,952	$ 500,771
Dividends	160,066	190,244
Total investment income (loss)	414,018	691,015
Interest income on notes receivable from participants	1,148	1,490
Contributions		
Participants	231,508	222,956
Rollovers	3,743	5,653
Employer profit sharing	178,671	179,651
Total contributions	413,922	408,260
Total additions	829,088	1,100,765
Deductions:		
Benefits paid and deemed distributions	271,063	3,608,081
Fees	810	785
Total deductions	271,873	3,608,866
Net change in net assets available for benefits	557,215	(2,508,101)
Net assets available for benefits at beginning of year	2,951,636	5,459,737
Net assets available for benefits at end of year	$ 3,508,851	$ 2,951,636

The accompanying notes are an integral part of these financial statements

NOTE 1: PLAN DESCRIPTION

General

The following brief description of the Family Health Network of Central New York 401(k) Profit Sharing Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for complete information. The Plan was originally effective January 1, 2007.

Plan Sponsor:	Family Health Network of Central New York
Plan Name:	Family Health Network of Central New York 401(k) Profit Sharing Plan
Plan No.:	001
Sponsor EIN:	16-1133983

The Plan is a defined contribution Plan sponsored by and covering all employees of Family Health Network of Central New York, Inc. (the Company) who have attained age twenty-one. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is administered by the Plan sponsor and utilizes Omega, Inc. as the record keeper and Capital Bank and Trust Company as the trustee of the Plan's assets.

Eligibility

Employees are eligible to participate in the employee contribution and employer match portions of the Plan upon attainment of age twenty-one. Participants are eligible for profit-sharing contributions provided they are employed on the last day of the Plan year, completed 1,000 hours of service during the Plan year, and have attained age twenty-one.

Participant Accounts and Investment Options

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions, sponsor discretionary contributions, and allocations of Plan earnings. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

The Plan offers a variety of mutual fund investment options as well as a money market fund option. Participants are permitted to direct the investment of their contributions and all company contributions and related earnings thereon and can change their investment options at any time. Participants are also permitted to make after-tax Roth contributions to the Plan.

Plan Termination

Although it has not expressed intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their balances.

NOTE 1: PLAN DESCRIPTION (Continued)

Contributions

Employees can defer 100% of eligible compensation up to the statutory amounts allowed by the Internal Revenue Code of $19,500 for both 2021 and 2020. In addition, employees who will be at least 50 years of age by the end of the calendar year are permitted a "catch-up" contribution. The maximum "catch-up" contribution allowed is $6,500 for both 2021 and 2020.

The sponsor contributes to the Plan as follows: (1) by a discretionary matching contribution to be made at the time of employee deferral contributions, and (2) additional discretionary profit-sharing contribution to employees with 1 year (1,000 hours) of service during that Plan year and who are employed on the last day of the Plan year to be made in the following calendar year. All contributions are placed in investments which are participant directed.

Vesting

Participants are vested immediately in their contributions, both elective deferrals and rollovers. Vesting in the Company's discretionary contributions plus earnings thereon is as follows:

Years of Service	**Vested %**
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years or more	100%

Administrative Expenses and Exempt Parties-in-Interest Transactions

Certain expenses of maintaining the Plan are paid for by the Plan, unless otherwise paid by the Sponsor. Administrative expenses paid by the Sponsor are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Certain Plan administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

Capital Bank and Trust Company, as trustee, holds the funds for the Plan. Certain Plan investments are managed by the trustee, and therefore these transactions qualify as party-in-interest transactions. These transactions, however, are specifically exempt from the Department of Labor's party-in-interest reporting requirements.

NOTE 1: PLAN DESCRIPTION (Continued)

Administrative Expenses and Exempt Parties-in-Interest Transactions (Continued)

Notes receivable from participants also qualify as party-in-interest transactions but are also exempt from party-in-interest reporting requirements. Notes receivable from participants were $21,995 and $29,499 for the years ended December 31, 2021 and 2020.

Notes Receivable from Participants

Participants may borrow from the Plan a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. The loans are collateralized by the vested balance in the participant's account and bear interest at the prime rate. Principal and interest are paid over a maximum five-year period (15 years for a personal residence) through payroll deductions. These notes are valued at amortized cost. Upon termination from the Sponsor, any outstanding loans must be fully repaid by the participant, or they will be deemed to be a distribution and subject to distribution rules and taxation.

Forfeited Accounts

Forfeited participant accounts are used to reduce the employer contribution or administrative expenses of the Plan. Amounts used in the years totaled $43,351 and $32,709 in the years ended December 31, 2021 and 2020, respectively. Forfeited accounts available amounted to $48,082 for 2021 and $34,948 for 2020.

Payment of Benefits

Normal retirement date for participants under the Plan is age 65. Upon normal retirement, disability, death, or other means of termination of service, a participant will receive a lump-sum amount equal to the value of the participant's vested interest in his or her account either as a cash distribution or rolled over to an individual retirement Plan. In-service distributions are permitted for participants who have reached age 59 ½ in an amount equal to the value of their elective deferral contributions and from other accounts if such amounts are fully vested including earnings thereon.

Hardship Withdrawals

Hardship withdrawals from the Plan are permitted from the vested portion of the participant accounts. All hardship withdrawals must comply with specific rules relating to hardships, which are uniformly applicable to all participants.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on an accrual basis in conformity with accounting principles generally accepted in the United States of America.

Reclassifications

Certain amounts in the prior-year financial statements have been reclassified for comparative purposes to conform to the presentation in the current-year financial statements.

Use of Estimates

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments are stated 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.

Purchases and sales of securities 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 the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Loans to participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020.

Administrative Expenses

The Company paid administrative expenses consisting primarily of accounting and custodian services. For years ending December 31, 2021 and 2020, administrative expenses paid by the sponsor were $18,888 and $10,950, respectively. The fees charged to the Plan were $810 and $785 for the years ended December 31, 2021 and 2020, respectively.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Contributions

Participant contributions are recorded by the Plan when withheld from employees' paychecks. Employer contributions are recorded when earned by the participant.

Payment of Benefits

Benefits are recorded when paid.

Events Occurring After Reporting Date

The Plan has evaluated events and transactions that occurred between December 31, 2021 and October 17, 2022, which is the date the financial statements were available to be issued, for possible disclosure and recognition in the financial statements. No significant events or transactions were identified that would require adjustment to, or disclosure in, these financial statements.

NOTE 3: TERMINATED PARTICIPANT BALANCES

The values of terminated participant accounts at December 31, 2021 and 2020 were $337,500 and $603,569, respectively.

NOTE 4: FAIR VALUE MEASUREMENTS

For the years ended December 31, 2021 and 2020, the Plan utilized Capital Bank and Trust Company's service to determine its securities' fair values. The fair value of an asset is an amount at which that asset could be bought or sold in a current transaction between willing parties, that is, other than a forced sale. The Plan's financial assets carried at fair value have been classified, for disclosure purposes, and are based on the hierarchy defined by FASB Codification Section 820. The Plan does not have any financial liabilities applicable under this guidance. The levels of fair value hierarchy are as follows:

- Level 1 valuations are based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

- Level 2 valuations are based on inputs, other than quoted prices included within Level 1 that are observable, either directly or indirectly.

- Level 3 valuations are based on information that is unobservable and significant to the overall fair value measurement.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

The asset'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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The Plan administrator assesses the fair value methodologies applied by the trustee. The Plan administrator, together with the trustee, determines if the current valuation techniques used in the fair value measurement are appropriate.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Mutual funds, at fair value	$ 3,308,185	$ -	$ -	$ 3,308,185

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020:

	Level 1	Level 2	Level 3	Total
Mutual funds, at fair value	$ 2,742,486	$ -	$ -	$ 2,742,486

The Plan administrator has evaluated the significance of any transfer between levels based upon the nature of the financial instrument and the size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2021 and 2020, there were no such significant transfers.

The following is a description of the valuation methodologies used for investments measured at fair value:

Mutual funds: 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 SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

NOTE 5: CONTRIBUTIONS

Discretionary matching contributions were $0 for 2021 and 2020. Discretionary profit-sharing contributions were $178,671 for 2021 and $179,651 for 2020. Discretionary profit-sharing contributions are shown as a receivable in the statements of net assets available for benefits. The financial statements were prepared after funding was made in each subsequent year, so no allowance for the inability to collect was deemed necessary at December 31, 2021 and 2020.

NOTE 6: INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

In accordance with Department of Labor Regulations, a certified "Statement of Account" for the Plan for the year ended December 31, 2021 and 2020 has been provided by the trustee of the Plan. The Plan administrator has obtained a certification from the trustee that such information is complete and accurate.

	2021	2020
Statement of Net Assets Available for Benefits –		
Participant-directed investments, at fair value	$ 3,308,185	$ 2,742,486
Notes receivable from participants	21,995	29,499
Statements of Changes in Net Assets Available for Benefits –		
Interest, dividends and net (depreciation) appreciation in fair value of investments and notes receivable	415,166	686,957

NOTE 7: TAX STATUS

The Internal Revenue Service (IRS) has determined and informed the Plan sponsor by a letter dated March 31, 2008, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving that advisory opinion, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

NOTE 8: PARTIES-IN-INTEREST

The employer (Plan Sponsor) is the administrator of the Plan. The employer and officers of the Plan Sponsor are included in a category referred to as "parties-in-interest" (PII). In addition, service providers to the Plan, as well as participants who obtain loans from the Plan are considered PII. Certain Plan investments are shares of mutual funds managed by Capital Bank and Trust Company, the Plan's asset trustee. These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules.

NOTE 9: RISKS AND UNCERTAINTIES

The Plan invests in various mutual fund securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

SUPPLEMENTAL SCHEDULE
FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN
PLAN NUMBER - 001
EIN 16-1133983
Schedule H, Line 4i – Schedule of
Assets (Held at End of Year)

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(EMPLOYER EIN 16-1133983, PLAN NUMBER - 001)

DECEMBER 31, 2021

(a)	(b) Identity of issuer, 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
*	American Funds	Balanced Fund	**	$1,555,133
*	American Funds	2015 Target Date Retirement Fund	**	34,816
*	American Funds	2020 Target Date Retirement Fund	**	65,040
*	American Funds	2025 Target Date Retirement Fund	**	76,325
*	American Funds	2030 Target Date Retirement Fund	**	302,586
*	American Funds	2035 Target Date Retirement Fund	**	304,283
*	American Funds	2040 Target Date Retirement Fund	**	60,908
*	American Funds	2045 Target Date Retirement Fund	**	144,336
*	American Funds	2050 Target Date Retirement Fund	**	162,424
*	American Funds	2055 Target Date Retirement Fund	**	25,057
*	American Funds	2060 Target Date Retirement Fund	**	2,786
*	American Funds	US Government Securities Fund	**	3,903
*	American Funds	American Hi Inc Tr A	**	16,707
*	American Funds	Inc Fund of Amer F-1	**	17,431
*	American Funds	EuroPacific Growth Fund	**	55,071
*	American Funds	Fundamental Investors	**	117,860
*	American Funds	Cash Management Trust	**	12,573
*	American Funds	New Prospective Fund	**	72,754
*	American Funds	SmallCap World Fund	**	52,447
*	American Funds	The Growth Fund of America	**	90,094
*	American Funds	The Investment Company of America	**	135,651
		Total Investments		3,308,185
*	Notes receivable from participants	Fully amortizing loans bearing interest of 3.25% to 5.50% with maturities to 2023	$ 0	21,995
		Total		$3,330,180

* Party-in-interest
** Cost omitted for participant directed investments

FAMILY HEALTH NETWORK OF CENTRAL NEW YORK 401(k) PROFIT SHARING PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

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Independent Auditor's Report

The Plan Administrator
Family Health Network of Central
New York 401(k) Profit Sharing Plan

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

We have performed an audit of the accompanying financial statements of Family Health Network of Central New York 401(k) Profit Sharing Plan (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 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 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 Department of Labor'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 6 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 Auditor's Responsibilities for the Audit of the 2021 Financial Statements section—

- the amounts and disclosures in the 2021 financial statements referred to above, 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.

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- the information in the 2021 financial statements referred to above 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Family Health Network of Central New York 401(k) Profit Sharing 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 these 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 for one year after the date 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.

Auditor’s 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 for 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 auditor's 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 generally accepted auditing standards 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 generally accepted auditing standards, 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.

2021 Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor'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 schedule, 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 generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

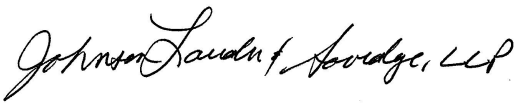
In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule 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).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Family Health Network of Central New York 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor'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 14, 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



JOHNSON, LAUDER & SAVIDGE, LLP
Binghamton, New York
October 17, 2022

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

ASSETS

	2021	2020
Participant-directed investments, at fair value	$ 3,308,185	$ 2,742,486
Notes receivable from participants	21,995	29,499
Contributions receivable - employer profit sharing	178,671	179,651
Net assets available for benefits	$ 3,508,851	$ 2,951,636

The accompanying notes are an integral part of these financial statements

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
Additions:		
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	$ 253,952	$ 500,771
Dividends	160,066	190,244
Total investment income (loss)	414,018	691,015
Interest income on notes receivable from participants	1,148	1,490
Contributions		
Participants	231,508	222,956
Rollovers	3,743	5,653
Employer profit sharing	178,671	179,651
Total contributions	413,922	408,260
Total additions	829,088	1,100,765
Deductions:		
Benefits paid and deemed distributions	271,063	3,608,081
Fees	810	785
Total deductions	271,873	3,608,866
Net change in net assets available for benefits	557,215	(2,508,101)
Net assets available for benefits at beginning of year	2,951,636	5,459,737
Net assets available for benefits at end of year	$ 3,508,851	$ 2,951,636

The accompanying notes are an integral part of these financial statements

NOTE 1: PLAN DESCRIPTION

General

The following brief description of the Family Health Network of Central New York 401(k) Profit Sharing Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for complete information. The Plan was originally effective January 1, 2007.

Plan Sponsor:	Family Health Network of Central New York
Plan Name:	Family Health Network of Central New York 401(k) Profit Sharing Plan
Plan No.:	001
Sponsor EIN:	16-1133983

The Plan is a defined contribution Plan sponsored by and covering all employees of Family Health Network of Central New York, Inc. (the Company) who have attained age twenty-one. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is administered by the Plan sponsor and utilizes Omega, Inc. as the record keeper and Capital Bank and Trust Company as the trustee of the Plan's assets.

Eligibility

Employees are eligible to participate in the employee contribution and employer match portions of the Plan upon attainment of age twenty-one. Participants are eligible for profit-sharing contributions provided they are employed on the last day of the Plan year, completed 1,000 hours of service during the Plan year, and have attained age twenty-one.

Participant Accounts and Investment Options

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions, sponsor discretionary contributions, and allocations of Plan earnings. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

The Plan offers a variety of mutual fund investment options as well as a money market fund option. Participants are permitted to direct the investment of their contributions and all company contributions and related earnings thereon and can change their investment options at any time. Participants are also permitted to make after-tax Roth contributions to the Plan.

Plan Termination

Although it has not expressed intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their balances.

NOTE 1: PLAN DESCRIPTION (Continued)

Contributions

Employees can defer 100% of eligible compensation up to the statutory amounts allowed by the Internal Revenue Code of $19,500 for both 2021 and 2020. In addition, employees who will be at least 50 years of age by the end of the calendar year are permitted a "catch-up" contribution. The maximum "catch-up" contribution allowed is $6,500 for both 2021 and 2020.

The sponsor contributes to the Plan as follows: (1) by a discretionary matching contribution to be made at the time of employee deferral contributions, and (2) additional discretionary profit-sharing contribution to employees with 1 year (1,000 hours) of service during that Plan year and who are employed on the last day of the Plan year to be made in the following calendar year. All contributions are placed in investments which are participant directed.

Vesting

Participants are vested immediately in their contributions, both elective deferrals and rollovers. Vesting in the Company's discretionary contributions plus earnings thereon is as follows:

Years of Service	**Vested %**
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years or more	100%

Administrative Expenses and Exempt Parties-in-Interest Transactions

Certain expenses of maintaining the Plan are paid for by the Plan, unless otherwise paid by the Sponsor. Administrative expenses paid by the Sponsor are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Certain Plan administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

Capital Bank and Trust Company, as trustee, holds the funds for the Plan. Certain Plan investments are managed by the trustee, and therefore these transactions qualify as party-in-interest transactions. These transactions, however, are specifically exempt from the Department of Labor's party-in-interest reporting requirements.

NOTE 1: PLAN DESCRIPTION (Continued)

Administrative Expenses and Exempt Parties-in-Interest Transactions (Continued)

Notes receivable from participants also qualify as party-in-interest transactions but are also exempt from party-in-interest reporting requirements. Notes receivable from participants were $21,995 and $29,499 for the years ended December 31, 2021 and 2020.

Notes Receivable from Participants

Participants may borrow from the Plan a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. The loans are collateralized by the vested balance in the participant's account and bear interest at the prime rate. Principal and interest are paid over a maximum five-year period (15 years for a personal residence) through payroll deductions. These notes are valued at amortized cost. Upon termination from the Sponsor, any outstanding loans must be fully repaid by the participant, or they will be deemed to be a distribution and subject to distribution rules and taxation.

Forfeited Accounts

Forfeited participant accounts are used to reduce the employer contribution or administrative expenses of the Plan. Amounts used in the years totaled $43,351 and $32,709 in the years ended December 31, 2021 and 2020, respectively. Forfeited accounts available amounted to $48,082 for 2021 and $34,948 for 2020.

Payment of Benefits

Normal retirement date for participants under the Plan is age 65. Upon normal retirement, disability, death, or other means of termination of service, a participant will receive a lump-sum amount equal to the value of the participant's vested interest in his or her account either as a cash distribution or rolled over to an individual retirement Plan. In-service distributions are permitted for participants who have reached age 59 ½ in an amount equal to the value of their elective deferral contributions and from other accounts if such amounts are fully vested including earnings thereon.

Hardship Withdrawals

Hardship withdrawals from the Plan are permitted from the vested portion of the participant accounts. All hardship withdrawals must comply with specific rules relating to hardships, which are uniformly applicable to all participants.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on an accrual basis in conformity with accounting principles generally accepted in the United States of America.

Reclassifications

Certain amounts in the prior-year financial statements have been reclassified for comparative purposes to conform to the presentation in the current-year financial statements.

Use of Estimates

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments are stated 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.

Purchases and sales of securities 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 the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Loans to participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020.

Administrative Expenses

The Company paid administrative expenses consisting primarily of accounting and custodian services. For years ending December 31, 2021 and 2020, administrative expenses paid by the sponsor were $18,888 and $10,950, respectively. The fees charged to the Plan were $810 and $785 for the years ended December 31, 2021 and 2020, respectively.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Contributions

Participant contributions are recorded by the Plan when withheld from employees' paychecks. Employer contributions are recorded when earned by the participant.

Payment of Benefits

Benefits are recorded when paid.

Events Occurring After Reporting Date

The Plan has evaluated events and transactions that occurred between December 31, 2021 and October 17, 2022, which is the date the financial statements were available to be issued, for possible disclosure and recognition in the financial statements. No significant events or transactions were identified that would require adjustment to, or disclosure in, these financial statements.

NOTE 3: TERMINATED PARTICIPANT BALANCES

The values of terminated participant accounts at December 31, 2021 and 2020 were $337,500 and $603,569, respectively.

NOTE 4: FAIR VALUE MEASUREMENTS

For the years ended December 31, 2021 and 2020, the Plan utilized Capital Bank and Trust Company's service to determine its securities' fair values. The fair value of an asset is an amount at which that asset could be bought or sold in a current transaction between willing parties, that is, other than a forced sale. The Plan's financial assets carried at fair value have been classified, for disclosure purposes, and are based on the hierarchy defined by FASB Codification Section 820. The Plan does not have any financial liabilities applicable under this guidance. The levels of fair value hierarchy are as follows:

- Level 1 valuations are based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

- Level 2 valuations are based on inputs, other than quoted prices included within Level 1 that are observable, either directly or indirectly.

- Level 3 valuations are based on information that is unobservable and significant to the overall fair value measurement.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

The asset'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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The Plan administrator assesses the fair value methodologies applied by the trustee. The Plan administrator, together with the trustee, determines if the current valuation techniques used in the fair value measurement are appropriate.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Mutual funds, at fair value	$ 3,308,185	$ -	$ -	$ 3,308,185

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020:

	Level 1	Level 2	Level 3	Total
Mutual funds, at fair value	$ 2,742,486	$ -	$ -	$ 2,742,486

The Plan administrator has evaluated the significance of any transfer between levels based upon the nature of the financial instrument and the size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2021 and 2020, there were no such significant transfers.

The following is a description of the valuation methodologies used for investments measured at fair value:

Mutual funds: 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 SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

NOTE 5: CONTRIBUTIONS

Discretionary matching contributions were $0 for 2021 and 2020. Discretionary profit-sharing contributions were $178,671 for 2021 and $179,651 for 2020. Discretionary profit-sharing contributions are shown as a receivable in the statements of net assets available for benefits. The financial statements were prepared after funding was made in each subsequent year, so no allowance for the inability to collect was deemed necessary at December 31, 2021 and 2020.

NOTE 6: INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

In accordance with Department of Labor Regulations, a certified "Statement of Account" for the Plan for the year ended December 31, 2021 and 2020 has been provided by the trustee of the Plan. The Plan administrator has obtained a certification from the trustee that such information is complete and accurate.

	2021	2020
Statement of Net Assets Available for Benefits –		
Participant-directed investments, at fair value	$ 3,308,185	$ 2,742,486
Notes receivable from participants	21,995	29,499
Statements of Changes in Net Assets Available for Benefits –		
Interest, dividends and net (depreciation) appreciation in fair value of investments and notes receivable	415,166	686,957

NOTE 7: TAX STATUS

The Internal Revenue Service (IRS) has determined and informed the Plan sponsor by a letter dated March 31, 2008, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving that advisory opinion, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

NOTE 8: PARTIES-IN-INTEREST

The employer (Plan Sponsor) is the administrator of the Plan. The employer and officers of the Plan Sponsor are included in a category referred to as "parties-in-interest" (PII). In addition, service providers to the Plan, as well as participants who obtain loans from the Plan are considered PII. Certain Plan investments are shares of mutual funds managed by Capital Bank and Trust Company, the Plan's asset trustee. These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules.

NOTE 9: RISKS AND UNCERTAINTIES

The Plan invests in various mutual fund securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

SUPPLEMENTAL SCHEDULE
FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN
PLAN NUMBER - 001
EIN 16-1133983
Schedule H, Line 4i – Schedule of
Assets (Held at End of Year)

FAMILY HEALTH NETWORK OF CENTRAL
NEW YORK 401(k) PROFIT SHARING PLAN

SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(EMPLOYER EIN 16-1133983, PLAN NUMBER - 001)

DECEMBER 31, 2021

(a)	(b) Identity of issuer, 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
*	American Funds	Balanced Fund	**	$1,555,133
*	American Funds	2015 Target Date Retirement Fund	**	34,816
*	American Funds	2020 Target Date Retirement Fund	**	65,040
*	American Funds	2025 Target Date Retirement Fund	**	76,325
*	American Funds	2030 Target Date Retirement Fund	**	302,586
*	American Funds	2035 Target Date Retirement Fund	**	304,283
*	American Funds	2040 Target Date Retirement Fund	**	60,908
*	American Funds	2045 Target Date Retirement Fund	**	144,336
*	American Funds	2050 Target Date Retirement Fund	**	162,424
*	American Funds	2055 Target Date Retirement Fund	**	25,057
*	American Funds	2060 Target Date Retirement Fund	**	2,786
*	American Funds	US Government Securities Fund	**	3,903
*	American Funds	American Hi Inc Tr A	**	16,707
*	American Funds	Inc Fund of Amer F-1	**	17,431
*	American Funds	EuroPacific Growth Fund	**	55,071
*	American Funds	Fundamental Investors	**	117,860
*	American Funds	Cash Management Trust	**	12,573
*	American Funds	New Prospective Fund	**	72,754
*	American Funds	SmallCap World Fund	**	52,447
*	American Funds	The Growth Fund of America	**	90,094
*	American Funds	The Investment Company of America	**	135,651
		Total Investments		3,308,185
*	Notes receivable from participants	Fully amortizing loans bearing interest of 3.25% to 5.50% with maturities to 2023	$ 0	21,995
		Total		$3,330,180

* Party-in-interest
** Cost omitted for participant directed investments