

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
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 SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST
1b	Three-digit plan number (PN) ▶ 010
1c	Effective date of plan 02/01/1946
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) SUMMA HEALTH SUMMA HEALTH SYSTEM 1077 GORGE BLVD PO BOX 2090 AKRON, OH 44309-2090
2b	Employer Identification Number (EIN) 34-1887844
2c	Plan Sponsor's telephone number 330-996-8460
2d	Business code (see instructions) 622000

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.	10/25/2024	ANN KISER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 6004
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 1548 6a(2) 1418 6b 2955 6c 1304 6d 5677 6e 192 6f 5869 6g(1) 6g(2) 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1B 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) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 2
- (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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶	010
C Plan sponsor's name as shown on line 2a of Form 5500 SUMMA HEALTH	D Employer Identification Number (EIN) 34-1887844	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
AETNA LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-6033492	60054	GA-1012	13	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 6466249**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 6249905**c** Additions: (1) Contributions deposited during the year **7c(1)**
(2) Dividends and credits **7c(2)**
(3) Interest credited during the year **7c(3)** 268778
(4) Transferred from separate account **7c(4)**
(5) Other (specify below) **7c(5)**(6) Total additions **7c(6)** 268778**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 6518683**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 16142(2) Administration charge made by carrier **7e(2)** 34494(3) Transferred to separate account **7e(3)**(4) Other (specify below) **7e(4)** 1798

▶ PRIOR PERIOD INTEREST RATE CHANGES

(5) Total deductions **7e(5)** 52434**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 6466249

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A?..... ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶	010
C Plan sponsor's name as shown on line 2a of Form 5500 SUMMA HEALTH	D Employer Identification Number (EIN) 34-1887844	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier THE EQUITABLE ASSURANCE GROUP					
(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5570651	62944	0695	37	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	2216272
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year.....**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

2299194

c Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits

7c(2)

(3) Interest credited during the year

7c(3)

57989

(4) Transferred from separate account.....

7c(4)

(5) Other (specify below)

7c(5)

▶

(6) Total additions.....

7c(6)

57989

d Total of balance and additions (add lines **7b** and **7c(6)**)**7d**

2357183

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

118695

(2) Administration charge made by carrier

7e(2)

13581

(3) Transferred to separate account.....

7e(3)

(4) Other (specify below)

7e(4)

8635

▶

(5) Total deductions.....

7e(5)

140911

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)**7f**

2216272

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A?..... ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶ 010
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF SUMMA HEALTH	D Employer Identification Number (EIN) 34-1887844
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2023			
2	Assets:			
a	Market value	2a	188372745	
b	Actuarial value	2b	207210019	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	3089	122794706	122794706
b	For terminated vested participants	1367	36489776	36489776
c	For active participants	1548	31049747	31049747
d	Total	6004	190334229	190334229
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.19 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	147233	
b	Expected plan-related expenses	6b	434000	
c	Target normal cost	6c	581233	

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

SIGN HERE	Signature of actuary DAVID A. HENDERSON Type or print name of actuary AON CONSULTING, INC. Firm name MSC# 17854, AON PO BOX 7505 FORT WASHINGTON, PA 19034 Address of the firm	09/16/2024 Date 23-06905 Most recent enrollment number 216-430-4741 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	12051473
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	12051473
10 Interest on line 9 using prior year's actual return of <u>-17.49</u> %	0	-2107803
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.36</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	9943670

Part III Funding Percentages

14 Funding target attainment percentage	14	103.64 %
15 Adjusted funding target attainment percentage	15	108.86 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	116.47 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2023	0	451			
Totals ►			18(b)	0	18(c) 451

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 % ☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
----------------	----------------------------

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

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years
-----------------	--

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

Part VIII	Minimum Required Contribution For Current Year
------------------	---

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	581233	
b Excess assets, if applicable, but not greater than line 31a	31b	581233	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
----------------	---

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
--

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶ 010
C Plan sponsor's name as shown on line 2a of Form 5500 SUMMA HEALTH	D Employer Identification Number (EIN) 34-1887844

Part I

Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

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

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

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

EQUITABLE

13-5570651

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 65		13581	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

AETNA LIFE INSURANCE COMPANY

06-6033492

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 73		34494	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		14268	Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

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

ROBERT W. BAIRD AND COMPANY

39-6037917

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		244999	Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

BLACKROCK

30-0587659

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		8048	Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

NORTHERN TRUST COMPNAV

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21		122437	Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶	010
C Plan sponsor's name as shown on line 2a of Form 5500 SUMMA HEALTH		
D Employer Identification Number (EIN) 34-1887844		

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	977735	2051654
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	5112687	8329212
(2) U.S. Government securities	1c(2)	4719374	9646455
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	63184905	118704512
(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)	8380292	6797565
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	48578204	13261125
(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)	49230961	25673585
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	8549917	8682521
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	188734075	193146629
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	317349	0
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	317349	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	188416726	193146629

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)		
(B) Participants	2a(1)(B)	65684	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		65684
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	974134	
(B) U.S. Government securities	2b(1)(B)	407322	
(C) Corporate debt instruments	2b(1)(C)	5667618	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	41611	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		7090685
(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)	461873	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		461873
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	48317121	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	49257319	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-940198
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	3940647	
(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)		5595423
(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)		-373239
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2207343
c Other income	2c		164822
d Total income. Add all income amounts in column (b) and enter total	2d		18213040

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	13045310	
(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)		13045310
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	293074	
(6) Bank or trust company trustee/custodial fees	2i(6)	144753	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		437827
j Total expenses. Add all expense amounts in column (b) and enter total	2j		13483137

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4729903
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BDO USA, P.C.**

(2) EIN: **13-5381590**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.		☒	

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 522110.

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 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **01/01/2023** and ending **12/31/2023**

A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶ 010
C Plan sponsor's name as shown on line 2a of Form 5500 SUMMA HEALTH	D Employer Identification Number (EIN) 34-1887844

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	
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): 34-1887844		
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	33

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

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

Schedule R (Form 5500) 2023
v. 230707

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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) 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) 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)	14a 14b 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
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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) and (b): a Enter the percentage of plan assets held as: Public Equity: <u>34.8</u> % Private Equity: _____ % Investment-Grade Debt and Interest Rate Hedging Assets: <u>36.8</u> % High-Yield Debt: <u>1.1</u> % Real Assets: <u>1.0</u> % Cash or Cash Equivalents: _____ % Other: <u>26.3</u> % b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more	
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: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A 22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	
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Summa Health Retirement Income Plan and Trust

**Financial Statements and
ERISA - Required Supplemental Schedules
Years Ended December 31, 2023 and 2022**

Summa Health Retirement Income Plan and Trust

Financial Statements and ERISA - Required Supplemental Schedules
Years Ended December 31, 2023 and 2022

Summa Health Retirement Income Plan and Trust

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ERISA Required Supplemental Information

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2023	23-28
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Schedule H, Line 4(j) - Schedule of Reportable Transactions for the Year Ended December 31, 2023	29-33
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Independent Auditor's Report

To the Summa Health Pension Committee
Summa Health Retirement Income Plan and Trust
Akron, Ohio

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

We have performed audits of the financial statements of Summa Health Retirement Income Plan and Trust (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). As permitted by ERISA Section 103(a)(3)(C), our audits 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained certifications from qualified institutions as of December 31, 2023 and 2022, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and the procedures performed as described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. 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 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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 Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the 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 GAAP.

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 GAAP.

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2023 and the supplemental Schedule of Reportable Transactions for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures,

including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

BDUSA, P.C.

October 24, 2024

Financial Statements

Summa Health Retirement Income Plan and Trust

Statements of Net Assets Available for Benefits

December 31,	2023	2022
Assets		
Investments, at fair value		
Fixed income corporate bonds	\$ 118,704,512	\$ 63,184,905
Common / collective trusts	13,261,125	48,578,204
Money market funds	8,329,212	5,112,687
U.S. government securities	-	487,470
Municipal bonds	1,266,259	678,896
Government bonds	8,380,196	3,553,008
Mutual funds	25,673,585	49,230,961
Alternative investments	6,797,565	8,380,292
Total investments, at fair value	182,412,454	179,206,423
Investments, at contract value		
Immediate participation guarantee insurance contracts	8,682,521	8,549,917
Total investments, at contract value	8,682,521	8,549,917
Receivables		
Accrued investment income	1,783,663	977,735
Due from broker for securities sold	267,991	-
Total receivables	2,051,654	977,735
Total Assets	193,146,629	188,734,075
Liabilities		
Due to broker for securities purchased	-	317,349
Total Liabilities	-	317,349
Net Assets Available for Benefits	\$ 193,146,629	\$ 188,416,726

See accompanying notes to financial statements.

Summa Health Retirement Income Plan and Trust

Statements of Changes in Net Assets Available for Benefits

<i>Year ended December 31,</i>	2023	2022
Changes in Net Assets Attributed to:		
Investment Income (Loss)		
Net appreciation (depreciation) in fair value of investments	\$ 10,594,798	\$ (46,311,078)
Interest and dividends	7,552,558	5,096,697
Total Investment Income (Loss)	18,147,356	(41,214,381)
Contributions		
Participants	65,684	74,305
Total Contributions	65,684	74,305
Deductions from Net Assets Attributed to		
Benefits paid directly to participants	13,045,310	12,672,827
Administrative expenses	437,827	401,957
Total Deductions	13,483,137	13,074,784
Net Increase (Decrease)	4,729,903	(54,214,860)
Net Assets Available for Benefits		
Beginning of the year	188,416,726	242,631,586
End of the year	\$ 193,146,629	\$ 188,416,726

See accompanying notes to financial statements.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

1. Description of the Plan

The following brief description of the Summa Health Retirement Income Plan and Trust (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more comprehensive description of the Plan's provisions.

General

The Plan is a defined benefit retirement plan covering substantially all employees of Summa Health (the Company). The Company was formed in 1989 as a sole corporate member of Akron City Hospital (the Hospital) and Saint Thomas Medical Center (the Medical Center). Each participant of the former plans of the Hospital and the Medical Center who were employed by the Company on January 1, 1991 became a participant of the Plan. Credited service under the Plan prior to January 1, 1991 is determined according to the provisions of the former plans for former participants of those plans.

Effective January 1, 2002, the Cuyahoga Falls General Hospital Retirement Plan (Cuyahoga Plan) merged with the Plan. All employees who were participants in the Cuyahoga Plan as of December 31, 2001 became participants of the Company Plan on January 1, 2002.

Effective January 1, 2009, the Summa Barberton Hospital Bargaining Unit Employees' Retirement Plan (Barberton Plan) was merged into the Plan. This merger did not impact participant pension benefits as the benefit provisions of the merged plan were incorporated into the Plan. The merged Barberton Plan was a contributory, defined benefit pension plan covering substantially all bargaining unit employees of Local No. 2317 and District Council No. 8, American Federation of State, County and Municipal Employees (AFL-CIO), of Summa Barberton Hospital.

Effective January 1, 2010, except for re-hired union employees of Summa Barberton Hospital and all union employees of Akron City Hospital, individuals hired after January 1, 2010 are not eligible to participate in the Plan.

Effective June 30, 2011, the Plan was amended to freeze benefits accrued under the Plan, except for participants who were age 60 or older as of December 31, 2010 or participating union employees. For those participants whose benefits under the Plan were not vested at June 30, 2011, service after that date will count for vesting purposes.

Effective February 1, 2012, the monthly benefit multiplier for Barberton Plan participants was increased from \$21.00 to \$21.50 for service in excess of 30 years.

Effective December 31, 2012, Akron City Hospital union employees who were participants in the Plan continued to accrue benefits and additional service for vesting under the terms of the Plan. Akron City Hospital union employees who were not participants in the Plan as of December 31, 2012 shall not become participants in the Plan and instead, may contribute 1% of their pay up to a maximum of 50% not to exceed the limit under the Internal Revenue Code to the Summa Health 403(b) Plan, formerly known as the Summa Health System Tax Sheltered Annuity Program.

Effective October 1, 2013, Barberton Plan union employees who were participants in the Plan on September 30, 2013 and who have not attained age 60 on or before December 31, 2012, shall no longer accrue any additional benefits under this Plan. All members will continue to earn service towards vesting.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

Effective January 1, 2020, the Plan was amended and restated per regulatory requirements.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

For certain employees who are eligible to begin participating in the Plan, an employee of the Company becomes a participant in the Plan on the first day that the employee completes one year of service (provided that at least 1,000 hours of service were completed during the prior 12 consecutive month period) and attains age 21.

Contributions

The Plan provides that the Company make contributions to the Plan sufficient to provide the Plan with assets with which to pay benefits to Plan participants. Additionally, prior to January 1, 2002, each participant was allowed to contribute 4% of basic earnings (as defined) in excess of \$400 per month to the Plan. Such contributions increased retirement benefits based on a formula as defined in the Plan document. Subsequent to January 1, 2002, most employee contributions are no longer permitted. Only those participants who are members of a collective bargaining unit are permitted to contribute employee contributions, unless such elimination of an employee contribution has been approved by the collective bargaining process.

Barberton Plan participants with one year of service may voluntarily elect to contribute up to 4% of their base compensation (as defined) that exceeds the first \$6,000 of compensation. Such contributions result in supplemental retirement benefits paid to the contributing participants at retirement. Accumulated participant contributions were \$74,422 and \$118,539 as of December 31, 2023 and 2022, respectively. For the years ended December 31, 2023 and 2022, accumulated participant contributions were credited with 4.62% and 1.57% interest, respectively.

Vesting

All participants of the former Barberton Plan who complete five or more vesting years of credited service, as defined, or who attain age 65 while employed by the Company, become vested in their benefits.

For all other Plan participants, the participant's retirement benefit from the Plan is fully vested after three years of eligible employment service (as defined). If an employee terminates prior to rendering three years of service for vesting purposes, the employee forfeits the right to receive benefits from the Plan.

Benefit Payments

Plan benefits are based on years of credited service, retirement age, and employee contributions. Participants retiring at the normal retirement age (65) receive full benefits. Participants that have reached age 55 and have completed at least three years of credited service may retire with reduced benefits.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

Normally, benefits are paid in a 10 year certain life annuity. Participants may elect to receive their retirement in the form of a 5 to 15 year certain life annuity, joint and survivor annuity, 50% joint and survivor annuity or life annuity. The Plan also provides for death benefits for vested participants that die after the earliest retirement date.

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value, except for investments in immediate participation guarantee insurance contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for discussion of fair value measurements.

Investments held by a defined benefit plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined benefit plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

The Plan's immediate participation guarantee insurance contracts are held with Aetna Life Insurance Company (Aetna) and AXA Equitable Life Insurance Company (Equitable) and were entered into prior to March 20, 1992. Pursuant to *Accounting Standards Codification Topic 960, Plan Accounting - Defined Benefit Pension Plans*, such contracts are permitted to be carried at contract value. Aetna's fair value is the amount which is available for withdrawal in a lump sum on the period end date. The withdrawal value is calculated using the current basis for computing market value adjustments for contracts of this type. Equitable determines fair value based on actual market prices, when available; otherwise, fair value is based on a pricing model.

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

Payments of Benefits

Benefits are recorded when paid.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

Funding Policy

Contributions are made by the Company based on guidelines set by the Plan's actuary, AON Hewitt. The Company has adopted the policy of annually providing for current normal costs and an amount sufficient to amortize past service costs, and to meet the minimum funding requirements of ERISA. The Company's contributions for the years ended December 31, 2023 and 2022 met or exceeded these requirements.

Accumulated Plan Benefits

Accumulated Plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered. Accumulated Plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits payable under all circumstances: retirement, death, disability, and termination of employment are included to the extent they are deemed attributable to employee service rendered as of the valuation date.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to participant-initiated transactions are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

Subsequent Events

The Plan has evaluated subsequent events through October 24, 2024, the date the financial statements were available to be issued and has determined that there were no subsequent events that have occurred through that date that have not already been reflected in the financial statements and/or disclosed in the notes.

Effective January 1, 2024 an amendment to the Plan was made with respect to benefit payments. If the present day single-sum value of a participant's benefit under the plan is equal to or less than \$7,000, the participant's benefit will be paid in a single sum within 90 days after termination.

3. Certified Investment Information

The Plan Administrator has elected the method of annual reporting compliance permitted by 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. Accordingly, The Northern Trust Company, Equitable, and Aetna, the trustees of the Plan, have certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules are complete and accurate:

- Investments, Accrued investment income, and Due to broker for securities purchased, as shown in the Statements of Net Assets Available for Benefits as of December 31, 2023 and 2022.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

- Investment income (loss) as shown in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2023 and 2022.
- Investment information included in the Schedule of Assets (Held at End of Year) as of December 31, 2023, as shown on the ERISA-Required Supplemental Schedules.
- Investment information included in the Schedule of Reportable Transactions for the year ended December 31, 2023, as reported on the ERISA-Required Supplemental Schedules.

At the request of the Plan Administrator, the Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedules.

4. Contracts with Insurance Companies

The Plan maintains immediate participation guarantee insurance contracts with Equitable and Aetna. Under these contracts, the insurance companies hold contributions in pooled separate accounts from which the insurance companies will make pension payments to the participants upon retirement. The balance of the account must be maintained at the amount required, according to a premium schedule in the contract, to provide for the remaining pension benefits to all current retirees. The Plan is required to maintain an allocated annuity balance with Aetna, which represents a benefit that is guaranteed. The amount cannot be withdrawn upon contract termination. This balance at December 31, 2023 and 2022 was \$85,920, and \$108,644, respectively.

The contracts can be terminated if the Plan becomes disqualified according to the Internal Revenue Code or if the Plan is terminated. The values of the contracts are recorded at contract value plus earnings, less Plan withdrawals and administrative expenses. The average yields and crediting interest rates for the years ended December 31, 2023 and 2022 were 4.29% and 4.74% for Aetna and 69.65% and 50.34% for Equitable, respectively. Crediting interest rates are determined daily by dividing earned income for the day by the new contract value.

5. Fair Value Measurements

Accounting Standards Codification (ASC) 820, Fair Value Measurement, provides for a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurements.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Common/collective trusts: Based on the net asset values (NAV) reported by the fund managers as of the financial statement dates and recent transaction prices. NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. The investment objectives and underlying investments of the collective trusts vary, with some holding diversified portfolios of domestic or international stocks and open-ended mutual funds, some holding securities of U.S. companies in a particular industry sector, some holding short-term and/or medium-term corporate, government agency bonds, and others holding a blend of various domestic stocks, bonds, and mutual funds. Each collective trust provides for daily redemptions by the Plan at reported net asset values per share, with no advance notice requirement.

Money market funds: Valued at the reported statement balance held by the Plan at year-end. The statement balance reflects the NAV at that date. Money market funds invested in the Plan seek to preserve the value of the investment at \$1.00 per share.

Mutual funds: Valued at the NAV of shares held by the Plan at year-end.

Fixed income corporate bonds: Corporate bonds are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks. There are no redemption requirements on these investments.

U.S. government securities: Valued at the closing price reported in the active market in which the individual security is traded. There are no redemption requirements on these investments.

Government bonds / Municipal bonds: Valued at the closing price reported in the active market in which the individual security is traded. There are no redemption requirements on these investments.

Alternative investments: Includes hedge funds that are meant to provide equity-like returns with fixed-income-like levels of risk. Included in this category are investments that are well

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

diversified across various strategies and may consist of absolute return funds, long/short funds, and other opportunistic/multi-strategy funds. The underlying investments in such funds may include publicly-traded and privately-held equity and debt instruments issued by U.S. and international corporations. Investment strategies in this category may include buyouts, distressed debt and venture capital. The fair values are based on the net asset values reported by the fund managers. NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV.

The unfunded commitment on alternative investments in private equity and private real estate funds at December 31, 2023 and 2022 is \$1,305,893 and \$1,305,893, respectively. As of December 31, 2023 and 2022, additional commitments in the amount of \$787,681 and \$1,047,597, respectively, may be required in the event the funds exercise certain call options. The private equity and private real estate funds do not have withdrawal restrictions.

There were no additional unfunded commitments at December 31, 2023 and 2022 for the aforementioned investments, other than those previously disclosed.

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

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023 and 2022:

	Fair Value Measurements at December 31, 2023			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 8,329,212	\$ -	\$ -	8,329,212
Fixed income corporate bonds	-	118,704,512	-	118,704,512
Government bonds	8,380,196	-	-	8,380,196
Municipal bonds	1,266,259	-	-	1,266,259
Mutual funds	25,673,585	-	-	25,673,585
Total assets in the fair value hierarchy	43,649,252	118,704,512	-	162,353,764

Investments measured at net asset value:

Common / collective trusts*	13,261,125
Alternative investments*	6,797,565
Total investments	\$ 43,649,252 \$ 118,704,512 \$ - \$ 182,412,454

	Fair Value Measurements at December 31, 2022			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 5,112,687	\$ -	\$ -	5,112,687
Fixed income corporate bonds	-	63,184,905	-	63,184,905
U. S. government securities	487,470	-	-	487,470
Government bonds	3,553,008	-	-	3,553,008
Municipal bonds	678,896	-	-	678,896
Mutual funds	49,230,961	-	-	49,230,961
Total assets in the fair value hierarchy	59,063,022	63,184,905	-	122,247,927

Investments measured at net asset value:

Common / collective trusts*	48,578,204
Alternative investments*	8,380,292
Total investments	\$ 59,063,022 \$ 63,184,905 \$ - \$ 179,206,423

* Certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits.

The Summa Health Pension Committee meets on a quarterly basis to review and discuss investment performance, adherence to the written investment policy and the investment policy itself. The Investment Committee approves changes in asset managers and asset allocation.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

6. Accumulated Plan Benefits

AON Hewitt, Plan actuary, estimates the actuarial present value of accumulated Plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated Plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated Plan benefit information as of December 31, 2023 and 2022 (calculated by the Plan's actuary as of January 1, 2024 and January 1, 2023, the dates of the most recent valuations) was as follows:

<i>January 1,</i>	2024	2023
Actuarial present value of accumulated Plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 110,879,840	\$ 110,160,722
Other participants	56,304,828	58,349,766
Total vested benefits	167,184,668	168,510,488
Non-vested benefits	-	-
Total actuarial present value of accumulated Plan benefits	\$ 167,184,668	\$ 168,510,488

The changes in the actuarial present value of accumulated Plan benefits for the years ended December 31, 2023 and 2022 (calculated by the Plan's actuary as of January 1, 2024 and 2023, the dates of the most recent valuations) are as follows:

<i>January 1,</i>	2024	2023
Actuarial present value of accumulated Plan benefits at beginning of year:	\$ 168,510,488	\$ 186,594,137
Increase (decrease) during the year attributable to:		
Interest due to decrease in discount period	10,523,948	9,909,912
Benefits paid	(12,978,698)	(12,597,863)
Expenses paid	(439,733)	(403,981)
Change in actuarial assumptions	-	(15,727,363)
Net benefits accumulated	1,568,663	735,646
Actuarial present value of accumulated Plan benefits at end of year	\$ 167,184,668	\$ 168,510,488

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

The significant actuarial assumptions used in the valuations as of January 1, 2023 and 2022 include:

Actuarial method	Standard unit credit method
Assumed rate of return on investments	6.50% for 2023 and 5.50% for 2022, per annum
Mortality basis after normal retirement age	PRI-2012 Mortality study, projected generationally from 2012 with Scale MP-2021 for 2023 and PRI-2012 Mortality study, projected generationally from 2012 with Scale MP-2021 for 2022
Normal retirement age	Age 65
Vesting	Vesting eligibility, three years for the Plan and five years for the participants of the former Barberton Plan

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

7. Plan Termination

Although the Company has not expressed any intention to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Benefits attributable to employee contributions, taking into account those paid out before termination.
2. Benefits participants have been receiving or would have been receiving if they had retired at normal age, for at least three years. The priority attaches only to the lowest benefit level under the Plan during the five years prior to retirement. For those actually retired for three or more years, the priority applies only to the lowest benefit level in effect during the most recent three-year period.
3. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) up to the applicable limitations.
4. All other vested benefits (that is, vested benefits not insured by the PBGC).
5. All non-vested benefits.

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

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

under the Plan are guaranteed at the level in effect on the date of the Plan's termination, subject to a statutory ceiling on the amount of an individual's monthly benefit.

The payment to participants of their benefits should the Plan be terminated will depend on the sufficiency of the Plan's net assets to provide the benefits, the priority of the benefits to be paid, and the level and type of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

8. Tax Status

The Internal Revenue Service has determined and informed the Company in a letter dated May 31, 2012 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (Code). The Plan has been restated and amended since receiving this determination letter. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan sponsor is responsible for reviewing the annual Required Amendments List ("RAL") issued by the IRS for individually designed plans to retain qualified tax status. Although the Plan has been amended since the date of the aforementioned opinion letter, the Plan Administrator believes that the Plan is designed, and currently being operated in compliance with the applicable requirements of the IRC, and therefore believes that the Plan is qualified, and the related trust is tax-exempt.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the tax authorities. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023 and 2022, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress.

9. Party-in-interest Transactions

Certain Plan investments are investment contracts managed by Equitable and Aetna. Since the trustees of the Plan manage these investments, these transactions qualify as party-in-interest transactions.

Money market funds were managed by Northern Trust Investments, Inc. Northern Trust Investments, Inc. is a subsidiary of The Northern Trust Company (Northern Trust). Northern Trust is a trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

The Plan made direct payments to parties in interest for the years ended December 31, 2023 and 2022 in the amount of \$170,512 and \$188,550, respectively.

10. Risks and Uncertainties

The Plan invests in various investment securities. Investments 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, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

Summa Health Retirement Income Plan and Trust

Notes to Financial Statements

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

ERISA Required Supplemental Schedules

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
Fixed Income Corporate Bonds				
	1st Republic Bank	2/13/2047 4.625% Fixed income corporate bonds	\$ 368,482	\$ 22,000
	AbbVie Inc.	11/6/2042 4.400% Fixed income corporate bonds	240,468	232,659
	AbbVie Inc.	3/15/2045 4.750% Fixed income corporate bonds	288,621	218,142
	AbbVie Inc.	6/15/2044 4.850% Fixed income corporate bonds	390,439	293,048
	AbbVie Inc.	5/14/2045 4.700% Fixed income corporate bonds	289,668	239,073
	AbbVie Inc.	11/21/2049 4.250% Fixed income corporate bonds	607,530	625,914
	Adventist Health	3/1/2049 3.630% Fixed income corporate bonds	300,000	227,908
*	Aetna, Inc.	6/15/2036 6.625% Fixed income corporate bonds	478,168	392,707
	Air Products and Chemicals, Inc.	5/15/2050 2.800% Fixed income corporate bonds	323,817	232,280
	Alcon Finance Corp	9/23/2049 3.800% Fixed income corporate bonds	342,708	242,973
	Alcon Finance Corp	12/6/2052 5.750% Fixed income corporate bonds	380,723	404,817
	Alimentation Couche-tard, Inc.	5/13/2051 3.625% Fixed income corporate bonds	274,849	203,657
	Allstate Corp	8/10/2049 3.850% Fixed income corporate bonds	307,100	202,587
	Amazon.com Inc Fixed	8/22/2057 4.250% Fixed income corporate bonds	1,168,203	1,085,785
	Americal Movil SAB DE	4/22/2049 4.735% Fixed income corporate bonds	298,311	268,080
	American Electric Power Co Inc	3/1/2050 3.250% Fixed income corporate bonds	324,444	232,209
	American Family Insurance Holdings, Inc.	3/11/2051 3.833% Fixed income corporate bonds	400,000	244,059
	American International Group, Inc.	5/1/2036 6.250% Fixed income corporate bonds	311,500	266,024
	American Water Capital Corp	12/1/2042 4.300% Fixed income corporate bonds	391,661	291,964
	Amgen Inc.	6/15/2051 4.663% Fixed income corporate bonds	774,990	688,030
	Amgen Inc.	2/22/2052 4.200% Fixed income corporate bonds	198,884	169,949
	Amgen Inc.	3/2/2053 5.650% Fixed income corporate bonds	518,801	554,818
	Anglo American Cap PLC	9/10/2050 3.950% Fixed income corporate bonds	562,569	534,188
	Anheuser-Busch	1/15/2042 4.950% Fixed income corporate bonds	211,252	200,669
	Anheuser-Busch	1/15/2040 6.375% Fixed income corporate bonds	212,798	167,601
	Anheuser-Busch Co LLC	1/15/2039 8.200% Fixed income corporate bonds	145,602	133,842
	Anheuser-Busch Co LLC	2/1/2046 4.900% Fixed income corporate bonds	2,282,327	2,059,660
	Anthem Inc.	12/1/2047 4.375% Fixed income corporate bonds	296,406	268,309
*	Aon Corp.	9/30/2040 6.250% Fixed income corporate bonds	285,781	269,833
	Apache Corp.	9/1/2040 5.100% Fixed income corporate bonds	181,038	149,942
	Apple Inc	9/11/2049 2.950% Fixed income corporate bonds	1,374,327	1,142,929
	Apple Inc	9/11/2061 2.800% Fixed income corporate bonds	216,205	154,041
	Arthur J Gallagher & Co. SR NT	3/9/2052 3.050% Fixed income corporate bonds	98,966	67,050
	Arthur J Gallagher & Co. SR NT	5/20/2051 3.500% Fixed income corporate bonds	668,965	595,182
	AT&T, Inc.	9/15/2053 3.500% Fixed income corporate bonds	1,057,420	995,075
	AT&T, Inc.	9/15/2055 3.550% Fixed income corporate bonds	882,265	834,314
	AT&T, Inc.	9/15/2059 3.650% Fixed income corporate bonds	518,810	373,569
	AT&T, Inc.	12/1/2057 3.800% Fixed income corporate bonds	692,315	487,586
	Bank of America Corp	3/20/2051 4.083% Fixed income corporate bonds	910,319	803,028
	Bank of America Corp	2/7/2042 5.875% Fixed income corporate bonds	765,801	594,630
	Barclays Plc	1/10/2047 4.950% Fixed income corporate bonds	442,660	422,697
	Baxter International Inc	12/1/2051 3.132% Fixed income corporate bonds	380,200	431,789
	Baxter International Inc	8/15/2046 3.500% Fixed income corporate bonds	321,311	256,223
	Bayer US Fin II LLC	7/15/2044 4.400% Fixed income corporate bonds	280,561	237,652
	Becton, Dickinson and Company	5/15/2044 4.875% Fixed income corporate bonds	274,579	225,771
	Bell CDA Fixed	7/29/2049 4.300% Fixed income corporate bonds	621,190	579,476
	Beth Israel Deaconess Med Ctr Inc	7/1/2051 3.080% Fixed income corporate bonds	400,000	258,192
	BG Energy Capital	10/15/2041 5.125% Fixed income corporate bonds	290,442	262,419
	Bimbo Bakeries USA Inc	5/17/2051 4.000% Fixed income corporate bonds	334,505	341,679
	Boeing Co.	3/1/2059 3.825% Fixed income corporate bonds	483,309	409,300
	Boeing Co.	5/1/2040 5.705% Fixed income corporate bonds	174,873	155,666
	Boeing Co.	2/1/2050 5.805% Fixed income corporate bonds	310,668	311,913
*	Bon Secours Mercy Health, Inc	6/1/2050 3.205% Fixed income corporate bonds	350,000	248,441
	Bristol-Myers Squibb Co.	3/15/2052 3.700% Fixed income corporate bonds	398,268	315,657

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Canadian Pacific Railway Company	5/1/2048 4.700% Fixed income corporate bonds	\$ 237,353	\$ 227,979
	Canadian Pacific Railway Company	9/15/2115 6.125% Fixed income corporate bonds	422,300	448,025
	Carrier Global Corp.	4/5/2050 3.577% Fixed income corporate bonds	726,253	665,481
	Caterpillar Inc.	5/15/2064 4.750% Fixed income corporate bonds	141,521	121,427
	CF Industries Holdings	6/1/2043 4.950% Fixed income corporate bonds	329,882	298,041
	Charter Communications Operating LLC	10/23/2045 6.484% Fixed income corporate bonds	2,122,253	1,824,036
	Charter Communications Operating LLC	12/1/2061 4.400% Fixed income corporate bonds	199,812	138,779
	Chubb INA Holdings, Inc.	12/15/2061 3.050% Fixed income corporate bonds	497,235	359,783
	Cigna Corp	8/15/2038 4.800% Fixed income corporate bonds	768,768	775,431
	Cigna Corp	7/15/2046 4.800% Fixed income corporate bonds	165,033	116,761
	Cigna Corp	11/15/2041 6.125% Fixed income corporate bonds	92,603	68,035
	Citigroup, Inc.	7/30/2045 4.650% Fixed income corporate bonds	548,591	478,974
	Coca-Cola Co	6/1/2060 2.750% Fixed income corporate bonds	349,741	243,296
	Columbia Pipeline Group, Inc.	6/1/2045 5.800% Fixed income corporate bonds	244,564	199,692
	Columbia Pipeline Group, Inc.	11/15/2053 6.544% Fixed income corporate bonds	399,832	442,217
	Comcast Corp.	11/1/2047 3.969% Fixed income corporate bonds	1,909,859	1,558,599
	Comcast Corp.	11/1/2063 2.987% Fixed income corporate bonds	209,672	189,281
	Comcast Corp.	5/15/2053 5.350% Fixed income corporate bonds	398,276	415,612
	CommonSpirit Health	10/1/2049 4.187% Fixed income corporate bonds	613,223	549,979
	CommonSpirit Health	10/1/2050 3.910% Fixed income corporate bonds	202,860	138,336
	Commonwealth Bank Aust	1/10/2048 4.316% Fixed income corporate bonds	593,006	516,795
	CONOCOPHILLIPS CO	9/15/2063 5.700% Fixed income corporate bonds	448,772	489,384
	Consolidated Edison	12/1/2054 4.625% Fixed income corporate bonds	299,235	270,469
	Consumers Energy Co	8/1/2051 3.500% Fixed income corporate bonds	298,818	236,207
	Cooperative Rabobank UA	12/1/2043 5.750% Fixed income corporate bonds	362,478	257,736
	Corning Inc	11/15/2057 4.375% Fixed income corporate bonds	466,774	417,169
	Cox Communications Inc.	6/15/2051 3.326% Fixed income corporate bonds	649,585	584,687
	CSL Finance PLC	4/27/2052 4.750% Fixed income corporate bonds	348,999	334,536
	CSX Corp.	4/30/2040 6.220% Fixed income corporate bonds	309,690	282,015
	CVS Health Corp	3/25/2048 5.050% Fixed income corporate bonds	1,629,176	1,503,404
	Deutsche Telekom	6/15/2030 8.750% Fixed income corporate bonds	293,822	241,398
	Discovery Communications	5/15/2049 5.300% Fixed income corporate bonds	250,126	172,262
	Dominion Resources Inc.	8/1/2041 4.900% Fixed income corporate bonds	303,701	277,895
	Dow Chemical Co.	11/30/2048 5.550% Fixed income corporate bonds	353,213	281,106
	Duke Energy Progress, LLC	8/15/2052 5.000% Fixed income corporate bonds	860,319	843,677
	Duke Energy Progress, LLC	8/15/2045 4.200% Fixed income corporate bonds	727,963	514,504
	DuPont de Nemours Inc	11/15/2048 5.419% Fixed income corporate bonds	642,443	652,865
	DTE Elec CO	4/1/2053 5.400% Fixed income corporate bonds	623,850	658,699
	Eaton Corp. Ohio	8/23/2052 4.700% Fixed income corporate bonds	372,968	370,827
	Ecolab Inc	8/18/2055 2.750% Fixed income corporate bonds	195,074	135,226
	Elevance Health Inc	2/15/2053 5.125% Fixed income corporate bonds	249,085	250,486
	EDF SA NT	1/22/2044 4.875% Fixed income corporate bonds	340,987	316,005
	Elxon Corp	6/15/2045 5.100% Fixed income corporate bonds	1,122,748	996,177
	Eli Lilly	2/27/2053 4.875% Fixed income corporate bonds	499,685	520,085
	Enbridge Energy	10/15/2045 7.375% Fixed income corporate bonds	449,751	412,820
	Enel Finance International NV	5/25/2047 4.750% Fixed income corporate bonds	639,744	610,670
	Energy Arkansas LLC	4/1/2049 4.200% Fixed income corporate bonds	423,500	344,023
	Energy Transfer Operating LP	4/15/2049 6.250% Fixed income corporate bonds	281,460	259,145
	Energy Transfer Operating LP	7/1/2038 7.500% Fixed income corporate bonds	413,228	347,969
	Enterprise Products	2/15/2045 5.100% Fixed income corporate bonds	464,174	418,535
	Enterprise Products	2/15/2042 5.700% Fixed income corporate bonds	124,859	131,908
	Enterprise Products	9/1/2040 6.450% Fixed income corporate bonds	815,805	850,436
	Exelon Generation Co. LLC	10/1/2041 5.750% Fixed income corporate bonds	124,811	125,039
	Eni SpA	10/1/2040 5.700% Fixed income corporate bonds	484,271	413,606

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Freeport-McMoran C&G	3/15/2043 5.450% Fixed income corporate bonds	\$ 372,706	\$ 364,761
	GE Healthcare Holdings LLC	11/22/2052 6.377% Fixed income corporate bonds	543,553	583,165
	General Mills Inc	2/1/2051 3.000% Fixed income corporate bonds	175,910	122,323
	General Mtrs Co	10/2/2043 6.250% Fixed income corporate bonds	391,631	358,094
	Gilead Sciences, Inc.	3/1/2046 4.750% Fixed income corporate bonds	329,305	286,869
	Goldman Sachs Group Inc.	2/1/2041 6.250% Fixed income corporate bonds	1,152,089	921,539
	Grupo Bimbo	11/10/2047 4.700% Fixed income corporate bonds	344,549	312,265
	Guardian Life Insurance Company of America	1/24/2077 4.850% Fixed income corporate bonds	338,231	263,361
	Guardian Life Insurance Company of America	6/19/2064 4.875% Fixed income corporate bonds	453,930	448,086
	Hartford Financial Services Group, Inc.	10/15/2036 5.950% Fixed income corporate bonds	299,395	266,804
	HCA Inc.	3/15/2052 4.625% Fixed income corporate bonds	552,835	597,597
	HCA Inc.	6/1/2053 5.900% Fixed income corporate bonds	193,436	205,669
	Hershey Co	6/1/2050 2.650% Fixed income corporate bonds	249,178	172,535
	Home Depot Inc.	4/1/2041 5.950% Fixed income corporate bonds	1,077,402	925,029
	HSBC Bank USA	11/1/2034 5.875% Fixed income corporate bonds	865,283	717,162
	Humana Inc.	12/1/2042 4.625% Fixed income corporate bonds	273,900	228,587
	Humana Inc.	3/15/2053 5.500% Fixed income corporate bonds	482,155	519,557
	Ingersoll-Rand Luxembourg Finance S.A.	3/21/2049 4.500% Fixed income corporate bonds	389,282	417,711
	Ingersoll-Rand Luxembourg Finance S.A.	11/1/2044 4.650% Fixed income corporate bonds	323,073	301,990
	Intel Corp	8/5/2052 4.900% Fixed income corporate bonds	428,832	442,341
	Intel Corp	3/25/2060 4.950% Fixed income corporate bonds	574,940	394,455
	International Business Machines Corp	5/15/2049 4.250% Fixed income corporate bonds	357,273	263,604
	Intl Business	7/27/2052 4.900% Fixed income corporate bonds	506,539	532,341
	Invesco Finance PLC	11/30/2043 5.375% Fixed income corporate bonds	234,430	221,855
	Jab Holdings BV	5/28/2051 3.750% Fixed income corporate bonds	248,618	170,828
	JBS USA LUX S A/JBS USA FOOD CO/JBS SR	2/2/2052 4.375% Fixed income corporate bonds	279,204	297,867
	JM Smucker Co. SR Unsecured	3/15/2050 3.550% Fixed income corporate bonds	249,038	184,884
	JM Smucker Co. SR Unsecured	11/15/2053 6.500% Fixed income corporate bonds	421,974	492,429
	JPMorgan Chase & Co.	7/24/2038 3.882% Fixed income corporate bonds	446,685	444,357
	JPMorgan Chase & Co.	7/15/2041 5.600% Fixed income corporate bonds	1,351,538	1,093,041
	Kinder Morgan Energy Partners LP	3/1/2043 5.000% Fixed income corporate bonds	432,905	447,430
	Kinder Morgan	1/15/2038 6.950% Fixed income corporate bonds	1,230,251	1,017,589
	KLA Corp.	7/15/2052 4.950% Fixed income corporate bonds	371,565	380,087
	Kraft Foods Inc.	1/26/2039 6.875% Fixed income corporate bonds	685,894	693,479
	Liberty Mutual Group SR NT 144A	10/15/2050 3.951% Fixed income corporate bonds	304,953	265,715
	Lincoln National Corporation	10/9/2037 6.300% Fixed income corporate bonds	250,298	211,821
	Lockheed Martin Corp	2/15/2055 5.200% Fixed income corporate bonds	396,960	421,656
	Lockheed Martin Corp	6/15/2050 2.800% Fixed income corporate bonds	297,399	213,904
	Lowes Companies	4/1/2051 3.500% Fixed income corporate bonds	399,112	300,272
	Lowes Companies	9/15/2062 5.800% Fixed income corporate bonds	344,357	345,562
	Lowes Companies	4/1/2063 5.850% Fixed income corporate bonds	295,197	315,557
	LYB International Fin BV	3/15/2044 4.875% Fixed income corporate bonds	236,953	230,815
	L3harris Technologies Inc	7/31/2053 5.600% Fixed income corporate bonds	647,940	694,664
	Magellan Midstream Partners, L.P.	10/15/2043 5.150% Fixed income corporate bonds	248,182	233,502
	Marathon Oil Corp.	10/1/2037 6.600% Fixed income corporate bonds	186,127	158,958
	Marathon Petroleum Corporation	3/1/2041 6.500% Fixed income corporate bonds	247,934	215,329
	Mars Inc.	4/1/2049 3.950% Fixed income corporate bonds	332,929	231,143
	Marsh & McLennan Cos.	3/15/2053 5.450% Fixed income corporate bonds	298,284	315,130
	Marsh & McLennan Cos.	8/1/2033 5.875% Fixed income corporate bonds	146,905	136,755
	Marsh & McLennan Cos.	11/1/2052 6.250% Fixed income corporate bonds	222,773	259,108
	Masco Corporation	2/15/2051 3.125% Fixed income corporate bonds	374,933	263,316
	Mass Mutual Life Ins. Co.	4/1/2077 4.900% Fixed income corporate bonds	148,649	127,919
	Massachusetts Mutual Life Insurance Co.	10/15/2070 3.729% Fixed income corporate bonds	604,508	555,380
	Mastercard Inc.	3/15/2051 2.950% Fixed income corporate bonds	396,212	297,853

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Nationwide Mutual Insurance Company	8/15/2039 9.375% Fixed income corporate bonds	\$ 221,775	\$ 198,479
	New England Power Company	11/25/2052 5.936% Fixed income corporate bonds	350,000	366,538
	Nevada Power Co	3/15/2054 6.000% Fixed income corporate bonds	948,414	1,046,387
	New York Life Ins Co Surplus	5/15/2069 4.450% Fixed income corporate bonds	99,278	86,000
	New York Life Insurance	11/15/2039 6.750% Fixed income corporate bonds	181,884	172,935
	Nextera Energy Cap	2/28/2053 5.380% Fixed income corporate bonds	649,682	641,081
	Nisource Finance Corp.	2/15/2043 5.250% Fixed income corporate bonds	109,534	97,464
	Nisource Finance Corp.	2/1/2042 5.800% Fixed income corporate bonds	153,561	148,507
	Norfolk Southern Corp.	8/15/2043 4.800% Fixed income corporate bonds	76,543	67,353
	Norfolk Southern Corp.	11/1/2047 3.942% Fixed income corporate bonds	117,509	107,089
	Norfolk Southern Corp.	5/15/2121 4.100% Fixed income corporate bonds	249,343	189,267
	Nucor Corp.	12/15/2055 2.979% Fixed income corporate bonds	201,534	135,715
	Nucor Corp.	4/1/2052 3.850% Fixed income corporate bonds	198,130	166,813
	Nutrien LTD	3/27/2053 5.800% Fixed income corporate bonds	645,788	670,802
	Oklahoma Gas & Electric Co	4/1/2053 5.600% Fixed income corporate bonds	621,944	658,884
	Old Republic International Corporation	6/11/2051 3.850% Fixed income corporate bonds	199,858	146,912
	Oneok Partners LP	2/1/2041 6.125% Fixed income corporate bonds	117,205	104,567
	Oracle Corp	4/1/2060 3.850% Fixed income corporate bonds	1,790,091	1,529,624
	Oracle Corp	5/15/2045 4.125% Fixed income corporate bonds	756,272	532,360
	Orange	3/1/2031 9.000% Fixed income corporate bonds	294,425	247,011
	Otis Worldwide Corp	5/15/2050 3.362% Fixed income corporate bonds	749,824	680,108
	Pacific Lifecorp SR NT	9/15/2052 5.400% Fixed income corporate bonds	349,482	350,089
	Parker-Hannifin Corp	5/15/2038 6.250% Fixed income corporate bonds	440,128	444,296
	Parker-Hannifin Corp	6/14/2049 4.000% Fixed income corporate bonds	300,427	262,045
	Penn State Health	11/1/2049 3.806% Fixed income corporate bonds	300,000	231,560
	Pfizer Investment Enterprise	5/19/2053 5.300% Fixed income corporate bonds	499,255	512,461
	Phillips 66	5/1/2042 5.875% Fixed income corporate bonds	240,552	216,449
	Piedmont Fixed	1/1/2042 2.719% Fixed income corporate bonds	450,000	325,619
	PPG Industries Inc.	11/15/2040 5.500% Fixed income corporate bonds	114,152	96,426
	PPL Electric Utilities	7/15/2041 5.200% Fixed income corporate bonds	152,067	145,852
	Principal Financial Group	9/15/2042 4.625% Fixed income corporate bonds	194,250	182,521
	Progress Energy Inc.	12/1/2039 6.000% Fixed income corporate bonds	109,404	105,296
	Progress Energy Inc.	2/1/2042 6.500% Fixed income corporate bonds	999,342	1,006,165
	Prologis LP	6/15/2053 5.250% Fixed income corporate bonds	648,882	677,943
	Protective Life Corp.	10/15/2039 8.450% Fixed income corporate bonds	186,396	188,713
	Prudential Financial Inc.	12/14/2036 5.700% Fixed income corporate bonds	353,814	325,175
	Public Service Co of Colorado	4/1/2053 5.250% Fixed income corporate bonds	645,437	649,608
	Public Storage	8/1/2053 5.350% Fixed income corporate bonds	648,258	682,082
	Raymond James Financial	7/15/2046 4.950% Fixed income corporate bonds	633,602	632,625
	Republic Services Inc	3/1/2050 3.050% Fixed income corporate bonds	338,592	240,509
	Revvity Inc	3/15/2051 3.625% Fixed income corporate bonds	374,996	270,898
	Rio Tinto Fin USA Ltd.	3/9/2053 5.125% Fixed income corporate bonds	369,296	391,476
	Rio Tinto Fin USA Ltd.	11/2/2040 5.200% Fixed income corporate bonds	262,744	232,249
	Roche Holdings, Inc.	12/13/2051 2.607% Fixed income corporate bonds	475,000	321,472
	Rockwell Automation Inc.	3/1/2049 4.200% Fixed income corporate bonds	174,732	156,909
	Rockwell Automation Inc.	8/15/2061 2.800% Fixed income corporate bonds	199,522	130,008
	Rogers Communication Inc.	11/15/2049 3.700% Fixed income corporate bonds	243,835	190,613
	Rogers	3/15/2044 5.000% Fixed income corporate bonds	292,581	259,303
	RTX Corporation	4/15/2047 4.350% Fixed income corporate bonds	597,073	415,171
	S&P Global Inc	3/1/2052 3.700% Fixed income corporate bonds	332,728	353,763
	S.C. Johnson & Son, Inc.	10/15/2046 4.750% Fixed income corporate bonds	249,518	233,016
	Shell International Finance BV	5/11/2045 4.375% Fixed income corporate bonds	687,765	643,568
	Sherwin Williams	6/1/2047 4.500% Fixed income corporate bonds	504,048	551,241
	Simon Property Group LP	2/1/2040 6.750% Fixed income corporate bonds	324,240	282,576
	Sonoco Products Co.	11/1/2040 5.750% Fixed income corporate bonds	280,814	255,092
	Southeast Alaska Regional Health	7/1/2051 3.235% Fixed income corporate bonds	450,000	273,777
	Southern Company	7/1/2046 4.400% Fixed income corporate bonds	974,075	883,261
	Stanley Black & Decker Inc.	11/15/2048 4.850% Fixed income corporate bonds	343,028	229,929
	STERIS plc. Fixed	3/15/2051 3.750% Fixed income corporate bonds	757,055	641,823
	Stryker Corp.	3/15/2046 4.625% Fixed income corporate bonds	322,158	240,019
	Sysco Corporation	10/1/2045 4.850% Fixed income corporate bonds	667,927	646,329
	T-Mobile USA, Inc.	11/15/2060 3.600% Fixed income corporate bonds	833,963	836,923
	T-Mobile USA, Inc.	4/15/2050 4.500% Fixed income corporate bonds	357,245	310,510
	Takeda Pharmaceutical Co Ltd	7/9/2050 3.175% Fixed income corporate bonds	325,000	233,255
	Texas Elec Mkt Stabilization FDG N LLC	2/1/2050 5.167% Fixed income corporate bonds	199,979	200,750
	Texas Instruments Inc	5/18/2063 5.050% Fixed income corporate bonds	595,002	617,754
	Telecom Italia Capital	7/18/2036 7.200% Fixed income corporate bonds	92,250	100,555

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Telefonica Emisiones SAU	6/20/2036 7.045% Fixed income corporate bonds	273,714	283,397
	Telefonica Emisiones SAU	3/6/2048 4.895% Fixed income corporate bonds	480,171	443,594
	Teva Pharmaceutical Industry	10/1/2046 4.100% Fixed income corporate bonds	148,751	101,531
	Time Warner Cable Inc.	6/15/2039 6.750% Fixed income corporate bonds	386,565	348,252
	Trans-canada Pipelines	1/15/2039 7.625% Fixed income corporate bonds	503,761	390,040
	Transcont Gas Pipe Corp.	8/15/2041 5.400% Fixed income corporate bonds	124,173	124,059
	Travelers Co Ince	5/25/2053 5.450% Fixed income corporate bonds	622,525	676,725
	Trinity Acquisitions plc	8/15/2043 6.125% Fixed income corporate bonds	138,296	102,439
	TTX Co	6/15/2044 4.650% Fixed income corporate bonds	358,382	312,608
	Tucson Elec Power Co	4/15/2053 5.500% Fixed income corporate bonds	623,256	639,262
	Tyson Foods Inc	9/28/2048 5.100% Fixed income corporate bonds	120,898	113,759
	UBS Group AG	5/15/2045 4.875% Fixed income corporate bonds	212,379	238,847
	Union Elec Co	3/15/2053 5.350% Fixed income corporate bonds	498,970	518,397
	Union Pacific Corp	9/16/2062 2.973% Fixed income corporate bonds	296,588	219,137
	Union Pacific Corp	3/20/2060 3.839% Fixed income corporate bonds	591,703	573,659
	United Health Group Inc.	2/15/2053 5.875% Fixed income corporate bonds	610,664	596,812
	United Health Group Inc.	2/15/2038 6.875% Fixed income corporate bonds	1,281,235	998,113
	United Parcel Service Sr Unsecured	4/1/2040 5.200% Fixed income corporate bonds	205,971	156,363
	Vale Overseas Limited	11/21/2036 6.875% Fixed income corporate bonds	192,738	190,962
	Valero Energy Corporation	6/15/2037 6.625% Fixed income corporate bonds	249,162	219,749
	Verizon Communications Inc.	3/16/2037 5.250% Fixed income corporate bonds	1,076,409	1,014,014
	Verizon Communications Inc.	10/30/2056 2.987% Fixed income corporate bonds	787,784	576,481
	Verizon Communications Inc.	3/22/2061 3.700% Fixed income corporate bonds	538,241	401,608
	Vodafone Group Plc	2/10/2053 5.625% Fixed income corporate bonds	779,512	810,764
	Vulcan Materials Co.	6/15/2047 4.500% Fixed income corporate bonds	406,843	337,347
	Voya Financial Inc	7/15/2043 5.700% Fixed income corporate bonds	654,747	688,031
	Wachovia Bank NA	2/1/2037 5.850% Fixed income corporate bonds	416,369	368,083
	Walgreen Co.	9/15/2042 4.400% Fixed income corporate bonds	355,299	315,522
	Walt Disney Co	3/23/2050 4.700% Fixed income corporate bonds	362,359	268,188
	Walmart Inc	4/15/2053 4.500% Fixed income corporate bonds	224,377	219,637
	Walmart Inc	9/9/2052 4.500% Fixed income corporate bonds	280,332	268,544
	Warner Media Holdings Inc	3/15/2052 5.141% Fixed income corporate bonds	627,656	690,285
	Wellpoint, Inc.	12/15/2034 5.950% Fixed income corporate bonds	1,061	1,074
	Wells Fargo & Co.	4/4/2051 5.013% Fixed income corporate bonds	1,234,342	1,046,763
	Western & Southern Life Insurance Co.	4/28/2061 3.750% Fixed income corporate bonds	565,040	453,336
	Westvaco Corp.	1/15/2030 8.200% Fixed income corporate bonds	120,013	115,303
	Weyerhaeuser Co.	3/15/2032 7.375% Fixed income corporate bonds	17,817	17,433
	Williams Partners LP	4/15/2040 6.300% Fixed income corporate bonds	1,154,228	1,042,955
	Willis North America	9/15/2048 5.050% Fixed income corporate bonds	310,755	280,518
	WW Grainger Inc	6/15/2045 4.600% Fixed income corporate bonds	383,727	289,474
	Wyeth, LLC	4/1/2037 2.652% Fixed income corporate bonds	493,329	386,050
	Xstrata Finance Canada	11/15/2037 6.900% Fixed income corporate bonds	112,718	110,431
	Xstrata Finance Canada	11/15/2041 6.000% Fixed income corporate bonds	316,192	306,198
	Zoetis Inc.	9/12/2047 3.950% Fixed income corporate bonds	290,384	234,531
	Total fixed income corporate bonds		133,143,984	118,704,512
	Municipal Bonds			
	Sacramento City CA	7/1/2038 5.650% Municipal bonds	96,955	98,496
	California Mun Fin Auth Rev	2/1/2046 3.280% Municipal bonds	500,000	370,305
	University of CA Regents Medical Center Revenue	5/15/2049 6.583% Municipal bonds	259,264	233,817
	New York NY Taxable Fiscal 2024 Subser B-1	10/1/2053 5.828% Municipal bonds	500,000	563,641
	Total municipal bonds		1,356,219	1,266,259
	Government Bonds			
	United States Treasury	2/15/2042 2.375% Government bonds	2,610,091	2,561,289
	United States Treasury	5/15/2041 2.250% Government bonds	1,750,225	1,605,844
	United States Treasury	11/15/2040 1.375% Government bonds	848,291	749,531
	United States Treasury	5/15/2052 2.875% Government bonds	40,502	40,008
	United States Treasury	8/15/2042 3.375% Government bonds	3,152,951	3,423,524
	Total government bonds		8,402,060	8,380,196

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value)	(d) Cost	(e) Current value
Mutual Funds				
	Arrowstreet International Equity EAFE	International Equity Fund	\$ 3,866,212	\$ 5,564,752
	Axiom Emerging Markets Trust 2	Diversified Emerging Markets	3,809,026	2,476,256
	Vanguard Global Min Volatility Fund Admiral	International Equity Fund	8,895,915	8,351,509
	DFA Investment Dimensions Group Inc.	Small Cap Value Portfolio	1,755,666	2,078,981
	MFS INSTL International Equity Fund	International Equity Fund	3,398,170	4,350,227
	DFA Investment Dimensions Group Inc.	US Small Cap Value Portfolio	2,230,940	2,851,860
		Total mutual funds	23,955,929	25,673,585
Money Market Funds				
*	NT Collective Short Term Investment Fund	Money Market Fund Shares	8,329,212	8,329,212
		Total money market funds	8,329,212	8,329,212
Common / collective trusts				
	Blackrock Equity Index Fund	Equity Index Fund	2,873,228	13,261,125
		Total common / collective trusts	2,873,228	13,261,125
Alternative Investments				
	Adams Street Partners	Private Equity Fund	122,563	136,290
	Adams Street Partners	Private Equity Fund	231,400	401,961
	Adams Street Partners	Private Equity Fund	452,100	575,024
	Adams Street Partners	Private Equity Fund	1,689,555	3,010,032
	Adams Street Partners	Private Equity Fund	2,892	31,772
	Adams Street Partners	Private Equity Fund	142,563	147,185
	Adams Street Partners	Private Equity Fund	737,178	1,398,088
	Adams Street Partners	Private Equity Fund	35,391	161,651
	Oaktree Real Estate	Private Real Estate Fund VI	1	914,273
	Oaktree Real Estate	Private Real Estate Fund V	1	21,288
	Realty Associates Fund	Private Real Estate Fund	54,687	1
		Total alternative investments	3,468,331	6,797,565
Immediate Participation Guarantee Insurance Contracts				
*	AXA Equitable Life Assurance Company	Immediate Participation Guarantee Fund	2,216,272	2,216,272
*	Aetna Life Insurance Company	Fixed Income Fund	6,466,249	6,466,249
		Total immediate participation guarantee insurance contracts	8,682,521	8,682,521
		Total	\$ 190,211,484	\$ 191,094,975

* Party-in-interest

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved		(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<i>Category 1 - Single transaction in excess of 5%</i>								
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 13,750,000.000 Shares/Par Value		\$ 88	\$ -	\$ -	\$ 12,141,357	\$ 12,141,357	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 18,000,000.000 Shares/Par Value		\$ 103	-	-	\$ 18,585,000	\$ 18,585,000	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS NOTES D 10,000,000.000 Shares/Par Value		\$ 105	\$ -	-	\$ 10,498,828	\$ 10,498,828	\$ -
* Northern Trust	CF SSGA US AGGREGATE BOND INDX NL (CMX6) FUND -1,037,955,090 Shares/Par Value		\$ -	\$ 30.71	-	\$ 24,509,324	\$ 31,875,085	\$ 7,365,761
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 9,527,956.370 Shares/Par Value		\$ 1.00	\$ -	-	\$ 9,527,956	\$ 9,527,956	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 33,875,085.300 Shares/Par Value		\$ 1.00	\$ -	-	\$ 33,875,085	\$ 33,875,085	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 16,270,844.390 Shares/Par Value		\$ 1.00	\$ -	-	\$ 16,270,844	\$ 16,270,844	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 55,000,000.000 Shares/Par Value		\$ 1.00	\$ -	-	\$ 55,000,000	\$ 55,000,000	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 -11,378,583.180 Shares/Par Value		\$ -	\$ 1.00	-	\$ 11,378,583	\$ 11,378,583	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 -55,000,000.000 Shares/Par Value		\$ -	\$ 1.00	-	\$ 55,000,000	\$ 55,000,000	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 -52,960,208.940 Shares/Par Value		\$ -	\$ 1.00	-	\$ 52,960,209	\$ 52,960,209	\$ -
* Northern Trust	MFO COHEN & STEERS REAL ASSETS-I CUSIP: 19249C302 -965,345.120 Shares/Par Value		\$ -	\$ 9.87	-	\$ 10,097,510	\$ 9,527,956	\$ (569,554)
<i>Category 3 - Series of transactions in same security exceeds 5% of value</i>								
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452 297 Purchases		\$ 178,214,510	\$ -	\$ -	\$ 178,214,510	\$ 178,214,510	\$ -
	157 Sales		\$ -	\$ 175,010,006		\$ 175,010,006	\$ 175,010,006	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 1 Purchases		\$ 12,141,357	\$ -	-	\$ 12,141,357	\$ 12,141,357	\$ -
	18 Sales		\$ -	\$ 11,825,355	-	\$ 12,141,357	\$ 11,825,355	\$ (316,003)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 1 Purchases		\$ 18,585,000	\$ -	-	\$ 18,585,000	\$ 18,585,000	\$ -
	26 Sales		\$ -	\$ 17,959,203	-	\$ 18,585,000	\$ 17,959,203	\$ (625,797)
* Northern Trust	UNITED STATES OF AMER TREAS NOTES DTD 11/15/2022 4.125%11-15-2032 CUSIP: 91282CFV8 1 Purchases		\$ 10,498,828	\$ -	-	\$ 10,498,828	\$ 10,498,828	\$ -
	6 Sales		\$ -	\$ 10,463,989	-	\$ 10,498,828	\$ 10,463,989	\$ (34,839)

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<i>Category 4 - Series of Transactions with Same Party in Excess of 5%</i>							
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 2.875% 05-15-2052 CUSIP: 912810TG3 50,000 Shares/ Par Value	\$ 87	\$ -		\$ 43,554.69	\$ 43,554.69	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3.375% DUE 08-15-2042 REG CUSIP: 912810TK4 825,000.000 Shares/ Par Value	\$ 87	\$ -		\$ 715,880.86	\$ 715,880.86	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -1,550,000.000 Shares/ Par Value	\$ -	\$ 89		\$ 1,368,662.11	\$ 1,386,160.16	\$ 17,498.05
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -1,375,000.000 Shares/ Par Value	\$ -	\$ 88		\$ 1,214,135.74	\$ 1,204,199.22	\$ (9,936.52)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -3,150,000.000 Shares/ Par Value	\$ -	\$ 83		\$ 2,781,474.60	\$ 2,629,265.63	\$ (152,208.97)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -475,000.000 Shares/ Par Value	\$ -	\$ 84		\$ 419,428.71	\$ 398,554.69	\$ (20,874.02)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -475,000.000 Shares/ Par Value	\$ -	\$ 83		\$ 419,428.71	\$ 395,938.48	\$ (23,490.23)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -375,000.000 Shares/ Par Value	\$ -	\$ 89		\$ 331,127.93	\$ 333,237.31	\$ 2,109.38
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -725,000.000 Shares/ Par Value	\$ -	\$ 98		\$ 748,562.50	\$ 713,671.88	\$ (34,890.62)
* Northern Trust	UNITED STATES OF AMER TREAS NOTES DTD 11/15/2022 4.125%11-15-2032 CUSIP: 91282CFV8 10,000,000.000 Shares/ Par Value	\$ 105	\$ -		\$ 10,498,828.12	\$ 10,498,828.12	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS NOTES DTD 11/15/2022 4.125%11-15-2032 CUSIP: 91282CFV8 -3,800,000.000 Shares/ Par Value	\$ -	\$ 105		\$ 3,989,554.68	\$ 3,984,656.25	\$ (4,898.43)
* Northern Trust	UNITED STATES TREAS BDS 1.25% DUE 05-15-2050 CUSIP: 912810SN9 -75,000.000 Shares/ Par Value	\$ -	\$ 60		\$ 41,232.28	\$ 44,642.58	\$ 3,410.30
* Northern Trust	UNITED STATES TREAS 2.375% DUE 02-15-2042 REG CUSIP: 912810TF5 825,000.000 Shares/ Par Value	\$ 77	\$ -		\$ 634,863.28	\$ 634,863.28	\$ -
* Northern Trust	UNITED STATES TREAS 2.375% DUE 02-15-2042 REG CUSIP: 912810TF5 1,075,000.000 Shares/ Par Value	\$ 78	\$ -		\$ 840,809.57	\$ 840,809.57	\$ -
* Northern Trust	UNITED STATES TREAS 2.375% DUE 02-15-2042 REG CUSIP: 912810TF5 725,000.000 Shares/ Par Value	\$ 78	\$ -		\$ 564,083.98	\$ 564,083.98	\$ -

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
* Northern Trust	PVTPL ANGLO AMERN CAP PLC 3.95% DUE 09-10-2050/09-10-2020 BEO CUSIP: 034863AY6 700,000.000 Shares/ Par Value	\$ 80	\$ -		\$ 562,569.00	\$ 562,569.00	\$ -
* Northern Trust	AMAZON COM INC FIXED 4.25% DUE 08-22-2057 CUSIP:023135BM7 900,000.000 Shares/ Par Value	\$ 91	\$ -		\$ 819,225.00	\$ 819,225.00	\$ -
* Northern Trust	DTE ELEC CO 5.4% DUE 04-01-2053 CUSIP: 23338VAT3 625,000.000 Shares/ Par Value	\$ 100	\$ -		\$ 623,850.00	\$ 623,850.00	\$ -
* Northern Trust	SMUCKER J M CO 6.5% 11-15-2053 CUSIP: 832696AZ1 425,000.000 Shares/ Par Value	\$ 99	\$ -		\$ 421,974.00	\$ 421,974.00	\$ -

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
* Northern Trust	UNION ELEC CO 5.45% 03-15-2053 CUSIP: 906548CW0 500,000.000 Shares/ Par Value	\$ 100	\$ -		\$ 498,970.00	\$ 498,970.00	\$ -
* Northern Trust	FEDERAL HOME LN MTG CORP TRANCHE SER K15 6 CL A3 VAR RT 07-25-2036 CUSIP: 3137FH2A0 -300,000.000 Shares/ Par Value	\$ -	\$ 94		\$ 300,274.80	\$ 281,062.50	\$ (19,212.30)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 13,750,000.000 Shares/ Par Value	\$ 88	\$ -		\$ 12,141,357.42	\$ 12,141,357.42	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -2,000,000.000 Shares/ Par Value	\$ -	\$ 88		\$ 1,766,015.62	\$ 1,758,750.00	\$ (7,265.62)
* Northern Trust	AMGEN INC 4.663% DUE 06-15-2051 CUSIP: 031162CF5 400,000.000 Shares/ Par Value	\$ 92	\$ -		\$ 367,604.00	\$ 367,604.00	\$ -
* Northern Trust	CIGNA CORP NEW CORP 4.8% 08-15-2038 CUSIP: 125523AJ9 800,000.000 Shares/ Par Value	\$ 96	\$ -		\$ 768,768.00	\$ 768,768.00	\$ -
* Northern Trust	COMMONSPIRIT HLTH 4.187% DUE 10-01-2049 CUSIP:20268JAC7 350,000.000 Shares/ Par Value	\$ 80	\$ -		\$ 278,516.00	\$ 278,516.00	\$ -
* Northern Trust	DUKE ENERGY CORP 5% DUE 08-15-2052 CUSIP:26441CBU8 900,000.000 Shares/ Par Value	\$ 96	\$ -		\$ 860,319.00	\$ 860,319.00	\$ -
* Northern Trust	GENERAL MTRS CO 6.25% DUE 10-02-2043 CUSIP:37045VAF7 150,000.000 Shares/ Par Value	\$ 99	\$ -		\$ 148,263.00	\$ 148,263.00	\$ -
* Northern Trust	JPMORGAN CHASE & CO 3.882% 07-24-2038 CUSIP:46647PAJ5 500,000.000 Shares/ Par Value	\$ 89	\$ -		\$ 446,685.00	\$ 446,685.00	\$ -
* Northern Trust	LOWE'S COMPANIES INC 5.75% 07-01-2053 CUSIP:548661ER4 -300,000.000 Shares/ Par Value	\$ -	\$ 100		\$ 299,604.00	\$ 299,769.00	\$ 165.00
* Northern Trust	LOWES COS INC 5.85% 04-01-2063 CUSIP: 548661ES2 300,000.000 Shares/ Par Value	\$ 98	\$ -		\$ 295,197.00	\$ 295,197.00	\$ -
* Northern Trust	PROGRESS ENERGY 6.5% DUE 02-01-2042 CUSIP:29273RAR0 750,000.000 Shares/ Par Value	\$ 105	\$ -		\$ 790,620.00	\$ 790,620.00	\$ -
* Northern Trust	PVTPL MAGALLANES INC 5.141% 03-15-2052 CUSIP:55903VAQ6 400,000.000 Shares/ Par Value	\$ 83	\$ -		\$ 331,200.00	\$ 331,200.00	\$ -
* Northern Trust	WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051 CUSIP: 95000U2M4 600,000.000 Shares/ Par Value	\$ 99	\$ -		\$ 592,422.00	\$ 592,422.00	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -600,000.000 Shares/ Par Value	\$ -	\$ 88		\$ 529,804.69	\$ 525,375.00	\$ (4,429.69)

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 18,000,000.000 Shares/ Par Value	\$ 103			\$ 18,585,000.00	\$ 18,585,000.00	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -1,550,000.000 Shares/ Par Value	\$ -	\$ 104		\$ 1,600,375.00	\$ 1,619,386.72	\$ 19,011.72
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -425,000.000 Shares/ Par Value	\$ -	\$ 101		\$ 438,812.50	\$ 428,021.48	\$ (10,791.02)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -550,000.000 Shares/ Par Value	\$ -	\$ 101		\$ 567,875.00	\$ 554,533.20	\$ (13,341.80)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -425,000.000 Shares/ Par Value	\$ -	\$ 95		\$ 438,812.50	\$ 405,310.55	\$ (33,501.95)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -550,000.000 Shares/ Par Value	\$ -	\$ 96		\$ 567,875.00	\$ 525,443.36	\$ (42,431.64)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -600,000.000 Shares/ Par Value	\$ -	\$ 87		\$ 619,500.00	\$ 521,765.63	\$ (97,734.37)

* Indicates party-in-interest to the plan

There were no category 2 reportable transactions during 2023.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan SUMMA HEALTH RETIREMENT INCOME PLAN AND TRUST	B Three-digit plan number (PN) ▶ 010
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF SUMMA HEALTH	D Employer Identification Number (EIN) 34-1887844
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month 01 Day 01 Year 2023	
2 Assets:	
a Market value.....	2a 188,372,745
b Actuarial value	2b 207,210,019
3 Funding target/participant count breakdown	
	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment	3,089 122,794,706 122,794,706
b For terminated vested participants.....	1,367 36,489,776 36,489,776
c For active participants.....	1,548 31,049,747 31,049,747
d Total	6,004 190,334,229 190,334,229
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions.....	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate.....	5 5.19%
6 Target normal cost	
a Present value of current plan year accruals.....	6a 147,233
b Expected plan-related expenses	6b 434,000
c Target normal cost.....	6c 581,233

Statement by Enrolled Actuary

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

SIGN HERE	David A. Henderson <i>DAH</i>	09/16/2024
	Signature of actuary	Date
DAVID A. HENDERSON	Type or print name of actuary	2306905
		Most recent enrollment number
AON CONSULTING, INC.	Firm name	216-430-4741
		Telephone number (including area code)
MSC# 17854, Aon PO Box 7505 Fort Washington PA 19034	Address of the firm	

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	581,233	
b Excess assets, if applicable, but not greater than line 31a	31b	581,233	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
EIN: 34-1887844 PN: 010

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

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	5.00%	0.9025	2.59
58.5	5.00%	0.8574	2.51
59.5	5.00%	0.8145	2.42
60.5	5.00%	0.7738	2.34
61.5	10.00%	0.7351	4.52
62.5	20.00%	0.6616	8.27
63.5	12.00%	0.5293	4.03
64.5	12.00%	0.4658	3.60
65.5	35.00%	0.4099	9.40
66.5	20.00%	0.2664	3.54
67.5	20.00%	0.2131	2.88
68.5	20.00%	0.1705	2.34
69.5	20.00%	0.1364	1.90
70.5	30.00%	0.1091	2.31
71	100.00%	0.0764	5.42
Weighted Average			63.53

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
EIN: 34-1887844 PN: 010

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

Interest Rates	Based on segment rates with a four-month look-back (as of September 2022), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA
1st Segment Rate	4.75%
2nd Segment Rate	5.00%
3rd Segment Rate	5.74%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month look-back (as of September 2022), without regard to interest rate stabilization
1st Segment Rate	1.41%
2nd Segment Rate	3.09%
3rd Segment Rate	3.58%
Salary Increases	
Minimum Funding Target Normal Cost	3.00%
Maximum Tax Expected Benefit Increase	3.00%
Retirement Age	
Active Participants	See Table 1.
Terminated Vested Participants	Age 63
Mortality Rates	
Healthy and Disabled	2023 static mortality table for annuitants and non-annuitants per section 1.430(h)(3)-1(a)(3) and Notice 2022-22
Withdrawal Rates	See Table 2.
Disability Rates	See Table 3.
Decrement Timing	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are three years older than their spouses.
Valuation Compensation	Annualized pay rate as of January 1, 2023

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
EIN: 34-1887844 PN: 010

Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$265,000 and the IRC section 401(a)(17) compensation limit of \$330,000.
Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2021 Plan Year	5.50%
2022 Plan Year	5.50%
2023 Plan Year	6.50%, limited to 5.74%
Trust Expenses Included in Target Normal Cost	\$434,000
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2023

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
EIN: 34-1887844 PN: 010

Table 1

Retirement Rates

Age	Rate
55	5.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	5.00%
61	10.00%
62	20.00%
63	12.00%
64	12.00%
65	35.00%
66	20.00%
67	20.00%
68	20.00%
69	20.00%
70	30.00%
71+	100.00%

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
EIN: 34-1887844 PN: 010

Table 2—Page 1 of 2

Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
15	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
16	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
17	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
18	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
19	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
20	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
21	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
22	28.39%	28.39%	28.39%	28.39%	23.38%	16.70%
23	26.86%	26.86%	26.86%	26.86%	22.12%	15.80%
24	25.67%	25.67%	25.67%	25.67%	21.14%	15.10%
25	24.31%	24.31%	24.31%	24.31%	20.02%	14.30%
26	23.12%	23.12%	23.12%	23.12%	19.04%	13.60%
27	21.76%	21.76%	21.76%	21.76%	17.92%	12.80%
28	21.59%	20.57%	20.57%	20.57%	16.94%	12.10%
29	21.59%	20.23%	19.55%	19.55%	16.10%	11.50%
30	21.59%	20.23%	18.70%	18.36%	15.12%	10.80%
31	21.59%	20.23%	18.70%	17.34%	14.28%	10.20%
32	21.59%	20.23%	18.70%	17.34%	13.44%	9.60%
33	21.59%	20.23%	18.70%	17.34%	13.30%	9.00%
34	21.59%	20.23%	18.70%	17.34%	13.30%	8.50%
35	21.59%	20.23%	18.70%	17.34%	13.30%	7.90%
36	21.59%	20.23%	18.70%	17.34%	13.30%	7.40%
37	21.59%	20.23%	18.70%	17.34%	13.30%	6.90%
38	21.59%	20.23%	18.70%	17.34%	13.30%	6.50%
39	21.59%	20.23%	18.70%	17.34%	13.30%	6.00%
40	21.59%	20.23%	18.70%	17.34%	13.30%	5.60%
41	21.59%	20.23%	18.70%	17.34%	13.30%	5.20%
42	21.59%	20.23%	18.70%	17.34%	13.30%	4.90%
43	21.59%	20.23%	18.70%	17.34%	13.30%	4.50%
44	21.59%	20.23%	18.70%	17.34%	13.30%	4.20%

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Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
45	21.59%	20.23%	18.70%	17.34%	13.30%	3.90%
46	21.59%	20.23%	18.70%	17.34%	13.30%	3.60%
47	21.59%	20.23%	18.70%	17.34%	13.30%	3.40%
48	21.59%	20.23%	18.70%	17.34%	13.30%	3.10%
49	21.59%	20.23%	18.70%	17.34%	13.30%	2.90%
50	21.59%	20.23%	18.70%	17.34%	13.30%	2.70%
51	21.59%	20.23%	18.70%	17.34%	13.30%	2.60%
52	21.59%	20.23%	18.70%	17.34%	13.30%	2.40%
53	21.59%	20.23%	18.70%	17.34%	13.30%	2.30%
54	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%
55+	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%

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Summa Health Retirement Income Plan and Trust
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Table 3

Disability Rates

Age	Male	Female	Age	Male	Female
15	0.03%	0.03%	45	0.16%	0.24%
16	0.03%	0.03%	46	0.18%	0.27%
17	0.03%	0.03%	47	0.21%	0.30%
18	0.03%	0.03%	48	0.25%	0.33%
19	0.03%	0.03%	49	0.28%	0.36%
20	0.03%	0.03%	50	0.33%	0.40%
21	0.03%	0.03%	51	0.39%	0.44%
22	0.03%	0.03%	52	0.46%	0.49%
23	0.03%	0.03%	53	0.53%	0.54%
24	0.03%	0.03%	54	0.61%	0.59%
25	0.03%	0.03%	55	0.69%	0.64%
26	0.03%	0.03%	56	0.77%	0.69%
27	0.03%	0.03%	57	0.86%	0.74%
28	0.03%	0.04%	58	0.95%	0.80%
29	0.03%	0.04%	59	1.05%	0.85%
30	0.03%	0.04%	60	1.15%	0.90%
31	0.03%	0.05%	61	1.26%	0.96%
32	0.03%	0.05%	62	1.38%	1.01%
33	0.03%	0.06%	63	1.51%	1.05%
34	0.03%	0.06%	64	1.64%	1.09%
35	0.04%	0.07%	65+	0.00%	0.00%
36	0.04%	0.08%			
37	0.05%	0.09%			
38	0.06%	0.10%			
39	0.07%	0.12%			
40	0.08%	0.13%			
41	0.09%	0.15%			
42	0.10%	0.17%			
43	0.12%	0.19%			
44	0.14%	0.22%			

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Schedule SB, Part V—Summary of Plan Provisions

Effective Date	February 1, 1946
Date of Participation	Age 18 and one year of 1,000 hours of service in an eligible position Nonunion employees hired on or after January 1, 2010 are not eligible to participate in the plan. Akron City union employees hired on or after January 1, 2013 are not eligible to participate in the plan.
Normal Retirement Eligibility	Age 65
Monthly Benefit	
Noncontributory Benefit	\$18 multiplied by years of (Summa) credited service, plus frozen December 31, 2001 benefit from the CFGH Employees Retirement Plan (if applicable)
Contributory Benefit	The contributory benefit was frozen as of December 31, 2001 for all nonunion employees. For prior Akron City Hospital contributory members, the sum of (1), (2), and (3): (1) 0.75% of monthly basic earnings less than \$350 plus 1.50% of monthly final average earnings greater than \$350; times years of contributory membership between February 1, 1946 and January 31, 1960. (2) 0.75% of monthly basic earnings less than \$400; times years of contributory membership between February 1, 1960 and September 30, 1969. (3) 1.50% of monthly final average earnings greater than \$400; times years of contributory membership after February 1,

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1960.

But no less than:

1/32 of aggregate employee contributions (without interest) for contributory membership after September 30, 1969, plus any monthly annuities purchased under the Group Annuity Contract for membership prior to October 1, 1969.

For prior St. Thomas Medical Center contributory members, the sum of (1), (2), and (3), divided by 12:

- (1) 12.5% of aggregate base employee contributions prior to January 1, 1968
- (2) 32.0% of aggregate excess employee contributions prior to January 1, 1968
- (3) 35.0% of aggregate excess employee contributions after December 31, 1967

Base employee contributions are monthly contributions on the first \$400 of earnings. Excess employee contributions are monthly contributions on earnings in excess of \$400.

Early Retirement
Eligibility

Age 55 with three years of vesting service

Monthly Benefit

Normal retirement benefit reduced actuarially for commencement at early retirement date. For former employees of Cuyahoga Falls, a minimum benefit equal to the CFGH December 31, 2001 frozen benefit reduced by CFGH early retirement factors.

Deferred Vested Retirement
Eligibility

Three years of vesting service

Monthly Benefit

The accrued benefit as of the date of termination payable at the participant's normal retirement age

Preretirement Survivor Benefit
Eligibility

Three years of vesting service and married for at least one year

Monthly Benefit

For an unmarried participant, death occurring after age 55: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity.

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	For an unmarried participant with death occurring in service: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity. For a married participant, the accrued benefit reduced for joint and 50% survivor form and early retirement payable at the earliest retirement date. Additionally, if death occurs after age 55, the excess of the accrued benefit payable as a 10-year certain only annuity and reduced for early retirement over the amount of the 50% joint and survivor benefit in equivalent form.
Normal Form of Annuity	For unmarried employees, 10-year certain and life annuity; for married employees, the actuarial equivalent 50% joint and survivor 10-year certain and life annuity.
Optional Forms of Payment	Single life annuity, 5-year certain and life annuity, 15 year certain and life annuity, 75% joint and survivor annuity, and 100% joint and survivor 10-year certain and life annuity. For employees with contributory benefits, a lump sum equal to the employee's contributions with interest is available.
Optional Forms Factors	For payments other than lump sums, conversions are based on an interest rate of 7.00% and the UP-1984 Mortality Table with a three-year setback for employees and no age setback for spouses. For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.
Definitions	
Accrued Benefit	The amount which a participant is entitled to commencing on his normal retirement date in the form of a 10-year certain and life annuity based on his credited years of service and, if applicable, final average earnings as of the valuation date.
Average Final Compensation	Average compensation of the 10 plan years prior to termination (or end of contributory participation)
Compensation	Wages paid, excluding overtime, bonuses, and other incentive earnings

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Credited Years of Service

After December 31, 1990 (December 31, 2001 for former CFGH employees), one year of service for each calendar year an employee completes 1,820 hours of service. For hours between 1,000 and 1,819, service is determined according to the following:

Hours of Service	Credited Service
1,639–1,819	0.9
1,457–1,638	0.8
1,275–1,456	0.7
1,093–1,274	0.6
1,000–1,092	0.5

No service for less than 1,000 hours

Prior to January 1, 1991, service is determined according to the former defined benefit pension plans of Akron City Hospital and St. Thomas Medical Center provided the employee was a member of the former plan prior to January 1, 1991.

Nonunion employees who were less than age 60 as of December 31, 2010 do not earn credited service after June 30, 2011 (frozen).

Vesting Service

Any plan year in which an employee completes at least 1,000 hours of service. For former CFGH employees, service prior to December 31, 2001 is included.

Plan Year

Calendar year

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Summary of Barberton Plan Provisions

Eligibility	Attained age 21 or more with at least one year of service and covered by collective bargaining agreement. However, an employee who is hired on or after January 1, 2010 shall not become a participant in the plan.
Eligibility Service	One year for each calendar year in which 1,000 creditable hours are earned but excluding years prior to age 18.
Credited Service	Prior to January 1, 1976—Calculated from date of hire to nearest 1/10 year excluding years prior to age 30 and excluding the first year of service. On or after January 1, 1976—One year of credited service given for 2,000 creditable hours in the calendar year. Proportional credit granted to the nearest 1/10 year if less than 2,000 creditable hours. Any participant who has terminated and is re-employed on or after January 1, 2009 shall not accrue additional credited service. Barberton employees who were younger than age 60 as of December 31, 2012 will no longer accrue credited service or make voluntary employee contributions after September 30, 2013.
Retirement Dates	
Normal	The later of, attainment of age 65 or the fifth anniversary of the date on which the participant first became a participant in the plan.
Early	After attainment of age 55 and completion of 10 years of eligibility service
Disability	In the event of total and permanent disability, a benefit is payable if the employee has 15 or more years of eligibility service.
Deferred Vested	In the event of termination with five years of eligibility service and not eligible for any other benefits under the plan.

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Normal Retirement Benefit

Basic Benefit

Monthly benefit of \$17.50 per year of credited service if the employee retires on or after February 1, 1998 but prior to February 1, 1999

Monthly benefit of \$18.50 per year of credited service if the employee retires on or after February 1, 1999 but prior to February 1, 2000

Monthly benefit of \$19.50 per year of credited service if the employee retires on or after February 1, 2000 but prior to February 1, 2005

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$20.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2005, but prior to February 1, 2007

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.00 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2007

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2012

Participants retiring or terminating prior to February 1, 1998 receive different benefits.

Supplemental Benefit
Eligibility

In addition to being eligible for plan coverage, employee must have annual base earnings in excess of \$6,000.

Past Service Benefit

The monthly past service benefit at retirement is 1/12 of 1% of January 1, 1966 base annual earnings in excess of \$6,000 times years of credited service prior to January 1, 1966.

Future Service Benefit

The monthly future service benefit at retirement is 1/12 of 4 1/3% of the employee's contributions to the supplemental pension benefit.

Early Retirement Benefit

Upon early retirement, an employee will be entitled to his accrued benefit at age 65 or an actuarially reduced benefit at date of retirement.

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Disability Retirement Benefit	Eligible disability pensioners will receive their accrued basic benefit at time of disability without actuarial reduction plus the actuarially reduced accrued supplemental benefit.
Benefit Upon Termination of Service	Upon termination after meeting the eligibility requirements for a deferred vested benefit, an employee may elect to receive either the accrued basic and supplemental benefits at age 65 or at any time after age 55 on a reduced basis if the employee had at least 10 years of eligibility service at termination. Upon termination before meeting the eligibility requirements for a deferred vested benefit, the employee contributions, if any, with applicable interest, are returned.
Preretirement Spouse's Benefit Option	Upon death after completing five years of eligibility service, provided that the employee agrees to a reduction in his benefits otherwise payable. This benefit will provide a pension to the spouse upon death of the employee prior to retirement. The amount of the spouse's benefit will be calculated as if the employee retired the day before his death and had elected a 50% joint and survivor pension. If death occurs prior to age 55, benefits to the spouse will commence with the month following the date that the employee would have reached age 55.
Plan Participants' Contributions	
Basic Benefit	None
Supplemental Benefit	1%, 2%, 3%, or 4% of annual earnings in excess of \$6,000, at employee's election
Form of Payment	An employee may elect to receive his benefit on a straight-life, 50%, 75%, or 100% joint and survivor, or 120-month certain and continuous basis. Unless otherwise elected, any benefit payable under the plan shall be paid: (1) On a 50% joint and survivor basis if the employee has been married to his current spouse for at least one year; or (2) On a straight-life basis otherwise.

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With a further provision that any benefits payable under (1) above will be the actuarial equivalent of a straight-life benefit

Optional Forms Factors

For payments other than lump sums, conversions are based on an interest rate of 7.00% and the UP-1984 Mortality Table with a three-year setback.

For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.

Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2023 Plan Year
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Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption change:

- A change in the unlimited expected rate of return on assets from 5.50% to 6.50%.

This change was made to better reflect the anticipated plan experience. The funding assumption change did not reduce the funding shortfall so approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500)—2023 Plan Year
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Schedule SB, line 26a—Schedule of Active Participant Data as of January 1, 2023

Attained Age	Number of Participants Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34		11	2	1	1					
35-39	5	56	14	6						
40-44	1	73	67	7	1					
45-49	1	37	58	50	5	9	1			
50-54		56	78	61	48	18	3	3		
55-59	2	51	70	65	66	62	9	5	1	2
60-64	2	43	64	60	44	75	44	23	3	5
65-69	1	18	23	23	17	20	11	25	1	1
70+		5		5	6	4	3	7	3	6

N-1,548

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
EIN: 34-1887844 PN: 010

Schedule SB, line 26b—Schedule Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	276,356	1,408,704	12,288,424	13,973,484
2024	572,197	1,639,480	11,937,253	14,148,930
2025	865,762	1,891,141	11,608,545	14,365,448
2026	1,146,437	2,118,383	11,266,701	14,531,521
2027	1,402,434	2,241,693	10,875,172	14,519,299
2028	1,646,494	2,413,639	10,490,791	14,550,924
2029	1,873,541	2,490,585	10,069,979	14,434,105
2030	2,075,938	2,595,266	9,665,082	14,336,286
2031	2,256,117	2,675,624	9,248,592	14,180,333
2032	2,418,912	2,741,388	8,814,121	13,974,421
2033	2,513,983	2,771,682	8,370,579	13,656,244
2034	2,599,946	2,785,912	7,912,107	13,297,965
2035	2,655,161	2,764,128	7,443,346	12,862,635
2036	2,693,995	2,748,186	6,970,079	12,412,260
2037	2,718,866	2,718,761	6,483,876	11,921,503
2038	2,730,049	2,674,595	5,994,454	11,399,098
2039	2,719,578	2,646,315	5,507,133	10,873,026
2040	2,696,572	2,589,826	5,020,580	10,306,978
2041	2,662,807	2,533,820	4,538,824	9,735,451
2042	2,612,878	2,457,639	4,066,304	9,136,821
2043	2,555,497	2,372,092	3,607,700	8,535,289
2044	2,489,653	2,280,940	3,167,668	7,938,261
2045	2,414,518	2,182,933	2,750,645	7,348,096
2046	2,329,613	2,073,257	2,360,616	6,763,486
2047	2,235,540	1,957,231	2,000,889	6,193,660
2048	2,132,276	1,841,886	1,673,972	5,648,134
2049	2,020,506	1,718,561	1,381,465	5,120,532
2050	1,903,435	1,596,821	1,123,968	4,624,224
2051	1,782,439	1,469,919	901,077	4,153,435
2052	1,661,133	1,350,002	711,447	3,722,582
2053	1,536,580	1,230,586	552,944	3,320,110
2054	1,409,915	1,112,236	422,833	2,944,984
2055	1,286,347	998,884	317,993	2,603,224
2056	1,165,602	891,581	235,108	2,292,291
2057	1,049,686	791,108	170,843	2,011,637
2058	939,942	697,276	121,993	1,759,211
2059	836,832	611,150	85,599	1,533,581
2060	741,200	532,380	59,030	1,332,610
2061	653,008	461,528	40,020	1,154,556
2062	572,271	397,713	26,686	996,670
2063	499,270	340,946	17,514	857,730
2064	433,849	291,034	11,322	736,205
2065	375,334	247,246	7,214	629,794

Schedule SB Attachment (Form 5500)—2023 Plan Year
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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2066	323,422	209,053	4,535	537,010
2067	277,585	175,914	2,815	456,314
2068	237,245	147,302	1,726	386,273
2069	201,891	122,718	1,046	325,655
2070	171,010	101,694	628	273,332
2071	144,140	83,805	373	228,318
2072	120,848	68,660	219	189,727

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
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Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	5.00%	0.9025	2.59
58.5	5.00%	0.8574	2.51
59.5	5.00%	0.8145	2.42
60.5	5.00%	0.7738	2.34
61.5	10.00%	0.7351	4.52
62.5	20.00%	0.6616	8.27
63.5	12.00%	0.5293	4.03
64.5	12.00%	0.4658	3.60
65.5	35.00%	0.4099	9.40
66.5	20.00%	0.2664	3.54
67.5	20.00%	0.2131	2.88
68.5	20.00%	0.1705	2.34
69.5	20.00%	0.1364	1.90
70.5	30.00%	0.1091	2.31
71	100.00%	0.0764	5.42
Weighted Average			63.53

Schedule SB Attachment (Form 5500)—2023 Plan Year
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Schedule SB, line 26a—Schedule of Active Participant Data as of January 1, 2023

Attained Age	Number of Participants Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34		11	2	1	1					
35-39	5	56	14	6						
40-44	1	73	67	7	1					
45-49	1	37	58	50	5	9	1			
50-54		56	78	61	48	18	3	3		
55-59	2	51	70	65	66	62	9	5	1	2
60-64	2	43	64	60	44	75	44	23	3	5
65-69	1	18	23	23	17	20	11	25	1	1
70+		5		5	6	4	3	7	3	6

N-1,548

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
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Schedule SB, line 26b—Schedule Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	276,356	1,408,704	12,288,424	13,973,484
2024	572,197	1,639,480	11,937,253	14,148,930
2025	865,762	1,891,141	11,608,545	14,365,448
2026	1,146,437	2,118,383	11,266,701	14,531,521
2027	1,402,434	2,241,693	10,875,172	14,519,299
2028	1,646,494	2,413,639	10,490,791	14,550,924
2029	1,873,541	2,490,585	10,069,979	14,434,105
2030	2,075,938	2,595,266	9,665,082	14,336,286
2031	2,256,117	2,675,624	9,248,592	14,180,333
2032	2,418,912	2,741,388	8,814,121	13,974,421
2033	2,513,983	2,771,682	8,370,579	13,656,244
2034	2,599,946	2,785,912	7,912,107	13,297,965
2035	2,655,161	2,764,128	7,443,346	12,862,635
2036	2,693,995	2,748,186	6,970,079	12,412,260
2037	2,718,866	2,718,761	6,483,876	11,921,503
2038	2,730,049	2,674,595	5,994,454	11,399,098
2039	2,719,578	2,646,315	5,507,133	10,873,026
2040	2,696,572	2,589,826	5,020,580	10,306,978
2041	2,662,807	2,533,820	4,538,824	9,735,451
2042	2,612,878	2,457,639	4,066,304	9,136,821
2043	2,555,497	2,372,092	3,607,700	8,535,289
2044	2,489,653	2,280,940	3,167,668	7,938,261
2045	2,414,518	2,182,933	2,750,645	7,348,096
2046	2,329,613	2,073,257	2,360,616	6,763,486
2047	2,235,540	1,957,231	2,000,889	6,193,660
2048	2,132,276	1,841,886	1,673,972	5,648,134
2049	2,020,506	1,718,561	1,381,465	5,120,532
2050	1,903,435	1,596,821	1,123,968	4,624,224
2051	1,782,439	1,469,919	901,077	4,153,435
2052	1,661,133	1,350,002	711,447	3,722,582
2053	1,536,580	1,230,586	552,944	3,320,110
2054	1,409,915	1,112,236	422,833	2,944,984
2055	1,286,347	998,884	317,993	2,603,224
2056	1,165,602	891,581	235,108	2,292,291
2057	1,049,686	791,108	170,843	2,011,637
2058	939,942	697,276	121,993	1,759,211
2059	836,832	611,150	85,599	1,533,581
2060	741,200	532,380	59,030	1,332,610
2061	653,008	461,528	40,020	1,154,556
2062	572,271	397,713	26,686	996,670
2063	499,270	340,946	17,514	857,730
2064	433,849	291,034	11,322	736,205
2065	375,334	247,246	7,214	629,794

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2066	323,422	209,053	4,535	537,010
2067	277,585	175,914	2,815	456,314
2068	237,245	147,302	1,726	386,273
2069	201,891	122,718	1,046	325,655
2070	171,010	101,694	628	273,332
2071	144,140	83,805	373	228,318
2072	120,848	68,660	219	189,727

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods
For ERISA Requirements

Interest Rates	Based on segment rates with a four-month look-back (as of September 2022), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA
1st Segment Rate	4.75%
2nd Segment Rate	5.00%
3rd Segment Rate	5.74%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month look-back (as of September 2022), without regard to interest rate stabilization
1st Segment Rate	1.41%
2nd Segment Rate	3.09%
3rd Segment Rate	3.58%
Salary Increases	
Minimum Funding Target Normal Cost	3.00%
Maximum Tax Expected Benefit Increase	3.00%
Retirement Age	
Active Participants	See Table 1.
Terminated Vested Participants	Age 63
Mortality Rates	
Healthy and Disabled	2023 static mortality table for annuitants and non-annuitants per section 1.430(h)(3)-1(a)(3) and Notice 2022-22
Withdrawal Rates	See Table 2.
Disability Rates	See Table 3.
Decrement Timing	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are three years older than their spouses.
Valuation Compensation	Annualized pay rate as of January 1, 2023

Schedule SB Attachment (Form 5500)—2023 Plan Year
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Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$265,000 and the IRC section 401(a)(17) compensation limit of \$330,000.
Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2021 Plan Year	5.50%
2022 Plan Year	5.50%
2023 Plan Year	6.50%, limited to 5.74%
Trust Expenses Included in Target Normal Cost	\$434,000
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2023

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
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Table 1

Retirement Rates

Age	Rate
55	5.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	5.00%
61	10.00%
62	20.00%
63	12.00%
64	12.00%
65	35.00%
66	20.00%
67	20.00%
68	20.00%
69	20.00%
70	30.00%
71+	100.00%

Schedule SB Attachment (Form 5500)—2023 Plan Year
Summa Health Retirement Income Plan and Trust
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Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
15	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
16	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
17	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
18	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
19	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
20	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
21	29.75%	29.75%	29.75%	29.75%	24.50%	17.50%
22	28.39%	28.39%	28.39%	28.39%	23.38%	16.70%
23	26.86%	26.86%	26.86%	26.86%	22.12%	15.80%
24	25.67%	25.67%	25.67%	25.67%	21.14%	15.10%
25	24.31%	24.31%	24.31%	24.31%	20.02%	14.30%
26	23.12%	23.12%	23.12%	23.12%	19.04%	13.60%
27	21.76%	21.76%	21.76%	21.76%	17.92%	12.80%
28	21.59%	20.57%	20.57%	20.57%	16.94%	12.10%
29	21.59%	20.23%	19.55%	19.55%	16.10%	11.50%
30	21.59%	20.23%	18.70%	18.36%	15.12%	10.80%
31	21.59%	20.23%	18.70%	17.34%	14.28%	10.20%
32	21.59%	20.23%	18.70%	17.34%	13.44%	9.60%
33	21.59%	20.23%	18.70%	17.34%	13.30%	9.00%
34	21.59%	20.23%	18.70%	17.34%	13.30%	8.50%
35	21.59%	20.23%	18.70%	17.34%	13.30%	7.90%
36	21.59%	20.23%	18.70%	17.34%	13.30%	7.40%
37	21.59%	20.23%	18.70%	17.34%	13.30%	6.90%
38	21.59%	20.23%	18.70%	17.34%	13.30%	6.50%
39	21.59%	20.23%	18.70%	17.34%	13.30%	6.00%
40	21.59%	20.23%	18.70%	17.34%	13.30%	5.60%
41	21.59%	20.23%	18.70%	17.34%	13.30%	5.20%
42	21.59%	20.23%	18.70%	17.34%	13.30%	4.90%
43	21.59%	20.23%	18.70%	17.34%	13.30%	4.50%
44	21.59%	20.23%	18.70%	17.34%	13.30%	4.20%

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Withdrawal Rates

Age	Years of Service					
	0	1	2	3	4	5+
45	21.59%	20.23%	18.70%	17.34%	13.30%	3.90%
46	21.59%	20.23%	18.70%	17.34%	13.30%	3.60%
47	21.59%	20.23%	18.70%	17.34%	13.30%	3.40%
48	21.59%	20.23%	18.70%	17.34%	13.30%	3.10%
49	21.59%	20.23%	18.70%	17.34%	13.30%	2.90%
50	21.59%	20.23%	18.70%	17.34%	13.30%	2.70%
51	21.59%	20.23%	18.70%	17.34%	13.30%	2.60%
52	21.59%	20.23%	18.70%	17.34%	13.30%	2.40%
53	21.59%	20.23%	18.70%	17.34%	13.30%	2.30%
54	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%
55+	21.59%	20.23%	18.70%	17.34%	13.30%	2.20%

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Table 3

Disability Rates

Age	Male	Female	Age	Male	Female
15	0.03%	0.03%	45	0.16%	0.24%
16	0.03%	0.03%	46	0.18%	0.27%
17	0.03%	0.03%	47	0.21%	0.30%
18	0.03%	0.03%	48	0.25%	0.33%
19	0.03%	0.03%	49	0.28%	0.36%
20	0.03%	0.03%	50	0.33%	0.40%
21	0.03%	0.03%	51	0.39%	0.44%
22	0.03%	0.03%	52	0.46%	0.49%
23	0.03%	0.03%	53	0.53%	0.54%
24	0.03%	0.03%	54	0.61%	0.59%
25	0.03%	0.03%	55	0.69%	0.64%
26	0.03%	0.03%	56	0.77%	0.69%
27	0.03%	0.03%	57	0.86%	0.74%
28	0.03%	0.04%	58	0.95%	0.80%
29	0.03%	0.04%	59	1.05%	0.85%
30	0.03%	0.04%	60	1.15%	0.90%
31	0.03%	0.05%	61	1.26%	0.96%
32	0.03%	0.05%	62	1.38%	1.01%
33	0.03%	0.06%	63	1.51%	1.05%
34	0.03%	0.06%	64	1.64%	1.09%
35	0.04%	0.07%	65+	0.00%	0.00%
36	0.04%	0.08%			
37	0.05%	0.09%			
38	0.06%	0.10%			
39	0.07%	0.12%			
40	0.08%	0.13%			
41	0.09%	0.15%			
42	0.10%	0.17%			
43	0.12%	0.19%			
44	0.14%	0.22%			

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Schedule SB, Part V—Summary of Plan Provisions

Effective Date	February 1, 1946
Date of Participation	Age 18 and one year of 1,000 hours of service in an eligible position Nonunion employees hired on or after January 1, 2010 are not eligible to participate in the plan. Akron City union employees hired on or after January 1, 2013 are not eligible to participate in the plan.
Normal Retirement Eligibility	Age 65
Monthly Benefit	
Noncontributory Benefit	\$18 multiplied by years of (Summa) credited service, plus frozen December 31, 2001 benefit from the CFGH Employees Retirement Plan (if applicable)
Contributory Benefit	The contributory benefit was frozen as of December 31, 2001 for all nonunion employees. For prior Akron City Hospital contributory members, the sum of (1), (2), and (3): (1) 0.75% of monthly basic earnings less than \$350 plus 1.50% of monthly final average earnings greater than \$350; times years of contributory membership between February 1, 1946 and January 31, 1960. (2) 0.75% of monthly basic earnings less than \$400; times years of contributory membership between February 1, 1960 and September 30, 1969. (3) 1.50% of monthly final average earnings greater than \$400; times years of contributory membership after February 1,

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1960.

But no less than:

1/32 of aggregate employee contributions (without interest) for contributory membership after September 30, 1969, plus any monthly annuities purchased under the Group Annuity Contract for membership prior to October 1, 1969.

For prior St. Thomas Medical Center contributory members, the sum of (1), (2), and (3), divided by 12:

- (1) 12.5% of aggregate base employee contributions prior to January 1, 1968
- (2) 32.0% of aggregate excess employee contributions prior to January 1, 1968
- (3) 35.0% of aggregate excess employee contributions after December 31, 1967

Base employee contributions are monthly contributions on the first \$400 of earnings. Excess employee contributions are monthly contributions on earnings in excess of \$400.

Early Retirement
Eligibility

Age 55 with three years of vesting service

Monthly Benefit

Normal retirement benefit reduced actuarially for commencement at early retirement date. For former employees of Cuyahoga Falls, a minimum benefit equal to the CFGH December 31, 2001 frozen benefit reduced by CFGH early retirement factors.

Deferred Vested Retirement
Eligibility

Three years of vesting service

Monthly Benefit

The accrued benefit as of the date of termination payable at the participant's normal retirement age

Preretirement Survivor Benefit
Eligibility

Three years of vesting service and married for at least one year

Monthly Benefit

For an unmarried participant, death occurring after age 55: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity.

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Summa Health Retirement Income Plan and Trust
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	For an unmarried participant with death occurring in service: The accrued benefit reduced for early retirement, payable as a 10-year certain only annuity. For a married participant, the accrued benefit reduced for joint and 50% survivor form and early retirement payable at the earliest retirement date. Additionally, if death occurs after age 55, the excess of the accrued benefit payable as a 10-year certain only annuity and reduced for early retirement over the amount of the 50% joint and survivor benefit in equivalent form.
Normal Form of Annuity	For unmarried employees, 10-year certain and life annuity; for married employees, the actuarial equivalent 50% joint and survivor 10-year certain and life annuity.
Optional Forms of Payment	Single life annuity, 5-year certain and life annuity, 15 year certain and life annuity, 75% joint and survivor annuity, and 100% joint and survivor 10-year certain and life annuity. For employees with contributory benefits, a lump sum equal to the employee's contributions with interest is available.
Optional Forms Factors	For payments other than lump sums, conversions are based on an interest rate of 7.00% and the UP-1984 Mortality Table with a three-year setback for employees and no age setback for spouses. For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.
Definitions	
Accrued Benefit	The amount which a participant is entitled to commencing on his normal retirement date in the form of a 10-year certain and life annuity based on his credited years of service and, if applicable, final average earnings as of the valuation date.
Average Final Compensation	Average compensation of the 10 plan years prior to termination (or end of contributory participation)
Compensation	Wages paid, excluding overtime, bonuses, and other incentive earnings

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Credited Years of Service

After December 31, 1990 (December 31, 2001 for former CFGH employees), one year of service for each calendar year an employee completes 1,820 hours of service. For hours between 1,000 and 1,819, service is determined according to the following:

Hours of Service	Credited Service
1,639–1,819	0.9
1,457–1,638	0.8
1,275–1,456	0.7
1,093–1,274	0.6
1,000–1,092	0.5

No service for less than 1,000 hours

Prior to January 1, 1991, service is determined according to the former defined benefit pension plans of Akron City Hospital and St. Thomas Medical Center provided the employee was a member of the former plan prior to January 1, 1991.

Nonunion employees who were less than age 60 as of December 31, 2010 do not earn credited service after June 30, 2011 (frozen).

Vesting Service

Any plan year in which an employee completes at least 1,000 hours of service. For former CFGH employees, service prior to December 31, 2001 is included.

Plan Year

Calendar year

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Summary of Barberton Plan Provisions

Eligibility	Attained age 21 or more with at least one year of service and covered by collective bargaining agreement. However, an employee who is hired on or after January 1, 2010 shall not become a participant in the plan.
Eligibility Service	One year for each calendar year in which 1,000 creditable hours are earned but excluding years prior to age 18.
Credited Service	Prior to January 1, 1976—Calculated from date of hire to nearest 1/10 year excluding years prior to age 30 and excluding the first year of service. On or after January 1, 1976—One year of credited service given for 2,000 creditable hours in the calendar year. Proportional credit granted to the nearest 1/10 year if less than 2,000 creditable hours. Any participant who has terminated and is re-employed on or after January 1, 2009 shall not accrue additional credited service. Barberton employees who were younger than age 60 as of December 31, 2012 will no longer accrue credited service or make voluntary employee contributions after September 30, 2013.
Retirement Dates	
Normal	The later of, attainment of age 65 or the fifth anniversary of the date on which the participant first became a participant in the plan.
Early	After attainment of age 55 and completion of 10 years of eligibility service
Disability	In the event of total and permanent disability, a benefit is payable if the employee has 15 or more years of eligibility service.
Deferred Vested	In the event of termination with five years of eligibility service and not eligible for any other benefits under the plan.

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Normal Retirement Benefit

Basic Benefit

Monthly benefit of \$17.50 per year of credited service if the employee retires on or after February 1, 1998 but prior to February 1, 1999

Monthly benefit of \$18.50 per year of credited service if the employee retires on or after February 1, 1999 but prior to February 1, 2000

Monthly benefit of \$19.50 per year of credited service if the employee retires on or after February 1, 2000 but prior to February 1, 2005

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$20.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2005, but prior to February 1, 2007

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.00 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2007

Monthly benefit of \$19.50 per year of credited service up to 30 years plus \$21.50 per year of credited service in excess of 30 years if an employee retires on or after February 1, 2012

Participants retiring or terminating prior to February 1, 1998 receive different benefits.

Supplemental Benefit
Eligibility

In addition to being eligible for plan coverage, employee must have annual base earnings in excess of \$6,000.

Past Service Benefit

The monthly past service benefit at retirement is 1/12 of 1% of January 1, 1966 base annual earnings in excess of \$6,000 times years of credited service prior to January 1, 1966.

Future Service Benefit

The monthly future service benefit at retirement is 1/12 of 4 1/3% of the employee's contributions to the supplemental pension benefit.

Early Retirement Benefit

Upon early retirement, an employee will be entitled to his accrued benefit at age 65 or an actuarially reduced benefit at date of retirement.

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Disability Retirement Benefit	Eligible disability pensioners will receive their accrued basic benefit at time of disability without actuarial reduction plus the actuarially reduced accrued supplemental benefit.
Benefit Upon Termination of Service	Upon termination after meeting the eligibility requirements for a deferred vested benefit, an employee may elect to receive either the accrued basic and supplemental benefits at age 65 or at any time after age 55 on a reduced basis if the employee had at least 10 years of eligibility service at termination. Upon termination before meeting the eligibility requirements for a deferred vested benefit, the employee contributions, if any, with applicable interest, are returned.
Preretirement Spouse's Benefit Option	Upon death after completing five years of eligibility service, provided that the employee agrees to a reduction in his benefits otherwise payable. This benefit will provide a pension to the spouse upon death of the employee prior to retirement. The amount of the spouse's benefit will be calculated as if the employee retired the day before his death and had elected a 50% joint and survivor pension. If death occurs prior to age 55, benefits to the spouse will commence with the month following the date that the employee would have reached age 55.
Plan Participants' Contributions	
Basic Benefit	None
Supplemental Benefit	1%, 2%, 3%, or 4% of annual earnings in excess of \$6,000, at employee's election
Form of Payment	An employee may elect to receive his benefit on a straight-life, 50%, 75%, or 100% joint and survivor, or 120-month certain and continuous basis. Unless otherwise elected, any benefit payable under the plan shall be paid: (1) On a 50% joint and survivor basis if the employee has been married to his current spouse for at least one year; or (2) On a straight-life basis otherwise.

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With a further provision that any benefits payable under (1) above will be the actuarial equivalent of a straight-life benefit

Optional Forms Factors

For payments other than lump sums, conversions are based on an interest rate of 7.00% and the UP-1984 Mortality Table with a three-year setback.

For lump sums, conversions currently use the interest rates under Internal Revenue Code section 417(e) from November of the preceding plan year and the mortality table under section 417(e) for the plan year.

Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2023 Plan Year
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Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption change:

- A change in the unlimited expected rate of return on assets from 5.50% to 6.50%.

This change was made to better reflect the anticipated plan experience. The funding assumption change did not reduce the funding shortfall so approval of the Commissioner is not required.

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
Fixed Income Corporate Bonds				
	1st Republic Bank	2/13/2047 4.625% Fixed income corporate bonds	\$ 368,482	\$ 22,000
	AbbVie Inc.	11/6/2042 4.400% Fixed income corporate bonds	240,468	232,659
	AbbVie Inc.	3/15/2045 4.750% Fixed income corporate bonds	288,621	218,142
	AbbVie Inc.	6/15/2044 4.850% Fixed income corporate bonds	390,439	293,048
	AbbVie Inc.	5/14/2045 4.700% Fixed income corporate bonds	289,668	239,073
	AbbVie Inc.	11/21/2049 4.250% Fixed income corporate bonds	607,530	625,914
*	Adventist Health	3/1/2049 3.630% Fixed income corporate bonds	300,000	227,908
	Aetna, Inc.	6/15/2036 6.625% Fixed income corporate bonds	478,168	392,707
	Air Products and Chemicals, Inc.	5/15/2050 2.800% Fixed income corporate bonds	323,817	232,280
	Alcon Finance Corp	9/23/2049 3.800% Fixed income corporate bonds	342,708	242,973
	Alcon Finance Corp	12/6/2052 5.750% Fixed income corporate bonds	380,723	404,817
	Alimentation Couche-tard, Inc.	5/13/2051 3.625% Fixed income corporate bonds	274,849	203,657
	Allstate Corp	8/10/2049 3.850% Fixed income corporate bonds	307,100	202,587
	Amazon.com Inc Fixed	8/22/2057 4.250% Fixed income corporate bonds	1,168,203	1,085,785
	Americal Movil SAB DE	4/22/2049 4.735% Fixed income corporate bonds	298,311	268,080
	American Electric Power Co Inc	3/1/2050 3.250% Fixed income corporate bonds	324,444	232,209
	American Family Insurance Holdings, Inc.	3/11/2051 3.833% Fixed income corporate bonds	400,000	244,059
	American International Group, Inc.	5/1/2036 6.250% Fixed income corporate bonds	311,500	266,024
	American Water Capital Corp	12/1/2042 4.300% Fixed income corporate bonds	391,661	291,964
	Amgen Inc.	6/15/2051 4.663% Fixed income corporate bonds	774,990	688,030
	Amgen Inc.	2/22/2052 4.200% Fixed income corporate bonds	198,884	169,949
	Amgen Inc.	3/2/2053 5.650% Fixed income corporate bonds	518,801	554,818
	Anglo American Cap PLC	9/10/2050 3.950% Fixed income corporate bonds	562,569	534,188
	Anheuser-Busch	1/15/2042 4.950% Fixed income corporate bonds	211,252	200,669
*	Anheuser-Busch	1/15/2040 6.375% Fixed income corporate bonds	212,798	167,601
	Anheuser-Busch Co LLC	1/15/2039 8.200% Fixed income corporate bonds	145,602	133,842
	Anheuser-Busch Co LLC	2/1/2046 4.900% Fixed income corporate bonds	2,282,327	2,059,660
	Anthem Inc.	12/1/2047 4.375% Fixed income corporate bonds	296,406	268,309
	Aon Corp.	9/30/2040 6.250% Fixed income corporate bonds	285,781	269,833
	Apache Corp.	9/1/2040 5.100% Fixed income corporate bonds	181,038	149,942
	Apple Inc	9/11/2049 2.950% Fixed income corporate bonds	1,374,327	1,142,929
	Apple Inc	9/11/2061 2.800% Fixed income corporate bonds	216,205	154,041
	Arthur J Gallagher & Co. SR NT	3/9/2052 3.050% Fixed income corporate bonds	98,966	67,050
	Arthur J Gallagher & Co. SR NT	5/20/2051 3.500% Fixed income corporate bonds	668,965	595,182
	AT&T, Inc.	9/15/2053 3.500% Fixed income corporate bonds	1,057,420	995,075
	AT&T, Inc.	9/15/2055 3.550% Fixed income corporate bonds	882,265	834,314
	AT&T, Inc.	9/15/2059 3.650% Fixed income corporate bonds	518,810	373,569
	AT&T, Inc.	12/1/2057 3.800% Fixed income corporate bonds	692,315	487,586
	Bank of America Corp	3/20/2051 4.083% Fixed income corporate bonds	910,319	803,028
	Bank of America Corp	2/7/2042 5.875% Fixed income corporate bonds	765,801	594,630
	Barclays Plc	1/10/2047 4.950% Fixed income corporate bonds	442,660	422,697
	Baxter International Inc	12/1/2051 3.132% Fixed income corporate bonds	380,200	431,789
	Baxter International Inc	8/15/2046 3.500% Fixed income corporate bonds	321,311	256,223
	Bayer US Fin II LLC	7/15/2044 4.400% Fixed income corporate bonds	280,561	237,652
	Becton, Dickinson and Company	5/15/2044 4.875% Fixed income corporate bonds	274,579	225,771
*	Bell CDA Fixed	7/29/2049 4.300% Fixed income corporate bonds	621,190	579,476
	Beth Israel Deaconess Med Ctr Inc	7/1/2051 3.080% Fixed income corporate bonds	400,000	258,192
	BG Energy Capital	10/15/2041 5.125% Fixed income corporate bonds	290,442	262,419
	Bimbo Bakeries USA Inc	5/17/2051 4.000% Fixed income corporate bonds	334,505	341,679
	Boeing Co.	3/1/2059 3.825% Fixed income corporate bonds	483,309	409,300
	Boeing Co.	5/1/2040 5.705% Fixed income corporate bonds	174,873	155,666
	Boeing Co.	2/1/2050 5.805% Fixed income corporate bonds	310,668	311,913
	Bon Secours Mercy Health, Inc	6/1/2050 3.205% Fixed income corporate bonds	350,000	248,441
	Bristol-Myers Squibb Co.	3/15/1952 3.700% Fixed income corporate bonds	398,268	315,657

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Canadian Pacific Railway Company	5/1/2048 4.700% Fixed income corporate bonds	\$ 237,353	\$ 227,979
	Canadian Pacific Railway Company	9/15/2115 6.125% Fixed income corporate bonds	422,300	448,025
	Carrier Global Corp.	4/5/2050 3.577% Fixed income corporate bonds	726,253	665,481
	Caterpillar Inc.	5/15/2064 4.750% Fixed income corporate bonds	141,521	121,427
	CF Industries Holdings	6/1/2043 4.950% Fixed income corporate bonds	329,882	298,041
	Charter Communications Operating LLC	10/23/2045 6.484% Fixed income corporate bonds	2,122,253	1,824,036
	Charter Communications Operating LLC	12/1/2061 4.400% Fixed income corporate bonds	199,812	138,779
	Chubb INA Holdings, Inc.	12/15/2061 3.050% Fixed income corporate bonds	497,235	359,783
	Cigna Corp	8/15/2038 4.800% Fixed income corporate bonds	768,768	775,431
	Cigna Corp	7/15/2046 4.800% Fixed income corporate bonds	165,033	116,761
	Cigna Corp	11/15/2041 6.125% Fixed income corporate bonds	92,603	68,035
	Citigroup, Inc.	7/30/2045 4.650% Fixed income corporate bonds	548,591	478,974
	Coca-Cola Co	6/1/2060 2.750% Fixed income corporate bonds	349,741	243,296
	Columbia Pipeline Group, Inc.	6/1/2045 5.800% Fixed income corporate bonds	244,564	199,692
	Columbia Pipeline Group, Inc.	11/15/2053 6.544% Fixed income corporate bonds	399,832	442,217
	Comcast Corp.	11/1/2047 3.969% Fixed income corporate bonds	1,909,859	1,558,599
	Comcast Corp.	11/1/2063 2.987% Fixed income corporate bonds	209,672	189,281
	Comcast Corp.	5/15/2053 5.350% Fixed income corporate bonds	398,276	415,612
	CommonSpirit Health	10/1/2049 4.187% Fixed income corporate bonds	613,223	549,979
	CommonSpirit Health	10/1/2050 3.910% Fixed income corporate bonds	202,860	138,336
	Commonwealth Bank Aust	1/10/2048 4.316% Fixed income corporate bonds	593,006	516,795
	CONOCOPHILLIPS CO	9/15/2063 5.700% Fixed income corporate bonds	448,772	489,384
	Consolidated Edison	12/1/2054 4.625% Fixed income corporate bonds	299,235	270,469
	Consumers Energy Co	8/1/2051 3.500% Fixed income corporate bonds	298,818	236,207
	Cooperative Rabobank UA	12/1/2043 5.750% Fixed income corporate bonds	362,478	257,736
	Corning Inc	11/15/2057 4.375% Fixed income corporate bonds	466,774	417,169
	Cox Communications Inc.	6/15/2051 3.326% Fixed income corporate bonds	649,585	584,687
	CSL Finance PLC	4/27/2052 4.750% Fixed income corporate bonds	348,999	334,536
	CSX Corp.	4/30/2040 6.220% Fixed income corporate bonds	309,690	282,015
	CVS Health Corp	3/25/2048 5.050% Fixed income corporate bonds	1,629,176	1,503,404
	Deutsche Telekom	6/15/2030 8.750% Fixed income corporate bonds	293,822	241,398
	Discovery Communications	5/15/2049 5.300% Fixed income corporate bonds	250,126	172,262
	Dominion Resources Inc.	8/1/2041 4.900% Fixed income corporate bonds	303,701	277,895
	Dow Chemical Co.	11/30/2048 5.550% Fixed income corporate bonds	353,213	281,106
	Duke Energy Progress, LLC	8/15/2052 5.000% Fixed income corporate bonds	860,319	843,677
	Duke Energy Progress, LLC	8/15/2045 4.200% Fixed income corporate bonds	727,963	514,504
	DuPont de Nemours Inc	11/15/2048 5.419% Fixed income corporate bonds	642,443	652,865
	DTE Elec CO	4/1/2053 5.400% Fixed income corporate bonds	623,850	658,699
	Eaton Corp. Ohio	8/23/2052 4.700% Fixed income corporate bonds	372,968	370,827
	Ecolab Inc	8/18/2055 2.750% Fixed income corporate bonds	195,074	135,226
	Elevance Health Inc	2/15/2053 5.125% Fixed income corporate bonds	249,085	250,486
	EDF SA NT	1/22/2044 4.875% Fixed income corporate bonds	340,987	316,005
	Elxon Corp	6/15/2045 5.100% Fixed income corporate bonds	1,122,748	996,177
	Eli Lilly	2/27/2053 4.875% Fixed income corporate bonds	499,685	520,085
	Enbridge Energy	10/15/2045 7.375% Fixed income corporate bonds	449,751	412,820
	Enel Finance International NV	5/25/2047 4.750% Fixed income corporate bonds	639,744	610,670
	Energy Arkansas LLC	4/1/2049 4.200% Fixed income corporate bonds	423,500	344,023
	Energy Transfer Operating LP	4/15/2049 6.250% Fixed income corporate bonds	281,460	259,145
	Energy Transfer Operating LP	7/1/2038 7.500% Fixed income corporate bonds	413,228	347,969
	Enterprise Products	2/15/2045 5.100% Fixed income corporate bonds	464,174	418,535
	Enterprise Products	2/15/2042 5.700% Fixed income corporate bonds	124,859	131,908
	Enterprise Products	9/1/2040 6.450% Fixed income corporate bonds	815,805	850,436
	Exelon Generation Co. LLC	10/1/2041 5.750% Fixed income corporate bonds	124,811	125,039
	Eni SpA	10/1/2040 5.700% Fixed income corporate bonds	484,271	413,606

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Freeport-McMoran C&G	3/15/2043 5.450% Fixed income corporate bonds	\$ 372,706	\$ 364,761
	GE Healthcare Holdings LLC	11/22/2052 6.377% Fixed income corporate bonds	543,553	583,165
	General Mills Inc	2/1/2051 3.000% Fixed income corporate bonds	175,910	122,323
	General Mtrs Co	10/2/2043 6.250% Fixed income corporate bonds	391,631	358,094
	Gilead Sciences, Inc.	3/1/2046 4.750% Fixed income corporate bonds	329,305	286,869
	Goldman Sachs Group Inc.	2/1/2041 6.250% Fixed income corporate bonds	1,152,089	921,539
	Grupo Bimbo	11/10/2047 4.700% Fixed income corporate bonds	344,549	312,265
	Guardian Life Insurance Company of America	1/24/2077 4.850% Fixed income corporate bonds	338,231	263,361
	Guardian Life Insurance Company of America	6/19/2064 4.875% Fixed income corporate bonds	453,930	448,086
	Hartford Financial Services Group, Inc.	10/15/2036 5.950% Fixed income corporate bonds	299,395	266,804
	HCA Inc.	3/15/2052 4.625% Fixed income corporate bonds	552,835	597,597
	HCA Inc.	6/1/2053 5.900% Fixed income corporate bonds	193,436	205,669
	Hershey Co	6/1/2050 2.650% Fixed income corporate bonds	249,178	172,535
	Home Depot Inc.	4/1/2041 5.950% Fixed income corporate bonds	1,077,402	925,029
	HSBC Bank USA	11/1/2034 5.875% Fixed income corporate bonds	865,283	717,162
	Humana Inc.	12/1/2042 4.625% Fixed income corporate bonds	273,900	228,587
	Humana Inc.	3/15/2053 5.500% Fixed income corporate bonds	482,155	519,557
	Ingersoll-Rand Luxembourg Finance S.A.	3/21/2049 4.500% Fixed income corporate bonds	389,282	417,711
	Ingersoll-Rand Luxembourg Finance S.A.	11/1/2044 4.650% Fixed income corporate bonds	323,073	301,990
	Intel Corp	8/5/2052 4.900% Fixed income corporate bonds	428,832	442,341
	Intel Corp	3/25/2060 4.950% Fixed income corporate bonds	574,940	394,455
	International Business Machines Corp	5/15/2049 4.250% Fixed income corporate bonds	357,273	263,604
	Intl Business	7/27/2052 4.900% Fixed income corporate bonds	506,539	532,341
	Invesco Finance PLC	11/30/2043 5.375% Fixed income corporate bonds	234,430	221,855
	Jab Holdings BV	5/28/2051 3.750% Fixed income corporate bonds	248,618	170,828
	JBS USA LUX S A/JBS USA FOOD CO/JBS SR	2/2/2052 4.375% Fixed income corporate bonds	279,204	297,867
	JM Smucker Co. SR Unsecured	3/15/2050 3.550% Fixed income corporate bonds	249,038	184,884
	JM Smucker Co. SR Unsecured	11/15/2053 6.500% Fixed income corporate bonds	421,974	492,429
	JPMorgan Chase & Co.	7/24/2038 3.882% Fixed income corporate bonds	446,685	444,357
	JPMorgan Chase & Co.	7/15/2041 5.600% Fixed income corporate bonds	1,351,538	1,093,041
	Kinder Morgan Energy Partners LP	3/1/2043 5.000% Fixed income corporate bonds	432,905	447,430
	Kinder Morgan	1/15/2038 6.950% Fixed income corporate bonds	1,230,251	1,017,589
	KLA Corp.	7/15/2052 4.950% Fixed income corporate bonds	371,565	380,087
	Kraft Foods Inc.	1/26/2039 6.875% Fixed income corporate bonds	685,894	693,479
	Liberty Mutual Group SR NT 144A	10/15/2050 3.951% Fixed income corporate bonds	304,953	265,715
	Lincoln National Corporation	10/9/2037 6.300% Fixed income corporate bonds	250,298	211,821
	Lockheed Martin Corp	2/15/2055 5.200% Fixed income corporate bonds	396,960	421,656
	Lockheed Martin Corp	6/15/2050 2.800% Fixed income corporate bonds	297,399	213,904
	Lowe's Companies	4/1/2051 3.500% Fixed income corporate bonds	399,112	300,272
	Lowe's Companies	9/15/2062 5.800% Fixed income corporate bonds	344,357	345,562
	Lowe's Companies	4/1/2063 5.850% Fixed income corporate bonds	295,197	315,557
	LYB International Fin BV	3/15/2044 4.875% Fixed income corporate bonds	236,953	230,815
	L3harris Technologies Inc	7/31/2053 5.600% Fixed income corporate bonds	647,940	694,664
	Magellan Midstream Partners, L.P.	10/15/2043 5.150% Fixed income corporate bonds	248,182	233,502
	Marathon Oil Corp.	10/1/2037 6.600% Fixed income corporate bonds	186,127	158,958
	Marathon Petroleum Corporation	3/1/2041 6.500% Fixed income corporate bonds	247,934	215,329
	Mars Inc.	4/1/2049 3.950% Fixed income corporate bonds	332,929	231,143
	Marsh & McLennan Cos.	3/15/2053 5.450% Fixed income corporate bonds	298,284	315,130
	Marsh & McLennan Cos.	8/1/2033 5.875% Fixed income corporate bonds	146,905	136,755
	Marsh & McLennan Cos.	11/1/2052 6.250% Fixed income corporate bonds	222,773	259,108
	Masco Corporation	2/15/2051 3.125% Fixed income corporate bonds	374,933	263,316
	Mass Mutual Life Ins. Co.	4/1/2077 4.900% Fixed income corporate bonds	148,649	127,919
	Massachusetts Mutual Life Insurance Co.	10/15/2070 3.729% Fixed income corporate bonds	604,508	555,380
	Mastercard Inc.	3/15/2051 2.950% Fixed income corporate bonds	396,212	297,853

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Nationwide Mutual Insurance Company	8/15/2039 9.375% Fixed income corporate bonds	\$ 221,775	\$ 198,479
	New England Power Company	11/25/2052 5.936% Fixed income corporate bonds	350,000	366,538
	Nevada Power Co	3/15/2054 6.000% Fixed income corporate bonds	948,414	1,046,387
	New York Life Ins Co Surplus	5/15/2069 4.450% Fixed income corporate bonds	99,278	86,000
	New York Life Insurance	11/15/2039 6.750% Fixed income corporate bonds	181,884	172,935
	Nextera Energy Cap	2/28/2053 5.380% Fixed income corporate bonds	649,682	641,081
	Nisource Finance Corp.	2/15/2043 5.250% Fixed income corporate bonds	109,534	97,464
	Nisource Finance Corp.	2/1/2042 5.800% Fixed income corporate bonds	153,561	148,507
	Norfolk Southern Corp.	8/15/2043 4.800% Fixed income corporate bonds	76,543	67,353
	Norfolk Southern Corp.	11/1/2047 3.942% Fixed income corporate bonds	117,509	107,089
	Norfolk Southern Corp.	5/15/2121 4.100% Fixed income corporate bonds	249,343	189,267
	Nucor Corp.	12/15/2055 2.979% Fixed income corporate bonds	201,534	135,715
	Nucor Corp.	4/1/2052 3.850% Fixed income corporate bonds	198,130	166,813
	Nutrien LTD	3/27/2053 5.800% Fixed income corporate bonds	645,788	670,802
	Oklahoma Gas & Electric Co	4/1/2053 5.600% Fixed income corporate bonds	621,944	658,884
	Old Republic International Corporation	6/11/2051 3.850% Fixed income corporate bonds	199,858	146,912
	Oneok Partners LP	2/1/2041 6.125% Fixed income corporate bonds	117,205	104,567
	Oracle Corp	4/1/2060 3.850% Fixed income corporate bonds	1,790,091	1,529,624
	Oracle Corp	5/15/2045 4.125% Fixed income corporate bonds	756,272	532,360
	Orange	3/1/2031 9.000% Fixed income corporate bonds	294,425	247,011
	Otis Worldwide Corp	5/15/2050 3.362% Fixed income corporate bonds	749,824	680,108
	Pacific Lifecorp SR NT	9/15/2052 5.400% Fixed income corporate bonds	349,482	350,089
	Parker-Hannifin Corp	5/15/2038 6.250% Fixed income corporate bonds	440,128	444,296
	Parker-Hannifin Corp	6/14/2049 4.000% Fixed income corporate bonds	300,427	262,045
	Penn State Health	11/1/2049 3.806% Fixed income corporate bonds	300,000	231,560
	Pfizer Investment Enterprise	5/19/2053 5.300% Fixed income corporate bonds	499,255	512,461
	Phillips 66	5/1/2042 5.875% Fixed income corporate bonds	240,552	216,449
	Piedmont Fixed	1/1/2042 2.719% Fixed income corporate bonds	450,000	325,619
	PPG Industries Inc.	11/15/2040 5.500% Fixed income corporate bonds	114,152	96,426
	PPL Electric Utilities	7/15/2041 5.200% Fixed income corporate bonds	152,067	145,852
	Principal Financial Group	9/15/2042 4.625% Fixed income corporate bonds	194,250	182,521
	Progress Energy Inc.	12/1/2039 6.000% Fixed income corporate bonds	109,404	105,296
	Progress Energy Inc.	2/1/2042 6.500% Fixed income corporate bonds	999,342	1,006,165
	Prologis LP	6/15/2053 5.250% Fixed income corporate bonds	648,882	677,943
	Protective Life Corp.	10/15/2039 8.450% Fixed income corporate bonds	186,396	188,713
	Prudential Financial Inc.	12/14/2036 5.700% Fixed income corporate bonds	353,814	325,175
	Public Service Co of Colorado	4/1/2053 5.250% Fixed income corporate bonds	645,437	649,608
	Public Storage	8/1/2053 5.350% Fixed income corporate bonds	648,258	682,082
	Raymond James Financial	7/15/2046 4.950% Fixed income corporate bonds	633,602	632,625
	Republic Services Inc	3/1/2050 3.050% Fixed income corporate bonds	338,592	240,509
	Revvity Inc	3/15/2051 3.625% Fixed income corporate bonds	374,996	270,898
	Rio Tinto Fin USA Ltd.	3/9/2053 5.125% Fixed income corporate bonds	369,296	391,476
	Rio Tinto Fin USA Ltd.	11/2/2040 5.200% Fixed income corporate bonds	262,744	232,249
	Roche Holdings, Inc.	12/13/2051 2.607% Fixed income corporate bonds	475,000	321,472
	Rockwell Automation Inc.	3/1/2049 4.200% Fixed income corporate bonds	174,732	156,909
	Rockwell Automation Inc.	8/15/2061 2.800% Fixed income corporate bonds	199,522	130,008
	Rogers Communication Inc.	11/15/2049 3.700% Fixed income corporate bonds	243,835	190,613
	Rogers	3/15/2044 5.000% Fixed income corporate bonds	292,581	259,303
	RTX Corporation	4/15/2047 4.350% Fixed income corporate bonds	597,073	415,171
	S&P Global Inc	3/1/2052 3.700% Fixed income corporate bonds	332,728	353,763
	S.C. Johnson & Son, Inc.	10/15/2046 4.750% Fixed income corporate bonds	249,518	233,016
	Shell International Finance BV	5/11/2045 4.375% Fixed income corporate bonds	687,765	643,568
	Sherwin Williams	6/1/2047 4.500% Fixed income corporate bonds	504,048	551,241
	Simon Property Group LP	2/1/2040 6.750% Fixed income corporate bonds	324,240	282,576

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Telefonica Emisiones SAU	6/20/2036 7.045% Fixed income corporate bonds	273,714	283,397
	Telefonica Emisiones SAU	3/6/2048 4.895% Fixed income corporate bonds	480,171	443,594
	Teva Pharmaceutical Industry	10/1/2046 4.100% Fixed income corporate bonds	148,751	101,531
	Time Warner Cable Inc.	6/15/2039 6.750% Fixed income corporate bonds	386,565	348,252
	Trans-canada Pipelines	1/15/2039 7.625% Fixed income corporate bonds	503,761	390,040
	Transcont Gas Pipe Corp.	8/15/2041 5.400% Fixed income corporate bonds	124,173	124,059
	Travelers Co Ince	5/25/2053 5.450% Fixed income corporate bonds	622,525	676,725
	Trinity Acquisitions plc	8/15/2043 6.125% Fixed income corporate bonds	138,296	102,439
	TTX Co	6/15/2044 4.650% Fixed income corporate bonds	358,382	312,608
	Tucson Elec Power Co	4/15/2053 5.500% Fixed income corporate bonds	623,256	639,262
	Tyson Foods Inc	9/28/2048 5.100% Fixed income corporate bonds	120,898	113,759
	UBS Group AG	5/15/2045 4.875% Fixed income corporate bonds	212,379	238,847
	Union Elec Co	3/15/2053 5.350% Fixed income corporate bonds	498,970	518,397
	Union Pacific Corp	9/16/2062 2.973% Fixed income corporate bonds	296,588	219,137
	Union Pacific Corp	3/20/2060 3.839% Fixed income corporate bonds	591,703	573,659
	United Health Group Inc.	2/15/2053 5.875% Fixed income corporate bonds	610,664	596,812
	United Health Group Inc.	2/15/2038 6.875% Fixed income corporate bonds	1,281,235	998,113
	United Parcel Service Sr Unsecured	4/1/2040 5.200% Fixed income corporate bonds	205,971	156,363
	Vale Overseas Limited	11/21/2036 6.875% Fixed income corporate bonds	192,738	190,962
	Valero Energy Corporation	6/15/2037 6.625% Fixed income corporate bonds	249,162	219,749
	Verizon Communications Inc.	3/16/2037 5.250% Fixed income corporate bonds	1,076,409	1,014,014
	Verizon Communications Inc.	10/30/2056 2.987% Fixed income corporate bonds	787,784	576,481
	Verizon Communications Inc.	3/22/2061 3.700% Fixed income corporate bonds	538,241	401,608
	Vodafone Group Plc	2/10/2053 5.625% Fixed income corporate bonds	779,512	810,764
	Vulcan Materials Co.	6/15/2047 4.500% Fixed income corporate bonds	406,843	337,347
	Voya Financial Inc	7/15/2043 5.700% Fixed income corporate bonds	654,747	688,031
	Wachovia Bank NA	2/1/2037 5.850% Fixed income corporate bonds	416,369	368,083
	Walgreen Co.	9/15/2042 4.400% Fixed income corporate bonds	355,299	315,522
	Walt Disney Co	3/23/2050 4.700% Fixed income corporate bonds	362,359	268,188
	Walmart Inc	4/15/2053 4.500% Fixed income corporate bonds	224,377	219,637
	Walmart Inc	9/9/2052 4.500% Fixed income corporate bonds	280,332	268,544
	Warner Media Holdings Inc	3/15/2052 5.141% Fixed income corporate bonds	627,656	690,285
	Wellpoint, Inc.	12/15/2034 5.950% Fixed income corporate bonds	1,061	1,074
	Wells Fargo & Co.	4/4/2051 5.013% Fixed income corporate bonds	1,234,342	1,046,763
	Western & Southern Life Insurance Co.	4/28/2061 3.750% Fixed income corporate bonds	565,040	453,336
	Westvaco Corp.	1/15/2030 8.200% Fixed income corporate bonds	120,013	115,303
	Weyerhaeuser Co.	3/15/2032 7.375% Fixed income corporate bonds	17,817	17,433
	Williams Partners LP	4/15/2040 6.300% Fixed income corporate bonds	1,154,228	1,042,955
	Willis North America	9/15/2048 5.050% Fixed income corporate bonds	310,755	280,518
	WW Grainger Inc	6/15/2045 4.600% Fixed income corporate bonds	383,727	289,474
	Wyeth, LLC	4/1/2037 2.652% Fixed income corporate bonds	493,329	386,050
	Xstrata Finance Canada	11/15/2037 6.900% Fixed income corporate bonds	112,718	110,431
	Xstrata Finance Canada	11/15/2041 6.000% Fixed income corporate bonds	316,192	306,198
	Zoetis Inc.	9/12/2047 3.950% Fixed income corporate bonds	290,384	234,531
	Total fixed income corporate bonds		133,143,984	118,704,512
	Municipal Bonds			
	Sacramento City CA	7/1/2038 5.650% Municipal bonds	96,955	98,496
	California Mun Fin Auth Rev	2/1/2046 3.280% Municipal bonds	500,000	370,305
	University of CA Regents Medical Center Revenue	5/15/2049 6.583% Municipal bonds	259,264	233,817
	New York NY Taxable Fiscal 2024 Subser B-1	10/1/2053 5.828% Municipal bonds	500,000	563,641
	Total municipal bonds		1,356,219	1,266,259
	Government Bonds			
	United States Treasury	2/15/2042 2.375% Government bonds	2,610,091	2,561,289
	United States Treasury	5/15/2041 2.250% Government bonds	1,750,225	1,605,844
	United States Treasury	11/15/2040 1.375% Government bonds	848,291	749,531
	United States Treasury	5/15/2052 2.875% Government bonds	40,502	40,008
	United States Treasury	8/15/2042 3.375% Government bonds	3,152,951	3,423,524
	Total government bonds		8,402,060	8,380,196

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value)	(d) Cost	(e) Current value
Mutual Funds				
	Arrowstreet International Equity EAFE	International Equity Fund	\$ 3,866,212	\$ 5,564,752
	Axiom Emerging Markets Trust 2	Diversified Emerging Markets	3,809,026	2,476,256
	Vanguard Global Min Volatility Fund Admiral	International Equity Fund	8,895,915	8,351,509
	DFA Investment Dimensions Group Inc.	Small Cap Value Portfolio	1,755,666	2,078,981
	MFS INSTL International Equity Fund	International Equity Fund	3,398,170	4,350,227
	DFA Investment Dimensions Group Inc.	US Small Cap Value Portfolio	2,230,940	2,851,860
		Total mutual funds	23,955,929	25,673,585
Money Market Funds				
*	NT Collective Short Term Investment Fund	Money Market Fund Shares	8,329,212	8,329,212
		Total money market funds	8,329,212	8,329,212
Common / collective trusts				
	Blackrock Equity Index Fund	Equity Index Fund	2,873,228	13,261,125
		Total common / collective trusts	2,873,228	13,261,125
Alternative Investments				
	Adams Street Partners	Private Equity Fund	122,563	136,290
	Adams Street Partners	Private Equity Fund	231,400	401,961
	Adams Street Partners	Private Equity Fund	452,100	575,024
	Adams Street Partners	Private Equity Fund	1,689,555	3,010,032
	Adams Street Partners	Private Equity Fund	2,892	31,772
	Adams Street Partners	Private Equity Fund	142,563	147,185
	Adams Street Partners	Private Equity Fund	737,178	1,398,088
	Adams Street Partners	Private Equity Fund	35,391	161,651
	Oaktree Real Estate	Private Real Estate Fund VI	1	914,273
	Oaktree Real Estate	Private Real Estate Fund V	1	21,288
	Realty Associates Fund	Private Real Estate Fund	54,687	1
		Total alternative investments	3,468,331	6,797,565
Immediate Participation Guarantee Insurance Contracts				
*	AXA Equitable Life Assurance Company	Immediate Participation Guarantee Fund	2,216,272	2,216,272
*	Aetna Life Insurance Company	Fixed Income Fund	6,466,249	6,466,249
		Total immediate participation guarantee insurance contracts	8,682,521	8,682,521
Total			\$ 190,211,484	\$ 191,094,975

* Party-in-interest

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved		(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<i>Category 1 - Single transaction in excess of 5%</i>								
* Northern Trust	UNITED STATES OF AMER TREAS BONDS	13,750,000.000 Shares/Par Value	\$ 88	\$ -	\$ -	12,141,357.42	12,141,357.42	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS	18,000,000.000 Shares/Par Value	\$ 103	-	-	18,585,000.00	18,585,000.00	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS NOTES D	10,000,000.000 Shares/Par Value	\$ 105	\$ -	-	10,498,828.12	10,498,828.12	\$ -
* Northern Trust	CF SSGA US AGGREGATE BOND INDX NL (CMX6) FUND	-1,037,955.090 Shares/Par Value	\$ -	\$ 30.71	-	24,509,324.19	31,875,085.30	\$ 7,365,761
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	9,527,956.370 Shares/Par Value	\$ 1.00	\$ -	-	9,527,956.37	9,527,956.37	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	33,875,085.300 Shares/Par Value	\$ 1.00	\$ -	-	33,875,085.30	33,875,085.30	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	16,270,844.390 Shares/Par Value	\$ 1.00	\$ -	-	16,270,844.39	16,270,844.39	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	55,000,000.000 Shares/Par Value	\$ 1.00	\$ -	-	55,000,000.00	55,000,000.00	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	-11,378,583.180 Shares/Par Value	\$ -	\$ 1.00	-	11,378,583.18	11,378,583.18	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	-55,000,000.000 Shares/Par Value	\$ -	\$ 1.00	-	55,000,000.00	55,000,000.00	\$ -
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	-52,960,208.940 Shares/Par Value	\$ -	\$ 1.00	-	52,960,208.94	52,960,208.94	\$ -
* Northern Trust	MFO COHEN & STEERS REAL ASSETS-I CUSIP: 19249C302	-965,345.120 Shares/Par Value	\$ -	\$ 9.87	-	10,097,509.96	9,527,956.37	\$ (569,554)
<i>Category 3 - Series of transactions in same security exceeds 5% of value</i>								
* Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	297 Purchases	\$ 178,214,510		\$ -	\$ 178,214,510	\$ 178,214,510	\$ -
		157 Sales		\$ 175,010,006		\$ 175,010,006	\$ 175,010,006	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7	1 Purchases	\$ 12,141,357	\$ -	-	\$ 12,141,357	\$ 12,141,357	\$ -
		18 Sales	\$ -	\$ 11,825,355	-	\$ 12,141,357	\$ 11,825,355	\$ (316,003)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TMO	1 Purchases	\$ 18,585,000	\$ -	-	\$ 18,585,000	\$ 18,585,000	\$ -
		26 Sales	\$ -	\$ 17,959,203	-	\$ 18,585,000	\$ 17,959,203	\$ (625,797)
* Northern Trust	UNITED STATES OF AMER TREAS NOTES DTD 11/15/2022 4.125%11-15-2032 CUSIP: 91282CFV8	1 Purchases	\$ 10,498,828	\$ -	-	\$ 10,498,828	\$ 10,498,828	\$ -
		6 Sales	\$ -	\$ 10,463,989	-	\$ 10,498,828	\$ 10,463,989	\$ (34,839)

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<i>Category 4 - Series of Transactions with Same Party in Excess of 5%</i>							
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 2.875% 05-15-2052 CUSIP: 912810TG3 50,000 Shares/ Par Value	87.1094			\$ 43,554.69	\$ 43,554.69	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3.375% DUE 08-15-2042 REG CUSIP: 912810TK4 825,000.000 Shares/ Par Value	86.7734			\$ 715,880.86	\$ 715,880.86	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -1,550,000.000 Shares/ Par Value		89.4297		\$ 1,368,662.11	\$ 1,386,160.16	\$ 17,498.05
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -1,375,000.000 Shares/ Par Value		87.5781		\$ 1,214,135.74	\$ 1,204,199.22	\$ (9,936.52)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -3,150,000.000 Shares/ Par Value		83.4688		\$ 2,781,474.60	\$ 2,629,265.63	\$ (152,208.97)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -475,000.000 Shares/ Par Value		83.9063		\$ 419,428.71	\$ 398,554.69	\$ (20,874.02)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -475,000.000 Shares/ Par Value		83.3555		\$ 419,428.71	\$ 395,938.48	\$ (23,490.23)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -375,000.000 Shares/ Par Value		88.8633		\$ 331,127.93	\$ 333,237.31	\$ 2,109.38
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -725,000.000 Shares/ Par Value		98.4375		\$ 748,562.50	\$ 713,671.88	\$ (34,890.62)
* Northern Trust	UNITED STATES OF AMER TREAS NOTES DTD 11/15/2022 4.125%11-15-2032 CUSIP: 91282CFV8 10,000,000.000 Shares/ Par Value	104.9883			\$ 10,498,828.12	\$ 10,498,828.12	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS NOTES DTD 11/15/2022 4.125%11-15-2032 CUSIP: 91282CFV8 -3,800,000.000 Shares/ Par Value		104.8594		\$ 3,989,554.68	\$ 3,984,656.25	\$ (4,898.43)
* Northern Trust	UNITED STATES TREAS BDS 1.25% DUE 05-15-2050 CUSIP: 912810SN9 -75,000.000 Shares/ Par Value		59.5234		\$ 41,232.28	\$ 44,642.58	\$ 3,410.30
* Northern Trust	UNITED STATES TREAS 2.375% DUE 02-15-2042 REG CUSIP: 912810TF5 825,000.000 Shares/ Par Value	76.9531			\$ 634,863.28	\$ 634,863.28	\$ -

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
* Northern Trust	UNITED STATES TREAS 2.375% DUE 02-15-2042 REG CUSIP: 912810TF5 1,075,000.000 Shares/ Par Value	78.2148			\$ 840,809.57	\$ 840,809.57	\$ -
* Northern Trust	UNITED STATES TREAS 2.375% DUE 02-15-2042 REG CUSIP: 912810TF5 725,000.000 Shares/ Par Value	77.8047			\$ 564,083.98	\$ 564,083.98	\$ -
* Northern Trust	PVTPL ANGLO AMERN CAP PLC 3.95% DUE 09-10-2050/09-10-2020 BEO CUSIP: 034863AY6 700,000.000 Shares/ Par Value	80.367			\$ 562,569.00	\$ 562,569.00	\$ -
* Northern Trust	AMAZON COM INC FIXED 4.25% DUE 08-22-2057 CUSIP:023135BM7 900,000.000 Shares/ Par Value	91.025			\$ 819,225.00	\$ 819,225.00	\$ -
* Northern Trust	DTE ELEC CO 5.4% DUE 04-01-2053 CUSIP: 23338VAT3 625,000.000 Shares/ Par Value	99.816			\$ 623,850.00	\$ 623,850.00	\$ -
* Northern Trust	SMUCKER J M CO 6.5% 11-15-2053 CUSIP: 832696AZ1 425,000.000 Shares/ Par Value	99.288			\$ 421,974.00	\$ 421,974.00	\$ -
* Northern Trust	UNION ELEC CO 5.45% 03-15-2053 CUSIP: 906548CW0 500,000.000 Shares/ Par Value	99.794			\$ 498,970.00	\$ 498,970.00	\$ -
* Northern Trust	FEDERAL HOME LN MTG CORP TRANCHE SER K15 6 CL A3 VAR RT 07-25-2036 CUSIP: 3137FH2A0 -300,000.000 Shares/ Par Value		93.6875		\$ 300,274.80	\$ 281,062.50	\$ (19,212.30)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 13,750,000.000 Shares/ Par Value	88.3008			\$ 12,141,357.42	\$ 12,141,357.42	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -2,000,000.000 Shares/ Par Value		87.9375		\$ 1,766,015.62	\$ 1,758,750.00	\$ (7,265.62)
* Northern Trust	AMGEN INC 4.663% DUE 06-15-2051 CUSIP: 031162CF5 400,000.000 Shares/ Par Value	91.901			\$ 367,604.00	\$ 367,604.00	\$ -
* Northern Trust	CIGNA CORP NEW CORP 4.8% 08-15-2038 CUSIP: 125523AJ9 800,000.000 Shares/ Par Value	96.096			\$ 768,768.00	\$ 768,768.00	\$ -
* Northern Trust	COMMONSPIRIT HLTH 4.187% DUE 10-01-2049 CUSIP:20268JAC7 350,000.000 Shares/ Par Value	79.576			\$ 278,516.00	\$ 278,516.00	\$ -
* Northern Trust	DUKE ENERGY CORP 5% DUE 08-15-2052 CUSIP:26441CBU8						

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
	900,000.000 Shares/ Par Value	95.591			\$ 860,319.00	\$ 860,319.00	\$ -
* Northern Trust	GENERAL MTRS CO 6.25% DUE 10-02-2043 CUSIP:37045VAF7 150,000.000 Shares/ Par Value	98.842			\$ 148,263.00	\$ 148,263.00	\$ -
* Northern Trust	JPMORGAN CHASE & CO 3.882% 07-24-2038 CUSIP:46647PAJ5 500,000.000 Shares/ Par Value	89.337			\$ 446,685.00	\$ 446,685.00	\$ -
* Northern Trust	LOWE'S COMPANIES INC 5.75% 07-01-2053 CUSIP:548661ER4 -300,000.000 Shares/ Par Value		99.923		\$ 299,604.00	\$ 299,769.00	\$ 165.00
* Northern Trust	LOWES COS INC 5.85% 04-01-2063 CUSIP: 548661ES2 300,000.000 Shares/ Par Value	98.399			\$ 295,197.00	\$ 295,197.00	\$ -
* Northern Trust	PROGRESS ENERGY 6.5% DUE 02-01-2042 CUSIP:29273RAR0 750,000.000 Shares/ Par Value	105.416			\$ 790,620.00	\$ 790,620.00	\$ -
* Northern Trust	PVTPL MAGALLANES INC 5.141% 03-15-2052 CUSIP:55903VAQ6 400,000.000 Shares/ Par Value	82.8			\$ 331,200.00	\$ 331,200.00	\$ -
* Northern Trust	WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051 CUSIP: 95000U2M4 600,000.000 Shares/ Par Value	98.737			\$ 592,422.00	\$ 592,422.00	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 3% DUE 08-15-2052 CUSIP: 912810TJ7 -600,000.000 Shares/ Par Value		87.5625		\$ 529,804.69	\$ 525,375.00	\$ (4,429.69)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 18,000,000.000 Shares/ Par Value	103.25			\$ 18,585,000.00	\$ 18,585,000.00	\$ -
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -1,550,000.000 Shares/ Par Value		104.4766		\$ 1,600,375.00	\$ 1,619,386.72	\$ 19,011.72
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -425,000.000 Shares/ Par Value		100.7109		\$ 438,812.50	\$ 428,021.48	\$ (10,791.02)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -550,000.000 Shares/ Par Value		100.8242		\$ 567,875.00	\$ 554,533.20	\$ (13,341.80)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -425,000.000 Shares/ Par Value		95.3672		\$ 438,812.50	\$ 405,310.55	\$ (33,501.95)

Summa Health Retirement Income Plan and Trust

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

December 31, 2023

EIN: 34-1887844, Plan Number: 010

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -550,000.000 Shares/ Par Value		95.5352		\$ 567,875.00	\$ 525,443.36	\$ (42,431.64)
* Northern Trust	UNITED STATES OF AMER TREAS BONDS 4.0% 11-15-2042 CUSIP: 912810TM0 -600,000.000 Shares/ Par Value		86.9609		\$ 619,500.00	\$ 521,765.63	\$ (97,734.37)

* Indicates party-in-interest to the plan

There were no category 2 reportable transactions during 2023.