

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2023</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

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) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

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

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description) KY STORM RELIEF 3624-EM

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

<p>1a Name of plan <u>APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>APPALACHIAN REGIONAL HEALTHCARE, INC</u></p> <p><u>100 AIRPORT GARDENS ROAD</u> <u>HAZARD, KY 41701</u></p>	<p>1c Effective date of plan <u>01/01/1971</u></p> <p>2b Employer Identification Number (EIN) <u>52-0795508</u></p> <p>2c Plan Sponsor's telephone number <u>859-226-2469</u></p> <p>2d Business code (see instructions) <u>622000</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/17/2025	SONYA BERGMAN
	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 <input checked="" type="checkbox"/> 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	2663
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)	416
	6a(2)	373
	6b	1160
	6c	940
	6d	2473
	6e	144
	6f	2617
	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:
1A 1B 1I 3F 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u> 1 </u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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

For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 APPALACHIAN REGIONAL HEALTHCARE, INC	D Employer Identification Number (EIN) 52-0795508

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.

1 Coverage Information:

(a) Name of insurance carrier
STANDARD 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
93-0242990	69019	704154		07/01/2023	06/30/2024

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
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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	

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(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

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	(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	1992747
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	2579646
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	67296
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	67296
d Total of balance and additions (add lines 7b and 7c(6))	7d	2646942
e Deductions:		
	7e(1)	654195
	7e(2)	
	7e(3)	
	7e(4)	
(5) Total deductions	7e(5)	654195
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	1992747

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 <input type="checkbox"/> Health (other than dental or vision) | b <input type="checkbox"/> Dental | c <input type="checkbox"/> Vision | d <input type="checkbox"/> Life insurance |
| e <input type="checkbox"/> Temporary disability (accident and sickness) | f <input type="checkbox"/> Long-term disability | g <input type="checkbox"/> Supplemental unemployment | h <input type="checkbox"/> Prescription drug |
| i <input type="checkbox"/> Stop loss (large deductible) | j <input type="checkbox"/> HMO contract | k <input type="checkbox"/> PPO contract | l <input type="checkbox"/> Indemnity contract |
| m <input type="checkbox"/> 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 <input type="checkbox"/> paid in cash, or <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

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

A Name of plan <u>APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>APPALACHIAN REGIONAL HEALTHCARE, INC</u>	D Employer Identification Number (EIN) <u>52-0795508</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2023</u>		
2	Assets:		
	a Market value	2a	<u>114958512</u>
	b Actuarial value	2b	<u>117854588</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>1242</u>	<u>72695230</u>
	b For terminated vested participants	<u>1005</u>	<u>33480736</u>
	c For active participants	<u>416</u>	<u>19681914</u>
	d Total	<u>2663</u>	<u>125857880</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>	
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.26 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>1130000</u>
	c Target normal cost	6c	<u>1130000</u>

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

SIGN HERE Signature of actuary <u>DAVID A. HENDERSON</u> Type or print name of actuary <u>AON CONSULTING, INC.</u> Firm name <u>MSC# 17854, AON</u> <u>PO BOX 7505</u> <u>FORT WASHINGTON, PA 19034</u> Address of the firm	<u>03/18/2025</u> Date <u>23-06905</u> Most recent enrollment number <u>216-430-4741</u> 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	11509652
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	3645344
9	Amount remaining (line 7 minus line 8)	0	7864308
10	Interest on line 9 using prior year's actual return of <u>10.65</u> %	0	837549
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>5.44</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		
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	8701857

Part III Funding Percentages			
14	Funding target attainment percentage	14	86.45 %
15	Adjusted funding target attainment percentage	15	86.45 %
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	86.59 %
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		
Totals ▶			18(b)	0	18(c)	0	

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

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

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 %	<input type="checkbox"/> 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)	<input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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 1130000
b Excess assets, if applicable, but not greater than line 31a				31b 0
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	17094915		1933417	
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 3063417
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	3063417	3063417	
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. <input checked="" type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 APPALACHIAN REGIONAL HEALTHCARE, INC	D Employer Identification Number (EIN) 52-0795508	

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

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(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

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)

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 12 15 28 38 50 59 61 62 63 64	RECORD KEEPER	114521	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

CHARLES SCHWAB BANK

211 MAIN ST
14TH FLOOR
SAN FRANCISCO, CA 94105-1965

(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?
15 50	SECURITIES BROKER	127007	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

AON CONSULTING

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 15 38 50 64	ACTUARY	53308	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan 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 <hr/> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan <u>APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
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C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>APPALACHIAN REGIONAL HEALTHCARE, INC</u>	D Employer Identification Number (EIN) <u>52-0795508</u>
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Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA COLLECTIVE TRUST FUNDS

b Name of sponsor of entity listed in (a): TRANSAMERICA RETIREMENT SOLUTIONS CORPORATION

c EIN-PN <u>04-6784256-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2249047</u>
---------------------------------------	-------------------------------	--

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 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 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 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 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 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 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 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 code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024	
A Name of plan APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 APPALACHIAN REGIONAL HEALTHCARE, INC	D Employer Identification Number (EIN) 52-0795508

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.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	1787697	661646
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2500121	2502638
(2) U.S. Government securities	1c(2)	4247697	4843407
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	2302401	2249047
(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)	19143730	19909322
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	2579646	1992747
(15) Other	1c(15)	82397220	87847980

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	114958512	120006787
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	114958512	120006787

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)		
(C) Others (including rollovers)	2a(1)(C)	1079448	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1079448
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	164284	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	67296	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		231580
(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)	2749063	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2749063
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	25040350	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	20056875	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		4983475
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	5289959	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		5289959

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		104055
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		811020
c Other income.....	2c		27609
d Total income. Add all income amounts in column (b) and enter total.....	2d		15276209

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	9063383	
(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)		9063383
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)	114521	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees.....	2i(5)		
(6) Bank or trust company trustee/custodial fees.....	2i(6)		
(7) Actuarial fees.....	2i(7)	53308	
(8) Legal fees.....	2i(8)		
(9) Valuation/appraisal fees.....	2i(9)		
(10) Other trustee fees and expenses.....	2i(10)	127006	
(11) Other expenses.....	2i(11)	869716	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1164551
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		10227934

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		5048275
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: **CHERRY BEKAERT, LLP**

(2) EIN: **56-0574444**

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.)		X	
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.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		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?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
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 532903.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan <u>APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>APPALACHIAN REGIONAL HEALTHCARE, INC</u>	D Employer Identification Number (EIN) <u>52-0795508</u>	

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
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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): 13-3689044

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	0
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Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year.....	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (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: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

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

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

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

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

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: 93.0 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 4.0 %
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: 3.0 %

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

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 _____.

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES**

As of and for the Years Ended June 30, 2024 and 2023

And Report of Independent Auditor

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN
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NOTE: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Report of Independent Auditor

To the Plan Administrator and Participants
Appalachian Regional Healthcare Retirement Plan
Lexington, Kentucky

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

We have performed audits of the accompanying financial statements of the Appalachian Regional Healthcare Retirement Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of June 30, 2024 and 2023, 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. 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, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from qualified institutions as of June 30, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 4 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.
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution management determined meets 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. 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 Audit of the Financial Statements

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

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

Management is responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining 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 generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of June 30, 2024, and Schedule of Reportable Transactions – Form 5500, Schedule H, Part IV, Line 4j for the year ended June 30, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and to 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 to other additional procedures in accordance with generally accepted auditing standards. 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 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Cherry Bekaert LLP

Louisville, Kentucky
October 14, 2025

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

JUNE 30, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Cash, noninterest-bearing	\$ 661,646	\$ 1,787,697
Investments, at fair value	117,352,394	110,591,169
Investments, at contract value	<u>1,992,747</u>	<u>2,579,646</u>
Net Assets Available for Benefits	<u>\$ 120,006,787</u>	<u>\$ 114,958,512</u>

The accompanying notes to the financial statements are an integral part of these statements.

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN
STATEMENTS OF CHANGES NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED JUNE 30, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Additions to net assets attributed to:		
Investment income:		
Interest and dividends	\$ 2,980,643	\$ 2,852,920
Net appreciation in fair value of investments	<u>12,295,566</u>	<u>9,183,743</u>
Total Investment Income	<u>15,276,209</u>	<u>12,036,663</u>
Deductions from net assets attributed to:		
Benefits paid to participants	9,063,383	7,465,988
Administrative fees	<u>1,164,551</u>	<u>1,513,106</u>
Total Deductions	<u>10,227,934</u>	<u>8,979,094</u>
Net increase in net assets available for benefits	5,048,275	3,057,569
Net assets available for benefits, beginning of year	<u>114,958,512</u>	<u>111,900,943</u>
Net assets available for benefits, end of year	<u>\$ 120,006,787</u>	<u>\$ 114,958,512</u>

The accompanying notes to the financial statements are an integral part of these statements.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 1—Description of the Plan

The following description of the Appalachian Regional Healthcare, Inc. Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan is a non-contributory defined benefit plan covering Appalachian Regional Healthcare, Inc. (the "Company" or "Employer"), employees who are not represented by the United Steelworkers of America and are not participants in the Appalachian Regional Healthcare, Inc. Administrative Retirement Plan. Professional employees and Lexington clerical employees, as well as employees represented by the Kentucky and West Virginia Nurse's Associations, are provided benefits by the Plan. Participation is closed to non-nurse employees first hired on or after January 1, 2007, to nurse employees first hired on or after October 1, 2007, and to all employees rehired on or after January 1, 2009. Benefit accruals under the Plan were frozen as of June 30, 2009 for non-nurse participants. Benefit accruals under the Plan were frozen as of December 31, 2012 for nurse participants. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions – The Company's funding policy is to make annual contributions to the Plan as determined by the Plan's independent actuary. No employee contributions are permitted. Net investment income serves to reduce contributions that would otherwise be required to provide for the defined level of benefits under the Plan. Amounts forfeited by any participant through termination of employment are used to reduce future contributions to the Plan and do not increase the benefits which other participants would otherwise receive under the Plan. The Company's contributions for 2024 and 2023 met the minimum funding requirements of ERISA (none required for either year). If the value of the assets of the Plan as of any date exceeds the amount required as of that date to fund accrued benefits, the excess will not be used to provide benefits not otherwise provided by the Plan.

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

Pension Benefits – The Plan provides several payment options for receiving Plan benefits. A participant may elect to receive a lump sum, life annuity, or a joint and survivor annuity. Normal retirement benefits are available to eligible participants the first of the month coincident with or next following their 65th birthday. Early retirement benefits are available for participants who have attained age 55 and are vested. Late retirement, disability retirement, termination of employment benefits, and death benefits are also available.

Vesting – One year of vesting service accrues for each Plan year during which an employee completes at least 1,000 hours of service. A participant becomes fully vested upon accrual of five years of vesting service.

Note 2—Summary of significant accounting policies

Basis of Presentation – The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; the disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 2—Summary of significant accounting policies (continued)

Investment Valuation and Income Recognition – The Plan's investments are reported at fair value (except for fully benefit-responsive investment 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.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the cash basis of accounting. 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 Plan year.

Payments of Benefits – Benefits are recorded upon distribution. There were no benefit payments requested and not yet disbursed at June 30, 2024 or 2023.

Administrative Expenses – Certain administrative expenses of the Plan are paid by the Company. Expenses not paid by the Company are the responsibility of the Plan.

Investment Management Fees and Operating Expenses – Investment management fees and operating expenses charged to the Plan for investments in the various funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation (depreciation) in fair values of investments.

Note 3—Actuarial present value of accumulated plan benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (1) retired or terminated employees or their beneficiaries; (2) beneficiaries of employees who have died; and (3) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are computed under two methods. The employee or beneficiary receives the larger of a calculation based on (a) the product of a career average wage formula and years of credited service, where different monthly earnings and credited service for each year are used or (b) a computation based on years of credited service. The accumulated plan benefits for active employees are based on benefits earned to the valuation date. 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 to the valuation date.

The actuarial present value of accumulated plan benefits was estimated by an independent actuarial firm. This amount results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The computations were made as of July 1, 2024 and 2023. Had the valuations been as of June 30, 2024 and 2023, there would be no material differences.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 3—Actuarial present value of accumulated plan benefits (continued)

The significant actuarial assumptions used in the valuation as of July 1, 2024 and 2023, are shown below:

Actuarial cost method	Projected unit credit
Assumed rate of return on investments	8%
Mortality rates - healthy	Pri-2012 Mortality Table (with separate rates for contingent survivors) with blue collar adjustment projected generationally using Scale MP-2021 (base year 2012).
Mortality rates - disabled	Pri-2012 Disabled Lives Mortality Table projected generationally by Scale MP-2021 (base year 2012).
Assumed retirement rates	Various rates ranging from 5% at age 55 to 100% at age 70.

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

The actuarially computed present value of accumulated plan benefits as of July 1, are as follows:

	<u>2024</u>	<u>2023</u>
Vested benefits:		
Participants currently receiving benefits	\$ 59,268,322	\$ 58,083,053
Other participants	<u>35,046,247</u>	<u>36,031,244</u>
	94,314,569	94,114,297
Nonvested benefits	<u>369,598</u>	<u>415,380</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 94,684,167</u>	<u>\$ 94,529,677</u>

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 3—Actuarial present value of accumulated plan benefits (continued)

The changes in the actuarially computed present value of accumulated plan benefits for the years ending July 1 are as follows:

	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits, beginning of year	\$ 94,529,677	\$ 93,662,169
Increase (decrease) during the year attributable to:		
Benefits accrued and actuarial experience	65,934	558,330
Interest	7,280,241	7,221,788
Benefits paid	<u>(7,191,685)</u>	<u>(6,912,610)</u>
Net increase	<u>154,490</u>	<u>867,508</u>
Actuarial present value of accumulated plan benefits, end of year	<u>\$ 94,684,167</u>	<u>\$ 94,529,677</u>

For the July 1, 2024 and 2023 valuations, there were no changes in the actuarial assumptions impacting the benefit obligation.

Note 4—Information prepared and certified by qualified institutions (unaudited)

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, Charles Schwab Trust Bank, and Transamerica Trust Company (formerly known as Massachusetts Fidelity Trust Company), qualified institutions, have certified to the completeness and accuracy of the following data included in the accompanying financial statements and supplemental schedules.

- Cash, noninterest-bearing investments at fair value, and investments at contract value as shown in the statements of net assets available for benefits as of June 30, 2024 and 2023.
- Interest and dividends, and net appreciation in fair value of investments as shown in the statements of changes in net assets available for benefits for the years ended June 30, 2024 and 2023.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of June 30, 2024.
- Schedule of Reportable Transactions – Form 5500, Schedule H, Part IV, Line 4j for the year ended June 30, 2024.

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.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 5—Fair value measurements

U.S. GAAP provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy 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; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at June 30, 2024 and 2023.

Interest bearing cash – Valued at cost, which approximates fair value and is classified as Level 1 within the fair value hierarchy.

Mutual funds and unit investment trusts – Valued at the daily closing price as reported by the fund or trust. Mutual funds and unit investment trusts held by the Plan are registered with the Securities and Exchange Commission. These funds or trusts are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds and unit investment trusts held by the Plan are deemed to be actively traded and are categorized as Level 1 within the fair value hierarchy.

U.S. government securities – Valued using pricing models (i.e. discounted cash flows), and quoted prices of securities with similar characteristics or broker quotes. These are categorized as Level 2 within the fair value hierarchy.

Collective trust fund and real estate investment trusts – Valued at NAV of units held by the Plan at year-end provided by the issuer of the fund. NAV is used as a practical expedient to estimate fair value and is based on the value of the underlying investment assets owned by the fund, minus its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Were the Plan to initiate a full redemption of the trust, the issuer reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner. There are currently no redemption restrictions or unfunded commitments on these investments. Investments valued using NAV as a practical expedient are not reflected in the valuation hierarchy.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 5—Fair value measurements (continued)

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis at June 30:

	2024			
	Level 1	Level 2	Level 3	Total
Interest bearing cash	\$ 2,502,638	\$ -	\$ -	\$ 2,502,638
Unit investment trusts	86,884,503	-	-	86,884,503
Mutual funds	17,991,113	-	-	17,991,113
U.S. government securities	-	4,843,407	-	4,843,407
Total assets in the fair value hierarchy	<u>\$ 107,378,254</u>	<u>\$ 4,843,407</u>	<u>\$ -</u>	112,221,661
Investments measured at NAV (a)				<u>5,130,733</u>
Investments, at fair value				<u>\$ 117,352,394</u>
	2023			
	Level 1	Level 2	Level 3	Total
Interest bearing cash	\$ 2,500,121	\$ -	\$ -	\$ 2,500,121
Unit investment trusts	81,253,186	-	-	81,253,186
Mutual funds	17,163,945	-	-	17,163,945
U.S. government securities	-	4,247,695	-	4,247,695
Total assets in the fair value hierarchy	<u>\$ 100,917,252</u>	<u>\$ 4,247,695</u>	<u>\$ -</u>	105,164,947
Investments measured at NAV (a)				<u>5,613,169</u>
Investments, at fair value				<u>\$ 110,778,116</u>

(a) In accordance with FASB guidance, investments measured at fair value using NAV as a practical expedient have not been classified 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 investments at fair value presented in the statements of net assets available for benefits.

Note 6—Fully benefit-responsive investment contract

The Plan has a fully benefit-responsive investment contract with Standard Insurance Company ("Standard"). Standard maintains the contributions in a general account and there are no particular segregated or identifiable assets ascribed to the Plan's investment. The fixed interest investment contract is included in the financial statements at contract value as reported to the Plan by Standard. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all, or a portion, of their investment at contract value. The fixed interest investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. There are no reserves against contract value for credit risk of the contract issuer or otherwise.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 6—Fully benefit-responsive investment contract (continued)

Crediting interest rates for the fixed interest investment contract are set by Standard using a process similar to that used by banks or other insurance companies for similar products, taking into account yield forecasts from Standard's asset advisory group and the margins required for business. The crediting interest rate is based on a formula agreed upon with the issuer and is guaranteed not to drop below 1.00%. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events may limit the ability of the Plan to transact at contract value with the issuer. Such events include termination of the contract, spin-offs, divestitures, layoffs, corporate relocation, partial or total plan termination, retirement incentive programs, and the liberalization of plan withdrawal or transfer rules. The Plan administrator believes that any events that would limit the Plan's ability to transact at contract value are not probable of occurring.

The investment contract does not have a maturity date. Standard may terminate the agreement with 30 days advance written notice to the contract owner for reasonable cause. Upon termination by Standard, a market value adjustment or other withdrawal restrictions may apply.

Note 7—Plan termination

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

Information about the Plan agreement, the vesting and benefit provisions, and the PBGC's benefit guarantee is contained in the pamphlet *The Appalachian Regional Healthcare Retirement Plan* as well as the *Summary Plan Description*. Copies of this pamphlet as well as copies of the *Summary Plan Description* are available from the Retirement Committee.

Note 8—Income tax status

The Internal Revenue Service ("IRS") ruled August 1, 2014, that the Plan, as then designed, was in compliance with applicable requirements of the IRC. The Plan has been amended since receipt of the opinion letter. However, the Plan administrator believes the Plan was designed, and was operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan was qualified and the related trust was tax-exempt.

U.S. 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 IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2024 and 2023, 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 for any tax periods in progress.

APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

Note 9—Related party and party-in-interest transactions

Certain administrative services are provided by the Company at no cost to the Plan and certain administrative costs incurred by the Plan are paid by the Company. The Plan has entered into various service agreements with parties-in-interest. The Plan invests in a collective trust fund managed by Transamerica Retirement Solutions, the Plan's third-party administrator. These transactions and related activity qualify as party-in-interest.

Note 10—Risks and uncertainties

The Plan invests in various investment securities. Investment securities, in general, 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 such changes could materially affect the amounts reported in the financial statements.

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

Note 11—Subsequent events

The Plan has evaluated all subsequent events through October 14, 2025, which is the date these financial statements were available to be issued and has determined there are no subsequent events that require disclosure.

SUPPLEMENTAL SCHEDULES

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 52-0795508, PLAN NUMBER: 001

JUNE 30, 2024

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value	
Collective Trust:				
* Transamerica Retirement Solutions	Collective Trust	\$ 2,249,047	\$ 2,249,047	
Interest Bearing Cash:				
BMW Bank of North America	Certificate of Deposit, 4.55%, 4/14/26	27,000	26,777	
CIBC Bank USA	Certificate of Deposit, 4.60%, 5/15/26	194,000	192,525	
Customers Bank	Certificate of Deposit, 4.55%, 6/1/27	194,000	192,843	
Discover Bank	Certificate of Deposit, 4.50%, 4/27/26	194,000	192,235	
Discover Bank	Certificate of Deposit, 4.35%, 4/24/28	194,000	192,024	
Discover Bank	Certificate of Deposit, 4.55%, 4/20/26	162,000	160,662	
Morgan Stanley Bank	Certificate of Deposit, 4.40%, 4/20/28	194,000	192,340	
Morgan Stanley Bank	Certificate of Deposit, 4.50%, 4/20/27	194,000	192,512	
Pinnacle Bank - Nashville	Certificate of Deposit, 4.60%, 5/8/26	194,000	192,553	
Pitney Bowes Bank	Certificate of Deposit, 4.40%, 5/17/28	194,000	192,358	
UBS Bank USA	Certificate of Deposit, 4.40%, 4/19/28	194,000	192,659	
UBS Bank USA	Certificate of Deposit, 4.50%, 4/19/27	194,000	192,768	
UBS Bank USA	Certificate of Deposit, 4.55%, 4/20/26	199,000	197,568	
Univest Bank and Trust Company	Certificate of Deposit, 4.50%, 5/17/27	194,000	192,814	
Total Interest Bearing Cash		2,522,000	2,502,638	
Insurance Investment Contract:				
Standard Insurance Company	Standard Stable Value Asset Fund II	1,569,530	1,992,747	
Real Estate Investment Trusts:				
Last Mile	Retail Fund	963,477	963,477	(1)
Blackstone	Real Estate Income Trust CL I	1,518,553	1,918,209	(2)
Total Real Estate Investment Trusts		2,482,030	2,881,686	
Unit investment Trusts:				
Ishares	Broad USD Investment Grade Corp Bd	3,665,353	3,760,424	
Ishares	Ibonds December 2024 Term Corp	2,182,129	2,217,063	
Ishares	Ibonds December 2025 Term Corp	3,194,965	3,223,075	
Ishares	Ibonds December 2026 Term Corp	1,397,187	1,425,535	
Ishares	Ibonds December 2027 Term Corp	1,003,351	1,018,149	
Ishares	Ibonds December 2028 Term Corp	65,723	65,627	
Ishares	MCSI EAFE	5,400,759	6,304,016	
Ishares	MCSI Emerging Markets	3,501,302	3,590,887	
Ishares	S&P Mid-Cap	6,342,438	8,810,266	
Ishares	S&P Small-Cap	2,357,933	2,923,694	
Ishares	U.S. Treasury Bond	12,059,822	11,905,495	
SPDR	Short Term Corporate Bond	1,301,597	1,300,577	
Vanguard	S&P 500	20,432,014	40,339,695	
Total Unit investment Trusts		62,904,573	86,884,503	(1)

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 52-0795508, PLAN NUMBER: 001

JUNE 30, 2024

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value	
Mutual Funds:				
PGIM	High Yield Fund CL Z	4,967,668	4,878,036	
Oakmark	International Fund Adv	3,012,500	3,041,173	
Doubleline	Total Returned FD CL I	5,512,083	4,791,876	
Performance Trust	Strat Bond Fund	5,169,873	5,280,028	
Total Mutual Funds		18,662,124	17,991,113	
U.S. Government Securities:				
U.S. Treasury Note	2.875%, 5/31/25	1,023,001	1,021,488	
U.S. Treasury Note	1.750%, 6/30/24	2,502,405	2,564,000	
U.S. Treasury Note	0.250%, 6/30/25	1,209,345	1,257,919	
Total U.S. Government Securities		4,734,751	4,843,407	
Total Assets (Held at End of Year)		\$ 95,124,055	\$ 119,345,141	

* Denotes party-in-interest to the Plan.

- (1) Included in "Other Assets" on Form 5500, Schedule H, Part I.
(2) Included in "Mutual Funds" on Form 5500, Schedule H, Part I.

APPALACHIAN REGIONAL HEALTHCARE RETIREMENT PLAN
SCHEDULE OF REPORTABLE TRANSACTIONS
 FORM 5500, SCHEDULE H, PART IV, LINE 4j
 EIN: 52-0795508, PLAN NUMBER: 001

YEAR ENDED JUNE 30, 2024

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Identity of Party	Description of Asset	Purchase Price	Selling Price	Lease Rental	Expenses Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or Loss
Series of Transactions:								
Ishares	U.S. Treasury Bond	\$ 5,741,743	\$ 642,961	\$ -	\$ 13	\$ 6,402,257	\$ 6,384,704	\$ (17,553)
Vanguard	S&P 500	1,849,513	8,270,803	-	93	6,409,033	10,120,316	3,711,283

A reportable transaction is any non-participant directed transaction during the plan year, with respect to any plan asset, involving an amount in excess of five percent (5%) of the fair value of plan assets at the beginning of the plan year. This schedule includes securities transactions that are part of a series of transactions involving securities of the same issue during the plan year where the aggregate amount involved in the transaction exceeds five percent (5%) of the fair value of the plan assets at the beginning of the year.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

Schedule SB, line 26a—Schedule of Active Participant Data as of July 1, 2023

Number of Participants and Average Accrued Benefit

Attained Age	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										
35-39	1	2	5							
40-44	1	11	25 \$4,128	6						
45-49		14	62 \$4,140	8	1					
50-54	3	13	46 \$4,785	17	12	4				
55-59		7	27 \$4,301	17	10	7	3			
60-64		8	22 \$4,037	24 \$9,463	10	11	6	5		
65-69		4	7	6	3	2	1	2		
70+		1		1	1					

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Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

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

Interest Rates for Minimum Funding Purposes ¹	Based on segment rates with a four-month lookback (as of March 2023), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
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 lookback (as of March 2023), without regard to interest rate stabilization
1st Segment Rate	2.50%
2nd Segment Rate	3.83%
3rd Segment Rate	4.06%
Retirement Age	See Table 1
Mortality Rates	
Healthy	2023 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)
Disabled	Revenue Ruling 96-7 mortality table for disability after December 31, 1994
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 75% of males and 75% of females have an eligible spouse, and that males are three years older than their spouses
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of \$265,000

¹ The interest rate stabilization provisions of the American Rescue Plan Act are first effective with the 2020 plan year (as elected by Appalachian Regional Healthcare, Inc.).

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
EIN: 52-0795508 PN: 001

For ERISA Requirements

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

8.00%, limited to 6.11%

2022 Plan Year

8.00%, limited to 5.92%

2023 Plan Year

8.00%, limited to 5.74%

Trust Expenses Included in Target Normal Cost

\$1,130,000 (prior year non-PBGC administrative expenses plus the estimated total PBGC premium for the current plan year)

Actuarial Method

Standard unit credit cost method

Valuation Date

July 1, 2023

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
EIN: 52-0795508 PN: 001

Table 1

Retirement Rates

<u>Age</u>	<u>Rate</u>
55	5.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	5.00%
61	10.00%
62	15.00%
63	15.00%
64	10.00%
65	35.00%
66	25.00%
67	25.00%
68	25.00%
69	25.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

Table 2

Withdrawal Rates

Age	Rate	Age	Rate
20	17.00%	45	7.50%
21	17.00%	46	6.80%
22	17.00%	47	6.00%
23	17.00%	48	5.20%
24	17.00%	49	4.40%
25	17.00%	50	4.20%
26	17.00%	51	4.00%
27	16.00%	52	3.80%
28	15.00%	53	3.60%
29	14.00%	54	3.40%
30	13.70%	55	3.10%
31	13.20%	56	2.80%
32	12.70%	57	2.50%
33	12.00%	58	2.20%
34	11.50%	59	1.90%
35	11.00%	60	1.60%
36	10.60%	61	1.30%
37	10.10%	62	1.00%
38	9.60%	63	0.70%
39	9.40%	64	0.40%
40	9.10%	65+	0.00%
41	8.90%		
42	8.60%		
43	8.40%		
44	7.80%		

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

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%			

**ATTACHMENT TO THE 2023 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS**

Plan Sponsor: Appalachian Regional Healthcare, Inc.

Plan Name: Appalachian Regional Healthcare, Inc. Retirement Plan

Plan Year: July 1, 2023 to June 30, 2024
EIN: 52-0795508 Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year

Pages 14-15 of the attached auditor's report of the Plan for the plan year ending June 30, 2024 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions

Page 16 of the attached auditor's report of the Plan for the plan year ending June 30, 2024 provides the schedule of reportable transactions.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <hr/> <small>Department of Labor Employee Benefits Security Administration</small> <hr/> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> <hr/> 2023 <hr/> This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

▶ **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 APPALACHIAN REGIONAL HEALTHCARE, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Appalachian Regional Healthcare Inc	D Employer Identification Number (EIN) 52-0795508	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information			
1 Enter the valuation date:	Month <u>07</u>	Day <u>01</u>	Year <u>2023</u>
2 Assets:			
a Market value.....	2a	114,958,512	
b Actuarial value	2b	117,854,588	
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	1,242	72,695,230	72,695,230
b For terminated vested participants.....	1,005	33,480,736	33,480,736
c For active participants.....	416	19,681,914	20,071,680
d Total	2,663	125,857,880	126,247,646
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
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	5.26%	
6 Target normal cost			
a Present value of current plan year accruals.....	6a	0	
b Expected plan-related expenses	6b	1,130,000	
c Target normal cost.....	6c	1,130,000	

Statement by Enrolled Actuary

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

SIGN HERE	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> David A. Henderson DAH </div> <div style="width: 35%; text-align: right;"> 03/18/2025 </div> </div>
	Signature of actuary
David A. Henderson	Date
	2306905
Aon Consulting, Inc.	Most recent enrollment number
	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 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	11,509,652
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year).....	0	3,645,344
9	Amount remaining (line 7 minus line 8).....	0	7,864,308
10	Interest on line 9 using prior year's actual return of <u>10.65%</u>	0	837,549
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>5.44%</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.....		
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	8,701,857

Part III		Funding Percentages	
14	Funding target attainment percentage.....	14	86.45%
15	Adjusted funding target attainment percentage.....	15	86.45%
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	86.59%
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	
Totals ▶			18(b)	0	18(c)	0

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

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

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 %	<input type="checkbox"/> 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)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> 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	1,130,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	17,094,915	1,933,417	
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	3,063,417	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	3,063,417	3,063,417
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. <input checked="" type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021
--

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

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	2.00%	0.9500	1.07
57.5	2.00%	0.9310	1.07
58.5	2.00%	0.9124	1.07
59.5	2.00%	0.8941	1.06
60.5	5.00%	0.8762	2.65
61.5	10.00%	0.8324	5.12
62.5	15.00%	0.7492	7.02
63.5	15.00%	0.6368	6.07
64.5	10.00%	0.5413	3.49
65.5	35.00%	0.4872	11.17
66.5	25.00%	0.3167	5.26
67.5	25.00%	0.2375	4.01
68.5	25.00%	0.1781	3.05
69.5	25.00%	0.1336	2.32
70	100.00%	0.1002	7.01
	Weighted Average		64.22

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods
 For ERISA Requirements

Interest Rates for Minimum Funding Purposes ¹	Based on segment rates with a four-month lookback (as of March 2023), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
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 lookback (as of March 2023), without regard to interest rate stabilization
1st Segment Rate	2.50%
2nd Segment Rate	3.83%
3rd Segment Rate	4.06%
Retirement Age	See Table 1
Mortality Rates	
Healthy	2023 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)
Disabled	Revenue Ruling 96-7 mortality table for disability after December 31, 1994
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 75% of males and 75% of females have an eligible spouse, and that males are three years older than their spouses
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of \$265,000

¹ The interest rate stabilization provisions of the American Rescue Plan Act are first effective with the 2020 plan year (as elected by Appalachian Regional Healthcare, Inc.).

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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For ERISA Requirements

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

8.00%, limited to 6.11%

2022 Plan Year

8.00%, limited to 5.92%

2023 Plan Year

8.00%, limited to 5.74%

Trust Expenses Included in Target Normal Cost

\$1,130,000 (prior year non-PBGC administrative expenses plus the estimated total PBGC premium for the current plan year)

Actuarial Method

Standard unit credit cost method

Valuation Date

July 1, 2023

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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Table 1

Retirement Rates

<u>Age</u>	<u>Rate</u>
55	5.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	5.00%
61	10.00%
62	15.00%
63	15.00%
64	10.00%
65	35.00%
66	25.00%
67	25.00%
68	25.00%
69	25.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
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Table 2

Withdrawal Rates

Age	Rate	Age	Rate
20	17.00%	45	7.50%
21	17.00%	46	6.80%
22	17.00%	47	6.00%
23	17.00%	48	5.20%
24	17.00%	49	4.40%
25	17.00%	50	4.20%
26	17.00%	51	4.00%
27	16.00%	52	3.80%
28	15.00%	53	3.60%
29	14.00%	54	3.40%
30	13.70%	55	3.10%
31	13.20%	56	2.80%
32	12.70%	57	2.50%
33	12.00%	58	2.20%
34	11.50%	59	1.90%
35	11.00%	60	1.60%
36	10.60%	61	1.30%
37	10.10%	62	1.00%
38	9.60%	63	0.70%
39	9.40%	64	0.40%
40	9.10%	65+	0.00%
41	8.90%		
42	8.60%		
43	8.40%		
44	7.80%		

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
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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%			

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
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Schedule SB, Part V—Summary of Plan Provisions

The following summary describes principal plan provisions assumed in calculating the cost of your pension plan.

General Information

Original Effective Date:	January 1, 1971
Effective Date of Last Amendment:	April 1, 2020
Plan Year:	July 1 through June 30
Employer Fiscal Year:	July 1 through June 30
Employer ID Number:	52-0795508
Plan Administrator's ID Number:	52-0795508
Plan Number:	001
Plan Administrator:	Appalachian Regional Healthcare, Inc.

Eligibility

All non-union, non-administrative employees and unionized registered nurses (KNA/WVNA) who have or will have completed 1,000 hours in the first anniversary year or any plan year are eligible to participate.

Participation is closed to non-nurse employees first hired on or after January 1, 2007, and to nurse employees first hired on or after October 1, 2007.

Credited Service

Service from the date of hire to the date of determination, prorated based on the number of hours worked in each plan year.

<u>Hours of Service</u>	<u>Credited Service Years</u>
0 – 99	0.0
100 – 195	0.1
196 – 390	0.2
391 – 585	0.3
586 – 780	0.4
781– 975	0.5
976 – 1170	0.6
1171 – 1365	0.7
1366 – 1560	0.8
1561 – 1755	0.9
1756+	1.0

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
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Vesting Service

One year of vesting service accrues for each plan year during which an employee completes at least 1,000 hours. A participant becomes fully vested upon accrual of five years of vesting service.

Monthly Earnings

Earnings as indicated on Form W-2 for the preceding calendar year, including any amounts deferred pursuant to IRC Sections 125, 132(f), 402(e)(3), 420(h)(1)(B) and 403(b), but excluding post-severance payments after July 1, 2007, divided by the number of months for which compensation was paid during the year. Earnings are limited by Code Section 401(a)(17) as required.

Normal Retirement Date

Normal Retirement Date is the first of the month coincident with or next following the participant's 65th birthday.

Normal Retirement Benefit

The normal retirement benefit is equal to the maximum of (a) and (b) below:

- (a) \$25 times credited service.
- (b) A career average formula equal to 1% of monthly earnings up to \$650 plus 1.5% of monthly earnings in excess of \$650 for credited service through June 30, 1989. Starting July 1, 1989, 1.35% of monthly earnings plus 0.15% of monthly earnings in excess of \$2,166.67.

Benefit accruals for non-nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of December 31, 2007. Benefit accruals for all other non-nurse participants have been frozen as of June 30, 2009. Benefit accruals for nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of March 31, 2008. Remaining benefits were frozen as of December 31, 2012.

Accrued Benefit

The Accrued Benefit at any time prior to a participant's Normal Retirement Date shall be the benefit as calculated under Normal Retirement Benefit above.

Benefit accruals for non-nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of December 31, 2007. Benefit accruals for all other non-nurse participants have been frozen as of June 30, 2009. Benefit accruals for nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of March 31, 2008. Remaining benefits were frozen as of December 31, 2012.

Early Retirement Benefit

Employees who are vested and have attained the age of 55 may retire at the beginning of any month. The amount payable to an early retiree shall be his or her accrued benefit at the time of retirement reduced by 1/180 for each of the first 60 months and 1/360 for each of the next 60 months that the commencement of benefits precedes the participants normal retirement date.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
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Late Retirement Benefit

A participant may continue in the employment of the Employer after his Normal Retirement Date. The late retirement benefit is the greater of i) the normal retirement benefit calculated using benefit service and compensation as of the late retirement date, or ii) the actuarial equivalent of the benefit as of the normal retirement date.

Disability Retirement Benefit

If the Administrative Committee determines that a participant is totally disabled based on medical evidence, the participant is eligible for a disability benefit if vested.

A participant who is entitled to receive benefits under an employer-provided disability program will continue to accrue benefits during such period until his normal retirement date. A disabled participant may commence receiving his or her monthly accrued benefit from the plan, unreduced for early payment, at any time after his or her commencement of Social Security disability payments, provided the participant is no longer entitled to benefits from an employer-provided disability program.

Termination of Employment Benefit

Upon the termination of employment after five or more years of service or attainment of age 65, a participant is fully vested in his Accrued Benefit.

The accrued benefit is payable to terminated vested participants at age 65. Alternatively, a reduced benefit is payable at any time after attainment of age 55. The reduction is the same as indicated under the Early Retirement Benefit provisions.

Pre-Retirement Death Benefit

If a vested participant dies prior to commencement of benefits, a death benefit shall be payable to the participant's spouse, children, or estate.

The participant's surviving spouse, if any, will receive a monthly retirement benefit equal to 50% of the amount the participant would have received if he had survived and elected to commence benefits at the earliest allowable date, payable as the qualified 50% joint and survivor annuity.

If there is no surviving spouse, the participant's surviving children, if any, will share 24 payments of the benefits the participant would have received if he had retired on his date of death and elected immediate benefits.

If there are no surviving children or spouse, the death benefit will be payable to the participant's estate, equal to the lump sum value of a monthly benefit calculated as if the member were survived by a spouse of the same age.

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Form of Payment

The normal form of payment is a Single Life Annuity with 24 months guaranteed if the participant is single, or an actuarially equivalent 50% joint & survivor annuity if married. Optional forms of annuity payment are:

- Single Life Annuity
- 50% or 100% Contingent Annuitant Option (with non-spouse beneficiary)
- Single Life Annuity with 60, 120 or 240 months guaranteed

Actuarial Equivalence

Members with Credited Service after July 31, 1983:

Single life annuity = 1.003
2-year certain & continuous = 1.000
5-year certain & continuous = .987
10-year certain & continuous = .949
20-year certain & continuous = .846
50% contingent annuitant = .933*
100% contingent annuitant = .872*

** Factors reduced/increased by 0.5% for each complete year in excess of five that Beneficiary age is less/more than Member age.*

Members with no Credited Service after July 31, 1983:

1971 Group Annuity Table for Males and Females without projection and 6% interest.

The lump sum option is based on the applicable mortality table and the applicable interest rate as prescribed by the Secretary of Treasury as provided in Code Section 417(e) for the second month preceding the beginning of the Plan Year containing the date of distribution.

Amendment or Termination of Plan

The Employer reserves the right to amend or terminate the Plan at any time. Generally, the Pension Benefit Guaranty Corporation reserves the right to terminate the Plan if the Employer fails to meet the minimum funding standards, or is unable to pay benefits when due.

If the Plan is terminated, the plan assets will be distributed among the plan participants based upon a priority allocation procedure and the Employer shall be liable for any unfunded vested benefits to the extent required by law.

The above description is a summary only; for additional details, reference should be made to the formal plan document.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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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)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
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Schedule SB, line 26a—Schedule of Active Participant Data as of July 1, 2023
 Number of Participants and Average Accrued Benefit

Attained Age	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										
35-39	1	2	5							
40-44	1	11	25 \$4,128	6						
45-49		14	62 \$4,140	8	1					
50-54	3	13	46 \$4,785	17	12	4				
55-59		7	27 \$4,301	17	10	7	3			
60-64		8	22 \$4,037	24 \$9,463	10	11	6	5		
65-69		4	7	6	3	2	1	2		
70+		1		1	1					

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 Appalachian Regional Healthcare, Inc. Retirement Plan
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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
2024	112,527	342,057	6,925,232	7,379,817
2025	317,242	634,151	6,765,262	7,716,655
2026	499,984	915,388	6,605,475	8,020,847
2027	652,938	1,158,756	6,443,683	8,255,378
2028	804,908	1,393,907	6,270,658	8,469,474
2029	946,021	1,610,550	6,085,408	8,641,979
2030	1,069,232	1,808,339	5,886,285	8,763,857
2031	1,181,496	1,986,952	5,678,383	8,846,830
2032	1,284,610	2,154,399	5,453,235	8,892,244
2033	1,370,720	2,301,611	5,227,678	8,900,010
2034	1,451,124	2,440,263	4,992,130	8,883,517
2035	1,521,854	2,570,872	4,741,062	8,833,789
2036	1,588,913	2,684,695	4,487,951	8,761,559
2037	1,644,836	2,778,822	4,223,967	8,647,626
2038	1,703,859	2,863,718	3,963,157	8,530,734
2039	1,751,128	2,932,404	3,695,110	8,378,641
2040	1,791,113	2,986,156	3,422,097	8,199,367
2041	1,825,820	3,027,084	3,143,637	7,996,540
2042	1,846,792	3,047,675	2,865,557	7,760,023
2043	1,855,528	3,035,065	2,603,215	7,493,808
2044	1,859,982	3,015,914	2,346,291	7,222,187
2045	1,859,360	2,968,201	2,100,104	6,927,665
2046	1,816,137	2,902,807	1,864,571	6,583,514
2047	1,771,905	2,819,577	1,641,526	6,233,008
2048	1,717,436	2,723,528	1,432,591	5,873,556
2049	1,649,242	2,615,128	1,239,093	5,503,463
2050	1,579,670	2,495,659	1,062,027	5,137,356
2051	1,501,332	2,368,951	902,010	4,772,293
2052	1,418,256	2,234,009	759,244	4,411,510
2053	1,333,125	2,096,778	633,531	4,063,434
2054	1,246,675	1,957,119	524,296	3,728,091
2055	1,160,228	1,817,473	430,626	3,408,328
2056	1,074,306	1,678,382	351,355	3,104,043
2057	989,651	1,541,026	285,136	2,815,813
2058	906,972	1,406,821	230,518	2,544,311
2059	826,802	1,276,694	186,013	2,289,510
2060	749,598	1,152,306	150,152	2,052,057
2061	675,733	1,032,866	121,540	1,830,139
2062	605,501	920,040	98,896	1,624,438
2063	539,122	813,013	81,081	1,433,216
2064	476,758	714,121	67,104	1,257,982
2065	418,524	621,989	56,128	1,096,640
2066	364,502	535,269	47,460	947,231
2067	314,745	456,246	40,542	811,534

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2068	269,284	386,236	34,934	690,454
2069	228,115	323,710	30,298	582,122
2070	191,195	268,468	26,377	486,040
2071	158,441	220,217	22,985	401,643
2072	129,723	178,585	19,987	328,296
2073	104,863	143,127	17,294	265,283

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
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Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 18,769,181	July 1, 2019	11	\$ 2,146,908
Shortfall	\$ (4,514,738)	July 1, 2020	12	\$ (484,045)
Shortfall	\$ 887,380	July 1, 2021	13	\$ 89,780
Shortfall	\$ 429,692	July 1, 2022	14	\$ 41,260
Shortfall	\$ 1,523,400	July 1, 2023	15	\$ 139,514

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
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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	2.00%	0.9500	1.07
57.5	2.00%	0.9310	1.07
58.5	2.00%	0.9124	1.07
59.5	2.00%	0.8941	1.06
60.5	5.00%	0.8762	2.65
61.5	10.00%	0.8324	5.12
62.5	15.00%	0.7492	7.02
63.5	15.00%	0.6368	6.07
64.5	10.00%	0.5413	3.49
65.5	35.00%	0.4872	11.17
66.5	25.00%	0.3167	5.26
67.5	25.00%	0.2375	4.01
68.5	25.00%	0.1781	3.05
69.5	25.00%	0.1336	2.32
70	100.00%	0.1002	7.01
	Weighted Average		64.22

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

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

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	112,527	342,057	6,925,232	7,379,817
2025	317,242	634,151	6,765,262	7,716,655
2026	499,984	915,388	6,605,475	8,020,847
2027	652,938	1,158,756	6,443,683	8,255,378
2028	804,908	1,393,907	6,270,658	8,469,474
2029	946,021	1,610,550	6,085,408	8,641,979
2030	1,069,232	1,808,339	5,886,285	8,763,857
2031	1,181,496	1,986,952	5,678,383	8,846,830
2032	1,284,610	2,154,399	5,453,235	8,892,244
2033	1,370,720	2,301,611	5,227,678	8,900,010
2034	1,451,124	2,440,263	4,992,130	8,883,517
2035	1,521,854	2,570,872	4,741,062	8,833,789
2036	1,588,913	2,684,695	4,487,951	8,761,559
2037	1,644,836	2,778,822	4,223,967	8,647,626
2038	1,703,859	2,863,718	3,963,157	8,530,734
2039	1,751,128	2,932,404	3,695,110	8,378,641
2040	1,791,113	2,986,156	3,422,097	8,199,367
2041	1,825,820	3,027,084	3,143,637	7,996,540
2042	1,846,792	3,047,675	2,865,557	7,760,023
2043	1,855,528	3,035,065	2,603,215	7,493,808
2044	1,859,982	3,015,914	2,346,291	7,222,187
2045	1,859,360	2,968,201	2,100,104	6,927,665
2046	1,816,137	2,902,807	1,864,571	6,583,514
2047	1,771,905	2,819,577	1,641,526	6,233,008
2048	1,717,436	2,723,528	1,432,591	5,873,556
2049	1,649,242	2,615,128	1,239,093	5,503,463
2050	1,579,670	2,495,659	1,062,027	5,137,356
2051	1,501,332	2,368,951	902,010	4,772,293
2052	1,418,256	2,234,009	759,244	4,411,510
2053	1,333,125	2,096,778	633,531	4,063,434
2054	1,246,675	1,957,119	524,296	3,728,091
2055	1,160,228	1,817,473	430,626	3,408,328
2056	1,074,306	1,678,382	351,355	3,104,043
2057	989,651	1,541,026	285,136	2,815,813
2058	906,972	1,406,821	230,518	2,544,311
2059	826,802	1,276,694	186,013	2,289,510
2060	749,598	1,152,306	150,152	2,052,057
2061	675,733	1,032,866	121,540	1,830,139
2062	605,501	920,040	98,896	1,624,438
2063	539,122	813,013	81,081	1,433,216
2064	476,758	714,121	67,104	1,257,982
2065	418,524	621,989	56,128	1,096,640
2066	364,502	535,269	47,460	947,231
2067	314,745	456,246	40,542	811,534

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2068	269,284	386,236	34,934	690,454
2069	228,115	323,710	30,298	582,122
2070	191,195	268,468	26,377	486,040
2071	158,441	220,217	22,985	401,643
2072	129,723	178,585	19,987	328,296
2073	104,863	143,127	17,294	265,283

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

Schedule SB, Part V—Summary of Plan Provisions

The following summary describes principal plan provisions assumed in calculating the cost of your pension plan.

General Information

Original Effective Date:	January 1, 1971
Effective Date of Last Amendment:	April 1, 2020
Plan Year:	July 1 through June 30
Employer Fiscal Year:	July 1 through June 30
Employer ID Number:	52-0795508
Plan Administrator's ID Number:	52-0795508
Plan Number:	001
Plan Administrator:	Appalachian Regional Healthcare, Inc.

Eligibility

All non-union, non-administrative employees and unionized registered nurses (KNA/WVNA) who have or will have completed 1,000 hours in the first anniversary year or any plan year are eligible to participate.

Participation is closed to non-nurse employees first hired on or after January 1, 2007, and to nurse employees first hired on or after October 1, 2007.

Credited Service

Service from the date of hire to the date of determination, prorated based on the number of hours worked in each plan year.

<u>Hours of Service</u>	<u>Credited Service Years</u>
0 – 99	0.0
100 – 195	0.1
196 – 390	0.2
391 – 585	0.3
586 – 780	0.4
781 – 975	0.5
976 – 1170	0.6
1171 – 1365	0.7
1366 – 1560	0.8
1561 – 1755	0.9
1756+	1.0

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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Vesting Service

One year of vesting service accrues for each plan year during which an employee completes at least 1,000 hours. A participant becomes fully vested upon accrual of five years of vesting service.

Monthly Earnings

Earnings as indicated on Form W-2 for the preceding calendar year, including any amounts deferred pursuant to IRC Sections 125, 132(f), 402(e)(3), 420(h)(1)(B) and 403(b), but excluding post-severance payments after July 1, 2007, divided by the number of months for which compensation was paid during the year. Earnings are limited by Code Section 401(a)(17) as required.

Normal Retirement Date

Normal Retirement Date is the first of the month coincident with or next following the participant's 65th birthday.

Normal Retirement Benefit

The normal retirement benefit is equal to the maximum of (a) and (b) below:

- (a) \$25 times credited service.
- (b) A career average formula equal to 1% of monthly earnings up to \$650 plus 1.5% of monthly earnings in excess of \$650 for credited service through June 30, 1989. Starting July 1, 1989, 1.35% of monthly earnings plus 0.15% of monthly earnings in excess of \$2,166.67.

Benefit accruals for non-nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of December 31, 2007. Benefit accruals for all other non-nurse participants have been frozen as of June 30, 2009. Benefit accruals for nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of March 31, 2008. Remaining benefits were frozen as of December 31, 2012.

Accrued Benefit

The Accrued Benefit at any time prior to a participant's Normal Retirement Date shall be the benefit as calculated under Normal Retirement Benefit above.

Benefit accruals for non-nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of December 31, 2007. Benefit accruals for all other non-nurse participants have been frozen as of June 30, 2009. Benefit accruals for nurse participants who elected to migrate to the employer's Thrift Plan have been frozen as of March 31, 2008. Remaining benefits were frozen as of December 31, 2012.

Early Retirement Benefit

Employees who are vested and have attained the age of 55 may retire at the beginning of any month. The amount payable to an early retiree shall be his or her accrued benefit at the time of retirement reduced by 1/180 for each of the first 60 months and 1/360 for each of the next 60 months that the commencement of benefits precedes the participants normal retirement date.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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Late Retirement Benefit

A participant may continue in the employment of the Employer after his Normal Retirement Date. The late retirement benefit is the greater of i) the normal retirement benefit calculated using benefit service and compensation as of the late retirement date, or ii) the actuarial equivalent of the benefit as of the normal retirement date.

Disability Retirement Benefit

If the Administrative Committee determines that a participant is totally disabled based on medical evidence, the participant is eligible for a disability benefit if vested.

A participant who is entitled to receive benefits under an employer-provided disability program will continue to accrue benefits during such period until his normal retirement date. A disabled participant may commence receiving his or her monthly accrued benefit from the plan, unreduced for early payment, at any time after his or her commencement of Social Security disability payments, provided the participant is no longer entitled to benefits from an employer-provided disability program.

Termination of Employment Benefit

Upon the termination of employment after five or more years of service or attainment of age 65, a participant is fully vested in his Accrued Benefit.

The accrued benefit is payable to terminated vested participants at age 65. Alternatively, a reduced benefit is payable at any time after attainment of age 55. The reduction is the same as indicated under the Early Retirement Benefit provisions.

Pre-Retirement Death Benefit

If a vested participant dies prior to commencement of benefits, a death benefit shall be payable to the participant's spouse, children, or estate.

The participant's surviving spouse, if any, will receive a monthly retirement benefit equal to 50% of the amount the participant would have received if he had survived and elected to commence benefits at the earliest allowable date, payable as the qualified 50% joint and survivor annuity.

If there is no surviving spouse, the participant's surviving children, if any, will share 24 payments of the benefits the participant would have received if he had retired on his date of death and elected immediate benefits.

If there are no surviving children or spouse, the death benefit will be payable to the participant's estate, equal to the lump sum value of a monthly benefit calculated as if the member were survived by a spouse of the same age.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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Form of Payment

The normal form of payment is a Single Life Annuity with 24 months guaranteed if the participant is single, or an actuarially equivalent 50% joint & survivor annuity if married. Optional forms of annuity payment are:

- Single Life Annuity
- 50% or 100% Contingent Annuitant Option (with non-spouse beneficiary)
- Single Life Annuity with 60, 120 or 240 months guaranteed

Actuarial Equivalence

Members with Credited Service after July 31, 1983:

Single life annuity = 1.003
2-year certain & continuous = 1.000
5-year certain & continuous = .987
10-year certain & continuous = .949
20-year certain & continuous = .846
50% contingent annuitant = .933*
100% contingent annuitant = .872*

** Factors reduced/increased by 0.5% for each complete year in excess of five that Beneficiary age is less/more than Member age.*

Members with no Credited Service after July 31, 1983:

1971 Group Annuity Table for Males and Females without projection and 6% interest.

The lump sum option is based on the applicable mortality table and the applicable interest rate as prescribed by the Secretary of Treasury as provided in Code Section 417(e) for the second month preceding the beginning of the Plan Year containing the date of distribution.

Amendment or Termination of Plan

The Employer reserves the right to amend or terminate the Plan at any time. Generally, the Pension Benefit Guaranty Corporation reserves the right to terminate the Plan if the Employer fails to meet the minimum funding standards, or is unable to pay benefits when due.

If the Plan is terminated, the plan assets will be distributed among the plan participants based upon a priority allocation procedure and the Employer shall be liable for any unfunded vested benefits to the extent required by law.

The above description is a summary only; for additional details, reference should be made to the formal plan document.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
Appalachian Regional Healthcare, Inc. Retirement Plan
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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.

**ATTACHMENT TO THE 2023 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS**

Plan Sponsor: Appalachian Regional Healthcare, Inc.

Plan Name: Appalachian Regional Healthcare, Inc. Retirement Plan

Plan Year: July 1, 2023 to June 30, 2024
EIN: 52-0795508 Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year

Pages 14-15 of the attached auditor's report of the Plan for the plan year ending June 30, 2024 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions

Page 16 of the attached auditor's report of the Plan for the plan year ending June 30, 2024 provides the schedule of reportable transactions.

Schedule SB Attachment (Form 5500)—July 1, 2023 Plan Year
 Appalachian Regional Healthcare, Inc. Retirement Plan
 EIN: 52-0795508 PN: 001

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 18,769,181	July 1, 2019	11	\$ 2,146,908
Shortfall	\$ (4,514,738)	July 1, 2020	12	\$ (484,045)
Shortfall	\$ 887,380	July 1, 2021	13	\$ 89,780
Shortfall	\$ 429,692	July 1, 2022	14	\$ 41,260
Shortfall	\$ 1,523,400	July 1, 2023	15	\$ 139,514