Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

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

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

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

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

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1959

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)
ARNOT OGDEN MEDICAL CENTER
ARNOT OGDEN MEDICAL CENTER

600 ROE AVE
ELMIRA, NY 14905-1629

600 ROE AVE
ELMIRA, NY 14905-1629

2b Employer Identification Number (EIN)
16-0743905

2c Plan Sponsor's telephone number
607-737-4519

2d Business code (see instructions)
622000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	04/01/2026	REBECCA GOULD
	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 [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	2210
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	470
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	389
b	Retired or separated participants receiving benefits	**6b**	1125
c	Other retired or separated participants entitled to future benefits	**6c**	599
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2113
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	56
f	Total. Add lines **6d** and **6e**.	**6f**	2169
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	0
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	0
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	1
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 Characteristic Codes in the instructions:

1A 1I

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

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

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

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

A Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ARNOT OGDEN MEDICAL CENTER

D Employer Identification Number (EIN)
16-0743905

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	122248298
b Actuarial value	**2b**	122248298

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	1138	68457613	68457613
b For terminated vested participants	602	19629057	19629057
c For active participants	470	19942692	19946025
d Total	2210	108029362	108032695

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.54 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	0
c Target normal cost	**6c**	0

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

09/23/2022
Date

MICHAEL A. GALLAGHER
Type or print name of actuary

20-03161
Most recent enrollment number

BENEFITS MANAGEMENT INC
Firm name

585-425-4333
Telephone number (including area code)

355 PACKETTS LANDING
FAIRPORT, NY 14450
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)	2915684	1236366
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	2915684	1236366
10	Interest on line 9 using prior year's actual return of 15.19 %	442892	187804
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		1212004
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 5.33 %		64600
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c	Total available at beginning of current plan year to add to prefunding balance		1276604
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections		
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	3358576	1424170

Part III Funding Percentages

14	Funding target attainment percentage	14	108.73 %
15	Adjusted funding target attainment percentage	15	113.15 %
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	103.71 %
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)		18(c)

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	
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)			**21b**	0
22 Weighted average retirement age			**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	
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**	
b Excess assets, if applicable, but not greater than line 31a	**31b**	

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment		
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

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**	
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
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**	

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ARNOT OGDEN MEDICAL CENTER

D Employer Identification Number (EIN)
16-0743905

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

VANGUARD GROUP

23-1945930

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

ARTISAN MID-CAP

39-1894287

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

MFS INTERNATIONAL EQUITY FUND

04-3287964

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

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

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

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

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

SILCHESTER INTERNATIONAL

36-7045783

(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?
51	NONE	56198	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [ ]

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

EAGLE CAPITAL MANAGEMENT LLC

22-3361201

(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?
51	NONE	128903	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [ ]

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

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

Part I **Service Provider Information (continued)**

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
ARNOT OGDEN MEDICAL CENTER

D Employer Identification Number (EIN)
16-0743905

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: NON-BARGAINING UNION TRUST

b Name of sponsor of entity listed in (a): ARNOT OGDEN MEDICAL CENTER

c EIN-PN 16-0743905-001 | **d** Entity code M | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 124825016

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)

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

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

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H
(Form 5500)

Department of the Treasury
Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ARNOT OGDEN MEDICAL CENTER

D Employer Identification Number (EIN)
16-0743905

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	24579	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	3161393
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		4725481
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	121033532	124825016
(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)		7850543
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	121058111	140562433
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	121058111	140562433

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)	487	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		487
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	105	
(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)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		105
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	166995	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		166995
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		10461267
(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)		1993231
c Other income	2c		12765
d Total income. Add all **income** amounts in column (b) and enter total	2d		12634850
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6802564	
(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)		6802564
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)	210077	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	911861	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		1121938
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		7924502
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		4710348
l Transfers of assets:			
(1) To this plan	2l(1)		14793974
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: EFPR GROUP CPA LLC **(2)** EIN: 47-4526160

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.)	**4a**		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.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 433546.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ARNOT OGDEN MEDICAL CENTER

D Employer Identification Number (EIN)
16-0743905

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... | **1** |

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): _____ _____

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** | 1

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... | **6a** |

b Enter the amount contributed by the employer to the plan for this plan year ..... | **6b** |

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) ..... | **6c** |

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

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

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

Part III Amendments

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

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

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

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

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

Part V **Additional Information for Multiemployer Defined Benefit Pension Plans**

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) ____________
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) ____________
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): ______________________________

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) ____________
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): ______________________________

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) ____________
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): ______________________________

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) ____________
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): ______________________________

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) ____________
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): ______________________________

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Public Equity: 19.1 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: 76.2 % Real Assets: _____% Cash or Cash Equivalents: _____% Other: 4.7 %

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_____.

ARNOT OGDEN MEDICAL CENTER PENSION PLAN FOR NON-UNION EMPLOYEES

FINANCIAL STATEMENTS

DECEMBER 31, 2021

ARNOT OGDEN MEDICAL CENTER PENSION PLAN FOR NON-UNION EMPLOYEES

TABLE OF CONTENTS

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Certified Public Accountants

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INDEPENDENT AUDITORS' REPORT

To the Pension Committee
Arnot Ogden Medical Center Pension Plan
for Non-Union Employees

Opinion

We have audited the accompanying financial statements of the Arnot Ogden Medical Center Pension Plan for Non-Union Employees, (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Arnot Ogden Medical Center Pension Plan for Non-Union Employees as of December 31, 2021 and 2020, and the changes in its net assets available for benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Arnot Ogden Medical Center Pension Plan for Non-Union Employees 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 audit opinion.

Auditor's Updated Opinion on 2021 Financial Statements

In our report dated October 17, 2022, we expressed an opinion that the 2021 financial statements did not fairly present net assets available for benefits and changes in net assets available for benefits in accordance with accounting principles generally accepted in the United States of America because the 2021 financial statements did not include amounts related to the St. Joseph's Hospital Retirement (Pension) Income Plan. As more fully described in Note 14, the Plan has included those amounts and has restated its 2021 financial statements to conform with accounting principles generally accepted in the United States of America. Accordingly, our present opinion on the 2021 financial statements, as presented herein, is different from that expressed in our previous report.

Responsibilities of Management for 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.

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 Arnot Ogden Medical Center Pension Plan for Non-Union Employees' ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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 Arnot Ogden Medical Center Pension Plan for Non-Union Employees' 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 Arnot Ogden Medical Center Pension Plan for Non-Union Employees' ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at year end is presented for purposes of additional analysis and is not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

EFPR Group, CPAs, PLLC

EFPR Group, CPAs, PLLC
Rochester, New York
March 25, 2026

ARNOT OGDEN MEDICAL CENTER PENSION PLAN FOR NON-UNION EMPLOYEES
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	2021	2020
Assets		
Plan interest in master trust	$124,825,016	$121,033,532
Investments, at fair value	15,737,417	-
Cash - noninterest bearing	-	24,579
Total Assets	140,562,433	121,058,111
Net Assets Available for Benefits	$140,562,433	$121,058,111

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

ARNOT OGDEN MEDICAL CENTER PENSION PLAN FOR NON-UNION EMPLOYEES
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2021 and 2020

	2021	2020
Additions to Net Assets		
Change in plan interest in master trust	$ 10,461,267	$ 16,565,882
Net appreciation in fair value of investments	1,993,231	-
Interest income	105	-
Dividend income	166,995	-
Employer contribution	487	1,248,748
Other income	12,765	8,359
Subtotal	12,634,850	17,822,989
Less investment expenses	(1,619)	(6,442)
Total additions	12,633,231	17,816,547
Deductions from Net Assets		
Benefits paid to participants	6,802,564	5,205,914
Administrative expenses	1,120,319	1,285,216
Total deductions	7,922,883	6,491,130
Net Increase	4,710,348	11,325,417
Net Assets Available for Benefits - Beginning	121,058,111	109,732,694
Transfer of Plan Assets	14,793,974	-
Net Assets Available for Benefits - Ending	$140,562,433	$121,058,111

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

Note 1. Plan Description

The following description of Arnot Ogden Medical Center Pension Plan for Non-Union Employees (the "Plan") is provided for general information purposes only. Participants should refer to the plan agreement for more complete information.

General - The Plan is a noncontributory-defined benefit plan that covers all non-bargaining employees and provides for retirement, death and disability benefits. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Pension Benefits - Employees with greater than 1,000 hours of service in a year are entitled to annual pension benefits beginning at normal retirement age (65) which are calculated in accordance with formulas within the Plan agreement and are based on compensation and years of service. Effective January 1, 1999, the Plan's calculation of future annual pension benefits was amended. Benefits for service after the effective date are based on actual compensation. Benefits for service prior to the effective date are based on average compensation. Further details of the amendment are contained in the Plan agreement. During the year ended December 31, 2007, the Plan was amended to discontinue the accrual of benefits effective December 31, 2006. Benefits accrued under the Plan will be based on credited service and compensation through December 31, 2006. For participants who are considered active participants under the Plan, the participants' accrued benefits will be determined as if the participant terminated employment and became an inactive participant on December 31, 2006.

Effective January 1, 2021, the Plan was amended to accommodate the merger of the St. Joseph's Hospital Retirement Income Plan into the Plan. Employees at St. Joseph's Hospital with greater than 832 hours of service in a year are entitled to annual pension benefits beginning at normal retirement age (65) which are calculated in accordance with formulas within the Plan agreement. See Note 12 for additional information.

The Plan permits early retirement at ages 55 - 64 for employees with 10 or more years of credited service. Employees will receive their pension benefit in the form of a joint and survivor annuity unless one of the optional forms of payment, as detailed in the plan agreement, is elected.

Vesting - Participants are vested based on years of service. A participant is 100% vested after five years of vesting service.

Death and Disability - If a participant dies with 10 or more years of credited service, a death benefit equal to the actuarial equivalent of 50% of the participant's benefit to be paid under Plan sections 4.1 or 4.2, as applicable, earned to the date of death is paid to the employee's surviving spouse. Spousal death benefits will commence no sooner than the month after the participant reaches or would have reached the age of 55. Participants who are age 50 or older with 10 or more years of service who become totally and permanently disabled generally receive disability benefits that are equal to normal retirement benefits they have accumulated as of the time they become disabled.

If a participant in the former St. Joseph's Hospital Plan dies with 10 or more years of credited service, a death benefit equal to the actuarial equivalent of 50% of the participant's benefit to be paid under Plan exhibits B-1 through B-5, as applicable, earned to the date of death is paid to the employee's surviving spouse. Spousal death benefits will commence no sooner than the day before the participant's date of death or earliest retirement age as defined by the Plan. Participants who are age 40 or older with 10 or more years of service who become totally and permanently disabled for a period of six consecutive months, generally receive disability benefits that are equal to normal retirement benefits they have accumulated as of the earlier of July 31, 2003, or the date they become disabled.

Note 2. Summary of Significant Accounting Policies

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

Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires plan management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and changes therein, 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.

Cash - Noninterest Bearing - Cash - noninterest bearing includes funds held in a checking account. The Plan maintains cash - noninterest bearing at financial institutions which periodically may exceed federally insured limits.

Contributions - Contributions to the Plan from the Arnot Ogden Medical Center are accrued based upon amounts required to be funded under provisions of the Employee Retirement Income Security Act of 1974 (ERISA) or, if greater, amounts actually contributed for the year.

Investment Valuation and Income Recognition - The fair value of the Plan's interest in the Arnot Ogden Medical Center Master Pension Trust (Master Trust) is based on the allocated monthly value of the Plan's interest in the trust plus actual contributions and allocated investment income less actual distributions and allocated administrative expenses (see Note 5).

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Pension Committee determines the Plan's valuation policies utilizing information provided by the investment advisers and custodians. See Note 5 and 6 for discussion of fair value measurements.

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

Actuarial Present Value of Accumulated Plan Benefits - Accumulated plan benefits (see Note 7) are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to services rendered by employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits accrued under the Plan will be based on credited service and compensation through December 31, 2006, except employees under the former St. Joseph's Hospital Plan are calculated based on the amendment as described in Note 12. 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. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

Plan Administrative Costs - The Plan's expenses are paid either by the Plan or the Arnot Ogden Medical Center, as provided by the plan document. Expenses that are paid directly by the Arnot Ogden Medical Center, except those reimbursed by the Plan, are excluded from these financial statements. Certain expenses incurred in connection with the management of investments and general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits.

Payment of Benefits - Benefit payments to participants are recorded when incurred.

Interest in Master Trust Reporting - The Plan has adopted Accounting Standards Update (ASU) 2017-06 Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965): Employee Benefit Plan Master Trust Reporting (A Consensus of the Emerging Issues Task Force). ASU 2017-06 relates primarily to the reporting and footnote disclosures by a plan for its interest in a master trust.

Subsequent Events - The Plan has evaluated subsequent events through the date of the report which is the date these financial statements were available to be issued.

Note 3. Funding Policy

The Plan's funding policy is for the Arnot Ogden Medical Center to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. During the years ended December 31, 2021 and 2020, the Arnot Ogden Medical Center made contributions of $487 and $1,248,748, respectively.

Note 4. Plan Termination

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

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.

2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.

3. All other vested benefits (that is, vested benefits not insured by the PBGC).

4. All nonvested benefits.

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

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

Note 5. Interest in Master Trust and Fair Value Measurements

Certain Plan investments are held in the Master Trust, which was established for the investment of assets of the Plan and one other Arnot Ogden Medical Center sponsored retirement plan. Both participating retirement plans have an undivided interest in the Master Trust. The assets of the Master Trust were held by Wells Fargo Bank, N.A. (the trustee) as of December 31, 2021 and 2020. At December 31, 2021 and 2020, the Plan's interest in the net assets of the Master Trust was approximately 87.11% and 87.10%, respectively. Investment income and administrative expenses relating to the Master Trust are allocated to the individual plan based upon the fair value of investments at the end of the previous month.

Net assets, including investments, of the Master Trust are as follows at December 31:

	Master Trust 2021	Plan Interest in Master Trust 2021	Master Trust 2020	Plan Interest in Master Trust 2020
Cash and cash equivalents	$ 13,910,410	$ 12,115,189	$ 6,899,042	$ 6,009,177
Equities	7,583,274	6,605,790	20,260,718	17,647,412
Mutual funds	111,390,747	97,032,480	96,813,690	84,326,283
Common collective trusts	10,412,519	9,070,345	14,979,518	13,047,402
Total investments	143,296,950	124,823,804	138,952,968	121,030,274
Accrued interest and dividends receivable	1,391	1,212	3,740	3,258
Total net assets	$143,298,341	$124,825,016	$138,956,708	$121,033,532

Net appreciation in fair value of investments and investment income of the Master Trust is as follows at December 31:

	Master Trust 2021	Plan Interest in Master Trust 2021	Master Trust 2020	Plan Interest in Master Trust 2020
Net appreciation in fair value of investments	$ 9,753,829	$ 8,518,019	$ 17,034,241	$ 14,876,003
Investment Income				
Interest	$ 443	$ 387	$ 28,649	$ 25,019
Dividends	2,224,734	1,942,861	1,906,401	1,664,860
Total investment income	2,225,177	1,943,248	1,935,050	1,689,879
Change in plan interest in master trust	$ 11,979,006	$ 10,461,267	$ 18,969,291	$ 16,565,882

Changes in the net assets of the Master Trust is as follows at December 31:

	Master Trust 2021	Plan Interest in Master Trust 2021	Master Trust 2020	Plan Interest in Master Trust 2020
Additions to Net Assets in Master Trust				
Contributions - employers	$ 558	$ 487	$ 1,798,748	$ 1,248,748
Investment income	2,225,177	1,943,248	1,935,050	1,689,879
Net appreciation in fair value of investments	9,753,829	8,518,019	17,034,241	14,876,003
Other income	2,795	2,441	9,572	8,359
Total additions	11,982,359	10,464,195	20,777,611	17,822,989
Deductions from Net Assets in Master Trust				
Investment fees and bank charges	1,854	1,619	7,377	6,442
Transfers out for benefits paid to participants	6,382,761	5,598,710	5,514,258	5,205,914
Administrative expenses	1,256,111	1,096,961	1,471,677	1,285,216
Total deductions	7,640,726	6,697,290	6,993,312	6,497,572
Net Change in Net Assets in Master Trust	4,341,633	3,766,905	13,784,299	11,325,417
Net Assets in Master Trust - Beginning	138,956,708	121,058,111	125,172,409	109,732,694
Net Assets in Master Trust - Ending	$143,298,341	$124,825,016	$138,956,708	$121,058,111

The investments held by the Master Trust are stated at fair value, as reported on national security exchanges or closing bid prices as reported by investment dealers. Securities for which exchange quotations are not readily available are valued primarily using dealer-supplied valuations or at their fair value as determined in good faith under consistently applied procedures under the general supervision of the Plan's Pension Committee.

ASC 820-10 establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the entity has the ability to access at the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect a reporting entity's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

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

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

Cash and Cash Equivalents - Consist of money market funds. Valued at the unadjusted price of the active market at year end (Level 1).

Equity Securities - Valued at the closing price reported in the active market in which the individual securities are traded (Level 1 and 2).

Mutual Funds - Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. The mutual funds held by the Plan are deemed to be actively traded (Level 1).

Common Collective Trust - Valued at prices for similar assets in active markets, or for identical or similar assets in inactive markets. Valuation model uses inputs that are observable, either directly or indirectly. (Level 2).

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

Investments held in the Master Trust measured at fair value as of December 31, 2021, are summarized below:

	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	$ 13,910,410	$ -	$ -	$ 13,910,410
Equity securities	6,757,608	825,666	-	7,583,274
Mutual funds	111,390,747	-	-	111,390,747
Common collective trust	-	10,412,519	-	10,412,519
Total investments in the fair value hierarchy	$132,058,765	$ 11,238,185	$ -	$ 143,296,950

Investments held in the Master Trust measured at fair value as of December 31, 2020, are summarized below:

	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	$ 6,899,042	$ -	$ -	$ 6,899,042
Equity securities	18,933,497	1,327,221	-	20,260,718
Mutual funds	96,813,690	-	-	96,813,690
Common collective trust	-	14,979,518	-	14,979,518
Total investments in the fair value hierarchy	$122,646,229	$ 16,306,739	$ -	$ 138,952,968

Note 6. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). Refer to Note 5 for description of the valuation methodologies used.

Investments held outside the Master Trust measured at fair value as of December 31, 2021, are summarized below:

	Level 1	Total
Cash and cash equivalents	$ 3,161,393	$ 3,161,393
Equity securities	4,725,481	4,725,481
Mutual funds	7,850,543	7,850,543
Total investments at fair value	$ 15,737,417	$ 15,737,417

Note 7. Actuarial Present Value of Accumulated Plan Benefits

The actuarial present value of accumulated plan benefits is determined by an actuary from Benefits Management, Inc. and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The accumulated plan benefit information is as follows at December 31:

	2021	2020
Actuarial Present Value of Accumulated Plan Benefits		
Vested Benefits		
Participants currently receiving benefits	$ 60,632,513	$ 57,268,611
Other participants	27,022,408	30,638,297
Total vested benefits	87,654,921	87,906,908
Non-Vested Benefits	1,851	1,817
Total Actuarial Present Value of Accumulated Plan Benefits	$ 87,656,772	$ 87,908,725

Changes in accumulated plan benefits are as follows at December 31:

	2021	2020
Actuarial Present Value of Accumulated Plan Benefits	$ 87,908,725	$ 74,629,374
Net Change During the Year Attributable to		
Plan amendments	-	13,164,676
Interest	6,548,133	5,553,964
Benefit payments	(6,833,363)	(5,930,650)
Other and mortality losses	33,277	491,361
Net Change	(251,953)	13,279,351
Total Actuarial Present Value of Accumulated Plan Benefits	$ 87,656,772	$ 87,908,725

Significant assumptions underlying the actuarial computations are:

Discount/rate of return:	7.75% for the years ended December 31, 2021 and 2020
Mortality tables:	RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2017 for the years ended December 31, 2021 and 2020
Normal retirement age:	Age 65 for the years ended December 31, 2021 and 2020

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 computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2022 and 2021. Had the valuations been performed as of December 31, there would be no material differences.

Note 8. Income Tax Status

The Plan qualifies under Section 401(a) of the Internal Revenue Code and is, therefore, not subject to tax under present income tax laws at the plan level.

The Plan obtained its latest determination letter in June 2000, in which the Internal Revenue Service stated that the Plan, as designated through the Plan's December 1999 amendment, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require 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 Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions and the Department of Labor; however, there are currently no audits for any tax periods in progress.

Note 9. Risks and Uncertainties

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

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

Note 10. Party-In-Interest Transactions

The Plan pays management fees to its trustee and these transactions are non-prohibited party-in-interest transactions. Total fees relating to the Plan for the investment management services amounted to $1,619 and $6,442 for the years ended December 31, 2021 and 2020, respectively. Plan investments managed by the plan trustee also qualify as party-in-interest transactions.

The Plan pays fees to several firms for investment management and advisory counsel, and these transactions are non-prohibited party-in-interest transactions. Total fees relating to the Plan for these services amounted to $208,458 and $170,167 for the years ended December 31, 2021 and 2020, respectively.

The Plan reimburses Arnot Medical Center for Pension Benefit Guaranty Corporation (PBGC) premiums paid on its behalf. Included in administrative expenses for the years ended December 31, 2021 and 2020, is $1,044,156 and $1,276,822, respectively, related to the reimbursement of PBGC premiums paid by the Plan in 2021 and 2020 to Arnot Medical Center for premiums paid by Arnot Medical Center in 2021 and 2020.

Note 11. Plan Merger

In December of 2020, the board of directors of Arnot Health, Inc. and Arnot Medical Center approved the merger of the St. Joseph's Hospital Retirement (Pension) Income Plan into the Arnot Ogden Medical Center Pension Plan for Non-Union Employees with an effective date of January 1, 2021. This Plan amendment is reflected in the actuarial present value of accumulated plan benefits disclosed in Note 7 and the underlying plan assets were transferred effective January 1, 2021.

Note 12. Plan Amendment

Effective January 1, 2021 , the plan was amended to merge the St. Joseph’s Hospital Retirement Income Plan into the Plan. On October 4, 2023, the plan was also amended to reflect that the accrued benefit that a former St. Joseph’s Hospital Retirement Income Plan participant is entitled to receive from the Plan as of January 1, 2021 is set forth on Exhibits B-1 through B-5 to the Plan. These amounts reflect that a former St. Joseph’s Hospital Retirement Income Plan participant’s accrued benefit shall not exceed that determined as of October 15, 2015 and hour and years of service earned or credited after October 15, 2015 shall be disregarded for purposes of determining any former St. Joseph’s Hospital Retirement Income Plan accrued benefit.

Note 13. Reclassifications

Certain reclassifications have been made to the financial statements for the year ended December 31, 2020. These reclassifications are for comparative purposes only and have no effect on the change in net assets as originally reported.

Note 14. Restatement

The Plan's December 31, 2021 financial statements were restated due to the originally issued financial statements not fairly presenting the net assets available for benefits and changes in net assets available for benefits in accordance with accounting principles generally accepted in the United States of America because the 2021 financial statements did not include amounts related to the St. Joseph's Hospital Retirement (Pension) Income Plan. The impact of the restatements is as follows showing the amounts included to reflect the merger of the St. Joseph's Hospital Retirement (Pension) Income Plan:

	2021 as Originally Stated	Net Changes	2021 as Restated
Statement of Net Assets Available for Benefits			
Assets			
Plan interest in master trust	$ 124,825,016	$ -	$ 124,825,016
Investments, at fair value	-	15,737,417	15,737,417
Cash - noninterest bearing	-	-	-
Total assets	$ 124,825,016	$ 15,737,417	$ 140,562,433
Statement of Changes in Net Assets Available for Benefits			
Additions to Net Assets			
Change in plan interest in master trust	$ -	$ 10,461,267	$ 10,461,267
Net appreciation in fair value of investments	8,518,019	(6,524,788)	1,993,231
Interest income	387	(282)	105
Dividend income	1,942,861	(1,775,866)	166,995
Employer contribution	487	-	487
Other income	2,441	10,324	12,765
Subtotal	10,464,195	2,170,655	12,634,850
Less investment expenses	(1,619)	-	(1,619)
Total additions	$ 10,462,576	$ 2,170,655	$ 12,633,231
Deductions from Net Assets			
Benefits paid to participants	$ 5,598,710	$ 1,203,854	$ 6,802,564
Administrative expenses	1,096,961	23,358	1,120,319
Total deductions	6,695,671	1,227,212	7,922,883
Net Increase	3,766,905	943,443	4,710,348
Net Assets Available for Benefits - Beginning	121,058,111	-	121,058,111
Transfer of Plan Assets	-	14,793,974	14,793,974
Net Assets Available for Benefits - Ending	$ 124,825,016	$ 15,737,417	$ 140,562,433

ARNOT OGDEN MEDICAL CENTER PENSION PLAN FOR NON-UNION EMPLOYEES
Schedule of Assets Held at End of Year
For the Year Ended December 31, 2021
Schedule H - Line 4i
EIN# 16-0743905
Plan# 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, maturity date, interest rate, collateral, par, or maturity value	(d) Cost	(e) Current value (1)
	Allspring Government Money Market Fund Instl Class	Money market	$ 3,161,393	$ 3,161,393
	Elevance Health Inc.	Equity securities	21,785	34,766
	UnitedHealth Group Inc.	Equity securities	11,341	46,197
	General Elec Co.	Equity securities	30,610	40,561
	Wells Fargo & Co.	Equity securities	26,437	28,932
	Capital One Financial Group Inc.	Equity securities	7,431	15,815
	Goldman Sachs Group Inc.	Equity securities	21,906	44,376
	Morgan Stanley	Equity securities	23,318	42,994
	CitiGroup Inc.	Equity securities	34,977	40,220
	General Motors Co.	Equity securities	12,295	19,993
	Hilton WorldWide Holdings Inc.	Equity securities	16,546	34,786
	Marriott International Inc Class A	Equity securities	22,381	46,763
	Charter Communications Inc.	Equity securities	12,216	30,643
	Comcast Corp Class A	Equity securities	32,909	43,334
	Dish Network Corp.	Equity securities	28,790	17,777
	Liberty Broadband Corp.	Equity securities	13,234	20,782
	Walt Disney Co.	Equity securities	10,187	17,193
	Amazon Com Inc Com	Equity securities	24,397	70,021
	Netflix Inc.	Equity securities	31,811	49,400
	IAC Inc.	Equity securities	5,763	5,621
	Meta Platforms Inc. CL A	Equity securities	43,482	72,652
	Microsoft Corp.	Equity securities	11,348	100,896
	Visa Inc-Class A Shrs	Equity securities	10,483	11,919
	Alphabet Inc. CL A	Equity securities	5,295	28,970
	Alphabet Inc. CL C	Equity securities	15,395	81,021
	Woodward Inc.	Equity securities	5,011	6,239
	Aercap Holdings NV	Equity securities	10,422	12,626
	Aon PLC	Equity securities	21,199	44,783
	Evolution AB	Equity securities	5,648	6,576
	Lyondellbasell Industries NV	Equity securities	9,081	8,577
	Naspers Limited	Equity securities	5,118	4,092
	Prosus NV	Equity securities	10,908	9,817
	Safran SA	Equity securities	16,073	14,928
	Willis Towers Watson Pub LTDCO	Equity securities	13,878	14,763
	Vanguard Total Bond Market ETF	Mutual fund	1,501,408	1,495,414
	Vanguard Total Bond Market Index	Mutual fund	6,330,861	6,355,129
	MFS Institutional International Equity Fund	Equity securities	942,284	1,123,286
	Vanguard Emerging Markets Stock Index/United States Class ADM	Equity securities	399,518	446,093
	Artisan Mid Cap Fund Class Ins	Equity securities	330,109	384,879
	Vanguard Institutional Index Fund	Equity securities	871,541	1,703,190
	Total Assets Held at End of the Year		$ 14,108,789	$ 15,737,417

* Denotes party-in interest
(1) As certified by trustee

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

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

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

A Name of plan
AOMC PENSION PLAN FOR NON-UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ARNOT OGDEN MEDICAL CENTER

D Employer Identification Number (EIN)
16-0743905

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	122248298
b Actuarial value	**2b**	122248298

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	1138	68457613	68457613
b For terminated vested participants	602	19629057	19629057
c For active participants	470	19942692	19946025
d Total	2210	108029362	108032695

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.54 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	0
c Total (line 6a + line 6b)	**6c**	0

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

MAG
Signature of actuary

9/23/2022
Date

MICHAEL A. GALLAGHER
Type or print name of actuary

20-03161
Most recent enrollment number

BENEFITS MANAGEMENT INC.
Firm name

(585) 425-4333
Telephone number (including area code)

355 PACKETTS LANDING

FAIRPORT, NY 14450
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)	2915684	1236366
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	2915684	1236366
10	Interest on line 9 using prior year's actual return of 15.19 %	442892	187804
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		1212004
	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 5.33 %		64600
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		1276604
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections		
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	3358576	1424170

Part III Funding Percentages

14	Funding target attainment percentage	14	108.73 %
15	Adjusted funding target attainment percentage	15	113.15 %
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	103.71 %
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	
	b Contributions made to avoid restrictions adjusted to valuation date	19b	
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

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

2022-09-23T09:11:08.649-05:00

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

21 Discount rate:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	4.75 %	5.36 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	
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**	0
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment		
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

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**	

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**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

SCHEDULE SB, LINE 26 - SCHEDULE OF ACTIVE PARTICIPANT DATA

CLIENT NAME: ARNOT OGDEN MEDICAL CENTER - NONUNION
ANALYSIS DATE: 1/ 1/2021

ATTAINED AGE	YEARS OF CREDITED SERVICE									
	UNDER 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 & UP
UNDER 25	0	0	0	0	0	0	0	0	0	0
25 - 29	0	0	0	0	0	0	0	0	0	0
30 - 34	0	0	1	4	0	0	0	0	0	0
35 - 39	0	0	0	11	19	4	0	0	0	0
40 - 44	0	0	0	2	16	13	0	0	0	0
45 - 49	0	0	0	5	19	15	2	1	0	0
50 - 54	0	0	0	2	21	13	9	11	0	0
55 - 59	0	0	1	3	18	11	10	22	17	0
60 - 64	0	0	1	1	27	11	9	27	7	21
65 - 69	0	0	0	0	10	6	5	5	3	11
70 & UP	0	0	1	1	5	3	4	0	0	2

NOTE 1: ATTAINED AGE IS CALCULATED AS NEAREST AGE; SERVICE IS BASED ON 1000 HOUR RULE.

THE PENSION PLAN FOR NON-UNION EMPLOYEES OF
ARNOT-OGDEN MEDICAL CENTER

JANUARY 1, 2021

SECTION I

SUMMARY OF PLAN PROVISIONS

A. EFFECTIVE DATE:

The effective date of this plan is January 1, 1959. The plan was most recently amended effective January 1, 2021 to merge in the St Joseph's Hospital Retirement Income Plan.

B. ELIGIBILITY:

Non Union Employees (other than resident physicians and independent contractors) are eligible to participate immediately.

Participation was frozen effective December 31, 2006. For St. Joseph Hospital employees, the freeze date was August 1, 2003.

C. PLAN CONTRIBUTIONS:

The employer pays the full cost of the plan.

D. NORMAL RETIREMENT:

Upon attainment of age 65, a Participant may retire. The benefit is calculated as the sum of the following:

(a) Benefit Earned Before January 1, 1999.

(1) Benefit Formula. The Participant's Normal Retirement Benefit attributable to service prior to January 1, 1999 shall equal the sum of (i) 1.00 percent of the Employee's Average Compensation not in excess of $10,200 multiplied times his years of Credited Service earned through December 31, 1998, plus (ii) 1.55 percent of his Average Compensation in excess of $10,200 multiplied times his years of Credited Service earned through December 31, 1998.

(2) More Than 35 Years of Credited Service. If a Participant has earned more than thirty-five (35) years of Credited Service as a Non-Union Employee through December 31, 1998, for each year of Credited Service after the 35th year of Credited Service, 1.55 percent shall be substituted in the formula above in place of 1.00 percent.

(b) Benefit Earned After December 31, 1998.

(1) Benefit Formula. The Participant's Normal Retirement Benefit for each Year of Credited Service attributable to service on and after January 1, 1999 shall equal the sum of (i) 1.00 percent of the Participant's Compensation not in excess of $10,200 plus (ii) 1.55 percent of his Compensation in excess of $10,200.

SECTION I

SUMMARY OF PLAN PROVISIONS
(CONTINUED)

D. NORMAL RETIREMENT (continued)

(2) More Than 35 Years of Credited Service. If a Participant has earned more than thirty-five (35) years of Credited Service as a Non-Union Employee, taking into account Credited Service earned both before 1999 and after 1998, then, for each year of Credited Service after the 35th year of Credited Service, 1.55 percent shall be substituted in the formula above in place of 1.00 percent.

Accrued Benefits were frozen effective December 31, 2006.

(c) For St. Joseph Hospital Employees

The benefit formula was $156 multiplied by Credited Service to a maximum of 35 years.

Accrued Benefits were frozen October 31, 2015.

E. EARLY RETIREMENT:

Participants may retire after attaining age 55 and completing at least 10 years of credited service (5 years for St. Joseph Hospital Employees). The benefit would be reduced for early commencement.

F. LATE RETIREMENT:

A Participant who remains employed after Normal Retirement will receive the actuarial equivalent of his normal retirement benefit.

G. VESTED BENEFIT:

Upon completion of five years of service, an employee will be fully vested in his accrued benefit.

H. NORMAL FORM OF PAYMENT:

The normal form of payment is a life annuity.

I. DEATH BENEFITS:

Married Participants who are vested are covered by a death benefit. The benefit to the surviving spouse will be equal to the benefit they would have been entitled to if the Participant had survived to his earliest retirement date, and retired under a joint and contingent annuity prior to his death.

THE PENSION PLAN FOR NON-UNION EMPLOYEES OF
ARNOT-OGDEN MEDICAL CENTER

JANUARY 1, 2021

SECTION VIII

STATEMENT OF ACTUARIAL COST METHOD AND ACTUARIAL ASSUMPTIONS USED IN THE VALUATION

A. Consistency of Methods and Assumptions

Unless stated to the contrary, the following methods and assumptions are consistent with those used in the preceding valuation.

B. Actuarial Cost Method

The actuarial cost method used to calculate the costs of the Plan is known as the Unit Credit Actuarial Cost Method as prescribed under the Pension Protection Act of 2006. Under this method, each active Participant's accrued benefit as of the Valuation Date is calculated and the Actuarial Present Value of that benefit is calculated based on the Actuarial Assumptions. The total of the Actuarial Present Value of Accrued Benefits for all Plan Participants is the basis for the Funding Target.

The Target Normal Cost is determined to be the sum of the Actuarial Present Value of the benefit for each Participant that is expected to be earned during the current year taking into account expected salary increases and other Actuarial Assumptions.

C. Asset Valuation Method

For the purpose of the actuarial valuation, assets are valued using market value with gains and losses phased in ratably over a 3 year period maintaining the 90%-110% corridor. For ASC 715-30 disclosures, the assets are valued using market value with gains and losses phased in ratably over a 5 year period.

D. Participants Included in the Calculations

Based on employee data received from the Employer, all employees who are eligible for participation in the Plan as of the valuation date are included in the calculations.

No liability is held for non-vested, inactive employees who have quit or been terminated even if a break-in-service has not occurred as of the valuation date.

E. Actuarial Assumptions

1. Mortality

   Funding and ASC 960 Calculations: Active and Retired Lives – The 2021 Applicable Mortality Table for annuitants and non-annuitants as prescribed by the IRS. The prior valuation used the 2020 Applicable Mortality Tables.

SECTION VIII

STATEMENT OF ACTUARIAL COST METHOD AND ACTUARIAL ASSUMPTIONS USED IN THE VALUATION (CONTINUED)

E. Actuarial Assumptions (continued)

1. Mortality (continued)

   Pension Expense (ASC 715-30): The RP-2014 Mortality Table with the generational mortality improvement scale MP 2017 of the Society of Actuaries.

2. Withdrawal from Service

   Termination - The Rates of Termination from Table T-6. Sample Rates of Termination Per 100 Participants are Shown Below:

Age 25	7.7%
Age 40	6.1%
Age 55	1.4%

   Disability - None Assumed.

3. Investment Return

   The investment return for determining the minimum funding for the plan is prescribed by the IRS under the American Rescue Plan Act of 2021 (ARPA), and is as follows:

   4.75% for benefits expected to be paid in 2021-2025
   5.36% for benefits expected to be paid in 2026-2040
   6.11% for benefits expected to be paid in 2041 and beyond.

   The effective interest rate for the plan for this plan year based on the above individual rates is 5.54%. The effective interest rate for the prior year was 5.33%.

   7.75% was used to determine the Actuarial Present Value of Accumulated Benefits under FASB ASC 960 (formerly SFAS 35).

   7.75% was also used for the Long-Term Rate of Return while 2.59% was used for the Discount Rate for Purposes of Calculating the Pension Expense under FASB ASC 715-30 (formerly SFAS 87).

4. Salary Increase

   N/A

SECTION VIII

STATEMENT OF ACTUARIAL COST METHOD AND ACTUARIAL ASSUMPTIONS USED IN THE VALUATION (CONTINUED)

E. Actuarial Assumptions (Continued)

5. Social Security Wage Base

   N/A

6. Assumed Retirement Age

   Normal Retirement Age or the Age on the Valuation Date, if Greater.

7. Expenses

   Assumed to be paid directly by the Employer.

8. Percentage Married

   For purposes of valuing the pre-retirement death benefits under the plan, 80% of active Participants are assumed to be married with males three years older than their female spouses.