Form 5500-SF

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed 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-SF.**

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 01/01/2025 and ending 12/31/2025

A This return/report is for: [X] a single-employer plan [ ] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)

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

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

D If the plan is a collectively-bargained plan, check here ▶ [X]

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
DIMENSIONS HEALTH CORPORATION PENSION PLAN

1b Three-digit plan number (PN) ▶ 007

1c Effective date of plan 01/01/1966

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)
UNIVERSITY OF MARYLAND MEDICAL SYSTEM CORPORATION

250 WEST PRATT STREET
STE 2400
BALTIMORE, MD 21201

2b Employer Identification Number (EIN) 52-1362793

2c Sponsor's telephone number 443-462-5365

2d Business code (see instructions) 622000

3a Plan administrator's name and address [X] Same as Plan Sponsor.

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.
a Sponsor's name
c Plan Name

4b EIN

4d PN

5a Total number of participants at the beginning of the plan year	**5a**	84
b Total number of participants at the end of the plan year	**5b**	83
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**5c(1)**	
c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**5c(2)**	
d(1) Total number of active participants at the beginning of the plan year	**5d(1)**	67
d(2) Total number of active participants at the end of the plan year	**5d(2)**	58
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**5e**	0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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.	09/14/2026	SUSAN SCHAUB
	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

6a Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) [X] Yes [ ] No

b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) [X] Yes [ ] No

If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.

c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 581213. (See instructions.)

Part III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	6472210	7354870
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	6472210	7354870
8 Income, Expenses, and Transfers for this Plan Year		**(a) Amount**	**(b) Total**
a Contributions received or receivable from: (1) Employers	8a(1)	917036	
(2) Participants	8a(2)		
(3) Others (including rollovers)	8a(3)		
b Other income (loss)	8b	369541	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		1286577
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	276817	
e Certain deemed and/or corrective distributions (see instructions)	8e		
f Administrative service providers (salaries, fees, commissions)	8f		
g Other expenses	8g	127100	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		403917
i Net income (loss) (subtract line 8h from line 8c)	8i		882660
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristic Codes

9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
1A 1C 1I 3H

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

Part V Compliance Questions

10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		3000000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. [X] Yes [ ] No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 | **11a** | 0

b **PBGC missed contribution reporting requirements.** If the plan is covered by PBGC and the amount reported on line 11a is greater than $0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above. [ ] Yes [X] No

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year	**12b**	
c Enter the amount contributed by the employer to the plan for this plan year	**12c**	
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	**12d**	
e Will the minimum funding amount reported on line 12d be met by the funding deadline?		[ ] Yes [ ] No [ ] N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year?		[X] Yes [ ] No
a If "Yes," enter the amount of any plan assets that reverted to the employer this year	**13a**	0
b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		[ ] Yes [X] No

c 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.)

13c(1) Name of plan(s):	**13c(2)** EIN(s)	**13c(3)** PN(s)

Part VIII IRS Compliance Questions

14a 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 [X] No

14b 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

15 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_____.

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

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

▶ **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
DIMENSIONS HEALTH CORPORATION PENSION PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
UNIVERSITY OF MARYLAND MEDICAL SYSTEM CORPORATION

D Employer Identification Number (EIN)
52-1362793

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

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

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	6471302
b Actuarial value	**2b**	6633809

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	11	2671145	2671145
b For terminated vested participants	7	369430	369430
c For active participants	67	3631930	3667037
d Total	85	6672505	6707612

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**	5.36 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	82000
c Target normal cost	**6c**	82000

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

09/08/2026
Date

ERIC P. KARPEWICZ, EA, MAAA
Type or print name of actuary

26-07545
Most recent enrollment number

MERCER
Firm name

410-347-2889
Telephone number (including area code)

1050 CONNECTICUT AVE. NW SUITE 700
WASHINGTON, DC 20036
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of -0.49 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		345
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 5.11 %		18
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		363
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	98.89 %
15	Adjusted funding target attainment percentage	15	98.89 %
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	100.02 %
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
06/22/2026	917036	0			
			Totals ► 18(b)	917036	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	849229

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: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

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

Part VI Miscellaneous Items

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

26 Demographic and benefit information

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	82000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	73803	6881
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	88881

	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**	88881
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	849229

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	760348
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

Schedule SB, line 26a — Schedule of Active Participant Data

Attained age	Years of credited service as of December 31, 2007										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39											
40–44		1									1
45–49		4									4
50–54		5	4	1							10
55–59	2	10	1	1	2						16
60–64	1	7	7	4	3	1					23
65–69		7	2	1	2						12
70 & up						1					1
Total	3	34	14	7	7	2					67

In each cell, the top number is the count of active participants for each age/service combination. Average cash balances and accrued benefits are not shown for plans with less than 1,000 active participants or cells with fewer than 20 participants.

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

Actuarial assumptions for January 1, 2025 funding valuation

Discount rate sponsor elections			
Segment rates or full yield curve	Segment		
Look-back months	4		
	Stabilized	**Non-stabilized**	**PBGC - Standard**
First 5 years	5.07%	5.07%	4.65%
Next 15 years	5.31%	5.33%	5.28%
Over 20 years	5.50%	5.36%	5.63%
Mortality sponsor elections			
All participants	Section 430(h)(3) prescribed generational annuitant and non-annuitant mortality tables for 2025 plan year funding valuations. These tables are based on the Pri-2012 mortality tables projected with the IRS-modified MP-2021 mortality improvement scale, in accordance with the IRS regulation 1.430(h)(3)-1.		

Cash balance economic assumptions	
• Interest credit	
— Opening accounting balances	6.00% (fixed)
— Allocation accounting balances	5.00%
• Annuity conversion	
- Mortality table	UP84 mortality table (defined by plan)
- Opening account balances	7.00% (defined by plan)
- Allocation account balances	6.50% (defined by plan)
• Whipsaw calculations	No

Other economic assumptions	
• Salary increases	N/A
• Inflation	2.25%
• Expected investment return	5.07% per year for 2025, 4.46% per year for 2024, 4.31% per year for 2023.
• Expenses	$82,000

Rationale for Economic Assumptions

- Cash balance interest accumulation rate – This assumption is based on the current 6-month U.S. Treasury Bill rates and the 5% minimum defined by the plan.
- Inflation – This assumption is based on the inflation assumption published by Mercer Investment Consulting in the January 2025 *Capital Markets Outlook*, rounded to nearest 25 basis points.
- Expected investment return – The expected rate of return on plan assets is the median simulated investment return using Mercer's Portfolio Return Calculator with capital market assumptions published in Mercer Investment Consulting's January 2025 *Capital Markets Outlook* for the plan's

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

target asset mix. The expected return on assets assumption is net of an adjustment of 20 bps for expenses assumed to be paid from plan assets.

- Expenses – Average of the prior two years' vendor expenses increased with assumed inflation plus the expected PBGC premium due in the current year rounded to the nearest $1,000.

Demographic assumptions			
• Withdrawal	173% of Mercer Modified 2003 Society of Actuaries Pension Plan Turnover Table. See table of sample rates.		
• Disability incidence	None		
• Retirement age	Attained age	Percentage	
	55-60	8%	
	61-64	13%	
	65-69	30%	
	70 and above	100%	
• Benefit commencement age for			
— Future vested deferred	63		
— Current vested deferred	63		
• Spouse assumptions	**Male participants**		**Female participants**
— Percentage married	100%		100%
— Spouse age difference	0		0
Form of payment	**Single life**	**67% J&S**	**50% J&S**
• Active retirements	70%	30%	0%
• Future vested deferred	70%	30%	0%
• Future deaths	0%	0%	100%
• Current vested deferred	70%	30%	0%
Unpredictable contingent event assumptions	Not Applicable		

Table of Sample Rates

Attained Age	Withdrawal
20	44.98%
25	31.14%
30	21.11%
35	15.05%
40	11.94%
45	10.55%
50	9.69%

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

Rationale for Demographic Assumptions

- Withdrawal – The rates are based on the July 1, 2015 through July 1, 2020 experience study for UMMS Pension Plan delivered in June 2021. The Dimensions Pension Plan experience was excluded from the study since only two years was available. The available experience was determined not to be creditable to include in the study. We expect withdrawal experience to be similar to the other studied components of the UMMS Pension Plan.
- Retirement age – The rates are based on the July 1, 2015 through July 1, 2020 experience study for the UMMS Pension Plan delivered in June 2021. The Dimension Pension Plan experience was excluded from the study since only two years was available. The available experience was determined not to be creditable to include in the study. We expect retirement experience to be similar to the other studied components of the UMMS Pension Plan.
- Benefit commencement age – The assumption is based on actual plan experience. The January 1, 2018 in-pay participants' average commencement age is approximately 63.
- Form of payment– The assumptions are based on actual plan experience. The January 1, 2018 in-pay participants' form of payment elections are approximately 70% single life annuity and 30% joint and survivor annuity (approximate average survivor percentage is 67%).

Actuarial Methods for Funding

Asset Methods

The asset valuation method is an average of the adjusted market value for each year during the last two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. The resulting average is adjusted to be no greater than 110% and no less than 90% of the fair market value, as required by IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for non-vested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts**: The plan does not have any insurance contracts.

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

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

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

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

OMB No. 1210-0110

2025

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

▶ **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
DIMENSIONS HEALTH CORPORATION PENSION PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
UNIVERSITY OF MARYLAND MEDICAL SYSTEM CORPORATION

D Employer Identification Number (EIN)
52-1362793

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

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

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	6,471,302
b Actuarial value	**2b**	6,633,809

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	11	2,671,145	2,671,145
b For terminated vested participants	7	369,430	369,430
c For active participants	67	3,631,930	3,667,037
d Total	85	6,672,505	6,707,612

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**	5.36 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	82,000
c Target normal cost	**6c**	82,000

Statement by Enrolled Actuary

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

SIGN HERE

EPK
Signature of actuary

09/08/2026
Date

ERIC P. KARPEWICZ, EA, MAAA
Type or print name of actuary

2607545
Most recent enrollment number

MERCER
Firm name

410-347-2889
Telephone number (including area code)

1050 CONNECTICUT AVE. NW SUITE 700

WASHINGTON DC 20036
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of -0.49 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		345
	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 5.11 %		18
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		363
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	98.89 %
15	Adjusted funding target attainment percentage	15	98.89 %
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	100.02 %
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
06/22/2026	917,036	0			
			Totals ► 18(b)	917,036	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	849,229

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:	2nd segment:	3rd segment:	☐ N/A, full yield curve used
5.07 %	5.31 %	5.50%	

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	82,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	73,803	6,881
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	88,881

	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**	88,881
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	849,229

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	760,348
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

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

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 62.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	8.0%	10,000	800	44,000
56	8.0%	9,200	736	41,216
57	8.0%	8,464	677	38,596
58	8.0%	7,787	623	36,131
59	8.0%	7,164	573	33,814
60	8.0%	6,591	527	31,636
61	13.0%	6,064	788	48,084
62	13.0%	5,275	686	42,519
63	13.0%	4,590	597	37,588
64	13.0%	3,993	519	33,221
65	30.0%	3,474	1,042	67,739
66	30.0%	2,432	729	48,147
67	30.0%	1,702	511	34,213
68	30.0%	1,192	357	24,307
69	30.0%	834	250	17,265
70	100.0%	584	584	40,869
Total			10,000	619,344
Average				61.93

Schedule SB, Part V — Summary of Plan Provisions

Summary of Major Plan Provisions

Effective date and plan year	Original plan: January 1, 1966 Restated plan: January 1, 2020 Plan year: January 1 through December 31
Significant events that occurred during the year	Effective August 30, 2023, all participants, except for active union nurse participants and any alternative payee benefits associated with a Qualified Domestic Relations Order as of June 5, 2023 were spun off to the Dimensions Health Corporation Pension Plan B.
Definitions	
• Eligibility	Any full time and part time regular employees hired by Dimensions Healthcare System are eligible to participant in the plan. Effective December 31, 2007, the plan is closed to new participation.
• Date of participation	An employee becomes a participant in the plan on his date of hire if he works for at least 1,000 hours in the 12 months following his date of employment.
• Compensation	
— Union (Registered Nurses, Healthcare Service Workers)	Regular rate of pay as of the first day of the plan year. Compensation is not applicable after December 31, 2007.
— Non-Union	Total wages for a plan year, as reported on IRS Form W-2. Compensation includes salary or wages as to which a salary reduction election is in place under Code Section 125 or Section 403(b). Compensation is not applicable after December 31, 2007.
• Final Average Compensation	A participant's annualized average earnings constituting compensation during three consecutive plan years, during the participant's last 10 years of credited service which produces highest average.
• Primary Social Security Benefit	The annual primary Old Age Insurance benefit which will be or would have been payable to a participant under Title II of the Federal Social Security Act.
• Credited Service	Determined by dividing the total hours paid by 2,080, with a maximum of one year of credited service for each plan year. Credited service is frozen as of December 31, 2007.
• Vesting service	One year of vesting service is credited for each plan year in which an employee earns at least 1,000 hours of service. As of January 1, 2008, healthcare services workers and non-union employees are vested upon attaining three years of vesting service. Registered nurses are vested upon attaining five years of vesting service.
• Covered Compensation	A participant's covered compensation for a plan is the average (without indexing) of the taxable wage bases in effect for each calendar year during the 35-year in which the participant attains (or will attain) Social Security retirement age.
• Employee Contribution	None required or allowed.
• Accrued Benefit	As of any determination date on or prior to his normal retirement age, the benefit payable to a participant commencing at his normal retirement date.
• Actuarial Equivalence	Cash Balance Late Retirement – GA71 Female mortality table and 7% interest rate

Schedule SB, Part V — Summary of Plan Provisions

	Registered Nurses' Accrued Benefit Late Retirement – GA71 Female mortality table and 6% interest rate Monthly Benefit Optional Forms – GA71 Female mortality table and 6% interest rate
Normal retirement	
• Eligibility	
— Registered Nurses	The later of the date on which a participant attains age 65 or completes five years of vesting service.
— Healthcare Services Workers and Non-Union Employees	The later of the date on which a participant attains age 65 or completes three years of vesting service. The normal retirement date for a participant age 65 or older shall not be later than the fifth anniversary of participation. For participants in the plan prior to July 1, 1989, normal retirement date means the date on which a participant attains age 65.
• Benefit	
— Registered Nurses	Retirement income is equal to the accrued benefit at the date of termination or retirement. 1.25% of the highest three-year average compensation up to Social Security covered compensation times years of credited service (maximum 40 years), plus 1.85% of the excess, if any, times years of credited service (maximum 35 years). The minimum benefit is $5.00 per month per year of credited service. An additional minimum benefit is the benefit accrued through June 30, 1992 for participants as of June 30, 1989 and based on the plan is effect at that time.
— Healthcare Services Workers	A participant's monthly retirement income is equal to his total cash balance plan account converted to annuity.
— Non-union Employees	A participant's monthly retirement income is equal to his total retirement savings plan account converted to an annuity.
Early retirement	
• Eligibility	An employee may elect early retirement after attaining age 55 and completing at least five years of service.
• Benefit	
— Registered Nurses	Early retirement benefit is equal to the accrued benefit based on average compensation and service at early retirement. The benefit is reduced 1/180 for each of the first 60 months and by 1/360 for each of the next 60 months by which early retirement date precedes normal retirement date. The early retirement reduction for a participant who is in a registered nurse position at retirement, terminates on or after July 1, 1999, and is at least age 60 at that time is 1/240 for each of the first 60 months by which early retirement date precedes normal retirement date.
— Healthcare Services Workers	A participant's early retirement benefit is equal to total cash balance plan account at early retirement converted to an annuity. The accrued benefit as of December 31, 1996 is reduced the same as for registered nurses above.
— Non-union Employees	A participant's early retirement benefit is equal to total retirement savings plan account at early retirement converted to an annuity. The accrued benefit as of June 30, 1994 is reduced the same as for registered nurses above.

Schedule SB, Part V — Summary of Plan Provisions

Late retirement	
• Eligibility	An employee may continue to work beyond his normal retirement date.
• Benefit	
— Registered Nurses	Postponed retirement benefit when a participant actually retires is equal to the greater of the accrued benefit based on average compensation and service at actual retirement date and the actuarial equivalent of the normal retirement benefit.
— Healthcare Services Workers	Postponed retirement benefit is equal to the greater of the cash balance at actual retirement date converted to an annuity and the actuarial equivalent of the normal retirement benefit.
— Non-union Employees	Postponed retirement benefit is equal to the greater of the retirement savings plan account at actual retirement date converted to an annuity and the actuarial equivalent of the normal retirement benefit.
Deferred vested	
• Eligibility	
— Registered Nurses	On termination of employment with five or more years of vesting service.
— Healthcare Services Workers and Non-Union Employees	On termination of employment with three or more years of vesting service.
Disability	
• Eligibility	An employee may elect disability retirement on total and permanent disability at any age with no minimum service requirement.
• Benefit	
— Registered Nurses	Disability retirement benefit is equal to the benefit as determined for normal retirement based on average compensation at date of disability and service projected to normal retirement date, no later than the plan's December 31, 2007 or freeze date, payable at normal retirement date.
— Healthcare Service Workers	Disability retirement benefit will include all years of service up to date of disability. The cash balance plan account will continue to be credited with allocations each year until the earlier of December 31, 2007 or disability ends. The benefit is payable at normal retirement date.
— Non-Union Employees	Disability retirement benefit will include all years of service up to date of disability. The retirement savings plan account will continue to be credited with allocations each year until the earlier of December 31, 2007 or disability ends. The benefit is payable at normal retirement date.
Pre-retirement death	
• Eligibility	
— Registered Nurses	The spouse of an employee who dies after at least five years of vesting service.
— Healthcare Services Workers and Non-Union Employees	Effective January 1, 1997 and July 1, 1994, respectively, the surviving spouse of beneficiary of a participant who dies prior to commencement of benefit payments, but is entitled to vested benefit.
• Benefit	
— Registered Nurses	A benefit equal to 50% of the employee's accrued benefit reduced actuarially for the early commencement and for the joint and survivor

Schedule SB, Part V — Summary of Plan Provisions

		feature. The benefit is paid no earlier that the date of the employee would have reached age 55.
–	Healthcare Services Workers and Non-union Employees	The value of the participant's retirement savings plan account (if less than $10,000), or the actuarially equivalent annuity.

Schedule SB, Part V — Summary of Plan Provisions

Retirement Savings Plan Cash balance account for non-union employees

A participant's account balance at any given determination date consists of five parts:

1) The participant's opening account balance accumulated with interest credits to the determination date, where the opening account balance equals, the lump sum actuarial equivalent on July 1, 1994 of the participant's accrued benefit under the prior plan as of June 30, 1994. Actuarial equivalence is determined using UP84 mortality and 7% interest.

2) The participant's core pension allocations accumulated with interest credits to the determination date, where allocations are assumed to occur at the end of the year. The core pension allocation is compensation times a percent, where the percent is based on year of vesting service, as follows:

Years of Vesting Service as of the End of the Plan Year	Percent of Compensation
0-4 years	3.0%
5-9 years	4.0%
10-14 years	5.0%
15-19 years	6.0%
20-24 years	7.0%
25 and over	8.0%

Schedule SB, Part V — Summary of Plan Provisions

3) For participants hired prior to June 30, 1994, who remain employed without incurring a break in service in a subsequent plan year, an additional allocation accumulated with interest credits to the determination date, where allocations are assumed to occur at the end of the year. The additional allocation is compensation times a percent, based on the following table:

Percentage of Compensation Based on Years of Vesting Service as of 06/30/1994				
Age as of 06/30/1994	**0-4**	**5-9**	**10-14**	**15 or more**
Under 30	0.5%	0.5%	0.5%	0.5%
30-34	1.0%	1.0%	1.0%	1.0%
35-43	2.0%	2.0%	2.0%	2.0%
44-45	2.5%	2.5%	2.5%	2.5%
46-48	3.0%	3.0%	3.0%	3.0%
49-51	4.0%	4.0%	4.0%	4.0%
52	4.5%	4.5%	4.5%	4.5%
53	5.5%	5.5%	5.5%	5.5%
54	6.0%	6.0%	6.0%	6.0%
55-56	6.5%	7.5%	8.5%	9.5%
57-58	7.5%	8.5%	9.5%	10.5%
59-61	8.5%	9.5%	10.5%	11.5%
62 and over	10.0%	12.0%	14.0%	16.0%

4) The participant's excess allocations accumulated with interest credits to the determination date, where allocations are assumed to occur at the end of the year. The excess allocation is compensation in excess of the Social Security wage base for the year times a percent, based on the following table:

Years of Vesting Service as of the End of the Plan Year	Percent of Compensation
0-4 years	3.0%
5-9 years	4.0%
10-14 years	5.0%
15-19 years	6.0%
20-24 years	7.0%
25 and over	8.0%

Schedule SB, Part V — Summary of Plan Provisions

	5) The matching allocation is 50% of the participant's deferrals to a tax sheltered annuity program sponsored by the corporation, but not to exceed 2% of compensation. This plan provision became effective January 1, 1995. Interest is credited each plan year until payments begin. Interest on the opening account balance is credited at 7% per year through December 31, 2016. Effective January 1, 2017, interest in the opening account balance is credited at 6% per year. Interest credits for all other accounts use an interest rate equal to the average of the 26-week U.S. Treasury Bill rate on the last day of the preceding calendar year. However, the interest rate used shall not be less than 5% for any single year. At separation, the accounts receive a prorated interest credit based on the extent of employment during the year of separation. The account balance is converted to an annuity using UP84 mortality and 7.0% interest for the opening account balance and UP84 mortality and 6.5% for the remainder of the account balances.
CASH BALANCE PLAN FOR HEALTHCARE SERVICE WORKERS	A participant's account balance at any given determination date consists of three parts:
	1) The participant's opening account balance accumulated with interest credits to the date of determination, where the opening account balance equals the lump sum actuarial equivalent on January 1, 1997 of the participant's accrued benefit under the prior plan as of December 31, 1996. Actuarial equivalence is determined using UP84 mortality and 7.0% interest.
	2) The participants base account allocations consist of the annual service allocations and the age-related annual allocations. The base account is the determination date, where allocations are assumed to occur at the end of the year. The annual service is based on the chart at the end of the section.

Schedule SB, Part V — Summary of Plan Provisions

Years of service after 12/31/1996	SALARY GRADE									
	604	605	606	607	608	609	610	611	612	613
1	$500	$525	$550	$600	$650	$700	$750	$900	$1050	$1200
2	$550	$575	$600	$650	$700	$750	$800	$975	$1125	$1275
3	$600	$625	$650	$700	$750	$800	$850	$1050	$1200	$1350
4	$650	$675	$700	$750	$800	$850	$900	$1125	$1275	$1425
5	$700	$725	$750	$800	$850	$900	$950	$1200	$1350	$1500
6	$750	$775	$800	$850	$900	$950	$1000	$1275	$1425	$1575
7	$800	$825	$850	$900	$950	$1000	$1050	$1350	$1500	$1650
8	$850	$875	$900	$950	$1000	$1050	$1100	$1425	$1575	$1725
9	$900	$925	$950	$1000	$1050	$1100	$1150	$1500	$1650	$1800
10	$950	$975	$1000	$1050	$1100	$1150	$1200	$1575	$1725	$1875
11	$1000	$1025	$1050	$1100	$1150	$1200	$1250	$1650	$1800	$1950
12	$1050	$1075	$1100	$1150	$1200	$1250	$1300	$1725	$1875	$2025
13	$1100	$1125	$1150	$1200	$1250	$1300	$1350	$1800	$1950	$2100
14	$1150	$1175	$1200	$1250	$1300	$1350	$1400	$1875	$2025	$2175
15	$1200	$1225	$1250	$1300	$1350	$1400	$1450	$1950	$2100	$2250
16	$1250	$1275	$1300	$1350	$1400	$1450	$1500	$2025	$2175	$2325
17	$1300	$1325	$1350	$1400	$1450	$1500	$1550	$2100	$2250	$2400
18	$1350	$1375	$1400	$1450	$1500	$1550	$1600	$2175	$2325	$2475
19	$1400	$1425	$1450	$1500	$1550	$1600	$1650	$2250	$2400	$2550
20	$1450	$1475	$1500	$1550	$1600	$1650	$1700	$2325	$2475	$2625
21	$1500	$1525	$1550	$1600	$1650	$1700	$1750	$2400	$2550	$2700
22	$1550	$1575	$1600	$1650	$1700	$1750	$1800	$2475	$2625	$2775
23	$1600	$1625	$1650	$1700	$1750	$1800	$1850	$2550	$2700	$2850
24	$1650	$1675	$1700	$1750	$1800	$1850	$1900	$2625	$2775	$2925
25	$1700	$1725	$1750	$1800	$1850	$1900	$1950	$2700	$2850	$3000
26	$1750	$1775	$1800	$1850	$1900	$1950	$2000	$2775	$2925	$3075
27	$1800	$1825	$1850	$1900	$1950	$2000	$2050	$2850	$3000	$3150
28	$1850	$1875	$1900	$1950	$2000	$2050	$2100	$2925	$3075	$3225
29	$1900	$1925	$1950	$2000	$2050	$2100	$2150	$3000	$3150	$3300
30	$1950	$1975	$2000	$2050	$2100	$2150	$2200	$3075	$3225	$3375
31	$1950	$1975	$2000	$2050	$2100	$2150	$2200	$3075	$3225	$3375
32	$1950	$1975	$2000	$2050	$2100	$2150	$2200	$3075	$3225	$3375
33	$1950	$1975	$2000	$2050	$2100	$2150	$2200	$3075	$3225	$3375
34 and over	$1950	$1975	$2000	$2050	$2100	$2150	$2200	$3075	$3225	$3375

Schedule SB, Part V — Summary of Plan Provisions

3) The age-related annual allocation is based on the table below. The age-related annual allocation will remain constant, based on the age as of December 31, 1996.

Age as of December 31, 1996	Age-Related Annual Allocation
Under 36	$15
36	$30
37	$45
38	$60
39	$75
40	$100
41	$125
42	$150
43	$175
44	$200
45	$250
46	$300
47	$350
48	$400
49	$450
50	$500
51	$550
52	$625
53	$700
54	$800
55	$1,000
56	$1,200
57	$1,300
58	$1,500
59	$1,700
60	$2,500
61	$3,000
62	$3,750
63	$4,500
64 and above	$6,000

Interest is credited each plan year until payments begin. Interest on the opening account balance is credited at 7% through December 31, 2016. Effective January 1, 2017, interest in the opening account balance is credited at 6% per year. Interest credits for all other accounts use an interest rate equal to the average of the 26-week U.S. Treasury Bill rate on the last day of the preceding calendar year. However, the interest rate used

Schedule SB, Part V — Summary of Plan Provisions

	shall be less than 5% for any single year. At separation, the accounts receive a prorated interest credit based on the extent of employment during the year of separation. The account balance is converted to an annuity using UP84 mortality and 7.0% interest for the opening account balance and UP84 mortality and 6.5% for the remainder of the account balances.
Annuity purchase	Effective December 6, 2018, 746 in pay participants with benefits under $500 a month were included in an annuity buyout. The plan purchased annuities for this group from an insurance provider.
Spin off	Effective December 31, 2018, 620 participants were included in a de minimis spinoff to the UMMS Corporation Pension Plan. Effective August 30, 2023, 1,913 participants were spun off to a new plan called the Dimensions Health Corporation Pension Plan B.
Deferred vested cash out opportunity	Effective September 30, 2019, the plan offered terminated vested participants with a benefit accrued as a union registered nurse a one-time opportunity to receive an unlimited lump sum distribution of present value of their normal retirement benefit in December 2019.
Spin-back	Effective December 31, 2022, 152 active and active transferred participants that were in the December 31, 2018 spinoff to the UMMS Pension Plan were in a de minimis spin-back to the Dimensions Pension Plan.
Form of benefits	
• Automatic form for unmarried participants	A single life annuity
• Automatic form for married participants	An actuarially equivalent 50% joint and survivor annually with a reduced benefit payable to the participant, and 50% of the participant's benefit payable to the spouse after the death of the participant.
• Optional forms	An employee may elect one of the following options lieu of the normal benefit. 50%, 66.67%, 75% or 100% joint and survivor options (where a reduced benefit is payable to the employee, 50%, 66.67%, 75% or 100% is continued during the lifetime of the employee's designated beneficiary after the employee's death. A reduced monthly benefit payable for the life but with a guarantee of 60, 120 or 180 monthly payments. A lump sum distribution if the present value of the accrued benefit is less than $10,000. Code Section 417(e) assumptions with a two-month lookback and one-year stability period are used to determine the present value.
• Optional form conversion factors (excluding lump sum distributions)	6.00% interest and GA71 female mortality table
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as amended and restated as of January 1, 2020 and last amended by the Third Amendment effective August 30, 2023 are included in this valuation.

Schedule SB, Part V — Summary of Plan Provisions

- **Late retirement increases:**
  - *Active participants:* The plan does not provide benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases apply to participants who defer retirement beyond 65. Participants with cash balance accounts, the actuarial increase is calculated by continuing to apply interest credits to the cash balance account
  - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increases. Participants with cash balance accounts, the actuarial increase is calculated by continuing to apply interest credits to the cash balance account.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
  - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
  - *Plan amendments:* See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Schedules benefit increase:** Not applicable.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

None

Schedule SB, line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than $0.

Shortfall bases					
Year established		Outstanding balance	Years remaining		2025 installment
2025	$	73,803	15	$	6,881
Total	$	73,803		$	6,881

Schedule SB, Line 25 — Method Change

Method changes since prior valuation

Due to the spin out on August 30, 2023, the asset method was reset and was equal to the market value of assets as of January 1, 2024. As of January 1, 2025, the asset method is an average of the adjusted market value for each year during the last two years preceding the valuation date (Actuarial Value of Assets).

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- Interest discounts and mortality rates for valuation purposes, were updated from 2024 to 2025 in accordance with PPA.
- The expense component of normal cost Increased from $44,000 to $82,000 to reflect our expectations for the current plan year.
- The expected investment return was updated to reflect our expectations for the plan year.
- The allocation cash balance account interest credit rate was updated to 5.00% based on the current 6-month U.S. Treasury Bill rates as of the January 1, 2025 valuation date.