

SUMMARY ANNUAL REPORT

FOR Salem Health

This is a summary of the annual report of the Group Insurance Plan For Salem Health Hospitals and Clinics, 93-0823471, 501, for period 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with the following Carriers/Administrators:

- Modern Health Arizona P.L.L.C.
- Standard Insurance Company
- Vision Service Plan

to pay the following claims

- Accidental Death and Dismemberment; Employee Assistance Program; Life Insurance; Long Term disability; Temporary disability; Vision

incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$7,435,161.00.

Because they are so-called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under such "experience-rated" contracts were \$5,567,632.00. and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$5,112,252.00.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Salem Health, 890 Oak Street Southeast, Salem, OR, 97301, or by telephone at 5038141850.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Salem Health, 890 Oak Street Southeast, Salem, OR, 97301) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.