

## **Summary Annual Report**

### **Texas Health 401(k) Retirement Plan**

This is a summary of the annual report for the Texas Health 401(k) Retirement Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Basic Financial Statement**

Benefits under the plan are provided through a trust fund. Plan expenses were \$293,850,073. These expenses included \$2,145,161 in administrative expenses and \$291,433,030 in benefits paid to participants and beneficiaries, \$114,468 in corrective distributions and \$157,414 in deemed distributions. A total of 33,770 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,299,181,783, as of December 31, 2024 compared to \$2,872,379,537 as of December 31, 2023. During the plan year, the plan experienced an increase in its net assets of \$426,802,246. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had a total income of \$720,652,319, including employer contributions of \$109,317,675, employee contributions of \$182,514,078, other contributions of \$25,038,617, realized and unrealized net gain on assets of \$347,741,647, earnings from participant loans of \$3,241,598 and earnings from investments of \$52,798,704.

### **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:

1. financial information and information on payments to service providers;
2. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities;
3. an accountant's report;
4. assets held for investment;
5. fiduciary information, including non-exempt transactions between the plan and the parties of interest (that is, persons who have certain relationships with the plan.)

To obtain a copy of the full annual report, or any part thereof, write or call Amanda Wolf, Dir Sr. Benefits & IDM, 612 E. Lamar Blvd., Ste. 400, Arlington, Texas 76011, (682) 236-6531. The charge to cover copying costs of the furnished documents will be \$ .10 per page for any part thereof.

You 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 statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at the address above, 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, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

## **Summary Annual Report**

### **Frozen PHS 401(a) Plan**

This is a summary of the annual report for the Frozen PHS 401(a) Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Basic Financial Statement**

Benefits under the plan are provided through a trust fund. Plan expenses were \$4,828,146. These expenses included \$29,701 in administrative expenses and \$4,798,445 in benefits paid to participants and beneficiaries. A total of 318 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$18,672,100, as of December 31, 2024 compared to \$21,383,205 as of December 31, 2023. During the plan year, the plan experienced a decrease in its net assets of (\$2,711,105). This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$2,117,041, including realized and unrealized net gain on assets of \$1,868,666 and earnings from investments of \$248,375.

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## Summary Annual Report

### Frozen PHS & HMHS 403(b) Plan

This is a summary of the annual report for the Frozen PHS & HMHS 403(B) Annuity Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$8,181,956. These expenses included \$49,553 in administrative expenses and \$8,132,403 in benefits paid to participants and beneficiaries. A total of 623 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$35,858,847, as of December 31, 2024 compared to \$39,606,290 as of December 31, 2023. During the plan year, the plan experienced a decrease in its net assets of (\$3,747,443). This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$4,434,513, including realized and unrealized net gain on assets of \$3,101,987, earnings from participant loans of \$25,158 and earnings from investments of \$1,307,368.

### Your Rights To Additional Information

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1. financial information and information on payments to service providers;
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## Summary Annual Report

### Texas Health Resources Frozen Prior Employer 401(k) Plan

This is a summary of the annual report for the Texas Health Frozen Prior Employer 401(K) Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$19,284,541. These expenses included \$14,535 in administrative expenses and \$19,270,427 in benefits paid to participants and beneficiaries, (\$1,965) in deemed distributions and \$1,544 in corrective distributions. A total of 1,522 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$107,650,552, as of December 31, 2024 compared to \$113,090,515 as of December 31, 2023. During the plan year, the plan experienced a decrease in its net assets of (\$5,439,963). This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$13,844,578, including realized and unrealized net gain on assets of \$12,860,722 earnings from participant loans of \$146,228 and earnings from investments of \$837,628.

### Your Rights To Additional Information

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## **Summary Annual Report**

### **Frozen PHS & HMHS 401(K) Plan**

This is a summary of the annual report for the Frozen PHS & HMHS 401(K) Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Basic Financial Statement**

Benefits under the plan are provided through a trust fund. Plan expenses were \$2,400,634. These expenses included \$29,339 in administrative expenses and \$2,371,295 in benefits paid to participants and beneficiaries. A total of 372 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$9,975,788, as of December 31, 2024 compared to \$11,228,562 as of December 31, 2023. During the plan year, the plan experienced a decrease in its net assets of (\$1,252,774). This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$1,147,860, including realized and unrealized net gain on assets of \$952,947, earnings from participant loans of \$10,012 and earnings from investments of \$184,901.

### **Your Rights To Additional Information**

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## **Summary Annual Report**

### **Texas Health Resources Long-Term Disability Plan**

This is a summary of the annual report of the Texas Health Resources Long-Term Disability Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has a contract with Prudential Insurance Company of America, UNUM Life Insurance Company of America and Life Insurance Company of North America to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$6,726,806.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including any sales commissions paid by insurance carriers, are included in that report:

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## **Summary Annual Report**

### **Texas Health Resources Short-Term Disability Plan**

This is a summary of the annual report of the Texas Health Resources Short-Term Disability Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has a contract with Prudential Insurance Company of America to pay all short-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$10,079,665.

### **Your Rights to Additional Information**

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## **Summary Annual Report**

### **Texas Health Separation Pay Plan**

This is a summary of the annual report of the Texas Health Separation Pay Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Texas Health Resources has committed to pay all amounts of severance pay incurred under the terms of the plan from its general assets.

### **Basic Financial Information**

Plan expenses were \$5,733,506. These expenses include \$5,733,506 in benefits paid to participants.

### **Your Rights to Additional Information**

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## **Summary Annual Report**

### **Texas Health Resources Life & Accident Insurance Plan**

This is a summary of the annual report of the Texas Health Resources Life & Accident Insurance Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has contracts with Prudential Insurance Company of America and Life Insurance Company of North America to pay all employee and covered dependent life insurance claims, accidental death and dismemberment claims, and business travel claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$11,257,128.

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## **Summary Annual Report**

### **Texas Health Resources Dental Plan**

This is a summary of the annual report of the Texas Health Resources Dental Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has contracts with Aetna Dental Inc. to pay certain dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$18,359,761.

### **Your Rights to Additional Information**

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## **Summary Annual Report**

### **Texas Health Resources Flexible Benefits Plan**

This is a summary of the annual report of the Texas Health Resources Flexible Benefits Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Basic Financial Information**

During the plan year, the plan had total income of \$15,034,493 from employee contributions. Plan expenses were \$15,034,493. These expenses included \$218,624 in administrative expenses, and \$14,815,869 in benefits paid to participants and beneficiaries.

### **Your Rights to Additional Information**

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## **Summary Annual Report**

### **Texas Health Resources Vision Plan**

This is a summary of the annual report of the Texas Health Resources Vision Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has a contract with Metropolitan Life Insurance Company to pay all vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$2,857,922.

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## **Summary Annual Report**

### **Texas Health Resources Medical Plan**

This is a summary of the annual report of the Texas Health Resources Medical Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has a contract with ReliaStar Life Insurance Company to pay medical claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$1,246,141.

Texas Health Resources has committed to pay certain amounts of medical claims incurred under the terms of the plan.

#### **Basic Financial Information**

During the plan year, the plan had total income of \$399,480,060 including employer contributions of \$316,849,124 and participant contributions of \$82,630,936.

Plan expenses were \$399,480,060. These expenses include \$ 19,713,491 of administrative fees and \$378,520,428 of medical benefits paid on behalf of participants and beneficiaries and \$1,246,141 of premiums paid.

#### **Your Rights to Additional Information**

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## **Summary Annual Report**

### **Texas Health Supplemental Plans**

This is a summary of the annual report of the Texas Health Resources Supplemental Plans, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has a contract with Metropolitan Life Insurance Company to pay all health claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$3,026,800.

### **Your Rights to Additional Information**

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## **Summary Annual Report**

### **Texas Health Legal Plan**

This is a summary of the annual report of the Texas Health Resources Legal Plan, EIN 75-2702388, for the calendar year ending December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Insurance Information**

The plan has a contract with Arag Services, LLC to pay all health claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$1,025.844.

### **Your Rights to Additional Information**

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