

**SUMMARY ANNUAL REPORT FOR  
GREAT RIVER HEALTH SYSTEMS, INC. FLEXIBLE BENEFITS PLAN**

This is a summary of the annual report of the Great River Health Systems, Inc. Flexible Benefits Plan (Employer Identification Number 42-1193185, Plan Number 501) for the plan year 01/01/2023 through 12/31/2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Great River Health Systems, Inc. has committed itself to pay all Medical and Dental claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Reliance Standard Life Insurance Company and Fidelity Security Life Insurance Company to pay all Life insurance, Vision, Accidental death & dismemberment, Long-term disability, Temporary disability, Voluntary short-term disability, Voluntary accident, Voluntary critical illness, Voluntary accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2023 were \$1,307,195.

**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. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 1221 S Gear Avenue, West Burlington, IA 52655 and phone number, 319-768-3750. The charge to cover copying costs will be \$5.00 for the full annual report, or \$.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 1221 S Gear Avenue, West Burlington, IA 52655, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.