

SUMMARY ANNUAL REPORT

For

For Childrens Hospital of Orange County Employee Welfare Benefits Plan

This is a summary of the annual report of the Childrens Hospital of Orange County Employee Welfare Benefits Plan, EIN 95-2321786, Plan No. 502, for period 01/01/2024 through 12/31/2024. 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).

Childrens Hospital of Orange County has committed itself to pay certain self-insured employee assistance program and flexible spending account claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Cigna Health and Life Insurance Company And Affiliates, Cigna Healthcare of California, Delta Dental of California, Hartford Life and Accident, Hartford Life and Accident Insurance Co, Vision Service Plan, and CuraLinc Healthcare to pay medical, dental, vision, life insurance, short-term disability, long-term disability, accidental death and dismemberment, and employee assistance program claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$65,584,180.

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 12/31/2024, the premiums paid under such "experience-rated" contracts were \$55,405,813 and the total of all benefit claims paid under these contracts during the plan year was \$54,465,094.

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 item listed below is 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 or call the office of Childrens Hospital of Orange County at 1201 West La Veta Avenue, Orange, CA, 92868 or by telephone at 714-509-8414.

You also have the legally protected right to examine the annual report at the main office of the plan (Childrens Hospital of Orange County, 1201 West La Veta Avenue, Orange, CA, 92868) 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. Or you may access a copy on the DOL's web site www.efast.dol.gov.