



AGENDA

**REGULAR MEETING OF THE FINANCE COMMITTEE
A COMMITTEE OF THE BOARD OF DIRECTORS**

Tuesday, May 26, 2026

2:30 PM

Administration Boardroom

600 N. Highland Springs Avenue, Banning, CA 92220

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Administration Office at (951) 769-2101. **Notification 48 hours prior to the meeting** will enable the Hospital to make reasonable arrangement to ensure accessibility to this meeting. [28 CFR 35.02-35.104 ADA Title II].

TAB

I. Call to Order

R. Rader

II. Public Comment

A five-minute limitation shall apply to each member of the public who wishes to address the Finance Committee of the Hospital Board of Directors on any matter under the subject jurisdiction of the Committee. A thirty-minute time limit is placed on this section. No member of the public shall be permitted to “share” his/her five minutes with any other member of the public. (Usually, any items received under this heading are referred to staff for future study, research, completion and/or future Committee Action.) (PLEASE STATE YOUR NAME AND ADDRESS FOR THE RECORD.)

On behalf of the San Gorgonio Memorial Hospital Board of Directors, we want you to know that the Board/Committee acknowledges the comments or concerns that you direct to this Committee. While the Board/Committee may wish to occasionally respond immediately to questions or comments if appropriate, they often will instruct the CEO, or other Administrative Executive personnel, to do further research and report back to the Board/Committee prior to responding to any issues raised. If you have specific questions, you will receive a response either at the meeting or shortly thereafter. The Board/Committee wants to ensure that it is fully informed before responding, and so if your questions are not addressed during the meeting, this does not indicate a lack of interest on the Board/Committee’s part; a response will be forthcoming.

OLD BUSINESS

III. * **Proposed Action – Approval of Minutes**

R. Rader

- April 28, 2026, regular meeting

A

NEW BUSINESS

San Gorgonio Memorial Healthcare District Board of Directors
Finance Committee – Regular Meeting
May 26, 2026

- | | | | |
|-------|---|-------------|--------|
| IV. | CEO Report | M. Finney | verbal |
| V. | * Proposed Action – Recommend Approval to Healthcare District Board <ul style="list-style-type: none">▪ April 2026 Financial Report (Unaudited)▪ ROLL CALL | R. Marshall | B |
| VI. | * Proposed Action – Recommend Approval to Healthcare District Board <ul style="list-style-type: none">▪ Annual Liability Insurance Renewals with BETA▪ ROLL CALL | R. Marshall | C |
| VII. | * Proposed Action – Recommend Approval to Healthcare District Board <ul style="list-style-type: none">▪ Annual Insurance Renewals – Property and Casualty Programs▪ ROLL CALL | R. Marshall | D |
| VIII. | Future Agenda Items | | |
| IX. | Next Meeting – June 30, 2026 @ 2:30 PM | | |
| X. | Adjournment | R. Rader | |

*** Requires Action**

In accordance with The Brown Act, Section 54957.5, all public records relating to an agenda item on this agenda are available for public inspection at the time the document is distributed to all, or a majority of all, members of the Committee. Such records shall be available at the Hospital office located at 600 N. Highland Springs Avenue, Banning, CA 92220 during regular business hours, Monday through Friday, 8:00 am - 4:30 pm.

Certification of Posting

I certify that on May 22, 2026, I posted a copy of the foregoing agenda near the regular meeting place of the Board of Directors of San Gorgonio Memorial Healthcare District - Finance Committee, and on the San Gorgonio Memorial Hospital website said time being at least 72 hours in advance of the regular meeting of the Finance Committee (Government Code Section 54954.2).

Executed at Banning, California, May 22, 2026



Ariel Whitley, Executive Assistant

TAB A

REGULAR MEETING OF THE
SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT
BOARD OF DIRECTORS

FINANCE COMMITTEE
April 28, 2026

The regular meeting of the San Gorgonio Memorial Healthcare District Board of Directors Finance Committee was held on Tuesday, April 28, 2026, in the Administration Boardroom, 600 N. Highland Springs Avenue, Banning, California.

Members Present: Pat Brown, Susan DiBiasi, Ron Rader (C)

Excused: None

Required Staff: Michele Finney (CEO), Angie Brady (CNE), Daniel Heckathorne (Executive Director of Finance), John Peleuses (VP, Ancillary & Support Services), Ariel Whitley (Executive Assistant), Annah Karam (CHRO), Ryan Marshall (CFO)

| AGENDA ITEM | DISCUSSION | ACTION / FOLLOW-UP |
|---|---|--|
| Call To Order | Ron Rader called the meeting to order at 2:32 pm. | |
| Public Comment | No public comment. | |
| OLD BUSINESS | | |
| Proposed Action - Approve Minutes March 31, 2026, regular meeting | Ron Rader asked for any changes or corrections to the minutes of the March 31, 2026, regular meeting. There were none. | The minutes of the March 31, 2026, regular meeting will stand correct as presented. |
| NEW BUSINESS | | |
| Proposed Action – Recommend Approval to the Healthcare District Board of Directors - Monthly Financial Report (Unaudited) – March 2026 | <p>Ryan Marshall, CFO, reviewed the Unaudited March 2026 Finance Report.</p> <p>The month of March resulted in a negative \$809K EBIDA compared to budgeted negative EBIDA of \$785K. Overall Surplus was a negative \$244K compared to the budgeted negative Surplus of \$1.04M.</p> <p>Items of note included:</p> <ul style="list-style-type: none"> • Inpatient days, adjusted patient days, and ER visits were significantly over budget, while births were six less than budget and outpatient visits were 1.0% under budget. Surgeries were on budget. <p>ROLL CALL:</p> | M.S.C. (Brown/DiBiasi), the SGMHD Finance Committee voted to recommend approval of the Unaudited March 2026 Financial Report to the Healthcare District Board of Directors. |

| AGENDA ITEM | DISCUSSION | | | | ACTION / FOLLOW-UP |
|----------------------------|--|-----|---------|-----|--------------------|
| | Brown | Yes | DiBiasi | Yes | |
| Future Agenda Items | <ul style="list-style-type: none"> Annual Insurance Renewals for BETA | | | | |
| Next Meeting | The next regular Finance Committee meeting will be held on May 26, 2026 @ 2:30 pm. | | | | |
| Adjournment | The meeting was adjourned at 3:15 pm. | | | | |

In accordance with The Brown Act, *Section 54957.5*, all reports, and handouts discussed during this Open Session meeting are public records and are available for public inspection. These reports and/or handouts are available for review at the Hospital Administration office located at 600 N. Highland Springs Avenue, Banning, CA 92220 during regular business hours, Monday through Friday, 8:00 am - 4:30 pm.

Minutes respectfully submitted by Ariel Whitley, Executive Assistant

TAB B



**SAN GORGONIO MEMORIAL HOSPITAL
BANNING, CALIFORNIA**

Unaudited Financial Statements

for

TEN MONTHS ENDING APRIL 30, 2026

FY 2026

Certification Statement:

To the best of my knowledge, I certify for the hospital that the attached financial statements do not contain any untrue statement of a material fact or omit to state a material fact that would make the financial statements misleading. I further certify that the financial statements present in all material respects the financial condition and results of operation of the hospital and all related organizations reported herein.

Note: Because these reports are prepared for internal users only, they do not purport to conform to the principles contained in U.S. GAAP.

Certified by:

Daniel R. Heckathorne

Daniel R. Heckathorne

5/15/2026

Executive Director of Finance

San Gorgonio Memorial Hospital

Financial Report - Executive Summary – 05 15 26

For the Month of April 2026 and YTD Ten Months Ended April 30, 2026 (Unaudited)

Unfavorable Variances Show as (Negatives)

Monthly Profit/Loss (EBIDA) Summary Positive (comparisons to Budget)

| INCOME STATEMENT - CURRENT MONTH | April 2025 ACTUAL | April 2026 ACTUAL | VARIANCE April 2026 TO April 2025 | PERCENTAGE VARIANCE April 2026 TO April 2025 | April 2026 BUDGET | VARIANCE April 2026 ACTUAL TO BUDGET | PERCENTAGE VARIANCE April 2026 ACTUAL TO BUDGET |
|----------------------------------|----------------------|----------------------|---|---|----------------------|---|---|
| NET INCOME | 1,776,116 | (1,807,934) | (3,584,050) | 201.8% | (2,603,827) | 795,893 | 30.6% |
| EBIDA | 1,158,224 | (1,515,773) | (2,673,997) | 230.9% | (2,337,019) | 821,246 | 35.1% |

YTD Profit/Loss (EBIDA) Summary Positive (comparisons to Budget)

| INCOME STATEMENT - 10 MONTHS YTD | April 2025 YTD ACTUAL | April 2026 YTD ACTUAL | YTD VARIANCE April 2026 TO April 2025 | PERCENTAGE YTD VARIANCE April 2026 TO April 2025 | April 2026 YTD BUDGET | VARIANCE April 2026 YTD ACTUAL TO BUDGET | PERCENTAGE VARIANCE YTD April 2026 ACTUAL TO BUDGET |
|----------------------------------|--------------------------|--------------------------|---|---|--------------------------|---|---|
| NET INCOME | (5,895,379) | (8,179,304) | (2,283,925) | -38.7% | (9,620,726) | 1,441,422 | 15.0% |
| EBIDA | (4,853,374) | (7,433,958) | (2,580,584) | -53.2% | (8,724,909) | 1,290,951 | 14.8% |

Items of Note:

- Inpatient Days and Adjusted Patient Days were significantly over budget.
- Observation Count, Surgeries, and Deliveries were notably under budget
- April's statement included \$174,227 of Supplemental Funding revenues.
- Other Items of Note are outlined in the Extraordinary Items report on Page 4

Monthly Workloads – The following table illustrates the monthly Workload Units:

| KEY WORKKLOAD UNITS - CURRENT MONTH | APRIL 2025 ACTUAL | APRIL 2026 ACTUAL | VARIANCE APRIL 2026 TO APRIL 2025 | PER CENTAGE VARIANCE APRIL 2026 TO APRIL 2025 | APRIL 2026 BUDGET | VARIANCE APRIL 2026 ACTUAL TO BUDGET | PER CENTAGE VARIANCE APRIL 2026 ACTUAL TO BUDGET |
|--|----------------------|----------------------|---|--|----------------------|---|--|
| TOTAL ACUTE PATIENT DAYS | 803 | 995 | 192 | 23.9% | 894 | 101 | 11.3% |
| AVERAGE DAILY CENSUS | 26.8 | 33.2 | 6.4 | 23.9% | 29.8 | 3.4 | 11.3% |
| AVERAGE ACUTE LENGTH OF STAY | 4.56 | 4.38 | (0.2) | -3.9% | 3.92 | 0.46 | 11.8% |
| PATIENT DISCHARGES | 176 | 227 | 51 | 29.0% | 228 | (1) | -0.4% |
| ADJUSTED PATIENT DAYS | 2,175 | 2,434 | 259 | 11.9% | 2,149 | 285 | 13.3% |
| OBSERVATION COUNT | 403 | 326 | (77) | -19.1% | 370 | (44) | -11.8% |
| TOTAL EMERGENCY ROOM VISITS | 3,550 | 3,420 | (130) | -3.7% | 3,477 | (57) | -1.6% |
| AVERAGE EMERGENCY VISITS PER DAY | 118.3 | 114.0 | (4.3) | -3.7% | 115.9 | (2) | -1.6% |
| TOTAL SURGERIES (EXCLUDING G.I.'S) | 91 | 78 | (13) | -14.3% | 85 | (7) | -8.2% |
| DELIVERIES/BIRTHS | 6 | 15 | 9 | 150.0% | 24 | (9) | -37.5% |
| OUTPATIENT REGISTRATIONS (EXCLUDING EMERGENCY) | 515 | 561 | 46 | 8.9% | 570 | (9) | -1.6% |
| CASE MIX INDEX | 1.5332 | 1.5581 | 0.0248 | 1.6% | 1.5868 | (0.0287) | -1.8% |

YTD Workloads – The following table illustrates the YTD Workload Units:

| KEY WORKKLOAD UNITS - YTD | APRIL 2025 YTD ACTUAL | APRIL 2026 YTD ACTUAL | VARIANCE APRIL 2026 TO APRIL 2025 | PER CENTAGE VARIANCE APRIL 2026 TO APRIL 2025 | APRIL 2026 YTD BUDGET | VARIANCE APRIL 2026 YTD ACTUAL TO BUDGET | PER CENTAGE VARIANCE YTD APRIL 2026 ACTUAL TO BUDGET |
|---|--------------------------|--------------------------|---|--|--------------------------|---|--|
| TOTAL ACUTE PATIENT DAYS | 7,838 | 8,535 | 697 | 8.9% | 8,823 | (288) | -3.3% |
| AVERAGE DAILY CENSUS | 25.8 | 28.1 | 2.3 | 8.9% | 29.0 | (0.9) | -3.3% |
| AVERAGE ACUTE LENGTH OF STAY | 3.96 | 3.75 | (0.2) | -5.1% | 3.87 | (0.12) | -3.1% |
| PATIENT DISCHARGES | 1,981 | 2,274 | 293 | 14.8% | 2,277 | (3) | -0.1% |
| ADJUSTED PATIENT DAYS | 20,627 | 22,730 | 2,103 | 10.2% | 22,213 | 517 | 2.3% |
| OBSERVATION COUNT | 3,736 | 3,897 | 161 | 4.3% | 3,946 | (49) | -1.2% |
| TOTAL EMERGENCY ROOM VISITS | 35,477 | 35,829 | 352 | 1.0% | 37,109 | (1,280) | -3.4% |
| AVERAGE EMERGENCY VISITS PER DAY | 116.7 | 117.9 | 1.2 | 1.0% | 122.1 | (4) | -3.4% |
| TOTAL SURGERIES (EXCLUDING G.I.'S) | 987 | 891 | (96) | -9.7% | 958 | (67) | -7.0% |
| DELIVERIES/BIRTHS | 76 | 124 | 48 | 63.2% | 152 | (28) | -18.4% |
| OUTPATIENT REGISTRATIONS (EXCLUDING EMERGENCY) | 5,066 | 5,128 | 62 | 1.2% | 6,132 | (1,004) | -16.4% |
| CASE MIX INDEX | 1.5332 | 1.4923 | (0.0409) | -2.7% | 1.5868 | (0.0945) | -6.0% |

Monthly Patient Revenues Positive Variance

| INCOME STATEMENT - CURRENT MONTH | April 2025 ACTUAL | April 2026 ACTUAL | VARIANCE April 2026 TO April 2025 | PERCENTAGE VARIANCE April 2026 TO April 2025 | April 2026 BUDGET | VARIANCE April 2026 ACTUAL TO BUDGET | PERCENTAGE VARIANCE April 2026 ACTUAL TO BUDGET |
|-------------------------------------|----------------------|----------------------|---|---|----------------------|---|---|
| NET PATIENT REVENUE | 5,889,566 | 6,124,950 | 235,384 | 4.0% | 5,851,606 | 273,344 | 4.7% |
| GROSS REVENUE FROM PATIENT SERVICES | 46,092,111 | 51,112,241 | 5,020,130 | 10.9% | 48,874,631 | 2,237,610 | 4.6% |
| TOTAL INPATIENT REVENUE | 17,018,969 | 20,862,200 | 3,843,231 | 22.6% | 20,317,483 | 544,717 | 2.7% |
| TOTAL OUTPATIENT REVENUE | 29,073,142 | 30,250,041 | 1,176,899 | 4.0% | 28,557,148 | 1,692,893 | 5.9% |
| DEDUCTIONS FROM REVENUE | (40,202,545) | (44,987,291) | (4,784,746) | 11.9% | (43,023,025) | (1,964,266) | 4.6% |

YTD Patient Revenues Negative Variance

| INCOME STATEMENT - 10 MONTHS YTD | April 2025 YTD ACTUAL | April 2026 YTD ACTUAL | YTD VARIANCE April 2026 TO April 2025 | PERCENTAGE YTD VARIANCE April 2026 TO April 2025 | April 2026 YTD BUDGET | VARIANCE April 2026 YTD ACTUAL TO BUDGET | PERCENTAGE VARIANCE YTD April 2026 ACTUAL TO BUDGET |
|-------------------------------------|--------------------------|--------------------------|---|---|--------------------------|---|---|
| NET PATIENT REVENUE | 55,314,289 | 59,930,827 | 4,616,538 | 8.3% | 60,090,677 | (159,850) | -0.3% |
| GROSS REVENUE FROM PATIENT SERVICES | 455,879,927 | 506,706,063 | 50,826,136 | 11.1% | 504,776,662 | 1,929,401 | 0.4% |
| TOTAL INPATIENT REVENUE | 172,517,014 | 190,206,419 | 17,689,405 | 10.3% | 200,338,573 | (10,132,154) | -5.1% |
| TOTAL OUTPATIENT REVENUE | 283,362,913 | 316,499,644 | 33,136,731 | 11.7% | 304,438,089 | 12,061,555 | 4.0% |
| DEDUCTIONS FROM REVENUE | (400,565,638) | (446,775,236) | (46,209,598) | 11.5% | (444,685,985) | (2,089,251) | 0.5% |

Monthly Total Operating Revenues Positive Variance

| INCOME STATEMENT - CURRENT MONTH | April 2025 ACTUAL | April 2026 ACTUAL | VARIANCE April 2026 TO April 2025 | PERCENTAGE VARIANCE April 2026 TO April 2025 | April 2026 BUDGET | VARIANCE April 2026 ACTUAL TO BUDGET | PERCENTAGE VARIANCE April 2026 ACTUAL TO BUDGET |
|----------------------------------|-------------------|-------------------|-----------------------------------|--|-------------------|--------------------------------------|---|
| NET OPERATING REVENUE | 9,306,840 | 7,016,798 | (2,290,042) | -24.6% | 6,866,491 | 150,307 | 2.2% |
| NET PATIENT REVENUE | 5,889,566 | 6,124,950 | 235,384 | 4.0% | 5,851,606 | 273,344 | 4.7% |
| OTHER OPERATING REVENUE | 3,417,274 | 891,848 | (2,525,426) | -73.9% | 1,014,885 | (123,037) | -12.1% |

YTD Total Operating Revenues Negative Variance

| INCOME STATEMENT - 10 MONTHS YTD | April 2025 YTD ACTUAL | April 2026 YTD ACTUAL | YTD VARIANCE April 2026 TO April 2025 | PERCENTAGE YTD VARIANCE April 2026 TO April 2025 | April 2026 YTD BUDGET | VARIANCE April 2026 YTD ACTUAL TO BUDGET | PERCENTAGE VARIANCE YTD April 2026 ACTUAL TO BUDGET |
|----------------------------------|-----------------------|-----------------------|---------------------------------------|--|-----------------------|--|---|
| NET OPERATING REVENUE | 82,460,339 | 83,976,988 | 1,516,649 | 1.8% | 84,562,951 | (585,963) | -0.7% |
| NET PATIENT REVENUE | 55,314,289 | 59,930,827 | 4,616,538 | 8.3% | 60,090,677 | (159,850) | -0.3% |
| OTHER OPERATING REVENUE | 27,146,050 | 24,046,161 | (3,099,889) | -11.4% | 24,472,274 | (426,113) | -1.7% |

Monthly Operating Expenses Positive Variance

| INCOME STATEMENT - CURRENT MONTH | April 2025 ACTUAL | April 2026 ACTUAL | VARIANCE April 2026 TO April 2025 | PERCENTAGE VARIANCE April 2026 TO April 2025 | April 2026 BUDGET | VARIANCE April 2026 ACTUAL TO BUDGET | PERCENTAGE VARIANCE April 2026 ACTUAL TO BUDGET |
|----------------------------------|-------------------|-------------------|-----------------------------------|--|-------------------|--------------------------------------|---|
| TOTAL OPERATING EXPENSE | 8,148,616 | 8,532,571 | (383,955) | -4.7% | 9,203,510 | 670,939 | 7.3% |
| TOTAL LABOR EXPENSE | 4,615,381 | 5,327,467 | (712,086) | -15.4% | 5,318,094 | (9,373) | -0.2% |
| WAGES | 3,690,090 | 3,930,742 | (240,652) | -6.5% | 4,213,538 | 282,796 | 6.7% |
| EMPLOYEE BENEFITS | 777,667 | 918,883 | (141,216) | -18.2% | 878,204 | (40,679) | -4.6% |
| CONTRACT LABOR | 147,624 | 477,842 | (330,218) | -223.7% | 226,352 | (251,490) | -111.1% |
| PHYSICIAN FEES | 652,687 | 580,433 | 72,254 | 11.1% | 828,953 | 248,520 | 30.0% |
| PURCHASED SERVICES | 1,093,576 | 1,296,529 | (202,953) | -18.6% | 1,107,464 | (189,065) | -17.1% |
| SUPPLY EXPENSE | 1,233,058 | 976,378 | 256,680 | 20.8% | 1,183,023 | 206,645 | 17.5% |
| UTILITIES | 110,195 | 104,865 | 5,330 | 4.8% | 111,302 | 6,437 | 5.8% |
| REPAIRS AND MAINTENANCE | 112,695 | 78,527 | 34,168 | 30.3% | 92,473 | 13,946 | 15.1% |
| INSURANCE | 145,618 | 150,004 | (4,386) | -3.0% | 183,387 | 33,383 | 18.2% |
| OTHER EXPENSES | 102,930 | (21,600) | 124,530 | 121.0% | 297,184 | 318,784 | 107.3% |
| LEASE AND RENTALS | 82,476 | 39,968 | 42,508 | 51.5% | 81,630 | 41,662 | 51.0% |

Monthly Expense Items of Note: 1) Total Labor costs were 0.2% over budget and considering the re-class of Executive wages to Purchase Services, the Labor costs were about 2.3% over budget while Adjusted Patient Days were 13.3% over budget; 2) Legal Fees were under budget by \$44K due to a \$109K reduction in previous fee estimates; 3) Physician Fees were \$248K under budget due to previous accruals that were overestimated; 4) Purchased Services were \$189K over budget due to the Tenet Staffing and Fee costs being classed in this category, and the Laundry/Linen costs were \$51K higher than planned; 5) Supply Costs were \$206K under budget due to low isotope usage, medical supplies, and prostheses costs (\$101K, \$78K, and \$30K respectively); 6) Other Expenses were \$318K under budget due to \$101K previous over accruals of Dues and Subscriptions and a \$224K budget mis-allocation of the April phone costs (the YTD monthly budgeted phone allocations were \$47K below the proper budget amounts.)

YTD Operating Expenses Positive Variance

| INCOME STATEMENT - 10 MONTHS YTD | April 2025 YTD ACTUAL | April 2026 YTD ACTUAL | YTD VARIANCE April 2026 TO April 2025 | PERCENTAGE YTD VARIANCE April 2026 TO April 2025 | April 2026 YTD BUDGET | VARIANCE April 2026 YTD ACTUAL TO BUDGET | PERCENTAGE VARIANCE YTD April 2026 ACTUAL TO BUDGET |
|----------------------------------|--------------------------|--------------------------|---|---|--------------------------|---|---|
| TOTAL OPERATING EXPENSE | 87,313,713 | 91,410,946 | (4,097,233) | -4.7% | 93,287,860 | 1,876,914 | 2.0% |
| TOTAL LABOR EXPENSE | 51,499,117 | 53,749,923 | (2,250,806) | -4.4% | 54,056,576 | 306,653 | 0.6% |
| WAGES | 41,202,738 | 41,514,166 | (311,428) | -0.8% | 43,271,286 | 1,757,120 | 4.1% |
| EMPLOYEE BENEFITS | 8,635,667 | 8,945,796 | (310,129) | -3.6% | 8,708,524 | (237,272) | -2.7% |
| CONTRACT LABOR | 1,660,712 | 3,289,961 | (1,629,249) | -98.1% | 2,076,766 | (1,213,195) | -58.4% |
| PHYSICIAN FEES | 5,377,074 | 7,606,880 | (2,229,806) | -41.5% | 8,289,530 | 682,650 | 8.2% |
| PURCHASED SERVICES | 11,821,737 | 12,400,822 | (579,085) | -4.9% | 11,250,750 | (1,150,072) | -10.2% |
| SUPPLY EXPENSE | 10,943,144 | 10,788,686 | 154,458 | 1.4% | 12,133,632 | 1,344,946 | 11.1% |
| UTILITIES | 1,127,600 | 997,749 | 129,851 | 11.5% | 1,136,232 | 138,483 | 12.2% |
| REPAIRS AND MAINTENANCE | 1,126,969 | 828,872 | 298,097 | 26.5% | 924,540 | 95,668 | 10.3% |
| INSURANCE | 1,455,911 | 1,656,319 | (200,408) | -13.8% | 1,699,851 | 43,532 | 2.6% |
| OTHER EXPENSES | 3,137,481 | 2,930,026 | 207,455 | 6.6% | 2,980,449 | 50,423 | 1.7% |
| LEASE AND RENTALS | 824,680 | 451,669 | 373,011 | 45.2% | 816,300 | 364,631 | 44.7% |

YTD Expense Items of Note Key items that impacted Expenses were: 1) Salaries, Wages, Benefits, and Contract Labor were collectively (adjusted for CEO & CNE costs which were transitioned to Tenet fees included in Purchased Services) over budget (0.23%), while Adjusted Patient Days were 2.3% over budget; 2) Physician Fees were \$683K under budget; 3) Purchased Services were \$1.15M over budget, which included Legal Fees variance of \$407K, \$101K for Lab, \$266K for Laundry/Linen, and \$494K for Tenet staffing and management fees. The legal fees have been impacted by work on the Tenet Management and LOC agreements; 4) Supplies were under budget by \$1.34M (after the additional lab true-up expense of \$162K), including the lower prostheses cost variance of \$488K and Radioisotopes of \$777K due to the Nuclear Medicine scanner being out of service, offset by Non-Medical Supply costs being over budget by \$206K; and ; 5) Lease and Rental Expense was \$364K under budget, however is partially offset by Interest Expense being \$150K over budget due to booking in accordance with GASB Lease stipulations.

Monthly Non-Operating Revenue, Depreciation, & Interest Expenses Net \$25K Negative Variance

| INCOME STATEMENT - CURRENT MONTH | April 2025 ACTUAL | April 2026 ACTUAL | VARIANCE April 2026 TO April 2025 | PERCENTAGE VARIANCE April 2026 TO April 2025 | April 2026 BUDGET | VARIANCE April 2026 ACTUAL TO BUDGET | PERCENTAGE VARIANCE April 2026 ACTUAL TO BUDGET |
|--|----------------------|----------------------|---|---|----------------------|---|---|
| TOTAL NON-OPERATING REVENUE & EXPENSE | 1,616,581 | 791,714 | (824,867) | -51.0% | 775,613 | 16,101 | 2.1% |
| OTHER NON-OPERATING REVENUE | 333,248 | 145,305 | (187,943) | -56.4% | 129,204 | 16,101 | 12.5% |
| NON-OPERATING INTEREST INCO | 175,344 | 65,574 | (109,770) | -62.6% | 84,204 | (18,630) | -22.1% |
| NON-OPERATING DONATIONS/G/ | 157,904 | 79,731 | (78,173) | -49.5% | 45,000 | 34,731 | 77.2% |
| NON-OPERATING TAX REVENUE | 1,283,333 | 646,409 | (636,924) | -49.6% | 646,409 | 0 | 0.0% |
| EXTRAORDINARY REVENUE | 0 | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | | | 0 | | | | |
| TOTAL INTEREST & DEPRECIATION | 998,689 | 1,083,875 | (85,186) | -8.5% | 1,042,421 | (41,454) | -4.0% |
| DEPRECIATION | 475,253 | 549,701 | (74,448) | -15.7% | 518,810 | (30,891) | -6.0% |
| INTEREST | 523,436 | 534,174 | (10,738) | -2.1% | 523,611 | (10,563) | -2.0% |

YTD Non-Operating Revenue, Depreciation, & Interest Expenses Net \$150 Positive Variance

| INCOME STATEMENT - 10 MONTHS YTD | April 2025 YTD ACTUAL | April 2026 YTD ACTUAL | YTD VARIANCE April 2026 TO April 2025 | PERCENTAGE YTD VARIANCE April 2026 TO April 2025 | April 2026 YTD BUDGET | VARIANCE April 2026 YTD ACTUAL TO BUDGET | PERCENTAGE VARIANCE YTD April 2026 ACTUAL TO BUDGET |
|--|--------------------------|--------------------------|---|---|--------------------------|---|---|
| TOTAL NON-OPERATING REVENUE & EXPENSE | 9,218,510 | 9,350,836 | 132,326 | 1.4% | 9,326,593 | 24,243 | 0.3% |
| OTHER NON-OPERATING REVENUE | 2,997,063 | 2,769,817 | (227,246) | -7.6% | 2,862,503 | (92,686) | -3.2% |
| NON-OPERATING INTEREST INCO | 939,667 | 644,087 | (295,580) | -31.5% | 842,040 | (197,953) | -23.5% |
| NON-OPERATING DONATIONS/G/ | 2,057,396 | 2,125,730 | 68,334 | 3.3% | 2,020,463 | 105,267 | 5.2% |
| NON-OPERATING TAX REVENUE | 5,883,343 | 6,464,090 | 580,747 | 9.9% | 6,464,090 | 0 | 0.0% |
| EXTRAORDINARY REVENUE | 338,104 | 116,929 | (221,175) | -65.4% | 0 | 116,929 | 0.0% |
| | | | 0 | | | | |
| TOTAL INTEREST & DEPRECIATION | 10,260,515 | 10,096,182 | 164,333 | 1.6% | 10,222,410 | 126,228 | 1.2% |
| DEPRECIATION | 4,373,326 | 4,710,252 | (336,926) | -7.7% | 4,986,300 | 276,048 | 5.5% |
| INTEREST | 5,887,189 | 5,385,930 | 501,259 | 8.5% | 5,236,110 | (149,820) | -2.9% |

Balance Sheet/Cash Flow

Patient cash collections in April were \$6.24M compared to \$5.80M in March, \$6.13M in February, and \$5.47M in January. Gross Accounts Receivable Days for April 54.3 compared to 55.6 in March, 55.3 in February, and 55.3 in January.

April's Operating Cash balance was \$5.61M compared to \$6.46M in March, \$5.87M in February, and \$8.22M in January. Accounts Payable for April was \$13.72M compared to \$13.70M in March, \$13.25M in February, and \$12.94M in January. April's A/P Days were 118 compared to 117 in March, 113 in February, and 109 in January. The Line of Credit principal balance, now with Tenet Healthcare, was \$12.16M as of April 30.

Other key changes in the Balance Sheet included 1 Normal changes to Taxes Receivable including the continuation of semi-annual property tax receipts; 2) Miscellaneous Receivables change due to IGT Supplemental Funding submittal of \$514K, 3) Transfer of \$1.77M Prop 13 ad valorem taxes to Operating Cash; and 4) Re-Classification of \$784K CIP to Fixed Equipment (Spect C/T).

Positive takeaways:

- 1) Workload volumes, i.e., Patient Days and Adjusted Patient Days were strong compared to budget and compared to April, 2025.
- 2) Operating Expenses after unusual items were \$80K under budget.

Negative/Challenging takeaways:

- 1) Cash balances continue to remain tight and we are aggressively seeking final resolution of the 3rd Quarter ERC funds that are waiting completion of the IRS audit process.
- 2) Although the overall financial performance is improving, Current Month and YTD EBIDA's are still falling significantly short of what will be needed for financial success. The new FY 2027 Budget will include numerous items which will help address these issues.

| | A | B | C | D | E | F | G | H | I |
|----|---|---|-----------------|---|--|---|----------------|---|--------------------|
| 1 | SGMH APRIL 30, 2026 EXTRAORDINARY ITEMS IMPACTING OVERALL FINANCIAL OUTCOMES | | | | | | | | 5/15/2026 |
| 2 | | | | | | | | | |
| 3 | EXPENSE | | | | INCOME | | | | GAIN/(LOSS) |
| 4 | | | | | | | | | |
| 5 | EBIDA ITEMS: | | | | | | | | |
| 6 | | | | | | | | | |
| 7 | SALARIES / BENEFITS/ CONTRACT LABOR & RELATED ITEMS | | | | REVENUES | | | | |
| 8 | | | | | | | | | |
| 9 | WAGES (OVER) UNDER BUDGET (LESS CEO & CNO COSTS TRANSFERRED TO PURC. SERVICES) | | 282,796 | | NET PATIENT REVENUES OVER (UNDER) BUDGET | | 273,344 | | |
| 10 | BENEFITS (OVER) UNDER BUDGET (LESS CEO & CNO COSTS TRANSFERRED TO PURC. SERVICES) | | (40,679) | | | | | | |
| 11 | CONTRACT LABOR (OVER) UNDER BUDGET | | (251,490) | | | | | | |
| 12 | NET LABOR AND BENEFITS VARIANCE (OVER) BUDGET | | (9,373) | | | | | | |
| 13 | | | | | SUPPLEMENTAL REVENUES | | | | |
| 14 | OTHER EXPENSE (INCREASE)/DECREASE TO EXPENSE | | | | | | | | |
| 15 | | | | | OTHER SUPPLEMENTALS RECEIVED | | 174,227 | | |
| 16 | LEGAL FEES UNDER BUDGET (IMPACTED BY RECONCILIATION OF PREVIOUS MONTHS' ACCRUALS) | | 44,814 | | OTHER SUPPLEMENTALS BUDGET | | (174,227) | | |
| 17 | | | | | | | | | |
| 18 | PHYSICIAN FEES UNDER BUDGET, IMPACTED BY \$257K OF RECONCILIATIONS FOR VARIOUS ACCOUNTS | | 248,520 | | | | | | |
| 19 | | | | | | | | | |
| 20 | PURCHASED SERVICES OVER BUDGET - INCLUDES TENET STAFF, FEE, PLUS LAUNDRY VARIANCE OF \$51K | | (189,065) | | | | | | |
| 21 | | | | | | | | | |
| 22 | SUPPLIES POSITIVE VARIANCE, INCLUDING \$101K ISOTOPE, MED SUPPLIES \$78K, AND \$30K PROSTHESES | | 206,645 | | | | | | |
| 23 | | | | | OTHER REVENUES | | | | |
| 24 | OTHER EXPENSES BELOW BUDGET - DUES/SUBSCRIPTIONS RECON \$101K; | | 318,784 | | | | | | |
| 25 | PHONE BUDGET ERROR \$224K FOR MONTH OF APRIL; YTD BUDGET UNDERSTATED BY \$46,919 | | | | PROPERTY TAXES (UNDER) BUDGET | | (76,829) | | |
| 26 | | | | | | | | | |
| 27 | NET TOTAL OF ALL OTHER OPERATING EXPENSE VARIANCES COMBINED (OVER) UNDER BUDGET | | 50,614 | | OTHER OPERATING REVENUE VARIANCE | | (46,208) | | |
| 28 | | | | | | | | | |
| 29 | | | | | | | | | |
| 30 | EXPENSES VARIANCES: EBIDA RELATED (OVER) UNDER BUDGET | | 670,939 | | REVENUES VARIANCES: EBIDA RELATED OVER (UNDER) BUDGET | | 150,307 | | 821,246 |
| 31 | | | | | | | | | |
| 32 | | | | | | | | | |
| 33 | | | | | | | | | |
| 34 | NON EBIDA ITEMS: | | | | | | | | |
| 35 | | | | | | | | | |
| 36 | DEPRECIATION EXPENSE (OVER) UNDER BUDGET | | (30,891) | | INTEREST EARNINGS OVER (UNDER) BUDGET | | (18,630) | | |
| 37 | | | | | | | | | |
| 38 | INTEREST EXPENSE (OVER) UNDER BUDGET (SEE LEASES & RENTALS OFFSET ABOVE) | | (10,563) | | DONATIONS TO SUPPLEMENT CLINIC (60,680) AND EQUIPMENT: | | 34,731 | | |
| 39 | | | | | | | | | |
| 40 | | | | | | | | | |
| 41 | | | | | | | | | |
| 42 | EXPENSES VARIANCES: NON-EBIDA RELATED (OVER) UNDER BUDGET | | (41,454) | | REVENUES VARIANCES: NON-EBIDA RELATED OVER (UNDER) BUDGET | | 16,101 | | (25,353) |
| 43 | | | | | | | | | |
| 44 | Note: These variances are not intended to account for all variances, but are meant to highlight key or unusual variations. | | | | | | | | |
| 45 | | | | | | | | | |
| 46 | | | | | Page 4 | | | | |

STATISTICS

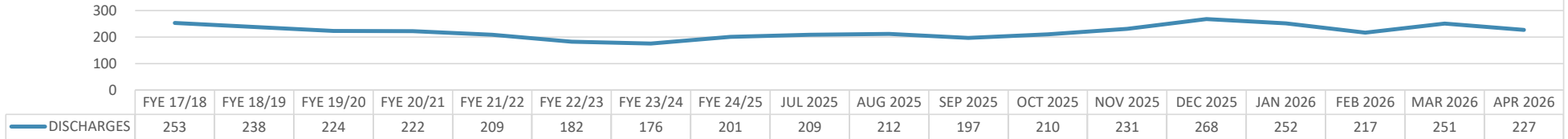
| | |
|---|--|
| Inpatient Admissions/Discharges (Monthly Average) | Represents number of patients admitted/discharged into and out of the hospital. |
| Patient Days (Monthly Average) | Each day a patient stays in the hospital is counted as a patient day. This count is normally done at midnight. |
| Average Daily Census (Inpatient) | Equals the average number of inpatients in the hospital on any given day or month. |
| Average Length of Stay (Inpatient) | Represents that average number of days that inpatients stay in the hospital. |
| Emergency Visits (Monthly Average) | Represents the number of patients who sought services at the emergency room. |
| Surgery Cases - Excluding G.I. (Monthly Average) | Equals the number of patients who had a surgical procedure(s) performed. |
| G.I. Cases (Monthly) | Number of patients who had a gastrointestinal exam performed. |
| Newborn Deliveries (Monthly) | Number of babies delivered. |

PRODUCTIVITY

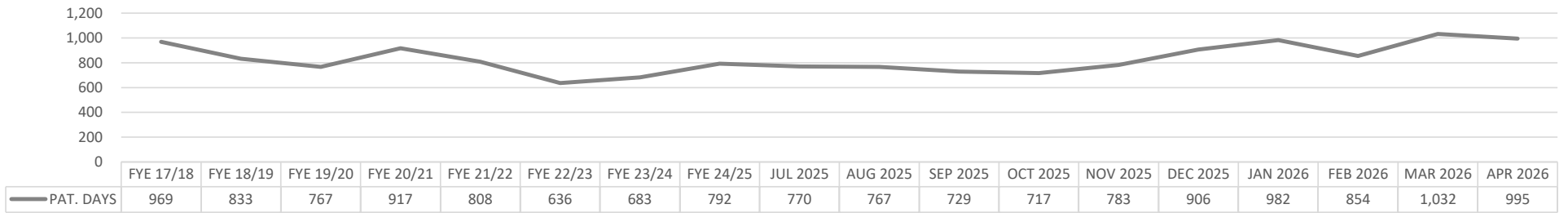
| | |
|---------------------------------------|--|
| Worked FTEs (includes Registry FTEs) | Represents an equivalency of full-time staff worked. One FTE is equivalent of working 40 hours per week, 80 hours per pay period, 173.3 hours per 30 day month, or 2,080 hours in a 52 week year. This calculation divides the number of hours worked by the number of hours in the respective work period (40, 80, etc.) Example: 340 hours worked in an 80 hour pay period = 4.25 FTE's |
| Worked FTES per APD | Divides the Total Worked FTE's by the daily average of the Adjusted Patient Days. |
| Paid FTEs (includes Registry FTEs) | Represents an equivalency of full-time staff paid. One FTE is equivalent of working 40 hours per week, 80 hours per pay period, 173.3 hours per 30 day month, or 2,080 hours in a 52 week year. This calculation divides the number of hours paid (includes all hours paid consisting of worked hours, PTO hours, sick pay, etc.) by the number of hours in the respective work period (40, 80, etc.) Example: 500 hours paid in an 80 hour pay period = 6.25 FTE's. |
| Paid FTES per APD | Divides the Total Paid FTE's by the daily average of the Adjusted Patient Days. |
| ADJUSTED PATIENT DAYS | This is a blend of total patient days stayed in the hospital for a month, plus an equivalency factor (based on average inpatient revenue per patient day) applied to the outpatient revenues in order to account for outpatient workloads. |

SAN GORGONIO MEMORIAL HOSPITAL

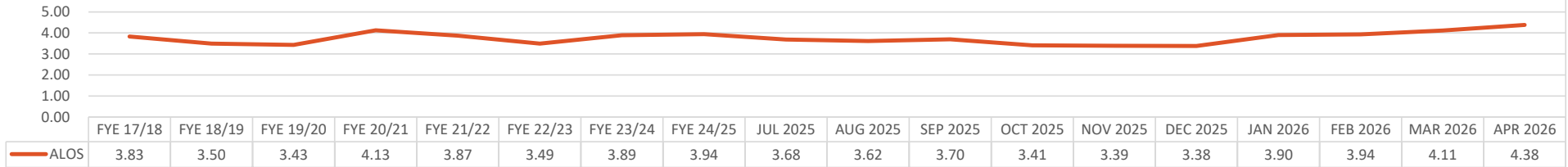
INPATIENT DISCHARGES



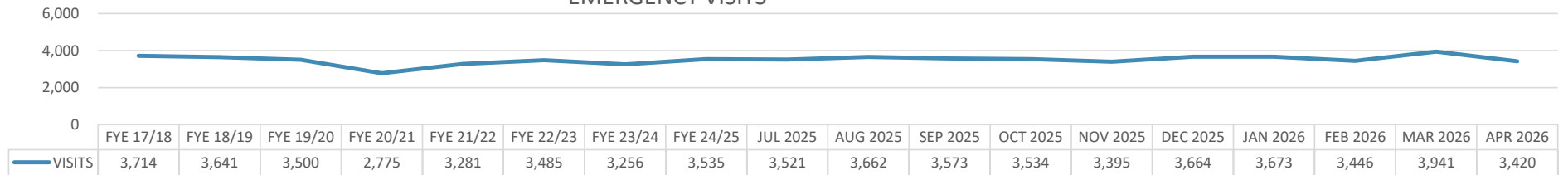
INPATIENT DAYS



AVERAGE LENGTH OF STAY

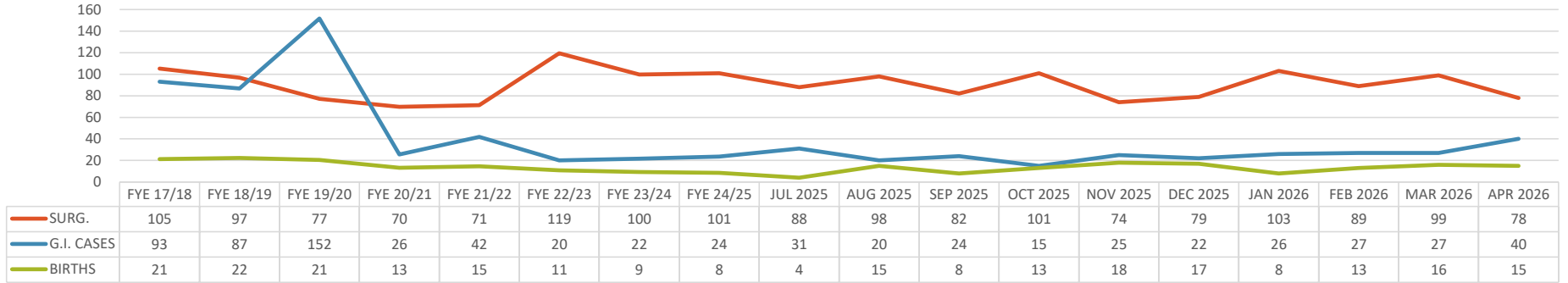


EMERGENCY VISITS

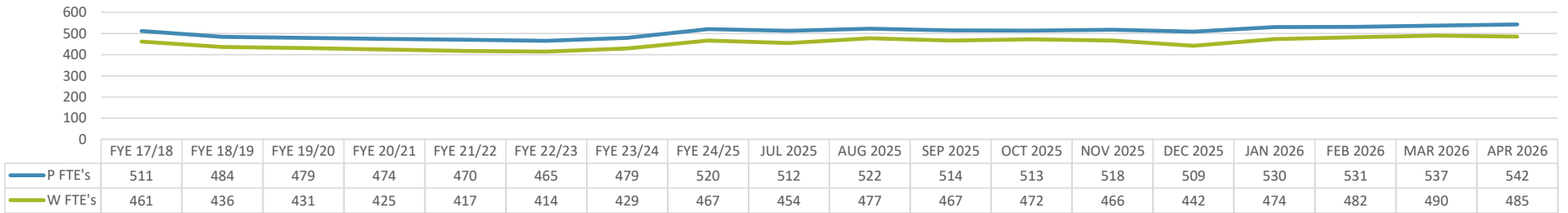


SAN GORGONIO MEMORIAL HOSPITAL

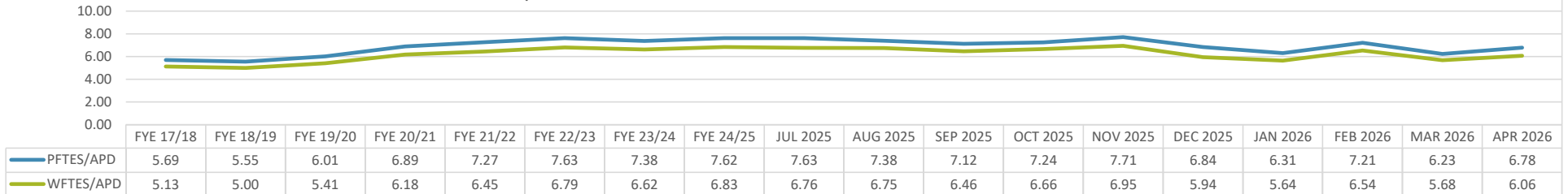
SURGERY CASES, G.I. CASES, N/B DELIVERIES



PAID & WORKED FTE'S



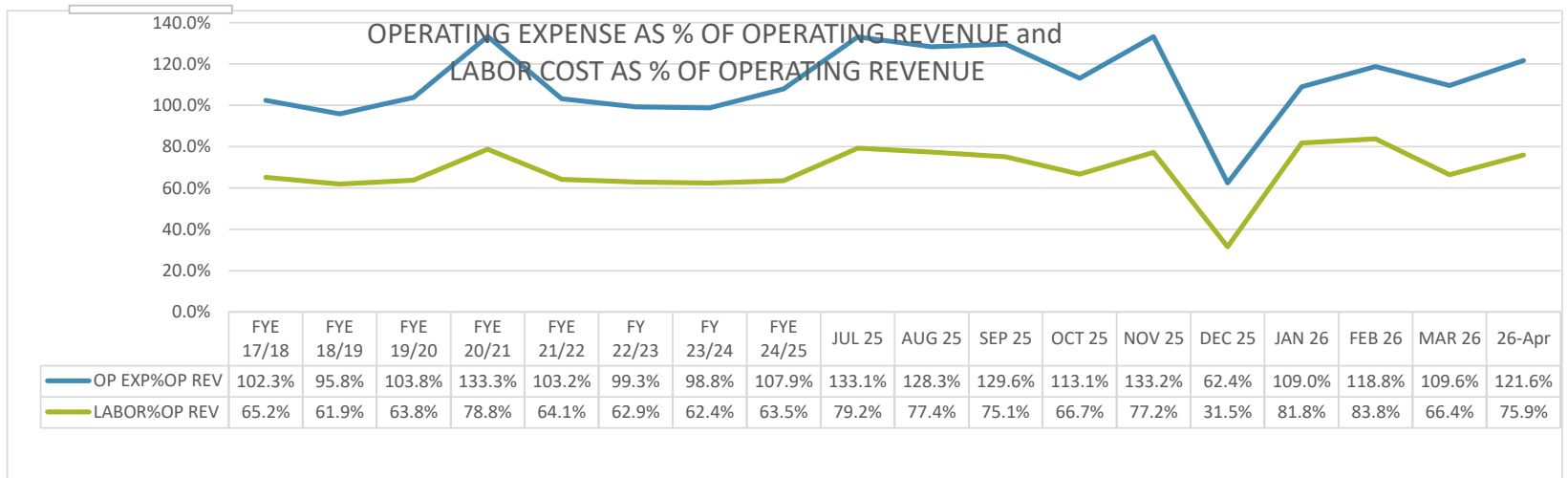
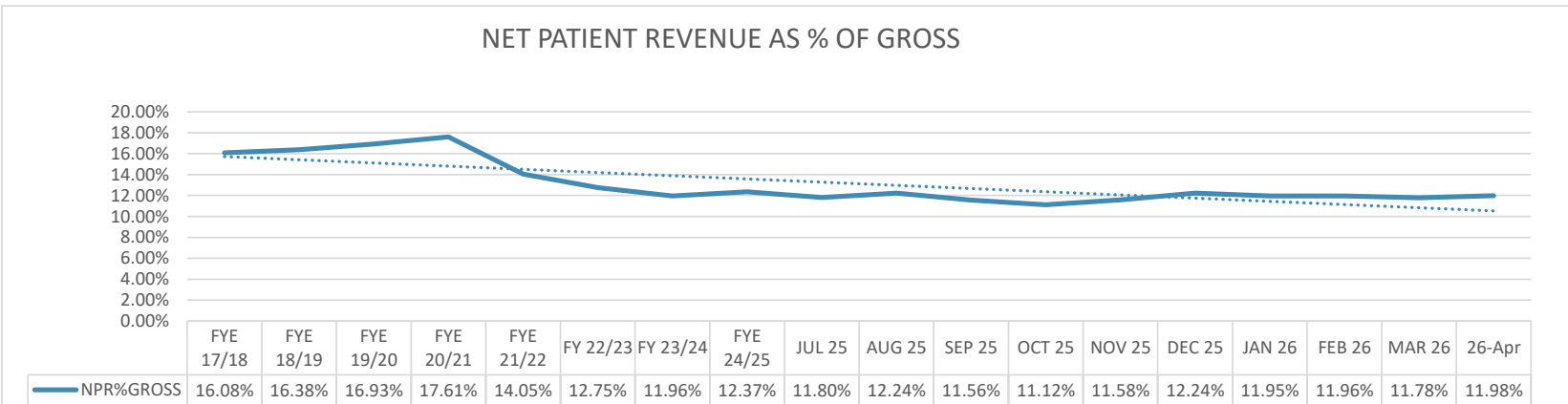
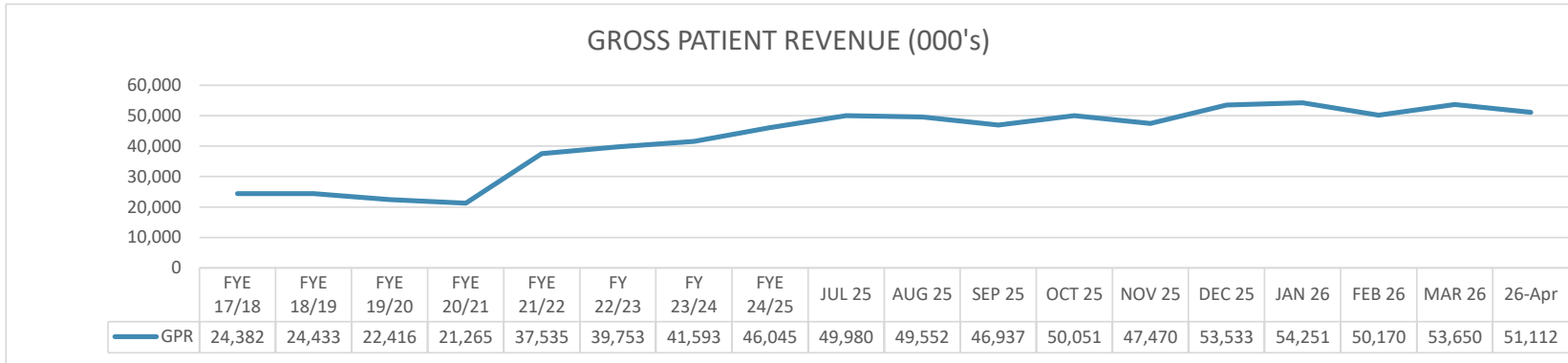
PAID & WORKED FTE'S / ADJUSTED PATIENT DAY



INCOME STATEMENT

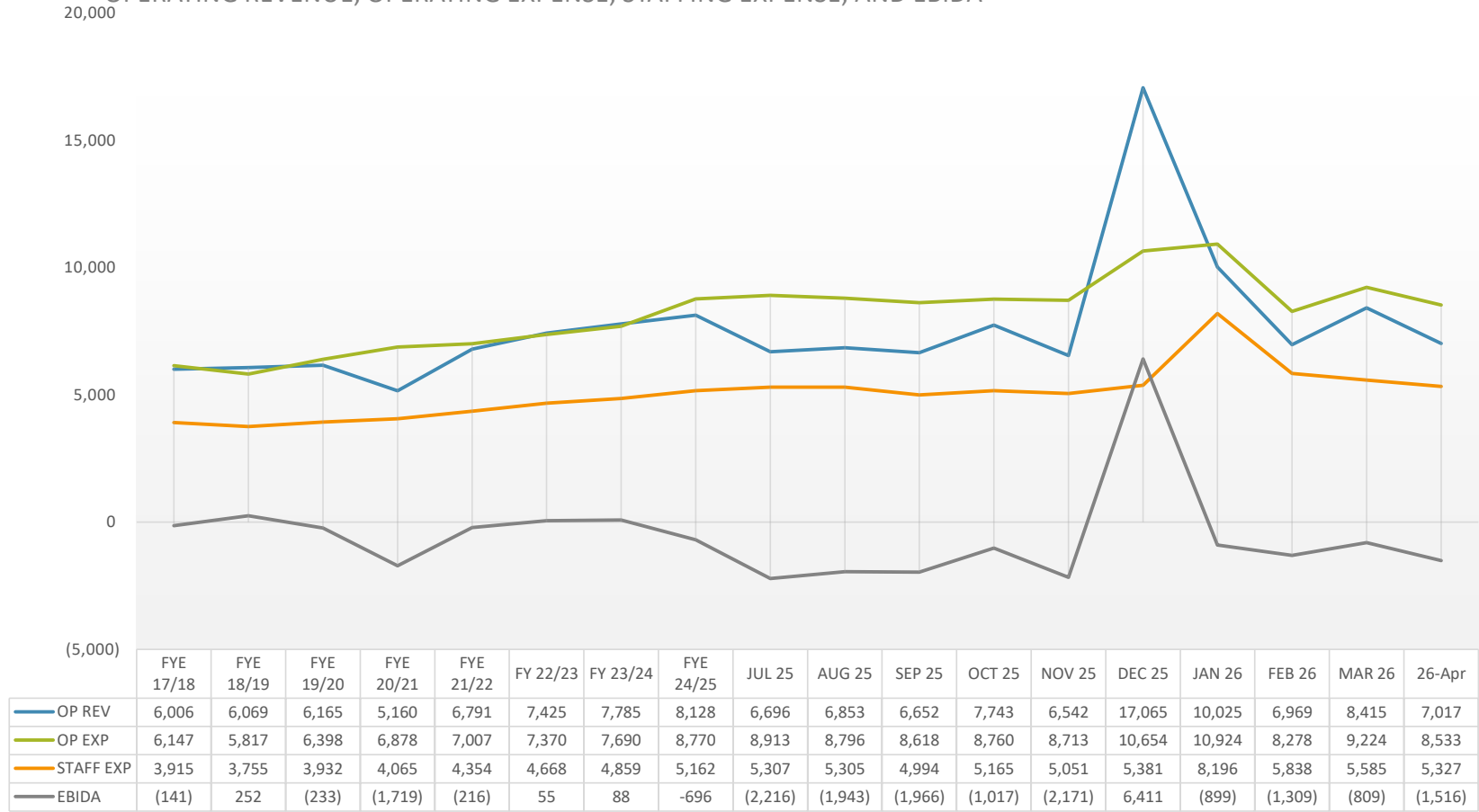
| | |
|--|---|
| Gross Patient Revenue (000's) (Monthly Ave.) | Represents total charges (before discounts and allowances) made for all patient services provided. |
| Net Patient Revenue (NPR) (000's) (Monthly Ave.) | Equals the sum of all (patient) charges for services provided that are due to the hospital, less estimated adjustments for discounts and other contractual disallowances for which the patients may be entitled. |
| NPR as % of Gross | Reflects the percentage of Gross Patient Revenues (charges) that are expected to be collected. Calculated by dividing Net Patient Revenue by the Gross Patient Revenue. |
| Total Operating Revenue (000's) (Monthly Ave.) | This reflects all Revenues available for payment of Operating Expenses. This includes Net Patient Revenue plus all other forms of miscellaneous Revenues. |
| Salaries, Wages, Benefits & Contract Labor (000's) (Monthly Ave.) | Represents the total staffing expenses of the Hospital |
| SWB + Contract Labor as % of Total Operating Revenue | Identifies what portion the Operating Revenues are spent on staffing costs. |
| Total Operating Expense (TOE) (000's)(Monthly Ave.) | Operating Expense reflects all costs needed to fund the Hospital's business operations. |
| TOE as % of Total Operating Revenue | Identifies the relationship that Operating Expenses have to the Total Operating Revenues. |
| EBIDA (000's)(Monthly Average) | Earnings Before Interest, Depreciation, and Amortization. This reflects the difference between Net Operating Revenues and Total Operating Expense. This is a quick measurement of the Hospital's ability to meet its financial obligations and have additional funds for equipment replacement and future growth of the organization. |
| EBIDA as % of NPR | This measurement is a guage of the surplus (or deficit) of funds available for operations and future growth. |
| Net Patient Revenue vs. Total Labor Expense | This measurement illustrates that Net Patient Revenues basically only cover Total Labor Expense, and that all of the Other Revenues and Supplemental Incomes are necessary to cover the remaining operational Expenses and EBIDA required to operate the Hospital. |
| Operating Revenues (Normalized), Expenses, Staffing Expenses, and EBIDA (Normalized) | This graph illustrates the "normalization" of Operating Revenues and EBIDA, by reallocating proportionate Supplemental Revenues and related Expenses into the current month and YTD results. |

SAN GORGONIO MEMORIAL HOSPITAL

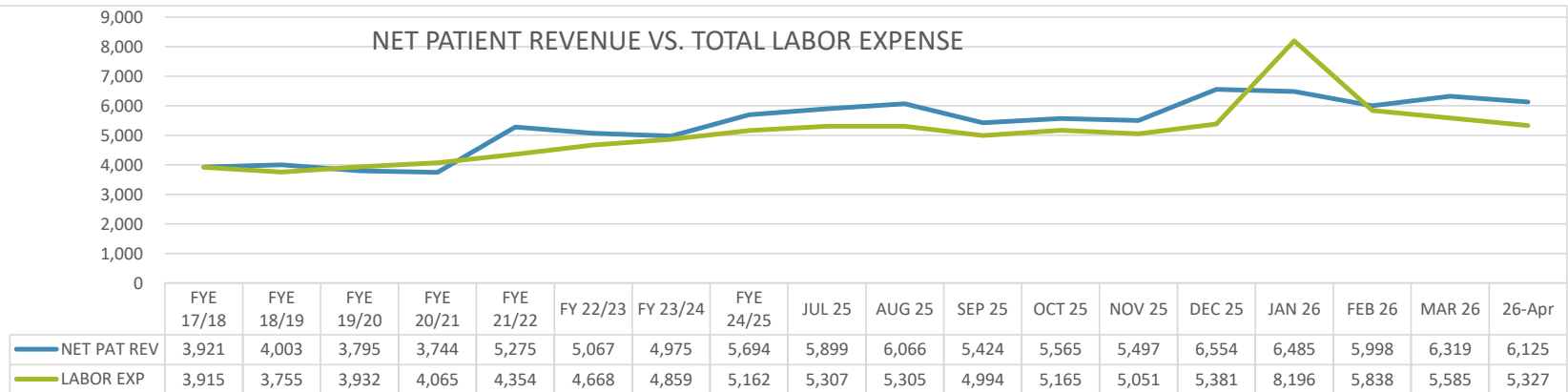


SAN GORGONIO MEMORIAL HOSPITAL

OPERATING REVENUE, OPERATING EXPENSE, STAFFING EXPENSE, AND EBIDA



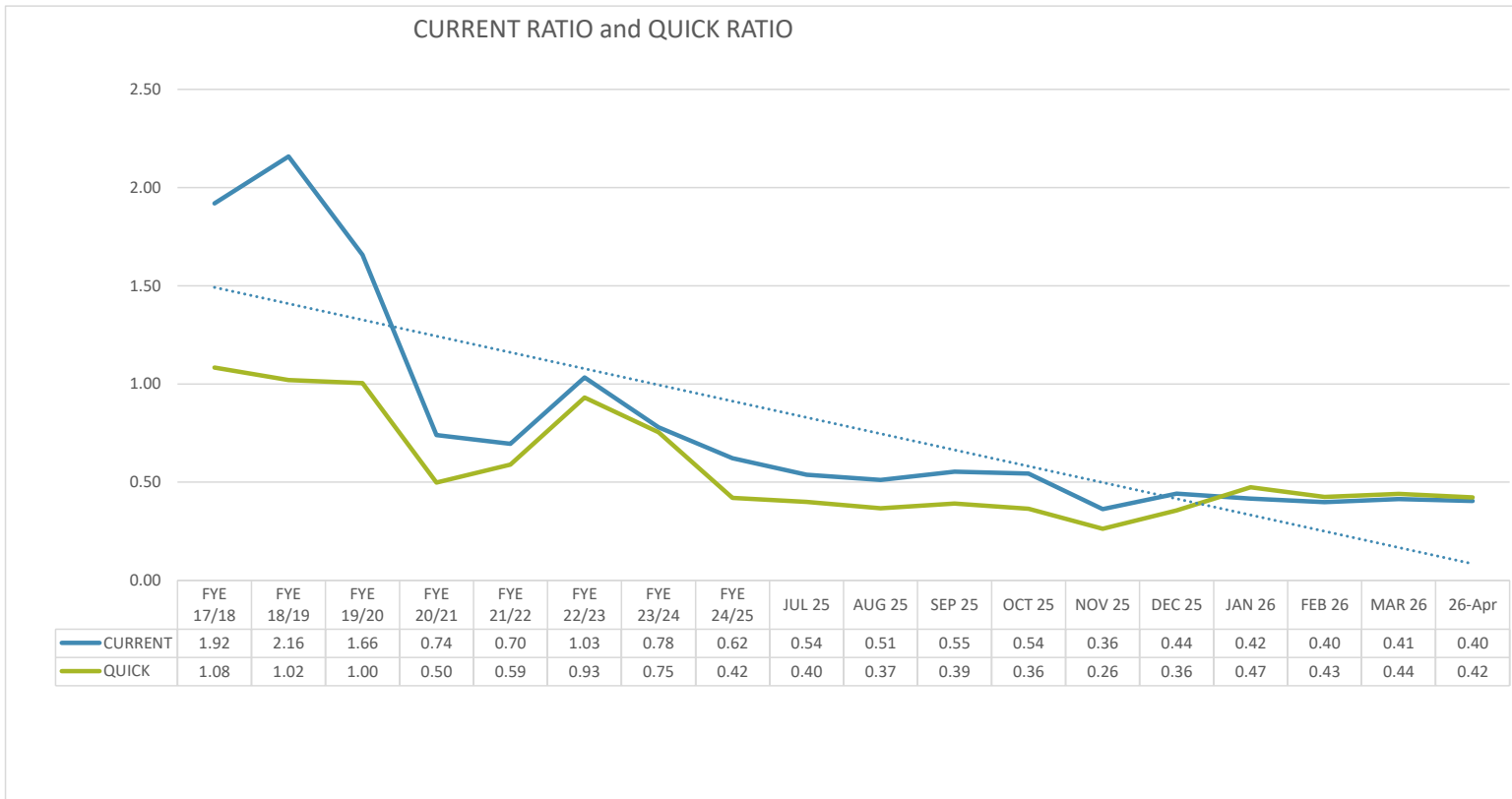
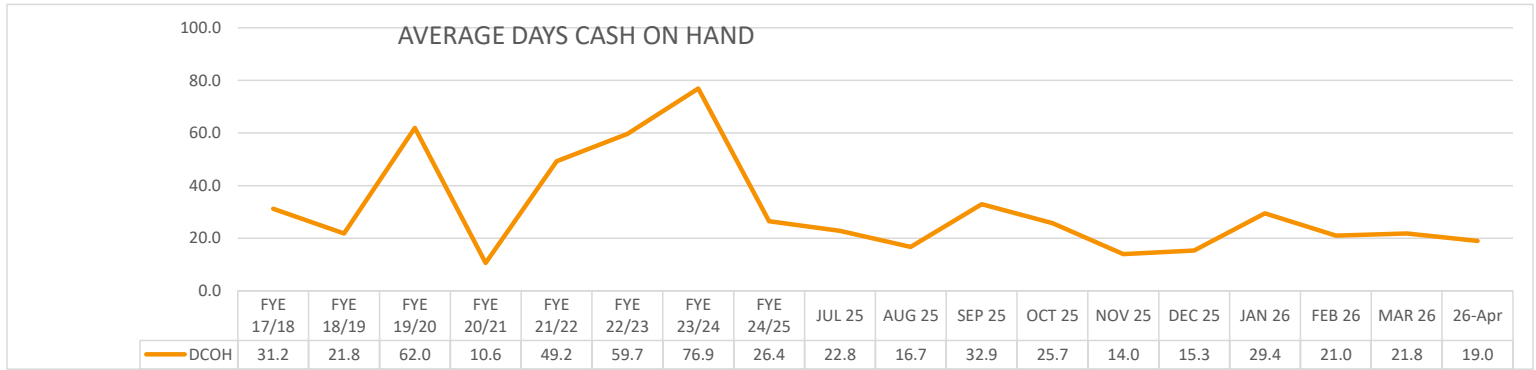
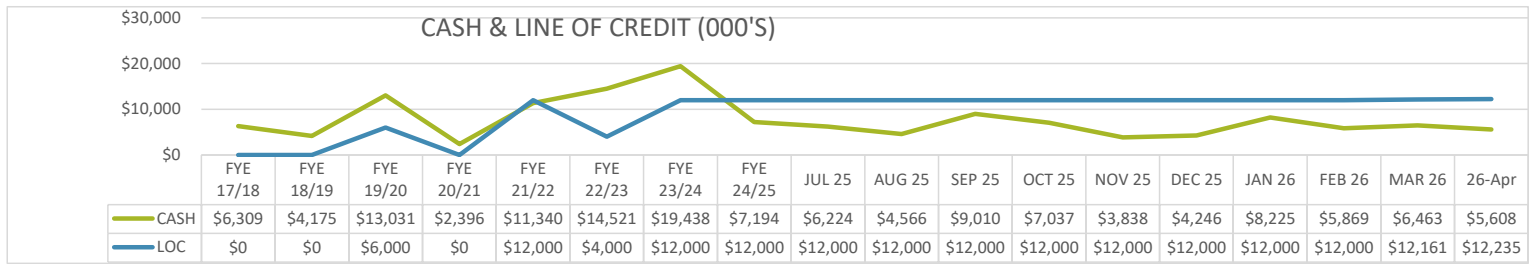
NET PATIENT REVENUE VS. TOTAL LABOR EXPENSE

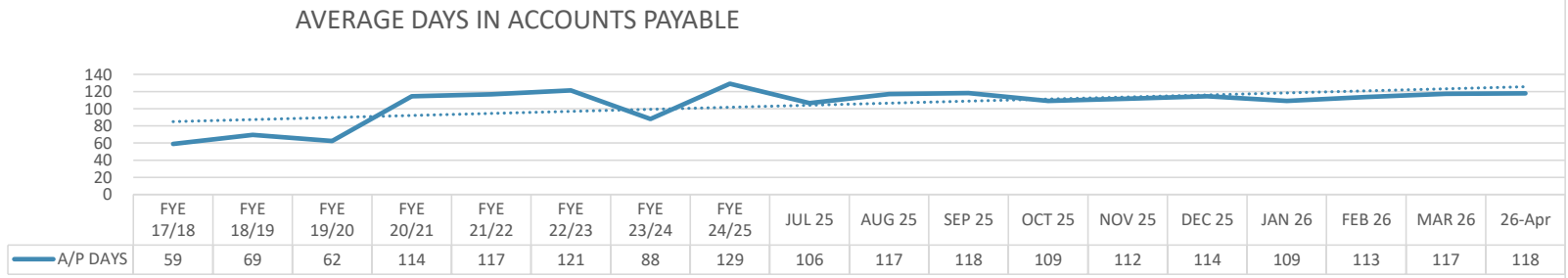
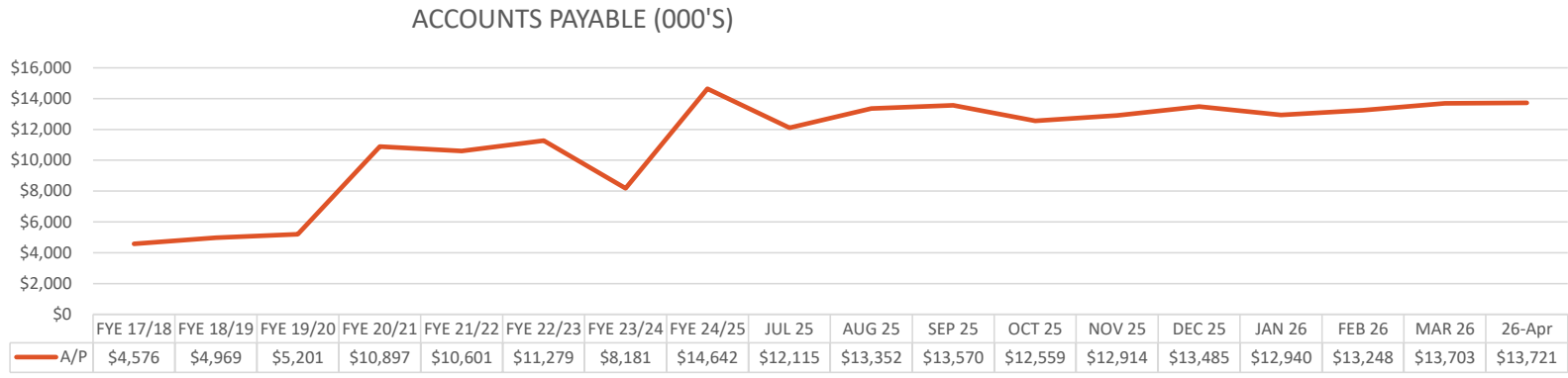
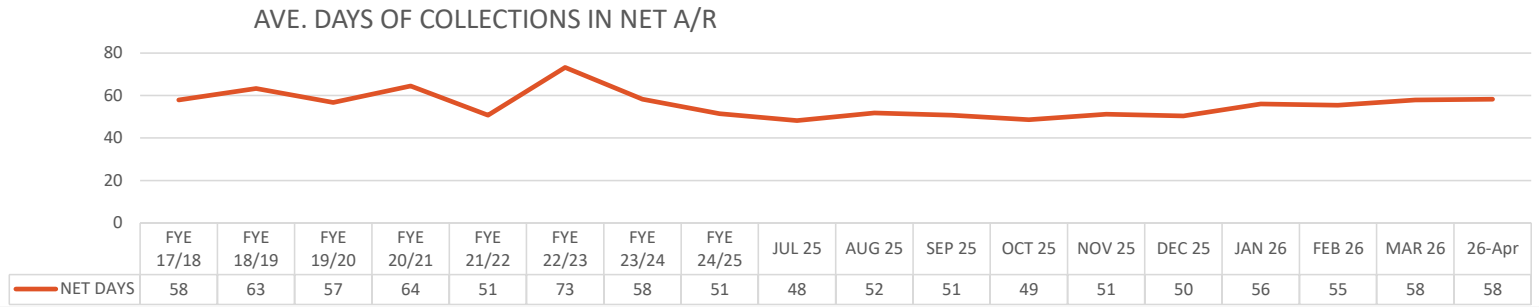
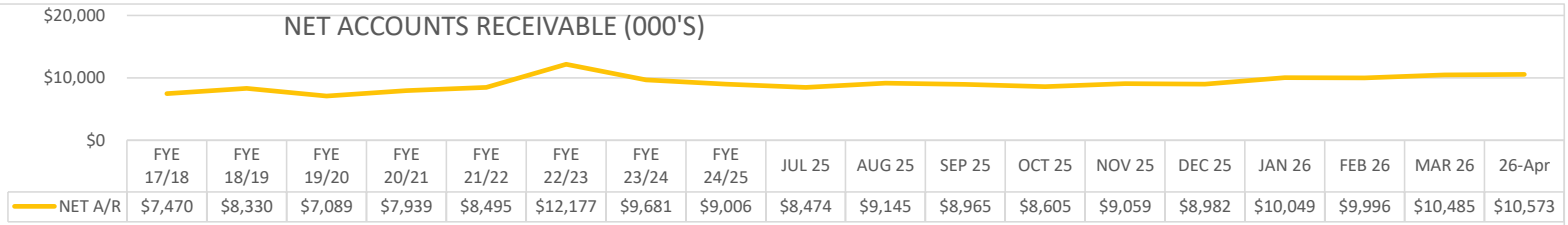


| A | B | N | O | AP | BC | BD | BE | BF | BG | BH | BI | BJ | BK | BL | BM |
|----|--|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------------|-----------------------|-----------------------|---------------------|-----------------------|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL - BANNING, CA | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | 04/30/26 |
| 3 | | FYE 21/22 | FYE 22/23 | FYE 23/24 | FYE 24/25 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 | FYE 25/26 |
| 4 | | | 12 | 12 | 12 | | | | | | | | | | |
| 5 | | MONTHLY AVE. | MONTHLY AVE. | MONTHLY AVE. | MONTHLY AVE. | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | JANUARY | FEBRUARY | MARCH | APRIL |
| 6 | Gross Patient Revenue | | | | | | | | | | | | | | |
| 7 | Inpatient Revenue | \$ 16,603,390 | \$ 14,171,780 | \$ 14,394,934 | \$ 17,450,067 | \$ 18,818,009 | \$ 17,662,082 | \$ 15,582,506 | \$16,631,194 | \$18,194,549 | \$21,401,854 | \$20,845,254 | \$19,088,197 | \$21,120,574 | \$20,862,200 |
| 8 | Inpatient Psych/Rehab Revenue | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Outpatient Revenue | 20,932,075 | 25,575,741 | 27,197,604 | 28,549,917 | 31,161,777 | 31,890,150 | 31,354,337 | 33,420,037 | 29,275,357 | 32,130,813 | 33,405,997 | 31,081,773 | 32,529,362 | 30,250,041 |
| 10 | Long Term Care Revenue | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Home Health Revenue | 0 | 0 | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Total Gross Patient Revenue | 37,535,465 | 39,747,521 | 41,592,538 | 45,999,984 | 49,979,786 | 49,552,232 | 46,936,843 | 50,051,231 | 47,469,906 | 53,532,667 | 54,251,251 | 50,169,970 | 53,649,936 | 51,112,241 |
| 13 | Deductions From Revenue | | | | | | | | | | | | | | |
| 15 | Discounts and Allowances | (31,267,149) | (33,545,205) | (35,678,219) | (39,128,491) | (42,822,943) | (42,231,759) | (40,139,373) | (43,304,970) | (40,891,041) | (45,663,804) | (46,316,545) | (42,989,198) | (46,023,126) | (43,733,188) |
| 16 | Bad Debt Expense | (1,045,570) | (1,047,941) | (884,929) | (1,083,498) | (1,144,928) | (1,066,874) | (1,032,730) | (1,113,578) | (1,028,511) | (1,185,865) | (1,193,549) | (1,103,317) | (1,208,235) | (1,087,245) |
| 17 | GI HMO Discounts | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Charity Care | (136,947) | (97,443) | (54,157) | (94,415) | (112,535) | (187,753) | (340,661) | (68,039) | (53,607) | (129,297) | (256,608) | (79,577) | (99,522) | (166,858) |
| 19 | Total Deductions From Revenue | (32,449,666) | (34,690,589) | (36,617,305) | (40,306,404) | (44,080,406) | (43,486,386) | (41,512,764) | (44,486,587) | (41,973,159) | (46,978,966) | (47,766,702) | (44,172,092) | (47,330,883) | (44,987,291) |
| 20 | | -86.5% | -87.3% | -88.0% | -87.6% | -88.2% | -87.8% | -88.4% | -88.9% | -88.4% | -87.8% | -88.0% | -88.0% | -88.2% | -88.0% |
| 21 | Net Patient Revenue | 5,085,799 | 5,056,932 | 4,975,233 | 5,693,580 | 5,899,380 | 6,065,846 | 5,424,079 | 5,564,644 | 5,496,747 | 6,553,701 | 6,484,549 | 5,997,878 | 6,319,053 | 6,124,950 |
| 22 | Non-Patient Revenues | | | | | | | | | | | | | | |
| 24 | Supplemental Revenues | 501,407 | 941,881 | 1,994,148 | 1,767,021 | 47,902 | 0 | 438,116 | 1,342,112 | 292,249 | 9,718,955 | 2,895,006 | 190,968 | 1,369,475 | 174,227 |
| 25 | Grants & Other Op Revenues | 725,066 | 986,421 | 341,356 | 195,412 | 214,525 | 252,974 | 255,151 | 409,534 | 245,355 | 284,870 | 138,082 | 272,131 | 219,102 | 210,087 |
| 26 | Clinic Net Revenues | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | Tax Subsidies Measure D/H | 229,405 | 213,402 | 242,508 | 231,175 | 256,318 | 256,318 | 256,318 | 201,983 | 242,734 | 242,734 | 242,734 | 242,734 | 242,734 | 242,734 |
| 28 | Tax Subsidies Prop 13 | 146,104 | 189,707 | 218,100 | 240,726 | 278,062 | 278,062 | 278,062 | 225,013 | 264,800 | 264,800 | 264,800 | 264,800 | 264,800 | 264,800 |
| 29 | Tax Subsidies County Suplmtl Funds | 25,561 | 2,308 | 13,938 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | Non-Patient Revenues | 1,627,542 | 2,333,719 | 2,810,051 | 2,434,334 | 796,807 | 787,354 | 1,227,647 | 2,178,642 | 1,045,138 | 10,511,359 | 3,540,622 | 970,633 | 2,096,111 | 891,848 |
| 31 | | | | | | | | | | | | | | | |
| 32 | Total Operating Revenue | 6,713,341 | 7,390,651 | 7,785,284 | 8,127,914 | 6,696,187 | 6,853,200 | 6,651,726 | 7,743,286 | 6,541,885 | 17,065,060 | 10,025,171 | 6,968,511 | 8,415,164 | 7,016,798 |
| 33 | Operating Expenses | | | | | | | | | | | | | | |
| 35 | Salaries and Wages | 3,420,974 | 3,634,721 | 3,922,586 | 4,073,968 | 4,088,991 | 4,144,921 | 3,819,046 | 4,003,675 | 3,896,646 | 4,178,157 | 5,466,160 | 3,770,966 | 4,214,862 | 3,930,742 |
| 36 | Fringe Benefits | 830,599 | 938,301 | 816,313 | 854,537 | 927,259 | 901,788 | 883,246 | 880,453 | 858,919 | 883,761 | 1,044,919 | 711,759 | 934,809 | 918,883 |
| 37 | Contract Labor | 99,977 | 81,255 | 135,922 | 233,823 | 290,309 | 258,183 | 292,198 | 280,539 | 295,040 | 318,818 | 319,880 | 321,559 | 435,593 | 477,842 |
| 38 | Physicians Fees | 330,533 | 299,739 | 425,458 | 711,175 | 732,959 | 753,679 | 821,474 | 798,811 | 746,990 | 746,106 | 766,050 | 753,727 | 906,651 | 580,433 |
| 39 | Purchased Services | 892,521 | 863,657 | 968,088 | 1,212,055 | 1,181,191 | 1,069,654 | 1,156,139 | 1,145,523 | 1,160,930 | 1,584,027 | 1,307,697 | 1,176,935 | 1,322,197 | 1,296,529 |
| 40 | Supply Expense | 995,446 | 953,253 | 781,620 | 1,065,725 | 969,916 | 1,135,386 | 1,082,947 | 1,151,526 | 1,178,561 | 1,205,576 | 974,888 | 1,076,992 | 1,036,516 | 976,378 |
| 41 | Utilities | 111,192 | 93,037 | 104,674 | 133,288 | 133,110 | 133,110 | 118,004 | 121,507 | 94,043 | 126,919 | 90,927 | 104,857 | 104,865 | 104,865 |
| 42 | Repairs and Maintenance | 77,524 | 76,806 | 101,283 | 102,208 | 89,577 | 83,457 | 89,062 | 91,814 | 101,379 | 69,476 | 95,272 | 71,754 | 58,554 | 78,527 |
| 43 | Insurance Expense | 112,745 | 119,548 | 127,300 | 143,335 | 298,168 | 150,004 | 150,004 | 150,004 | 151,422 | 155,432 | 150,004 | 150,004 | 151,273 | 150,004 |
| 44 | All Other Operating Expenses | 101,142 | 151,928 | 114,358 | 165,558 | 91,247 | 90,638 | 128,515 | 165,054 | 140,701 | 224,635 | 333,554 | 149,188 | 94,629 | (21,600) |
| 45 | IGT Expense | 0 | 91,499 | 120,769 | 127,110 | 0 | 0 | 0 | 30,693 | 0 | 1,140,046 | 362,726 | 0 | 0 | 0 |
| 46 | Leases and Rentals | 37,952 | 99,514 | 90,298 | 69,039 | 109,701 | 75,060 | 77,111 | (59,627) | 88,586 | 20,776 | 11,673 | 48,359 | 40,062 | 39,968 |
| 47 | 1206 (b) CLINIC | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 48 | Total Operating Expenses | 7,010,605 | 7,403,258 | 7,708,667 | 8,861,107 | 8,912,606 | 8,795,880 | 8,617,746 | 8,759,972 | 8,713,217 | 10,653,729 | 10,923,750 | 8,277,754 | 9,223,721 | 8,532,571 |
| 49 | EBIDA | | | | | | | | | | | | | | |
| 50 | | (297,264) | (12,606) | 76,617 | (733,193) | (2,216,419) | (1,942,680) | (1,966,020) | (1,016,686) | (2,171,332) | 6,411,331 | (898,579) | (1,309,243) | (808,557) | (1,515,773) |
| 51 | Interest, Depreciation, and Amortization | | | | | | | | | | | | | | |
| 53 | Depreciation Expense | 472,317 | 495,039 | 547,393 | 451,967 | 458,308 | 457,590 | 484,719 | 463,594 | 463,446 | 457,630 | 455,945 | 455,801 | 463,518 | 549,701 |
| 54 | Interest Expense | 391,606 | 484,663 | 438,303 | 527,058 | 507,482 | 507,784 | 517,479 | 655,434 | 531,194 | 542,437 | 527,426 | 523,211 | 539,309 | 534,174 |
| 55 | Total Interest, Depr, & Amort. | 863,923 | 979,702 | 985,697 | 979,025 | 965,790 | 965,374 | 1,002,198 | 1,119,028 | 994,640 | 1,000,067 | 983,371 | 979,012 | 1,002,827 | 1,083,875 |
| 56 | Non-Operating Revenue: | | | | | | | | | | | | | | |
| 58 | Contributions & Other | 25,068 | 132,587 | 483,520 | 356,470 | 177,566 | 185,015 | 93,238 | 135,222 | 125,825 | 716,576 | 205,789 | 64,337 | 920,944 | 145,305 |
| 59 | Tax Subsidies for GO Bonds - M-A | 616,059 | 660,979 | 1,074,156 | 745,407 | 646,409 | 646,409 | 646,409 | 646,409 | 646,409 | 646,409 | 646,409 | 646,409 | 646,409 | 646,409 |
| 60 | Total Non Operating Revenue/(Expense) | 641,127 | 793,566 | 1,557,676 | 1,101,877 | 823,975 | 831,424 | 739,647 | 781,631 | 772,234 | 1,362,985 | 852,198 | 710,746 | 1,567,353 | 791,714 |
| 61 | | | | | | | | | | | | | | | |
| 62 | Total Net Surplus/(Loss) | (520,060) | (198,742) | 648,598 | (610,340) | (2,358,234) | (2,076,630) | (2,228,571) | (1,354,083) | (2,393,738) | 6,774,249 | (1,029,752) | (1,577,509) | (244,031) | (1,807,934) |
| 63 | Change in Interest in Foundation | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 64 | Extra-Ordinary Income (Loss) | (284,792) | 0 | (231,988) | 612,147 | 0 | 0 | 0 | 0 | 116,929 | 0 | 0 | 0 | 0 | 0 |
| 65 | Increase/(Decrease in Unrestricted Net Assets | \$ (804,852) | \$ (198,742) | \$ 416,610 | \$ 1,807 | \$ (2,358,234) | \$ (2,076,630) | \$ (2,228,571) | \$ (1,354,083) | \$ (2,276,809) | \$ 6,774,249 | \$ (1,029,752) | \$ (1,577,509) | \$ (244,031) | \$ (1,807,934) |
| 66 | | | | | | | | | | | | | | | |
| 67 | Total Profit Margin | -12.0% | -2.7% | 5.4% | 0.0% | -35.2% | -30.3% | -33.5% | -17.5% | -34.8% | 39.7% | -10.3% | -22.6% | -2.9% | -25.8% |
| 68 | EBIDA % | -4.4% | -0.2% | 1.0% | -9.0% | -33.1% | -28.3% | -29.6% | -13.1% | -33.2% | 37.6% | -9.0% | -18.8% | -9.6% | -21.6% |
| 69 | | | | | | | | | | | | | | | |
| 77 | | | | | | | | | | | | | | | |

BALANCE SHEET (Period End)

| | |
|--|---|
| Cash (000's) | Represents all unrestricted cash in the bank at each month-end. |
| Days Cash on Hand | Calculated by dividing amount of Cash on Hand by the historical average daily amount of cash requirements to cover operating expenses. |
| Accounts Receivable - Net (000's) | Equals the sum of all (patient) accounts that are due to the hospital, less estimated adjustments for discounts and other contractual disallowances for which the patients may be entitled. |
| A/R Days - Net | This measures the average number of days it takes to collect payment of the Net Accounts Receivable. Lower values are desired. |
| Current Ratio (Current Assets/Current Liabilities) | A measure that illustrates the ability for the hospital to pay its obligations that come due over the course of the next year. The greater the Current Assets as compared to the Current Liabilities, the stronger position the organization is in to pay its upcoming obligations. Desired position is greater than 1:00 to 1:00, preferably at least 1:25 to 1:00 or greater. |
| Quick Ratio | This measures the Cash + Net Accounts Receivable compared to the Current Liabilities. Desired ratio is greater than 1.00 : 1.00. |
| Accounts Payable (000's) | Reflects payment obligations of the Hospital as of a point in time. Excludes Loans, Payroll and other Debt obligations. Lower values are desired. |
| Accounts Payable Days | Reflects the average number of days that it takes to pay routine bills. Lower numbers are desired. Calculated by dividing the Accounts Payable amount by the historical average daily cost of routine expenses. |
| Line of Credit Balance (000's) | The amount that is currently borrowed from a lending institution as of a given point in time. |





| | A | B | C | D | E | F | G | H | I | J |
|----|---|---|------------------------------|------------------------------|--|--|---|------------------------------|---|---|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL | | | | NOTE: UNFAVORABLE VARIANCES SHOW AS NEGATIVES | | | | | |
| 2 | KEY WORKKLOAD UNITS - CURRENT MONTH | | APRIL 2025 ACTUAL | APRIL 2026 ACTUAL | VARIANCE APRIL 2026 TO APRIL 2025 | PER CENTAGE VARIANCE APRIL 2026 TO APRIL 2025 | | APRIL 2026 BUDGET | VARIANCE APRIL 2026 ACTUAL TO BUDGET | PER CENTAGE VARIANCE APRIL 2026 ACTUAL TO BUDGET |
| 3 | TOTAL ACUTE PATIENT DAYS | | 803 | 995 | 192 | 23.9% | | 894 | 101 | 11.3% |
| 4 | | | | | | | | | | |
| 5 | AVERAGE DAILY CENSUS | | 26.8 | 33.2 | 6.4 | 23.9% | | 29.8 | 3.4 | 11.3% |
| 6 | | | | | | | | | | |
| 7 | AVERAGE ACUTE LENGTH OF STAY | | 4.56 | 4.38 | (0.2) | -3.9% | | 3.92 | 0.46 | 11.8% |
| 8 | | | | | | | | | | |
| 9 | PATIENT DISCHARGES | | 176 | 227 | 51 | 29.0% | | 228 | (1) | -0.4% |
| 10 | | | | | | | | | | |
| 11 | ADJUSTED PATIENT DAYS | | 2,175 | 2,434 | 259 | 11.9% | | 2,149 | 285 | 13.3% |
| 12 | | | | | | | | | | |
| 13 | OBSERVATION COUNT | | 403 | 326 | (77) | -19.1% | | 370 | (44) | -11.8% |
| 14 | | | | | | | | | | |
| 15 | TOTAL EMERGENCY ROOM VISITS | | 3,550 | 3,420 | (130) | -3.7% | | 3,477 | (57) | -1.6% |
| 16 | | | | | | | | | | |
| 17 | AVERAGE EMERGENCY VISITS PER DAY | | 118.3 | 114.0 | (4.3) | -3.7% | | 115.9 | (2) | -1.6% |
| 18 | | | | | | | | | | |
| 19 | TOTAL SURGERIES (EXCLUDING G.I.'S) | | 91 | 78 | (13) | -14.3% | | 85 | (7) | -8.2% |
| 20 | | | | | | | | | | |
| 21 | DELIVERIES/BIRTHS | | 6 | 15 | 9 | 150.0% | | 24 | (9) | -37.5% |
| 22 | | | | | | | | | | |
| 23 | OUTPATIENT REGISTRATIONS (EXCLUDING EMERGENCY) | | 515 | 561 | 46 | 8.9% | | 570 | (9) | -1.6% |
| 24 | | | | | | | | | | |
| 25 | CASE MIX INDEX | | 1.5332 | 1.5581 | 0.0248 | 1.6% | | 1.5868 | (0.0287) | -1.8% |
| 26 | | | | | | | | | | |
| 27 | | | | | Page 15 | | | | | |

| | A | B | C | D | E | F | G | H | I | J |
|----|---|---|----------------------------------|----------------------------------|--|--|---|----------------------------------|---|---|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL | | | | NOTE: UNFAVORABLE VARIANCES SHOW AS NEGATIVES | | | | | |
| 2 | KEY WORKKLOAD UNITS - YTD | | APRIL 2025 YTD ACTUAL | APRIL 2026 YTD ACTUAL | VARIANCE APRIL 2026 TO APRIL 2025 | PER CENTAGE VARIANCE APRIL 2026 TO APRIL 2025 | | APRIL 2026 YTD BUDGET | VARIANCE APRIL 2026 YTD ACTUAL TO BUDGET | PER CENTAGE VARIANCE YTD APRIL 2026 ACTUAL TO BUDGET |
| 3 | TOTAL ACUTE PATIENT DAYS | | 7,838 | 8,535 | 697 | 8.9% | | 8,823 | (288) | -3.3% |
| 4 | | | | | | | | | | |
| 5 | AVERAGE DAILY CENSUS | | 25.8 | 28.1 | 2.3 | 8.9% | | 29.0 | (0.9) | -3.3% |
| 6 | | | | | | | | | | |
| 7 | AVERAGE ACUTE LENGTH OF STAY | | 3.96 | 3.75 | (0.2) | -5.1% | | 3.87 | (0.12) | -3.1% |
| 8 | | | | | | | | | | |
| 9 | PATIENT DISCHARGES | | 1,981 | 2,274 | 293 | 14.8% | | 2,277 | (3) | -0.1% |
| 10 | | | | | | | | | | |
| 11 | ADJUSTED PATIENT DAYS | | 20,627 | 22,730 | 2,103 | 10.2% | | 22,213 | 517 | 2.3% |
| 12 | | | | | | | | | | |
| 13 | OBSERVATION COUNT | | 3,736 | 3,897 | 161 | 4.3% | | 3,946 | (49) | -1.2% |
| 14 | | | | | | | | | | |
| 15 | TOTAL EMERGENCY ROOM VISITS | | 35,477 | 35,829 | 352 | 1.0% | | 37,109 | (1,280) | -3.4% |
| 16 | | | | | | | | | | |
| 17 | AVERAGE EMERGENCY VISITS PER DAY | | 116.7 | 117.9 | 1.2 | 1.0% | | 122.1 | (4) | -3.4% |
| 18 | | | | | | | | | | |
| 19 | TOTAL SURGERIES (EXCLUDING G.I.'S) | | 987 | 891 | (96) | -9.7% | | 958 | (67) | -7.0% |
| 20 | | | | | | | | | | |
| 21 | DELIVERIES/BIRTHS | | 76 | 124 | 48 | 63.2% | | 152 | (28) | -18.4% |
| 22 | | | | | | | | | | |
| 23 | OUTPATIENT REGISTRATIONS (EXCLUDING EMERGENCY) | | 5,066 | 5,128 | 62 | 1.2% | | 6,132 | (1,004) | -16.4% |
| 24 | | | | | | | | | | |
| 25 | CASE MIX INDEX | | 1.5332 | 1.4923 | (0.0409) | -2.7% | | 1.5868 | (0.0945) | -6.0% |
| 26 | | | | | | | | | | |
| 27 | | | | | | | | | | |

| | A | B | C | D | E | F | G | H | I | J | K | L | M |
|----|--|---|---|---|---|---|---|---|---|---------------------|---------------------|---------------------|------------------------------------|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL (2026 Amounts are Unaudited) | | | | | | | | | | | | |
| 2 | BALANCE SHEET | | | | | | | | PY Ending Balance Jun 25 ACT | Feb 26 Act | Mar 26 Act | Apr 26 Act | VARIANCE to Prior Month |
| 3 | | | | | | | | | | | | | |
| 4 | ** | TOTAL ASSETS | | | | | | | 115,681,801 | 107,558,429 | 108,338,200 | 106,112,089 | (2,226,111) |
| 5 | | CURRENT ASSETS | | | | | | | 19,760,860 | 14,883,357 | 15,939,328 | 15,483,155 | (456,173) |
| 6 | | ASSETS WHICH USE IS LIMITED | | | | | | | 19,870,955 | 18,087,730 | 18,187,342 | 17,000,563 | (1,186,779) |
| 7 | | NET PROPERTY, PLANT, AND EQUIPMENT | | | | | | | 74,707,982 | 73,268,840 | 72,896,386 | 72,316,584 | (579,802) |
| 8 | | OTHER ASSETS | | | | | | | 1,342,004 | 1,318,502 | 1,315,144 | 1,311,787 | (3,357) |
| 9 | | | | | | | | | | | | | |
| 10 | | TOTAL LIABILITIES & FUND BALANCE | | | | | | | 115,681,818 | 107,558,456 | 108,338,222 | 106,112,114 | (2,226,108) |
| 11 | | TOTAL LIABILITIES | | | | | | | 149,326,886 | 144,972,629 | 145,996,426 | 145,578,252 | (418,174) |
| 12 | | CURRENT LIABILITES | | | | | | | 36,774,313 | 37,322,967 | 38,513,041 | 38,331,628 | (181,413) |
| 13 | | LONG TERM LIABILITIES | | | | | | | 112,552,573 | 107,649,662 | 107,483,385 | 107,246,624 | (236,761) |
| 14 | | NET ASSETS | | | | | | | | | | | |
| 15 | | NET ASSETS - UNRESTRICTED | | | | | | | (33,645,068) | (37,414,173) | (37,658,204) | (39,466,138) | (1,807,934) |
| 16 | ** Slight variances due to "rounding" | | | | | | | | | | | | |
| 17 | | | | | | | | | | Page 19 | | | |

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q |
|----|---|---|---|---|---|---|---|---|------------------|--|------------------------------|--|---|--------------------|------------------------------|---|--|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL | | | | | | | | | NOTE: UNFAVORABLE VARIANCES SHOW AS NEGATIVES | | | | | | | |
| 2 | INCOME STATEMENT - CURRENT MONTH | | | | | | | | | April 2025 ACTUAL | April 2026 ACTUAL | VARIANCE April 2026 TO April 2025 | PERCENTAGE VARIANCE April 2026 TO April 2025 | | April 2026 BUDGET | VARIANCE April 2026 ACTUAL TO BUDGET | PERCENTAGE VARIANCE April 2026 ACTUAL TO BUDGET |
| 3 | NET INCOME | | | | | | | | 1,776,116 | (1,807,934) | (3,584,050) | 201.8% | | (2,603,827) | 795,893 | 30.6% | |
| 4 | EBIDA | | | | | | | | 1,158,224 | (1,515,773) | (2,673,997) | 230.9% | | (2,337,019) | 821,246 | 35.1% | |
| 5 | | | | | | | | | | | | | | | | | |
| 6 | NET OPERATING REVENUE | | | | | | | | 9,306,840 | 7,016,798 | (2,290,042) | -24.6% | | 6,866,491 | 150,307 | 2.2% | |
| 7 | NET PATIENT REVENUE | | | | | | | | 5,889,566 | 6,124,950 | 235,384 | 4.0% | | 5,851,606 | 273,344 | 4.7% | |
| 8 | GROSS REVENUE FROM PATIENT SERVICES | | | | | | | | 46,092,111 | 51,112,241 | 5,020,130 | 10.9% | | 48,874,631 | 2,237,610 | 4.6% | |
| 9 | TOTAL INPATIENT REVENUE | | | | | | | | 17,018,969 | 20,862,200 | 3,843,231 | 22.6% | | 20,317,483 | 544,717 | 2.7% | |
| 10 | TOTAL OUTPATIENT REVENUE | | | | | | | | 29,073,142 | 30,250,041 | 1,176,899 | 4.0% | | 28,557,148 | 1,692,893 | 5.9% | |
| 11 | DEDUCTIONS FROM REVENUE | | | | | | | | (40,202,545) | (44,987,291) | (4,784,746) | 11.9% | | (43,023,025) | (1,964,266) | 4.6% | |
| 12 | OTHER OPERATING REVENUE | | | | | | | | 3,417,274 | 891,848 | (2,525,426) | -73.9% | | 1,014,885 | (123,037) | -12.1% | |
| 13 | OTHER REVENUE - RATE RANGE | | | | | | | | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0.0% | |
| 14 | OTHER REVENUE - OTHER SUPPLEMENTALS | | | | | | | | 2,461,282 | 116,619 | (2,344,663) | -95.3% | | 116,619 | 0 | 0.0% | |
| 15 | OTHER REVENUE - DSH | | | | | | | | 47,904 | 57,428 | 9,524 | 19.9% | | 57,428 | 0 | 0.0% | |
| 16 | OTHER REVENUE - P4P | | | | | | | | 0 | 180 | 180 | 0.0% | | 180 | 0 | 0.0% | |
| 17 | OTHER REVENUE - OTHER | | | | | | | | 191,150 | 210,087 | 18,937 | 9.9% | | 256,295 | (46,208) | -18.0% | |
| 18 | OPERATING TAX REVENUES | | | | | | | | 716,938 | 507,534 | (209,404) | -29.2% | | 584,363 | (76,829) | -13.1% | |
| 19 | | | | | | | | | | | | | | | | | |
| 20 | TOTAL OPERATING EXPENSE | | | | | | | | 8,148,616 | 8,532,571 | (383,955) | -4.7% | | 9,203,510 | 670,939 | 7.3% | |
| 21 | TOTAL LABOR EXPENSE | | | | | | | | 4,615,381 | 5,327,467 | (712,086) | -15.4% | | 5,318,094 | (9,373) | -0.2% | |
| 22 | WAGES | | | | | | | | 3,690,090 | 3,930,742 | (240,652) | -6.5% | | 4,213,538 | 282,796 | 6.7% | |
| 23 | EMPLOYEE BENEFITS | | | | | | | | 777,667 | 918,883 | (141,216) | -18.2% | | 878,204 | (40,679) | -4.6% | |
| 24 | CONTRACT LABOR | | | | | | | | 147,624 | 477,842 | (330,218) | -223.7% | | 226,352 | (251,490) | -111.1% | |
| 25 | PHYSICIAN FEES | | | | | | | | 652,687 | 580,433 | 72,254 | 11.1% | | 828,953 | 248,520 | 30.0% | |
| 26 | PURCHASED SERVICES | | | | | | | | 1,093,576 | 1,296,529 | (202,953) | -18.6% | | 1,107,464 | (189,065) | -17.1% | |
| 27 | SUPPLY EXPENSE | | | | | | | | 1,233,058 | 976,378 | 256,680 | 20.8% | | 1,183,023 | 206,645 | 17.5% | |
| 28 | UTILITIES | | | | | | | | 110,195 | 104,865 | 5,330 | 4.8% | | 111,302 | 6,437 | 5.8% | |
| 29 | REPAIRS AND MAINTENANCE | | | | | | | | 112,695 | 78,527 | 34,168 | 30.3% | | 92,473 | 13,946 | 15.1% | |
| 30 | INSURANCE | | | | | | | | 145,618 | 150,004 | (4,386) | -3.0% | | 183,387 | 33,383 | 18.2% | |
| 31 | OTHER EXPENSES | | | | | | | | 102,930 | (21,600) | 124,530 | 121.0% | | 297,184 | 318,784 | 107.3% | |
| 32 | LEASE AND RENTALS | | | | | | | | 82,476 | 39,968 | 42,508 | 51.5% | | 81,630 | 41,662 | 51.0% | |
| 33 | | | | | | | | | | | | | | | | | |
| 34 | NON-OPERATING REVENUE & EXPENSE | | | | | | | | | | | | | | | | |
| 35 | TOTAL NON-OPERATING REVENUE & EXPENSE | | | | | | | | 1,616,581 | 791,714 | (824,867) | -51.0% | | 775,613 | 16,101 | 2.1% | |
| 36 | OTHER NON-OPERATING REVENUE | | | | | | | | 333,248 | 145,305 | (187,943) | -56.4% | | 129,204 | 16,101 | 12.5% | |
| 37 | NON-OPERATING INTEREST INCOME | | | | | | | | 175,344 | 65,574 | (109,770) | -62.6% | | 84,204 | (18,630) | -22.1% | |
| 38 | NON-OPERATING DONATIONS/GAIN ON SALE | | | | | | | | 157,904 | 79,731 | (78,173) | -49.5% | | 45,000 | 34,731 | 77.2% | |
| 39 | NON-OPERATING TAX REVENUE | | | | | | | | 1,283,333 | 646,409 | (636,924) | -49.6% | | 646,409 | 0 | 0.0% | |
| 40 | EXTRAORDINARY REVENUE | | | | | | | | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0.0% | |
| 41 | | | | | | | | | | | | | | | | | |
| 42 | TOTAL INTEREST & DEPRECIATION | | | | | | | | 998,689 | 1,083,875 | (85,186) | -8.5% | | 1,042,421 | (41,454) | -4.0% | |
| 43 | DEPRECIATION | | | | | | | | 475,253 | 549,701 | (74,448) | -15.7% | | 518,810 | (30,891) | -6.0% | |
| 44 | INTEREST | | | | | | | | 523,436 | 534,174 | (10,738) | -2.1% | | 523,611 | (10,563) | -2.0% | |
| 45 | | | | | | | | | | | | | | | | | |
| 46 | | | | | | | | | | | | | | | | | |

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | |
|----|---|---|---|---|---|---|---|---|---|---|--|----------------------------------|--|---|---|----------------------------------|---|--|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL | | | | | | | | | | NOTE: UNFAVORABLE VARIANCES SHOW AS NEGATIVES | | | | | | | |
| 2 | INCOME STATEMENT - 10 MONTHS YTD | | | | | | | | | | April 2025 YTD ACTUAL | April 2026 YTD ACTUAL | YTD VARIANCE April 2026 TO April 2025 | PERCENTAGE YTD VARIANCE April 2026 TO April 2025 | | April 2026 YTD BUDGET | VARIANCE April 2026 YTD ACTUAL TO BUDGET | PERCENTAGE VARIANCE YTD April 2026 ACTUAL TO BUDGET |
| 3 | NET INCOME | | | | | | | | | | (5,895,379) | (8,179,304) | (2,283,925) | -38.7% | | (9,620,726) | 1,441,422 | 15.0% |
| 4 | EBIDA | | | | | | | | | | (4,853,374) | (7,433,958) | (2,580,584) | -53.2% | | (8,724,909) | 1,290,951 | 14.8% |
| 5 | | | | | | | | | | | | | | | | | | |
| 6 | NET OPERATING REVENUE | | | | | | | | | | 82,460,339 | 83,976,988 | 1,516,649 | 1.8% | | 84,562,951 | (585,963) | -0.7% |
| 7 | NET PATIENT REVENUE | | | | | | | | | | 55,314,289 | 59,930,827 | 4,616,538 | 8.3% | | 60,090,677 | (159,850) | -0.3% |
| 8 | GROSS REVENUE FROM PATIENT SERVICES | | | | | | | | | | 455,879,927 | 506,706,063 | 50,826,136 | 11.1% | | 504,776,662 | 1,929,401 | 0.4% |
| 9 | TOTAL INPATIENT REVENUE | | | | | | | | | | 172,517,014 | 190,206,419 | 17,689,405 | 10.3% | | 200,338,573 | (10,132,154) | -5.1% |
| 10 | TOTAL OUTPATIENT REVENUE | | | | | | | | | | 283,362,913 | 316,499,644 | 33,136,731 | 11.7% | | 304,438,089 | 12,061,555 | 4.0% |
| 11 | DEDUCTIONS FROM REVENUE | | | | | | | | | | (400,565,638) | (446,775,236) | (46,209,598) | 11.5% | | (444,685,985) | (2,089,251) | 0.5% |
| 12 | OTHER OPERATING REVENUE | | | | | | | | | | 27,146,050 | 24,046,161 | (3,099,889) | -11.4% | | 24,472,274 | (426,113) | -1.7% |
| 13 | OTHER REVENUE - RATE RANGE | | | | | | | | | | 13,986,036 | 12,565,829 | (1,420,207) | -10.2% | | 12,397,831 | 167,998 | 1.4% |
| 14 | OTHER REVENUE - OTHER SUPPLEMENTALS | | | | | | | | | | 4,772,915 | 2,754,385 | (2,018,530) | -42.3% | | 2,751,661 | 2,724 | 0.1% |
| 15 | OTHER REVENUE - DSH | | | | | | | | | | 124,893 | 201,366 | 76,473 | 61.2% | | 118,526 | 82,840 | 69.9% |
| 16 | OTHER REVENUE - P4P | | | | | | | | | | 1,290,060 | 947,430 | (342,630) | -26.6% | | 947,430 | 0 | 0.0% |
| 17 | OTHER REVENUE - OTHER | | | | | | | | | | 1,794,467 | 2,501,811 | 707,344 | 39.4% | | 2,413,196 | 88,615 | 3.7% |
| 18 | OPERATING TAX REVENUES | | | | | | | | | | 5,177,679 | 5,075,340 | (102,339) | -2.0% | | 5,843,630 | (768,290) | -13.1% |
| 19 | | | | | | | | | | | | | | | | | | |
| 20 | TOTAL OPERATING EXPENSE | | | | | | | | | | 87,313,713 | 91,410,946 | (4,097,233) | -4.7% | | 93,287,860 | 1,876,914 | 2.0% |
| 21 | TOTAL LABOR EXPENSE | | | | | | | | | | 51,499,117 | 53,749,923 | (2,250,806) | -4.4% | | 54,056,576 | 306,653 | 0.6% |
| 22 | WAGES | | | | | | | | | | 41,202,738 | 41,514,166 | (311,428) | -0.8% | | 43,271,286 | 1,757,120 | 4.1% |
| 23 | EMPLOYEE BENEFITS | | | | | | | | | | 8,635,667 | 8,945,796 | (310,129) | -3.6% | | 8,708,524 | (237,272) | -2.7% |
| 24 | CONTRACT LABOR | | | | | | | | | | 1,660,712 | 3,289,961 | (1,629,249) | -98.1% | | 2,076,766 | (1,213,195) | -58.4% |
| 25 | PHYSICIAN FEES | | | | | | | | | | 5,377,074 | 7,606,880 | (2,229,806) | -41.5% | | 8,289,530 | 682,650 | 8.2% |
| 26 | PURCHASED SERVICES | | | | | | | | | | 11,821,737 | 12,400,822 | (579,085) | -4.9% | | 11,250,750 | (1,150,072) | -10.2% |
| 27 | SUPPLY EXPENSE | | | | | | | | | | 10,943,144 | 10,788,686 | 154,458 | 1.4% | | 12,133,632 | 1,344,946 | 11.1% |
| 28 | UTILITIES | | | | | | | | | | 1,127,600 | 997,749 | 129,851 | 11.5% | | 1,136,232 | 138,483 | 12.2% |
| 29 | REPAIRS AND MAINTENANCE | | | | | | | | | | 1,126,969 | 828,872 | 298,097 | 26.5% | | 924,540 | 95,668 | 10.3% |
| 30 | INSURANCE | | | | | | | | | | 1,455,911 | 1,656,319 | (200,408) | -13.8% | | 1,699,851 | 43,532 | 2.6% |
| 31 | OTHER EXPENSES | | | | | | | | | | 3,137,481 | 2,930,026 | 207,455 | 6.6% | | 2,980,449 | 50,423 | 1.7% |
| 32 | LEASE AND RENTALS | | | | | | | | | | 824,680 | 451,669 | 373,011 | 45.2% | | 816,300 | 364,631 | 44.7% |
| 33 | | | | | | | | | | | | | | | | | | |
| 34 | NON-OPERATING REVENUE & EXPENSE | | | | | | | | | | | | | | | | | |
| 35 | TOTAL NON-OPERATING REVENUE & EXPENSE | | | | | | | | | | 9,218,510 | 9,350,836 | 132,326 | 1.4% | | 9,326,593 | 24,243 | 0.3% |
| 36 | OTHER NON-OPERATING REVENUE | | | | | | | | | | 2,997,063 | 2,769,817 | (227,246) | -7.6% | | 2,862,503 | (92,686) | -3.2% |
| 37 | NON-OPERATING INTEREST INCOME | | | | | | | | | | 939,667 | 644,087 | (295,580) | -31.5% | | 842,040 | (197,953) | -23.5% |
| 38 | NON-OPERATING DONATIONS/GAIN ON SALE | | | | | | | | | | 2,057,396 | 2,125,730 | 68,334 | 3.3% | | 2,020,463 | 105,267 | 5.2% |
| 39 | NON-OPERATING TAX REVENUE | | | | | | | | | | 5,883,343 | 6,464,090 | 580,747 | 9.9% | | 6,464,090 | 0 | 0.0% |
| 40 | EXTRAORDINARY REVENUE | | | | | | | | | | 338,104 | 116,929 | (221,175) | -65.4% | | 0 | 116,929 | 0.0% |
| 41 | | | | | | | | | | | | | 0 | | | | | |
| 42 | TOTAL INTEREST & DEPRECIATION | | | | | | | | | | 10,260,515 | 10,096,182 | 164,333 | 1.6% | | 10,222,410 | 126,228 | 1.2% |
| 43 | DEPRECIATION | | | | | | | | | | 4,373,326 | 4,710,252 | (336,926) | -7.7% | | 4,986,300 | 276,048 | 5.5% |
| 44 | INTEREST | | | | | | | | | | 5,887,189 | 5,385,930 | 501,259 | 8.5% | | 5,236,110 | (149,820) | -2.9% |
| 45 | | | | | | | | | | | | | | | | | | |
| 46 | | | | | | | | | | | | | | | | | | |
| 47 | | | | | | | | | | | | | | | | | | |
| 48 | | | | | | | | | | | | | | | | | | |

| | A | B | C | D | E | F | G | H | I | J | K | L | M |
|----|--|---|---|---|---|---|---|---------------------|---|----------------------|----------------------|---------------------|------------------------------------|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL (2026 Amounts are Unaudited) | | | | | | | | | | | | 8 |
| 2 | BALANCE SHEET | | | | | | | | PY Ending Balance Jun 25 ACT | Feb 26 Act | Mar 26 Act | Apr 26 Act | VARIANCE to Prior Month |
| 3 | | | | | | | | | | | | | |
| 4 | ** TOTAL ASSETS | | | | | | | | 115,681,801 | 107,558,429 | 108,338,200 | 106,112,089 | (2,226,111) |
| 5 | CURRENT ASSETS | | | | | | | | 19,760,860 | 14,883,357 | 15,939,328 | 15,483,155 | (456,173) |
| 6 | | | | | | | | 6,224,163 | 5,868,802 | 6,463,289 | 5,607,684 | (855,605) | |
| 7 | | | | | | | | 8,474,173 | 9,995,669 | 10,484,990 | 10,572,794 | 87,804 | |
| 8 | | | | | | | | 84,805,393 | 94,092,584 | 99,245,116 | 97,316,647 | (1,928,469) | |
| 9 | | | | | | | | (76,331,220) | (84,096,915) | (88,760,126) | (86,743,853) | 2,016,273 | |
| 10 | | | | | | | | 5,062,524 | (981,114) | (1,008,951) | (697,323) | 311,628 | |
| 11 | | | | | | | | 1,678,328 | 1,059,952 | 2,165,721 | 2,320,354 | 154,633 | |
| 12 | | | | | | | | 1,088,553 | (3,890,818) | (4,799,216) | (4,596,443) | 202,773 | |
| 13 | | | | | | | | (1,144,609) | (967,124) | (1,193,045) | (1,193,086) | (41) | |
| 14 | | | | | | | | 2,531,615 | 2,555,700 | 2,549,081 | 2,556,270 | 7,189 | |
| 15 | | | | | | | | 908,637 | 261,176 | 268,508 | 215,582 | (52,926) | |
| 16 | | | | | | | | | | | | | |
| 17 | | | | | | | | 19,870,955 | 18,087,730 | 18,187,342 | 17,000,563 | (1,186,779) | |
| 18 | | | | | | | | 74,707,982 | 73,268,840 | 72,896,386 | 72,316,584 | (579,802) | |
| 19 | | | | | | | | 172,921,806 | 174,721,389 | 175,927,684 | 175,897,582 | (30,102) | |
| 20 | | | | | | | | 4,714,814 | 8,091,366 | 8,091,366 | 8,091,366 | 0 | |
| 21 | | | | | | | | 137,475,441 | 116,880,119 | 116,880,119 | 116,880,119 | 0 | |
| 22 | | | | | | | | 28,405,499 | 45,257,660 | 46,235,077 | 46,961,713 | 726,636 | |
| 23 | | | | | | | | 2,326,052 | 4,492,244 | 4,721,122 | 3,964,384 | (756,738) | |
| 24 | | | | | | | | (98,213,824) | (101,452,549) | (103,031,298) | (103,580,998) | (549,700) | |
| 25 | | | | | | | | 1,342,004 | 1,318,502 | 1,315,144 | 1,311,787 | (3,357) | |
| 26 | | | | | | | | | | | | | |
| 27 | TOTAL LIABILITIES & FUND BALANCE | | | | | | | | 115,681,818 | 107,558,456 | 108,338,222 | 106,112,114 | (2,226,108) |
| 28 | TOTAL LIABILITIES | | | | | | | | | | | | |
| 29 | CURRENT LIABILITIES | | | | | | | | 36,774,313 | 37,322,967 | 38,513,041 | 38,331,628 | (181,413) |
| 30 | | | | | | | | 12,115,104 | 13,248,014 | 13,702,593 | 13,721,420 | 18,827 | |
| 31 | | | | | | | | 5,232,143 | 5,871,148 | 6,229,803 | 5,949,971 | (279,832) | |
| 32 | | | | | | | | 1,518,269 | 2,209,087 | 2,658,317 | 2,462,906 | (195,411) | |
| 33 | | | | | | | | 538,148 | 255,853 | 156,455 | 159,014 | 2,559 | |
| 34 | | | | | | | | 3,175,726 | 3,406,208 | 3,415,031 | 3,328,051 | (86,980) | |
| 35 | | | | | | | | 12,082,667 | 12,136,394 | 12,161,195 | 12,234,669 | 73,474 | |
| 36 | | | | | | | | 7,344,399 | 6,067,411 | 6,419,450 | 6,425,568 | 6,118 | |
| 37 | | | | | | | | 2,294,229 | 639,469 | 1,031,160 | 1,049,569 | 18,409 | |
| 38 | | | | | | | | 974,132 | 985,848 | 946,196 | 922,441 | (23,755) | |
| 39 | | | | | | | | 4,076,038 | 4,442,094 | 4,442,094 | 4,453,558 | 11,464 | |
| 40 | | | | | | | | | | | | | |
| 41 | LONG TERM LIABILITIES | | | | | | | | 112,552,573 | 107,649,662 | 107,483,385 | 107,246,624 | (236,761) |
| 42 | | | | | | | | | | | | | |
| 43 | NET ASSETS | | | | | | | | (33,645,068) | (37,414,173) | (37,658,204) | (39,466,138) | (1,807,934) |
| 44 | NET ASSETS - UNRESTRICTED | | | | | | | | (33,645,068) | (37,414,173) | (37,658,204) | (39,466,138) | (1,807,934) |
| 45 | | | | | | | | (31,286,834) | (31,286,834) | (31,286,834) | (31,286,834) | 0 | |
| 46 | | | | | | | | (2,358,234) | (6,127,339) | (6,371,370) | (8,179,304) | (1,807,934) | |
| 47 | | | | | | | | | | | | | |
| 48 | ** Slight variances due to "rounding" | | | | | | | | | | | | |
| 49 | | | | | | | | | Page 22 | | | | |

| | B | C | D | E | F | G | H | I |
|----|--|---|---|---|---------|----------------------|-----------------------|---|
| 1 | SAN GORGONIO MEMORIAL HEALTHCARE DISTRICT & HOSPITAL | | | | | | | |
| 2 | | | | | | (UNAUDITED) | (UNAUDITED) | |
| 3 | Note: These amounts do not include General Obligation Bonds Taxes & Payments | | | | | Current Month | Y-T-D | |
| 4 | | | | | | 4/30/2026 | 4/30/2026 | |
| 5 | BEGINNING CASH BALANCES | | | | | | | |
| 6 | | Cash: Beginning Balances- Hospital | | | | \$ 6,445,153 | \$ 5,294,242 | |
| 7 | | Cash: Beginning Balances- District | | | | 18,136 | 1,900,024 | |
| 8 | | Cash: Beginning Balances Totals | | | | \$ 6,463,289 | \$ 7,194,266 | |
| 9 | | | | | | | | |
| 10 | Receipts | | | | | | | |
| 11 | | Patient Collections | | | | \$ 6,237,135 | \$ 58,602,553 | |
| 12 | | Tax Subsidies/Measure D/Prop 13 | | | | 507,534 | \$ 5,075,340 | |
| 13 | | Misc Tax Subsidies | | | | | \$ - | |
| 14 | | Donations/Grants/Loans | | | | - | \$ 1,319,654 | |
| 15 | | Supplemental Funding (Rate Range, Etc.) | | | | 174,227 | \$ 16,030,894 | |
| 16 | | Draws/(Paydown) of LOC Balances | | | | | \$ - | |
| 17 | | Other Revenues/Receipts/Transfers | | | | 210,087 | \$ 15,428,568 | |
| 18 | TOTAL RECEIPTS | | | | | \$ 7,128,983 | \$ 96,457,009 | |
| 19 | | | | | | | | |
| 20 | Disbursements | | | | | | | |
| 21 | | Wages, Benefits, & Contract Labor | | | | \$ 5,327,467 | \$ 52,521,480 | |
| 22 | | Other Operating Costs | | | | 3,205,104 | \$ 37,661,023 | |
| 23 | | Capital Spending | | | | (30,102) | \$ 3,160,282 | |
| 24 | | Debt Service Payments (Excl.G/O Bonds) | | | | 90,670 | \$ 786,080 | |
| 25 | | Other - Changes in A/P, IGT's, Other Rcvbls, Etc. | | | | (608,551) | \$ 3,914,726 | |
| 26 | TOTAL DISBURSEMENTS | | | | | \$ 7,984,588 | \$ 98,043,591 | |
| 27 | | | | | | | | |
| 28 | TOTAL CHANGE in CASH | | | | | \$ (855,605) | \$ (1,586,582) | |
| 29 | | | | | | | | |
| 30 | ENDING CASH BALANCES | | | | | | | |
| 31 | | Ending Balances- Hospital | | | | \$ 5,600,150 | \$ 5,600,150 | |
| 32 | | Ending Balances- District | | | | 7,534 | 7,534 | |
| 33 | | Ending Balances- Totals | | | | \$ 5,607,684 | \$ 5,607,684 | |
| 34 | | | | | | | | |
| 35 | | | | | | | | |
| 36 | | | | | | | | |
| 37 | LOC Current Balances | | | | | \$ 12,234,669 | \$ 12,161,195 | |
| 38 | 5/15/2026 | | | | | | | |
| 39 | | | | | | | | |
| 40 | | | | | Page 23 | | | |

TAB C

San Gorgonio Memorial Health Care District and San Gorgonio Memorial Hospital

To: Finance Committee, Board of Directors, and District Board

Agenda Items for May 26, 2026 Finance & Board Meetings

Subject:

Annual Liability Insurance Renewals with BETA; Professional & General, Directors and Officers, Employment Practices, and Auto, plus Worker's Compensation Insurance.

Annual Insurance Renewals:

- 1) Professional and General Liability
- 2) Directors and Officers Liability
- 3) Employment Practices Liability
- 4) Auto Liability
- 5) Workers' Compensation

The District's broker for these coverages is Jim Sprague, Vice President of James+Gable Insurance Brokers. Jim and his team work on the District's behalf with the BETA Healthcare Group, a Risk Management Authority Public Agency. San Gorgonio's Executive team has met twice with Mr. Sprague and reviewed the renewal in detail.

SGMHD and the Hospital have been insured with BETA for many years, and have benefited from competitive premiums, comprehensive coverages, and excellent customer service from a firm which specializes in District, Public Agency, and Non-Profit Healthcare providers.

BETA continues to have an extensive Quality Improvement and Performance program which is customized especially for Hospitals, and the favorable results of such programs have resulted in the overall competitive and comprehensive product. Their Workers' Compensation program is specifically designed for hospital workers and has an excellent overall track record in this arena.

The renewal premiums are provided in the Attachment.

Recommendation: That the respective insurance coverages be renewed with BETA as presented for Board action which will allow for the binding of coverage prior to the July 1, 2026 renewal date.

2026 Insurance Renewals

Executive Summary

| Line of Coverage | Carrier | Policy Term | Limits | Deductible | 2025-2026 Expiring | 2026-2027 Renewals |
|----------------------------------|---------|-----------------|-------------|------------|-------------------------|-------------------------|
| Professional & General Liability | BETA | 7/1/26 - 7/1/27 | \$20M/\$30M | \$25,000 | \$1,215,031 | \$1,215,031 |
| Directors & Officers Liability | BETA | 7/1/26 - 7/1/27 | \$10M | \$50,000 | \$190,172 | \$197,779 |
| Employment Practices Liability | BETA | 7/1/26 - 7/1/27 | \$10M | \$100,000 | Incl. w/ D&O | Incl. w/ D&O |
| Auto Liability | BETA | 7/1/26 - 7/1/27 | \$20M | \$500 | \$66,065 | \$64,765 |
| Workers' Compensation | BETA | 7/1/26 - 7/1/27 | Statutory | \$0 | \$694,785 | \$648,746 |
| | | | | | \$2,166,053 | \$2,126,321 |

Renewal Notes

- Insured Entities: San Gorgonio Memorial Hospital, San Gorgonio Memorial Hospital Foundation, and San Gorgonio Memorial Healthcare District
- Key Renewal Pricing Factors:
 - Exposure changes: patient census, payroll growth, employee count, and vehicle fleet
 - Claims Experience: Premium is developed based on 10 years of claims experience with a focus on the most recent five years
 - Premium = Carrier Rate x Exposures

Renewal Highlights

- Professional Liability Insurance:
 - BETA's OB Risk Management Initiative was validated again for renewal with a premium credit of \$75,467
 - BETA's ED Risk Management Initiative was validated again for renewal with a premium credit of \$40,902
 - BETA's HEART Risk Management Initiative was validated again for renewal with a premium credit of \$114,141
 - Validation of BETA HEART ensures participation in the Inland Empire Health Plan Pay for Performance incentive for 2026
 - 2025 IEHP Pay for Performance incentive was \$345,000
 - Competitive Due Diligence: Broker quoted 11 hospital professional liability insurance carriers, and BETA remained the most competitive
- Workers' Compensation Insurance:
 - Favorable claims experience led to a premium reduction of approximately \$50,000
 - Competitive Due Diligence: Broker quoted 9 hospital workers' compensation insurance carriers, and BETA remained the most competitive

TAB D

San Geronio Memorial Health Care District and San Geronio Memorial Hospital

To: Finance Committee, Board of Directors, and District Board

Agenda Items for May 26, 2026 Finance Committee and Board Meetings

Subject: Annual Insurance Renewals – Alliant Insurance Services, Inc.

A) Property and Casualty Programs

- 1) All Risk Property Coverage including Business Interruption Coverage, Flood Coverage (Earthquake Coverage excluded)
- 2) Boiler and Machinery
- 3) Pollution
- 4) Cyber , Excess Cyber
- 5) Cyber Boost
- 6) Deadly Weapon
- 7) Crime
- 8) Foundation Crime
- 9) Fiduciary Liability (renewed January 2026 for \$5,428)
- 10) Underground Storage Tanks Pollution (renewed March, 2026 for \$1,269)

Property and Casualty Program – The Districts’ Broker, Courtney Ramirez, Senior Vice President of the Public Entity Division of Alliant Insurance Services, and her team, have represented SGMHD for several years, and have obtained coverages available to Public Entities via the Hospital All Risk Property Program (HARPP). The HARPP program continues to provide the best combination of affordability and comprehensive coverages for the District and Hospital. Ms. Ramirez reports that this HAARP program is still the best option for SGMHD.

The renewal packet is projected as follows:

All Risk Coverage (the majority of the package): Price increase not to exceed 5.0%;

Other Renewals (Cyber, Deadly Weapons, Fiduciary Liability: Price increase not to exceed 10.0%

(See attached Alliant Renewal Schedule Summary)

Recommendations: That the proposed Property and Casualty Programs renewals be adopted at the not-to-exceed limits as outlined in the attached Renewal Schedule Option 2 renewal package be approved at an overall cost of \$571,847.74. Note: As in all previous years, we have declined Terrorism Risk Insurance option offered by the Federal Government (see attached explanation).

Final note: In order to secure these insurance coverages before the June 30 deadline, this action will authorize Michele Finney, Interim CEO or Christopher Bjornberg, CEO to bind the final offers prior to the deadline.



San Geronio Memorial Hospital Year Over Year Premium

| Effective Date | Expiration Date | Coverage | Policy Number | Insurance Company | Limits | Deductible/SIR | 25/26 Premium (Includes Taxes and Fees) | RECOMMENDED RENEWAL PROGRAM | | | Notes |
|----------------|-----------------|--|------------------------|---|---|--|---|------------------------------------|---|----------------------------|--|
| | | | | | | | | 26/27 PRELIMINARY Budget Estimates | Premium Difference Compared to Expiring | % Prem Variance | |
| 7/1/2025 | 7/1/2026 | APIP – “All Risk” Property Program TIV: \$244,914,337 as of June 30, 2025 | APIP2025 (Dec 08) 0704 | Various Companies | \$250,000,000 All Perils Per Occurrence \$10,000,000 Flood Limit - Per Occurrence and in the Annual Aggregate Not Covered Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures) Not Covered Earthquake Shock Various Sub-limits Apply | \$25,000 “All Risk” - Per Occurrence \$100,000 All Flood Zones Per Occurrence excluding Flood Zones A&V Various Deductibles Apply | \$ 377,449.59 | \$ 402,148.89 | \$ 24,699.30 | 6.54% | Updated TIV for 26/27 = \$248,515,128. TIV is up 1.47% NTE Rate increase of +5% |
| | | APIP – Boiler & Machinery | APIP2025 (Dec 08) | Various Companies | \$200,000,000 Boiler Explosion and Machinery Breakdown as respects Combined Property Damage and Business Interruption / Extra Expense. Various Sub-limits Apply | \$25,000 (unless a more specific deductible applies, generally based on the size of the object) Various Deductibles Apply | Included in Property above | Included in Property above | Included in Property above | Included in Property above | |
| | | APIP – Pollution | ISPILLSCAZ08005 | Ironshore Specialty Insurance Company | \$25,000,000 Policy Program Aggregate \$2,000,000 Per Pollution Incident \$2,000,000 Per Named Insured Aggregate \$2,000,000 Per JPA/Pool Aggregate Various Sub-limits Apply | \$50,000 Each Pollution Incident After July 1, 2021 \$500,000 Each Pollution Incident Prior to July 1, 2021 3 Days Business Interruption Waiting Period Various Deductibles Apply | Included in Property above | Included in Property above | Included in Property above | Included in Property above | |
| | | APIP – Cyber | FN2505500 | Lloyd’s of London - Beazley Syndicates 2623 - 623 - 100% Liberty Surplus Insurance Corporation (Ironshore) Associated Industries Insurance Company, Inc. (AmTrust Financial) Westchester Surplus Lines Insurance Company (Chubb) 100% MRS 457 at Lloyd’s (Munich RE) | \$75,000,000 Annual Policy and Program Aggregate Limit of Liability, all Members/Insureds combined \$2,000,000 Annual Aggregate Limit of Liability for each Member/Insured \$500,000 Breach Response Costs Various Sub-limits Apply | \$50,000 Per Incident, Claim or Loss for each Member/Insured 8 Hour waiting period for Dependent / Business Interruption Loss | Included in Property above | Included in Property above | Included in Property above | Included in Property above | |
| 7/1/2025 | 7/1/2026 | Excess APIP Cyber | PLMCBXQXFJIY35004 | Palomar Excess and Surplus Insurance Company | \$2,000,000 Excess Aggregate Limit Excess of \$2,000,000 Various Sub-limits Apply | None | \$ 59,265.78 | \$ 65,192.36 | \$ 5,926.58 | 10.00% | 10% Increase, plus any variances |



San Gorgonio Memorial Hospital Year Over Year Premium

| Effective Date | Expiration Date | Coverage | Policy Number | Insurance Company | Limits | Deductible/SIR | 25/26 Premium (Includes Taxes and Fees) | RECOMMENDED RENEWAL PROGRAM | | | Notes |
|----------------|-----------------|---|---------------|---|--|---|---|------------------------------------|---|-----------------|----------------------------------|
| | | | | | | | | 26/27 PRELIMINARY Budget Estimates | Premium Difference Compared to Expiring | % Prem Variance | |
| 7/1/2025 | 7/1/2026 | APIP Cyber BBR+Boost <i>(Claims Made & Reported)</i> | FN2505500-BBR | Lloyd's of London Syndicate AFB 2623, AFB 623 | \$500,000 Breach Response Costs 500,000 Notified Individuals \$500,000 Legal, Forensic & Public Relations/Crisis Management \$2,000,000 Additional Breach Response Limit – Per Member / Insured \$2,000,000 Business Interruption Loss Resulting from Security Breach \$2,000,000 Business Interruption Loss Resulting from System Failure \$2,000,000 Cyber Extortion Loss \$2,000,000 Data Recovery Loss \$750,000 Dependent Business Loss Resulting from Dependent Security Breach \$100,000 Dependent Business Loss Resulting from Dependent System Failure | 100 Notified Individuals \$10,000 Legal, Forensic & Public Relations/Crisis Management, but \$5,000 for Legal | \$ 70,609.94 | \$ 77,670.93 | \$ 7,060.99 | 10.00% | 10% Increase, plus any variances |
| 7/1/2025 | 7/1/2026 | Deadly Weapon Response Program (ADWRP) | PJ25000500111 | Underwriters at Lloyd's of London, Syndicate 2623 AFB/ 0623 AFB | \$500,000 Each and Every Deadly Weapon Event including Claim Expenses \$500,000 Annual Aggregate Various Sub-limits Apply Retroactive Date: 7/1/2021 | \$10,000 Each and every Deadly Weapon Event including Claims Expenses \$2,500 for Counseling Services within Crisis Management Service Endorsement | \$ 7,490.87 | \$ 8,239.96 | \$ 749.09 | 10.00% | 10% Increase, plus any variances |
| 7/1/2025 | 7/1/2026 | Crime - ACIP | 01-801-75-06 | National Union Fire Insurance Company of Pittsburgh, PA. (AIG) | \$5,000,000 for the following coverages: •Employee Theft Including Faithful Performance of Duty •Forgery or Alteration •Inside Premises Theft of Money and Securities •Inside Premises Robbery and Safe Burglary Other Property •Outside the Premises •Computer Fraud •Funds Transfer Fraud •Money Orders and Counterfeit Paper Currency | \$25,000 | \$ 10,797.00 | \$ 11,207.00 | \$ 410.00 | 3.80% | |



San Gorgonio Memorial Hospital Year Over Year Premium

| Effective Date | Expiration Date | Coverage | Policy Number | Insurance Company | Limits | Deductible/SIR | 25/26 Premium (Includes Taxes and Fees) | RECOMMENDED RENEWAL PROGRAM | | | Notes |
|----------------|-----------------|---|----------------|--|---|---------------------------------------|---|------------------------------------|---|-----------------|--------------------|
| | | | | | | | | 26/27 PRELIMINARY Budget Estimates | Premium Difference Compared to Expiring | % Prem Variance | |
| 11/1/2025 | 11/1/2027 | San Gorgonio Memorial Hospital Foundation Crime – (Non-Profit) | 13404093 | National Union Fire Insurance Company of Pittsburgh, PA. (AIG) | <p>\$2,000,000 for the following coverages:</p> <ul style="list-style-type: none"> •Employee Theft including Faithful Performance of Duty •Forgery or Alteration •Inside the Premises - Theft of Money and Securities •Inside the Premises - Robbery or Safe Burglary of Other Property •Outside the Premises •Computer Fraud •Funds Transfer Fraud •Money Orders and Counterfeit Paper Currency <p>Various Sub-limits Apply</p> | \$12,500 Various Deductibles Apply | \$ 1,417.80 | \$ 1,417.80 | \$ - | 0.00% | Annual Installment |
| 1/18/2026 | 1/18/2027 | Fiduciary Liability (FLIP) Pending or Prior Date: December 12, 2007 | SFD31211240-07 | Hudson Insurance Company | <p>\$1,000,000 Each Claim \$2,000,000 Aggregate \$1,000,000 Defense Outside the Limit(s)</p> <p>\$1,000,000 Settlor Coverage \$250,000 Trustee Claims Expenses Coverage / Defense of Non-Fiduciary Claims \$500,000 Voluntary Compliance Program Expenditures \$250,000 Reinstatement of Voluntary Compliance Program Expenditures \$1,000,000 HIPAA & HITECH Fines and Penalties \$250,000 PPACA Fines and Penalties \$250,000 ERISA Section 502(c) Civil Penalties \$250,000 IRC Section 4975 Penalties \$0 Coverage for Claims of Equitable Relief and Surcharges \$1,000,000 Death Master File Penalties (Section 203 of the Budget Act of 2013) \$100,000 Miscellaneous/Other Penalties \$100,000 Benefit Overpayments</p> <p>Various Sub-limits Apply</p> | \$15,000 Retention | \$ 5,428.00 | \$ 5,970.80 | \$ 542.80 | 10.00% | |



San Gorgonio Memorial Hospital Year Over Year Premium

| Effective Date | Expiration Date | Coverage | Policy Number | Insurance Company | Limits | Deductible/SIR | 25/26 Premium (Includes Taxes and Fees) | RECOMMENDED RENEWAL PROGRAM | | | Notes |
|----------------|-----------------|---------------------------------|---------------|--------------------------------|--|-----------------------------------|---|------------------------------------|---|-----------------|-------|
| | | | | | | | | 26/27 PRELIMINARY Budget Estimates | Premium Difference Compared to Expiring | % Prem Variance | |
| 3/1/2026 | 3/1/2027 | Pollution Liability – UST / AST | G2469706A 016 | ACE American Insurance Company | \$1,000,000 Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) \$2,000,000 Aggregate (Claims and Remediation Costs) for all Storage Tank Incidents \$1,000,000 Aggregate for all Legal Defense Expenses for all Storage Tank Incidents \$3,000,000 Total Policy Aggregate for all Storage Tank Incidents \$1,000,000 Aboveground Storage Tank Aggregate Sublimit \$1,000,000 Underground Storage Tank Aggregate Sublimit | \$5,000 Per Storage Tank Incident | \$ 1,269.00 | \$ - | \$ - | 0.00% | |
| TOTAL | | | | | | | \$ 533,727.98 | \$ 571,847.74 | \$ 12,987.57 | 7.14% | |

DISCLAIMER: These budget estimates are based on current market conditions and projections based on available data and current loss experience. These budget projections are not bindable quotes. They are subject to change if further losses are incurred or if there are sudden changes in the insurance market. The budget projections can increase or decrease once underwriters are able to complete a full review based on losses, exposure and market conditions at the time of quoting.