

UPMC, a \$30 billion world-renowned health care provider and insurer based in Pittsburgh, PA, is inventing new models of accountable, cost-effective, patient-centered care.

- UPMC is a nonprofit that melds an unwavering community mission with entrepreneurial business models. UPMC is the first nonprofit health system to fully adopt Sarbanes-Oxley.
- UPMC is the largest non-governmental employer in Pennsylvania, with 100,000 employees.
- UPMC continues to set the standard for how technology transforms care. From pioneering electronic health records to advancing biometrics, machine learning, and artificial intelligence, UPMC's IT division delivers cutting-edge solutions both domestically and internationally.

UPMC is committed to giving back and reinvesting in the community.

- In the most recent fiscal year, UPMC's community contributions were nearly \$2.0 billion and represented more than 15 percent of net patient revenue.

UPMC operates more than 40 academic, community, and specialty hospitals, 800 outpatient sites, employs more than 5,000 physicians, and offers an array of rehabilitation, retirement, and long-term care facilities.

- UPMC has created a genuinely integrated health delivery system, with renowned centers of excellence in transplantation, cancer, neurosurgery, psychiatry, rehabilitation, geriatrics and women's health. *U.S. News & World Report* consistently ranks UPMC Presbyterian Shadyside among the nation's best hospitals in many specialties, along with UPMC Magee-Womens Hospital recognized as a national leader in obstetrics & gynecology and UPMC Mercy recognized as a national leader in rehabilitation. UPMC Children's Hospital of Pittsburgh is nationally ranked in all 11 pediatric subspecialties surveyed. For more information, go to UPMC.com.

UPMC Insurance Services supports more than four million members and is the largest medical insurer in western Pennsylvania, driving innovative solutions for high-quality, low-cost health care coverage to improve the lives of its members across a diversity of patient populations.

- UPMC Insurance Services offers health plans that provide coverage in the commercial market to employers for their employees and covered family members, to individual members on the private marketplace, as well as to populations throughout the Commonwealth who are eligible for Medicare, Medicaid, Special Needs Program (SNP), Children's Health Insurance Program (CHIP), Long Term Services and Supports (LTSS), and Behavioral Health.
- Through its subsidiary, Workpartners, UPMC Insurance Services complements its insurance coverage with comprehensive, whole-person solutions for employers that are demonstrated to optimize employee health, well-being, and productivity. Workpartners offers a full suite of integrated solutions, including Absence services (absence management as well as worker's compensation fully insured and TPA services), Advocacy services (wellness services, employee assistance programs/member assistance programs (EAP/MAP), and clinical support solutions for population health management) as well as Analytics services.

UPMC's International Division has launched dozens of ventures abroad such as:

- Hands-on health care management and advisory services to reshape the economics and practice of health care abroad.
- Design and construction oversight of new hospitals or cancer centers.
- Best-in-class treatment programs and advanced technology across a number of specialties to provide high-quality health care close to home.

Our global programs support efforts in three core countries:

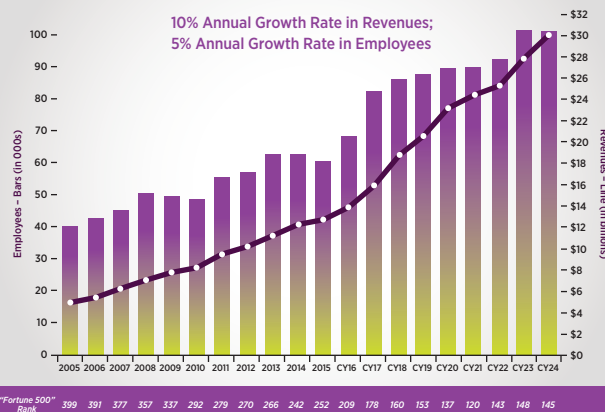
- Italy • Ireland • Croatia

UPMC Enterprises is the innovation, commercialization, and venture capital arm of UPMC, and invests in developing solutions that benefit the entire health care industry. Focus areas include:

- Translational Sciences: Investing in and supporting the development and commercialization of cutting-edge diagnostics and therapeutics.
- Digital Solutions: Providing strategic, technical, and financial insights to build innovative products and launch novel technologies.

UPMC is closely affiliated with the University of Pittsburgh, which has ranked among the top 10 recipients of National Institutes of Health research funding since 1998.

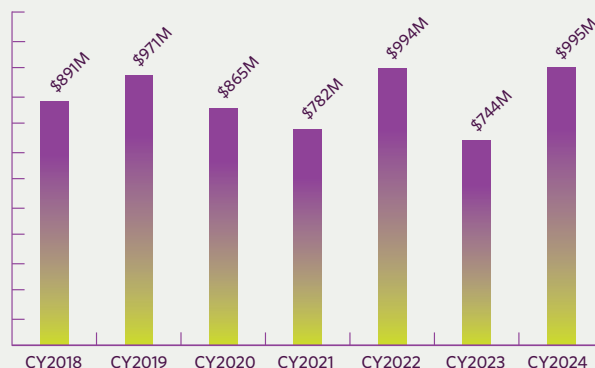
GROWTH AND SUCCESS OF UPMC: 2005-2024



Strong, Consistent Financial Performance

(\$ millions)	Calendar Year Ending December 31, 2023	Calendar Year Ending December 31, 2024
Operating Revenue	\$27,700	\$29,866
Operating Income	\$(198)	\$(211)
Operating Margin	(0.7)%	(1.1)%

Investing in World-Class Facilities



Community Contributions

in Most Recent Fiscal Year: Nearly \$2.0 Billion

Uncompensated care (at cost).....	\$746 million
Value of community service programs	\$597 million
Support for research and education.....	\$626 million

LIFE CHANGING MEDICINE

UPMC is taking health care from where it is to where it needs to be by creating a future built on ideas, innovations, and care. An industry leader, UPMC exports excellence nationally and internationally, and fuels the development of new businesses that leverage our intellectual capital, core capabilities, and management expertise. UPMC is a catalyst for a regional economic renaissance, and remains steadfastly committed to providing premier health care services to our region while contributing to the community in meaningful ways.