



Nixon Peabody LLP
300 S. Grand Avenue, Suite 4100
Los Angeles, CA 90071-3151

Alexandra Busto
Partner

Attorneys at Law
nixonpeabody.com
@NixonPeabodyLLP

T / 213.629.6146
F / 844.813.2849
abusto@nixonpeabody.com

January 7, 2026

VIA EMAIL: Heidi.Lehrman@doj.ca.gov

Heidi Lehrman, Deputy Attorney General
Healthcare Rights and Access Section
California Department of Justice
1300 I Street,
Sacramento, California 95814

Re: Providence Health System – Southern California: Response to Second Notice of Deficiency dated December 5, 2025, regarding the sale of St. Elizabeth Care Center

Dear Ms. Lehrman:

This letter and all attachments hereto shall serve as a supplemental submission and response to the letter containing a second notice of deficiency dated December 5, 2025 (the “Second Notice of Deficiency”) from the Office of the California Attorney General (the “Attorney General”) in connection with the written notice (“Notice”) for the proposed transaction (“Transaction”) involving the sale of the assets and concurrent transfer of the operations of St. Elizabeth Care Center (“St. Elizabeth”) by Providence Health System – Southern California, a California nonprofit corporation (“Providence”), to Toluca Way Health Holdings LLC, a Nevada limited liability company (“Toluca”), West Star Healthcare LLC, a Nevada limited liability company (“West Star”), and certain affiliates of The Ensign Group, Inc., a Delaware corporation (with its affiliates and subsidiaries, including West Star and Toluca, referred to collectively herein as “Ensign”), submitted to the Attorney General on July 7, 2025.

We respectfully submit the information outlined in and attached to this letter to address the Attorney General’s supplemental requests and inquiries contained in the Second Notice of Deficiency, to ensure compliance with the requirements of California Corporations Code section 5914 et seq. and the California Code of Regulations, title 11, section 999.5, subdivision (d).

Please note for ease of reference we have included the deficiencies and specific requests from the Second Notice of Deficiency in italics within this letter, with responses immediately following.

I. NOTICE OF DEFICIENCIES

We provide the following responses to the questions and requests raised in the Second Notice of Deficiency, and have attached supporting documentation as applicable:

1. **999.5(d)(3)(A):** Copies of any documents or writings of any kind that relate or refer to any personal financial benefit that a proposed affiliation between applicant and the transferee would confer on any officer, director, employee, doctor, medical group, or other entity affiliated with applicant or any family member of any such person as identified in Corporations Code section 5227(b)(2).

Please provide the entire documents from which the pages you produced in Exhibit I.A. were excerpted.

Attached hereto as **Exhibit 1** is the Caregiver Transition Guide provided to employees transitioning from Providence to Ensign, which includes the documentation evidencing the arrangement to provide certain transferred Providence employees working at St. Elizabeth with a one-time stipend of \$5,600 and a nominal amount for retirement benefits.

2. **999.5(d)(5):** The written notice shall include a section entitled "Impacts on Health Care Services" that contains the following information:

(C): A description of all services provided by each health facility or facility that provides similar health care that is the subject of the agreement or transaction in the past five years to Medi-Cal patients, county indigent patients, and any other class of patients. This description shall include but not be limited to the type and volume of services provided, the payors for the services provided, the demographic characteristic of and zip code data for the patients served by the health facility or facility that provides similar health care, and the costs and revenues for the services provided.

Please state the current number of occupied beds at St. Elizabeth Care Center and indicate whether the demographic information you provided in Exhibit I.C. reflects the entire current census of the facility (31 out of 52 beds). If the information you provided does not include all residents in the facility's current census, please provide demographic information for all residents.

Exhibit I.C. reflected the facility's patient census data as of the date of submission of the Notice on July 7, 2025.

Attached hereto as **Exhibit 2** is the facility's current patient census data, which includes the demographic information for all current residents, including their sex, age, race/ethnicity, and zip code. As noted in Exhibit 2, there are currently thirty-four (34) occupied beds at St. Elizabeth.

3. 999.5(d)(9): The written notice of any proposed agreement or transaction set forth in section 999.5(a)(1) shall include a list of the officers and directors of the transferee, the most recent audited financial statements for the transferee, the transferee's governance documents, such as the articles of incorporation and bylaws, and a description of the transferee's policies, procedures, and eligibility requirements for the provision of charity care.

- a. *Please provide detailed organizational charts, including names and titles of officers and directors, and governance documents for Toluca Way Health Holdings LLC, Lilac City Health Holdings LLC, Sun Mountain Health Holdings LLC, Squak Valley Health Holdings LLC, Stevens Health Holdings LLC, Lynx Canyon Health Holdings LLC, Strong Creek Health Holdings LLC, Silver Falls Health Holdings LLC, Flagstone Healthcare South LLC, Flagstone Healthcare North LLC, Flagstone Healthcare Central LLC, Standard Bearer Healthcare OP GP, LLC, and Standard Bearer Healthcare OP, LP, and Ensign Services, Inc. For the avoidance of doubt, such documents include any agreements governing the relationship between The Ensign Group, Inc. and any of its affiliates with any involvement in the Transaction.*

Providence intends to provide a response to this inquiry in subsequent correspondence with the Attorney General and is working to gather the information as quickly as possible.

- b. *Please provide a complete organizational chart for The Ensign Group, Inc., including all affiliates, assets, and operations in California.*

Providence intends to provide a response to this inquiry in subsequent correspondence with the Attorney General and is working to gather the information as quickly as possible.

- c. *The supplemental documents you provided included The Ensign Group, Inc.'s most recent Form 10-K. Please provide the most recent audited financial statements for Toluca Way Health Holdings LLC and West Star Healthcare LLC, or, if they do not exist, please state that.*

Audited financial statements for Toluca Way Health Holdings, LLC, and West Star Healthcare, LLC do not exist.

The Attorney General may request an applicant to provide such additional information as the Attorney General deems reasonably necessary to decide whether to consent to, give conditional consent to, or not to consent to a proposed agreement or transaction under Corporations Code section 5921. Please confirm that the contracts provided at PHSSC 00327-526 contain all of the current payer contracts or provide the missing contracts.

Providence confirms that the contracts provided at PHSSC 00327-526 constitute all the payor contracts for St. Elizabeth.

Please let us know if we can provide further information regarding the Transaction. We appreciate your consideration of the Notice and the information and attachments contained herein.

Sincerely,

A handwritten signature in blue ink, appearing to read "Alexandra Busto", written over a horizontal line.

Alexandra Busto, Partner
of Nixon Peabody LLP

Attachments:

Exhibit 1

Exhibit 2

SUPPLEMENTAL MATERIALS
RESPONSE TO SECOND NOTICE OF DEFICIENCY

IN CONNECTION WITH

NOTICE OF PROPOSED SUBMISSION
AND REQUEST FOR CONSENT BY

PROVIDENCE HEALTH SYSTEM – SOUTHERN CALIFORNIA,
A CALIFORNIA NONPROFIT CORPORATION,

IN CONNECTION WITH ITS ASSET PURCHASE AND SALE AGREEMENT AND
OPERATIONS TRANSFER AGREEMENT OF ITS HEALTH FACILITY,
ST. ELIZABETH CARE CENTER

TO

TOLUCA WAY HEALTH HOLDINGS LLC,
A NEVADA LIMITED LIABILITY COMPANY
(AS BUYER)

AND

WEST STAR HEALTHCARE LLC,
A NEVADA LIMITED LIABILITY COMPANY
(AS NEW OPERATOR)

PREPARED FOR THE OFFICE OF THE ATTORNEY GENERAL

CALIFORNIA DEPARTMENT OF JUSTICE
HEALTHCARE RIGHTS AND ACCESS SECTION

January 7, 2026

EXHIBIT 1
CAREGIVER TRANSITION GUIDE

Caregiver Transition Resource Guide

For caregivers transitioning from Providence to Ensign



This guide is designed to prepare you for your upcoming transition into Ensign. We know that you may have a lot of questions about what happens next. Be sure to keep this guide on hand and refer to it as needed for information on Providence resources, benefits, W-2 information, retirement offerings, and online tools.

What You Need to Do

- See "Preparation Checklist" for helpful steps to a successful transition.
- Review this packet and keep it as a future reference.

Questions?

- If you have questions regarding your transition to Ensign, please talk with your Administrator or Human Resources.
- If you have questions regarding Ensign benefits, retirement, policies, and/or other important information, please reach out to your Administrator

TRANSITION GUIDE OVERVIEW

Click on the links to jump to each section.



[Preparation Checklist](#)

Use the checklist to help prepare for your transition



[Benefits Transition FAQ](#)

Health benefits FAQ for transitioning out of the organization



[Retirement Savings Program](#)

Review important information regarding your retirement plan



[Available Support](#)

Access important numbers and links to support you in your transition



[Public Student Loan Forgiveness](#)

Review important information about your enrollment in the student loan forgiveness program


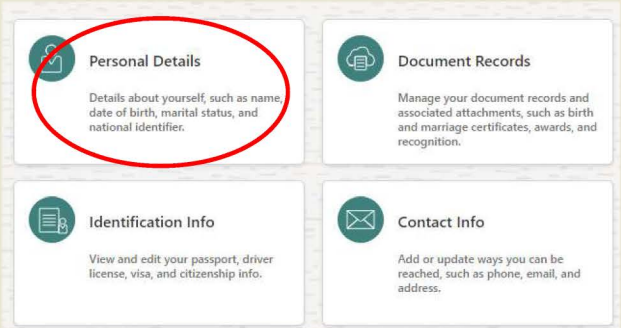



[Payroll - W2](#)

Follow the steps to ensure you have access to your W-2 information

Preparation Checklist

This checklist can help your transition go smoothly – it is recommended that you start using this list immediately for an easy transition.

Update Address - Beginning Now	How?
<ul style="list-style-type: none"> Ensure your address is correct in Genesis (please ensure your address is a physical location and not a PO box). 	<ul style="list-style-type: none"> Go to Genesis, click on “Personal Information,” and then choose “Contact Details.” Use the  button to update your address if needed.  <p>The screenshot shows a grid of four options: Personal Details (circled in red), Document Records, Identification Info, and Contact Info. The 'Personal Details' option includes a sub-description: 'Details about yourself, such as name, date of birth, marital status, and national identifier.'</p>
Voluntary Internal Transfer	How?
<ul style="list-style-type: none"> It is recognized you might pursue positions within the Providence Family of Organizations rather than transition with your ministry to Ensign. If you select this option, you need to be in your new assignment no later than May 18, 2025. This means your offer must be accepted before or no later than May 9, 2025 at 5:00 pm. If you are unable to secure a start date on or before May 18th, you will separate with the rest of your ministry on May 31, 2025. Your PTO will be paid out. You will need to work with TA to be considered a new hire into the new position. 	<p>If you have already or plan to accept an alternative position within the Providence family of Organizations, please contact your Core Leader immediately.</p>
Leaves of Absence/Workers Compensation	How?
<p>Leaves of Absence</p> <p>Providence is currently working with Ensign to confirm the process for managing leaves of absences. We look forward to providing you with personalized communication regarding</p>	

<p>your options so you can plan for your approved, continuous leave of absence.</p> <p>Workers Compensation</p> <p>For Caregivers that have an open and active Workers' Compensation claim with Providence during the time of transition, your rights under the Workers' Compensation claim with Providence will remain intact. Please continue to work with Corvel Corporation on your claim. Workers' Compensation benefits (medical treatment, indemnity benefits, etc.) will continue to be covered for your claim under statutory law based on the jurisdiction of your claim and your treatment or work status.</p>	<p>Please continue to work with Corvel Corporation on your claim.</p>
<p>Submit Reimbursements - Beginning Now</p>	<p>How?</p>
<p>Reimbursements:</p> <ul style="list-style-type: none"> ▪ Enter any reimbursements you have into the Concur App ▪ Reimbursements must be submitted before your last day of employment. Reimbursements will be paid on the next scheduled on cycle payroll. <p>AMEX cards: If you have an Amex card, it will be cancelled upon separation. All expenses must be submitted in Concur prior to separation. Late fees will be your responsibility if not submitted in a timely manner.</p>	<p>Go to "My Apps" and click on "Concur."</p> <div data-bbox="1019 863 1260 1094" style="text-align: center;">  <p>The image shows a square app icon with a white background. Inside the square is a yellow circle containing a white letter 'C'. Below the icon, the text 'Concur - PHS/PGC' is written in a small, black, sans-serif font.</p> </div>
<p>Tuition Assistance/Reimbursement</p>	
<ul style="list-style-type: none"> • Caregivers enrolled in tuition assistance can submit reimbursement requests for qualified program-associated expenses (books and supplies specified by the course syllabus) at term start and no later than 90 calendar days after term end. Caregivers do not have to wait for that term's grades before submitting a tuition reimbursement request. • Following application approval, caregivers enrolled in tuition reimbursement can submit reimbursement requests 14 days after term start and no later than 90 calendar days after term end. Caregivers must submit documentation for reimbursement through the education benefit program's website at reimbursement.guildeeducation.com. • Failure to submit the required documentation and receipts by the submission deadline may result in delay or denial of reimbursement. 	

- Caregivers will receive their approved reimbursement on their paycheck within one to two pay cycles from the request approval date. Be sure to check your payroll calendar and ensure you submit reimbursement with adequate lead time before your final pay cycle. The pay code will be listed on your paystub as "Reimb Tuition NTxbl".

Payslips

Beginning now – Transition Date

How?

- Payslips** - If you would like printed copies of any old pay slips, caregivers can go to Genesis and save or print selected pay dates.
- If you need assistance after your employment with Providence ends, please contact the HR Service Center **888-687-3753**

Go to "My Apps" and click on "Pay" and then select "My Payslips."



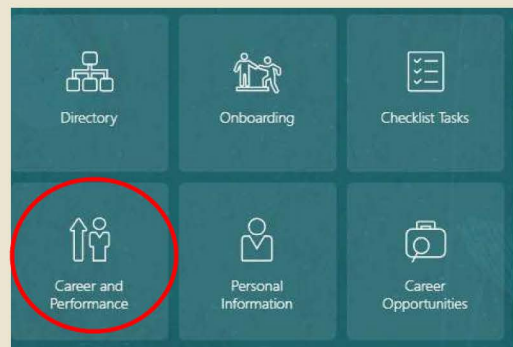
Performance Review

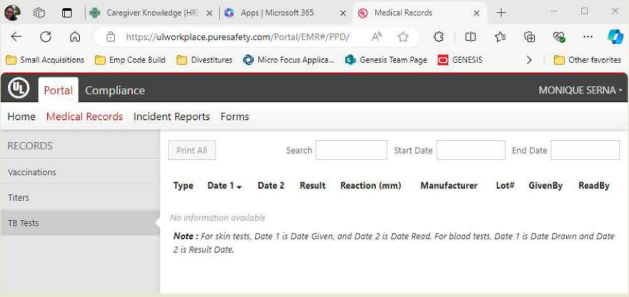

Beginning now – Transition Date

How?

- Performance Review** - If you would like a copy of prior performance reviews, print out to retain for your reference.

Go to Genesis, click on "Career and Performance."



<p>Caregiver Records Beginning now – Transition Date</p>	<p>How?</p>
<ul style="list-style-type: none"> ▪ Vaccinations, Titers, TB Tests - If you would like to retain records of any services you received with Providence Caregiver Health Services, please print out to provide to the JV and for your reference. 	<p>MyApps instructions.</p> <ul style="list-style-type: none"> ▪ Click on the PureSafety app ▪ Locate the Medical Records menu ▪ A list of services will populate 
<p>Certifications Beginning now – Transition Date</p>	<p>How?</p>
 <p>Certifications – If you would like to print out any certifications you have on file prior to the transition date.</p>	<p>Go to EverCheck Wallet, sign into your EverCheck Wallet Account and print any certifications. Email support@evercheckwallet.com if you need additional assistance with printing.</p> <p>OR</p> <p>Request a copy of your certifications by filling out the Caregiver File Request Service Catalog - Caregiver Service Portal (service-now.com)</p>
<p>W-2 Beginning now – Transition Date</p>	<p>How?</p>
<ul style="list-style-type: none"> ▪ W-2 – Create an account with ADP for access to your W-2 forms. If you have signed up using your Providence email, log in to ADP and edit your account to reflect your personal email address. By creating an account with ADP, you will have access for up to 3 years after separation. 	<ul style="list-style-type: none"> ▪ Follow the directions below to create an account with ADP. Caregiver Knowledge (HR) - W-2: How to View (service-now.com)

Providence Term Date – Ensign May 31, 2025	How?
PTO Payout (AK/OR/CA) PTO/PTO SAFE SICK PAY OUT (WA) (May 31, 2025, last date worked)	The payout amount is the accrual balance available as of the caregiver’s term date, May 31, 2025 . Please note per IRS regulations, PTO pay outs are considered supplemental and will be taxed at the supplemental rate for Federal and applicable State taxes.

What is included in the Final Payment with Providence

In addition to your regular pay, your final payment will also include:

- PTO Pay Out
 - PTO Safe Sick Pay Out (WA Only)
 - Benefits mitigation payments that you may be eligible for (see [benefits mitigation provided below](#)) - **may be paid out one pay period after your final paycheck.**
- These payments are considered supplemental and will be **taxed at the supplemental tax rate** for Federal and applicable State taxes.
- Your regular pay will be taxed at your normal rate, per your W-4 information.

For Leader Time Off Plan (LTO) eligible leaders:

- Upon separation from employment, caregivers do not receive any compensation for LTO, regardless of the amount of LTO taken or not taken.
- PTO Safe Sick WA balances are not paid out at separation.

If you have direct deposit, your final payment will be deposited into your account and a copy of the pay slip will be mailed to your home address.

Please review the below locations to determine when your final payment will be made.

Location			Final Providence Paycheck Date
California Missouri	Illinois	Nevada	Immediately (last day worked)
Minnesota			Within 1 business day (following term date)
Alaska	New Hampshire		Within 3 business days (following term date)
Texas			Within 6 business days (following term date)

Oregon	Utah	Connecticut	Next business day (following term date)
Alabama Arizona Arkansas Florida Georgia Idaho Indiana Iowa	Kentucky Louisiana Maryland Montana New Jersey New York North Carolina Oklahoma	Pennsylvania South Carolina Tennessee Virginia Washington West Virginia Wisconsin Wyoming	Next Regular Pay date (following term date)

BENEFITS TRANSITION FAQ

BENEFITS MITIGATION

Will I receive any financial assistance to help with the transition from Providence to Ensign?

To assist you with adjusting to your new benefits, you may be eligible for up to two different types of supplemental pay. This supplemental pay will be paid to you by Providence. Any supplemental pay amount(s) will NOT be included in your offer letter and will be paid to you after your last day.

Health and Welfare Benefits Payment

Each Providence benefit eligible caregivers (.5 FTE and above, regardless of enrollment) who transition to Ensign will be eligible for the Health Care stipend. This \$5,600 payment will be paid in the **next** normally scheduled payroll and noted as discretionary bonus on the pay stub.

Retirement plan lump sum

- To accommodate for differences in 401(k) retirement plan design, Providence will provide eligible transitioning caregivers with a one-time lump-sum payment on their next normally scheduled payroll after their final Providence paycheck.
- The payments are personalized and represent the estimated difference between what you would have received from Providence for May-Dec. 2025 and what you can earn in the new 401(k) plan for that same period.
- The estimate of what you would have received is based on how much you work, your pay, how much you were saving in the 401(k) as of Dec. 2024, and your years of service. Your years of service are important because they determine the amount of employer match and employer discretionary contributions you can earn in the Providence 401(k) Plan.
- The lump-sum payment will be shown on your pay slip as "Other Discretionary Comp."

COBRA

Will I receive a Consolidated Omnibus Budget Reconciliation Act (**COBRA**) notice if I am accepting a position with Ensign?

- When your medical, dental, vision and/or health care flexible spending account (FSA) coverage ends, information will be mailed to your home from Benefit Connect | COBRA, the COBRA administrator. This packet will explain your rights to continue coverage through the Providence plans. It will also have your **coverage termination date should you need documentation of loss of coverage to obtain other coverage due to a Qualifying Life Event**. For additional information, please visit the Caregiver Service Portal and search for "If You Lose Benefits Eligibility."
- Coverage under COBRA may be continued for up to 18 months beginning on the first of the month immediately following the loss of active coverage because of a reduction in hours or termination from Providence. Coverage for your health care flexible spending account may also be continued through the remainder of the calendar year in which you enrolled in this benefit. Your COBRA packet will contain additional details on your coverage continuation options.

Voluntary Benefits

What will happen to my Voluntary Benefits?

- Voluntary benefits include individual policies and programs offered at affordable group rates. These programs and policies include Auto and Home Insurance, Commuter benefits, Group Legal Insurance, Voluntary Short-Term disability, Pet Insurance, Accident and Critical Illness Insurance, Individual Theft and Credit Protection.
- If your policy is not already on direct bill through your voluntary benefit vendor, after termination of employment with Providence, your policy would go to direct bill.

Who can we call if we have questions about **Voluntary Benefits**?

- Providence does not sponsor, endorse, or contribute toward these voluntary benefits. These programs are sponsored by independent vendors and made available to you with your employer's permission. For questions about the voluntary benefits, including eligibility, enrollment, and available benefits and what will happen to the policy after your employment with Providence ends, please contact the vendor directly.

When will my Providence benefits **terminate**?

- Coverage ends on the last day of the month in which you terminate employment or through the end of the month in which you lose benefits eligibility, except LTD coverage which ends on the last day of active work.
- Providence benefits coverage will terminate **effective 5/31/25 for caregivers going to Ensign**.

Will I owe **premiums** after my employment ends with Providence?

- You will be responsible for insurance premiums through the end of the month in which your employment with Providence ends. After your employment ends with Providence, you will not be expected to pay any additional premiums. However, if you elect to enroll in COBRA, the cost of COBRA depends on your current plan coverage. You are responsible for covering the cost of COBRA benefits and payments are submitted directly to BenefitConnect | COBRA.
- How does my Health Savings Account (HSA), Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) work after I leave employment with Providence?
- The coverage period for the Providence benefit elections is the period between January 1, 2025, through May 31, 2025.

Health Savings Account/Health Reimbursement Account

Health Savings Account (HSA)



- The HSA is owned and managed by you and **the funds are yours to keep, even when you leave employment with Providence.**
- The funds in the HSA account will remain accessible to you through the HSA debit card or by submitting a paper claim form to HealthEquity, to pay for eligible health care expenses for you and your qualified tax dependents.
- You cannot contribute to your HSA while covered under another employer's medical plan.
- Each year, the IRS sets an annual HSA contribution limit. For 2025 the limit is \$4,300 for individual coverage, \$8,550 if you cover dependents. If you are 55 or older, you can contribute an additional \$1,000 to the annual contribution limit. If you are enrolled in the HSA under the Providence benefits program, you will want to review the amount of HSA contributions in your HealthEquity account if you are considering enrollment in the HSA with Ensign, as to not exceed the annual IRS contribution limits.
- You can transfer your HSA and send the account balance directly from one custodian to another. For assistance with the HSA transfer process, please contact HealthEquity at **(866) 346-5800**.
- The administration fee (a monthly fee used to cover the maintenance costs of your account) may change if you leave employment or switch medical plans. For questions about this fee, please contact HealthEquity member services at (866) 346-5800.

Health Reimbursement Account (HRA)

- The HRA is fully funded by your employer.
- HRA funds from the Providence benefits program may be utilized for eligible HRA medical plan expenses, or dental and vision expenses while covered under the Providence HRA medical plan; unused funds are forfeited. You will have 365 -days

(runout period) to file claims for reimbursement of eligible expenses while you were covered on the HRA medical plan (unless you elect COBRA coverage).

- A COBRA packet will be issued from the prior Providence plan. If elected, COBRA would allow for the continuation of the Providence HRA Medical Plan on a self-pay basis, which would allow you the ability to maintain access to the funds in the Providence HRA account.

Flexible/Dependent Spending Account

Flexible Spending Account (FSA)

Health Care Flexible Spending Account (HCFSA)



- The HCFSA includes pre-tax contributions through payroll deduction and is fully funded by caregiver dollars.
- “Use It or Lose It” – if money is left over at the end of the plan year for expenses incurred during the Providence coverage period, the funds are forfeited by federal law. Eligible claims are filed for reimbursement with the administrator, HealthEquity.
- You are encouraged to review your statements, as well as your account balance, or contact Health Equity if you have any questions about your account.
- If you elected to enroll in the FSA, you could elect up to the maximum contribution of \$3050 during your 2025 enrollment under Providence coverage and you may use the full amount of elected funds for the Providence coverage period. You will not be responsible for continued Providence paycheck deductions after termination from Providence.
- You may choose to enroll in COBRA for your existing benefits program for the remainder of 2025. If enrolling in COBRA, contributions are made on an after-tax basis, and the caregiver would maintain access to the HCFSA account through COBRA.
- Health Care FSA funds are tied to your employer’s plan, so if you have already contributed under the Providence benefits program, you are still eligible to contribute to the maximum yearly limit with Ensign for the remainder of the year.

Dependent Care Flexible Spending Account (DCFSA)

- The DCFSA includes pre-tax contributions through payroll deduction and is fully funded by caregiver dollars.
- Reimbursement of eligible dependent day care expenses applies to the applicable coverage period and reimbursement cannot exceed the contributions made to your DCFSA account. The IRS annual maximum contribution is \$5,000 (2025).
- If a caregiver exceeds the IRS annual contribution limit, they will pay taxes on the excess contributions when filing their income taxes.

- You are encouraged to review the contributions made to the DCFSA while covered under the Providence coverage period and consider this carefully, as your contributions are reported on the W-2, for tax purposes.
- “Use It or Lose It” – if money is left over at the end of the plan year for expenses incurred during the Providence coverage period, the funds are forfeited by law.

Flexible Spending Account (FSA) claims for the Providence coverage period must be filed by **March 31** of the following year with the administrator, HealthEquity.

RETIREMENT SAVINGS PROGRAM

401(k) Plan



If you are contributing to a **401(k) Plan**, your contributions will end with the last paycheck you receive for retirement eligible compensation, including regular pay as well as incentive payments. Note that earnings paid after your last day are eligible for deferral in the first 60 days after your separation from service. If you wish to save more between now and your final paycheck, you may submit that change via NetBenefits.com.

If you prefer that no deductions happen on pay you receive in the first 60 days after separation, you must make that change on NetBenefits.com while you are still an active caregiver. If your plan balance is over \$7,000, you may leave your account at Fidelity, even after you've left the organization.

Please note your year-to-date contributions as of your final Providence paycheck. You will want to share that total with your new employer to ensure your 401(k) contributions for the year will not exceed the annual IRS limit.

Outstanding Retirement Plan Loans

In the event you have an outstanding retirement plan loan, you must continue ACH repayments directly with Fidelity. If you are considering withdrawing or rolling over your balance before paying off the loan, please discuss the tax implications with Fidelity first. If you should fall behind on your ACH loan payments, Fidelity will send you a warning letter before your loan defaults. It is important to respond timely to a warning letter and catch up on all outstanding payments by the due date to prevent a default. There is nothing your employer can do to reverse a loan's defaulted status.

Before you take a distribution of a 403(b), 401(k) or pension plan

If you have any questions about how a distribution may affect your retirement in the future, please review the Summary Plan Description on NetBenefits.com and/or call Fidelity at **800-343-0860**. If you also have a frozen pension plan (this is less common), please call the Milliman Benefits Service Center at **800-724-2516**. Translation services are available.

457(b) Plan



If you are contributing to a 457(b) Plan, your contributions will end with the last check you receive for retirement eligible compensation, including regular pay as well as incentive payments. Note that earnings paid after your last day are eligible for deferral in the first 60 days after your separation from service. If you wish to save more between now and your final paycheck, you may submit that change via NetBenefits.com. Changes to your 457(b) contribution can only take effect in the following month.

Please note: If you prefer that no deductions happen on pay you receive in the **first 60 days after separation**, you must make that change on **NetBenefits.com** while you are still an active caregiver, in the month prior to your date of separation.

If you have a 457(b) Plan balance

Please note that you have **75 days** from your last day of work to log on to Fidelity NetBenefits.com to submit a distribution request. You do not have to take the money right away – you may make a future-dated distribution election if you wish – but Fidelity must receive your election by the 75th day. If you do not make an election, Fidelity is required to distribute your 457(b) Plan balance to you, minus taxes, in the first quarter of the year following the 75th day after your date of separation. Please contact Fidelity at 800-343-0860 with questions.

457(b) Plan balances are not eligible for rollover

If you go to work for another tax-exempt employer that offers a non-governmental 457(b) plan, that employer may be willing to accept a *transfer* of your 457(b) Plan balance. However, your new employer is not required to accept such a transfer, so it's important to discuss this option with them. You may wish to include Fidelity in the conversation to ensure that you are clear on the steps in the process.

Other Retirement Information

Frozen 403(b) Plan

If you have a vested benefit in a frozen 403(b) Plan, please contact the provider of that benefit (Fidelity, Lincoln, Voya, Plan Member Services or Empower) to review your options. You may find it helpful to roll that balance into your 401(k) plan at Fidelity. To learn more, please contact Fidelity at 800-343-0860.

If you have a pension plan

If you have a vested benefit in a pension plan, please visit MillimanBenefits.com or contact the Milliman Benefits Service Center at **800-724-2516** to review your options. Caregivers with a pension are encouraged to obtain a few estimates to ensure you understand how your benefit may change over time. Suggested dates: your date of transition, age 62, and age 65. Depending

on your age (if 65+), you may need to take a full distribution of your pension plan balance as soon as possible. Note that you may be able to roll your pension balance into the 401(k) Plan.

Determining your vested status

To verify the vested status of your benefit, please log on to the Fidelity NetBenefits website.

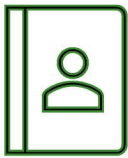
If your plan balance is over \$7,000, you may leave your account at Fidelity even after you have left the organization. According to IRS regulations, it will be necessary for you to begin taking the required minimum distributions of your account balances at age 73. A Fidelity representative can help you with questions regarding the timing and amount of any required distributions. You may contact Fidelity directly at 800-343-0860.

If your plan balance is less than \$7,000, it will be subject to automatic distribution by Fidelity as outlined below. This distribution will generally occur by the end of the calendar quarter following your separation from employment unless you make other arrangements, such as a rollover, by the deadline. Fidelity will send you a reminder to confirm the timing of the distribution.

Please ensure Fidelity has the best personal email address on file for you.

- Balances under \$1,000 will be cashed out.
- Balances between \$1,000 and \$7,000 will be rolled into a Fidelity IRA.

Address changes




If you move to a new address in the same calendar year as your separation, please update your address with the HR Service Center at **888-687-3753**. They will transmit your updated information to Fidelity. If you move in a subsequent calendar year, please call Fidelity directly at 800-343-0860 to make sure they have your correct information. **If you have not already, now is a great time to make sure Fidelity has an accurate personal email address and contact number for you.**

Additional questions?

If you have questions about any aspect of your retirement accounts, please contact Fidelity at **800-343-0860**.

AVAILABLE SUPPORT

Key Contacts	
Benefit Service Center	Contact the Benefits Service Center at (888) 615-6481 for health benefits questions or assistance. Benefits Service Center representatives are available weekdays, 7:30 a.m. to 6:00 p.m. PT. Translation services are available.
Retirement	<p>Click – Visit NetBenefits at www.NetBenefits.com from work or home. If you do not have a Fidelity username and password, go to NetBenefits.com, click <i>Register as a new user</i>, and follow the step-by-step instructions to set up your account.</p> <p>Phone – If you have any questions about the Providence retirement program, please call the Fidelity Service Center at (800) 343-0860, weekdays from 5 a.m. until 9 p.m. PT. Translation services are available. Schedule a free consultation with a Fidelity financial consultant for help with important decisions about your investments, budgeting, managing debt, and much more. To schedule an appointment call (800) 642-7131.</p> <p>Pension – If you have a pension plan (this is less common), please visit MillimanBenefits.com or contact the Milliman Benefits Service Center at (800) 724-2516. Translation services are available.</p>
HR Service Center/Payroll	Contact the HR Service Center by calling 888-687-3753 . Please note, the HR Service Center will be your contact for questions/updates after your employment ends with Providence.
Voluntary Benefits	<p>For information regarding your voluntary benefits go to the Caregiver Service Portal and click on “Benefits & Well-being” and select “Voluntary Benefits.” You can review voluntary benefit information including web addresses and phone numbers.</p>  <p>The screenshot shows a green navigation menu with the following items:</p> <ul style="list-style-type: none"> Accounts (spending/savings) Benefits Contacts Dental & Vision Disability Eligibility & Life Events (health & insurance) Life Insurance & AD&D Medical Resources & Notices Retirement Time Away Voluntary Benefits <p>Please note: Your employer does not sponsor, endorse, or contribute toward these voluntary benefits. These benefits are sponsored by independent vendors and made available to you with your employer's permission. Please contact the vendor directly for questions about the benefit, direct bill, and available benefits.</p>

Mental Health/Transition Support	<p>Lyra Health - Lyra's in-network Therapists are experts at diagnosing mental health conditions and identifying thoughts, behaviors, and strong emotions that can contribute to depression, anxiety, or PTSD. This confidential service, offered exclusively to caregivers and dependents, provides quick access to highly skilled, licensed clinicians, by video or phone. You can reach Lyra support online at: https://psjh.lyrahealth.com/ or by phone 844-311- 6223 (Available 24/7)</p>
Verification of Employment	<p>When renting, purchasing, or refinancing a home, buying a car or applying for credit, your lending institution may require you to provide verification of employment. The Providence family of organizations has partnered with The Work Number to provide support with requests for employment and salary verifications.</p> <p>800-367-5690, weekdays 5 a.m. to 5 p.m. Pacific time</p> <p>The Work Number for Employees and Consumers</p> <p>Employer code 12880 must be provided to the verifier for employment verification completion.</p>
Comprehensive Caregiver Q&A	<p>Our teams have been answering questions from caregivers over the last few months. Visit the Providence at Home JV Caregivers site for the full list of Q&As</p> <p>FAQ's - SNF_AL Caregiver Site</p>

PUBLIC SERVICE STUDENT LOAN FORGIVENESS (PSLF)

- If you are participating in the Public Service Student Loan Forgiveness program with Providence, your eligibility will not count towards the PSLF program.
 - Employment with Ensign will not count towards the PSLF program.
 - Consult your financial or tax advisor to discuss how this change in employment will impact your financial goals and taxes.
 - If you have reached the required 120 payments necessary for loan forgiveness under the PSLF program, apply for forgiveness prior to the end of employment with the Providence family of organizations. Regardless, you should submit to your loan servicer the PSLF verification of employment before your transition to the Joint Venture.
- You can visit the HR Service Center at [https://caregiverknowledge\(hr\)-publicservice-loan-forgiveness-faqs\(service-now.com\)](https://caregiverknowledge(hr)-publicservice-loan-forgiveness-faqs(service-now.com))

PAYROLL – W-2

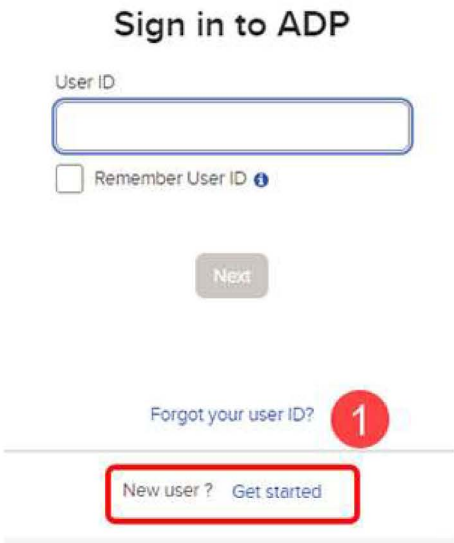

How will I see my W-2 for hours worked in 2024 and 2025?

- You can access your W-2 via our partner, ADP W-2 services. ADP W-2 Services provides access to your W-2 forms 24 hours a day, seven days a week. To access your W-2, returning users can login to ADP W-2 Services; new users can register for online access as outlined below.
- If you previously registered with ADP for W-2, you do not need to register again. You will continue to use the username and password that you previously set up.

Please note: You will have access to ADP for 3 years.

Register with ADP

Go to www.my.adp.com and follow the steps below to get started:

<p>1. Click Create account</p>	
<p>2. Select the I have a registration code button and enter the code: POV1-PROVIDENCEW2</p>	

3. Select the **Continue** button

4. **Registration process continued**

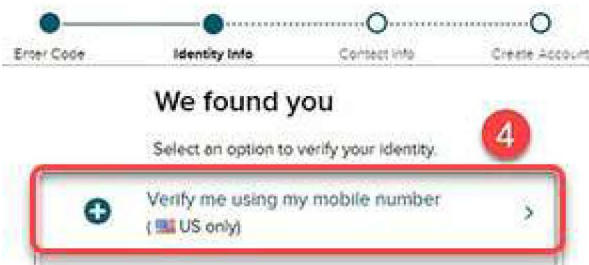
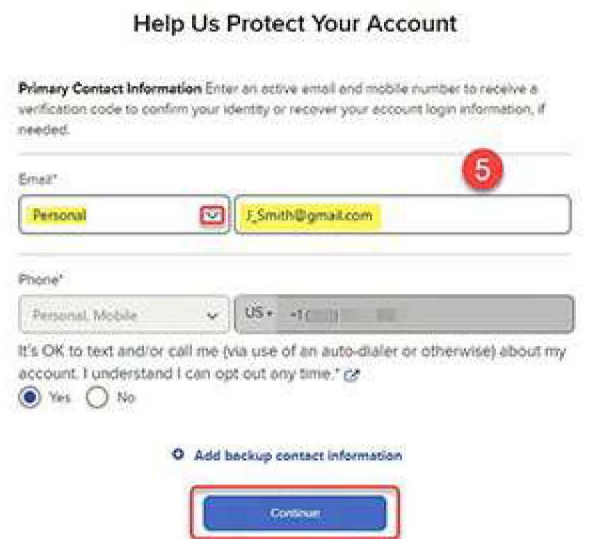
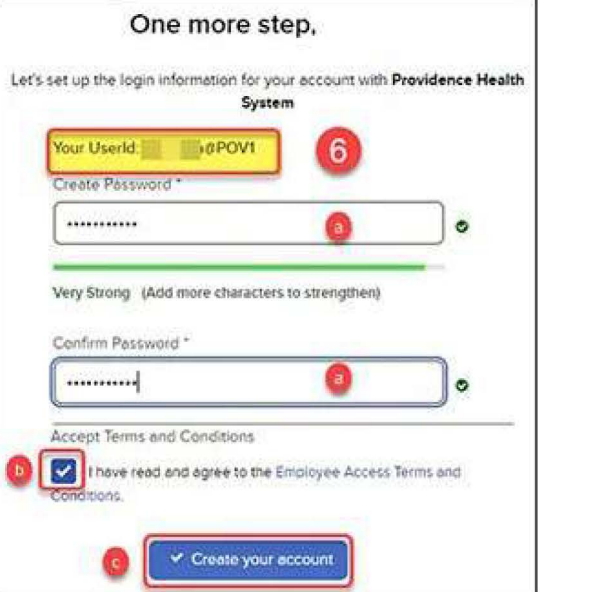
o **Identify yourself**

Once you have populated the required registration fields below, you will be assigned a system-generated user ID:

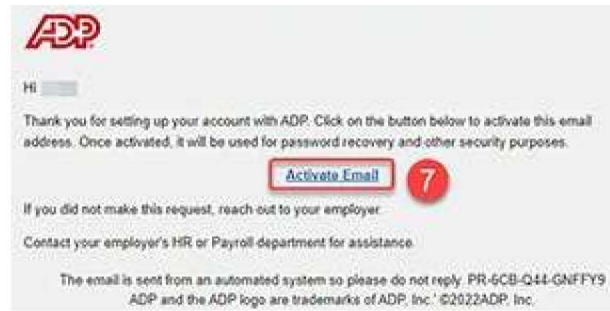
- a. First name
- b. Last name
- c. Year of W-2 - Ensure tax year 2023 is selected. (You may also view the 2023 W-2, but years 2022 and prior are not available through ADP.)
- d. Control number - Employee ID: Enter your caregiver ID
- e. Control number - Company code: Enter company code **7JZ**
- f. Zip code - Caregiver home address zip code
- g. Employee's SSA number: Enter your social security number without dashes
- h. Click **Continue**

o **Verify your identity using your mobile number**

- If you choose your mobile number to verify identity and it comes back with an error, [contact the HR Service Center](#) at 888-687-3753.

	
<p>5. Enter your email address and click continue. You are encouraged to use a personal email address.</p>	
<p>6. Save and write down your User ID</p> <ul style="list-style-type: none"> o Create a password and confirm. <i>Your password must contain between 8 to 20 characters and at least one alpha and one numeric character.</i> o Read and accept the terms and conditions by clicking on the box. o Click on create your account. 	

7. **You will receive an email from ADP to activate your account.** Open the email and click “activate email” to activate your account.
- Once you have completed the registration process, you should bookmark or add the URL to favorites in your bro



Please note: For the year 2025, you should expect to receive two W-2 Forms – one from Providence and one from Ensign. Providence W-2 forms are available for 3 years via ADP. If you do not suppress your W2 in ADP, it will be mailed to you by January 31, 2026.

EXHIBIT 2

**ST. ELIZABETH CURRENT PATIENT
DEMOGRAPHIC DATA**

Resident Patient ID	Sex	Age	Race; Ethnicity	Zip Code of Previous Address
5207	F	78	White	91606
5133	F	68	White	91506
5200	F	78	White	91505
5213	F	88	White	91505
5197	F	76	White	93704
5205	F	79	Another Hispanic, Latino/a, or Spanish origin	91504
5214	M	90	White	91602
5163	M	69	White	91201
5085	M	79	Black or African American	91381
5002	F	92	White	91316
5202	F	78	White	91607
5191	F	79	White	91506
5211	F	87	White	91208
2533	F	88	White	91202
2270	M	95	White	91604
5203	F	90	White	91202
2764	F	94	Armenian	91606
3182	F	95	Black or African American	91423
5208	F	93	White	91405
3235	F	90	Armenian	91502
3076	F	94	Mexican, Mexican American, Chicano/a	91324
5212	F	87	White	91207
5185	F	73	White	91501
5174	M	69	White	91602
5176	F	92	White	91604
2906	M	87	Mexican, Mexican American, Chicano/a	91331
3321	F	84	White	91504
3197	F	96	Chinese	91502
5190	F	61	White	91342
5206	F	83	White	91505
5201	F	97	White	91505
5159	M	75	Armenian	91501
5173	M	86	Mexican, Mexican American, Chicano/a	91352
5182	F	89	Puerto Rican	91505