

**University Health System OPEB Plan
(A Component Unit of Bexar County Hospital District
d/b/a University Health System)**

Independent Auditor's Reports and Financial Statements

December 31, 2021 and 2020

University Health System OPEB Plan

December 31, 2021 and 2020

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Independent Auditor's Report

Board of Trustees
University Health System OPEB Plan
San Antonio, Texas

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of the University Health System OPEB Plan (the Plan), a fiduciary fund of the Bexar County Hospital District d/b/a University Health System, as of and for the years ended December 31, 2021 and 2020, and the related notes to the financial statements, which collectively comprise the Plan's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the fiduciary net position of the Plan as of December 31, 2021 and 2020, and the changes in fiduciary net position for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Plan's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a

material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and other postemployment benefit information as listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

BKD, LLP

Dallas, Texas
May 12, 2022

University Health System OPEB Plan
(A Component Unit of Bexar County Hospital District
d/b/a University Health System)
Management's Discussion and Analysis (Unaudited)
Years Ended December 31, 2021 and 2020

This discussion and analysis of the University Health System OPEB Plan (the Plan) is for the years ended December 31, 2021 and 2020. This analysis provides a summary of the financial position of the Plan, including highlights and comparisons. For more detailed information regarding the Plan's financial activities, the reader should also review the actual financial statements, including notes and supplementary schedules.

Financial Statements

The financial statements of the Plan include statements of fiduciary net position and statements of changes in fiduciary net position. The purpose of these statements is to present information about the Plan's present and future ability to pay benefits as they become due. These statements are presented using an economic resource measurement focus and the accrual basis of accounting. The financial statements also include notes that explain the history and purpose of the Plan, significant accounting policies, investment details, and other required information regarding the financial position of the Plan.

Summarized Financial Information

The following table displays the total assets, liabilities and net position of the Plan:

	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>Changes 2021-2020</u>	<u>Changes 2020-2019</u>
Assets	\$ 70,035,994	\$ 61,715,426	\$ 53,463,545	13.48%	15.43%
Liabilities	17,100	16,780	37,529	1.91%	-55.29%
Net position	70,018,894	61,698,646	53,426,016	13.49%	15.48%

The Plan's assets are comprised of investments. The increase in net position is primarily a result of the fair value of investments increasing due to a positive performance in the markets in 2021 as compared to 2020. Net position held in trust by the Plan totaled \$70,018,894 and \$61,698,646 at December 31, 2021 and 2020, respectively. The Plan's net position increased by \$8,320,248 in 2021 compared to an increase of \$8,272,630 in 2020. The net position of the Plan is held exclusively for the benefit of the Plan participants and reasonable administrative expenses for administering the Plan.

The following table displays the changes in Plan net position:

	2021	2020	2019	Changes 2021-2020	Changes 2020-2019
Contributions	\$ 5,872,463	\$ 4,719,516	\$ 4,181,710	24.43%	12.86%
Net investment income	8,400,454	8,346,056	9,862,763	0.65%	-15.38%
Total additions	14,272,917	13,065,572	14,044,473	9.24%	-6.97%
Benefits paid	5,872,463	4,719,516	4,181,710	24.43%	12.86%
Administrative expenses	80,206	73,426	64,131	9.23%	14.49%
Total deductions	5,952,669	4,792,942	4,245,841	24.20%	12.89%
Change in net position	\$ 8,320,248	\$ 8,272,630	\$ 9,798,632	0.58%	-15.57%

The additions to the plan are comprised of contributions and investment returns, and the primary deductions from the Plan are for benefits paid to the Plan's participants. Contributions made in 2021 totaled \$5,872,463, which was an increase of \$1,152,947 from the contributions made in 2020. Contributions made in 2020 totaled \$4,719,516, which was an increase of \$537,806 from the contributions made in 2019. Contributions increased in both years due to more benefits being paid out by the Plan, therefore more contributions were needed to cover benefits paid. Benefits payments made in 2021 totaled \$5,872,463, which was an increase of \$1,152,947 from the benefits payments made in 2020. Benefits payments made in 2020 totaled \$4,719,516, which was an increase of \$537,806 from the benefits payments made in 2019. Benefit payments increased as a result of higher claims activity by Plan participants. Total investment income was \$8,400,454 in 2021, compared to total investment income of \$8,346,056 in 2020, which represents an increase in investment income of \$54,398 in 2021 due to positive performance in the markets.

Contact Information

This financial report is designed to provide a general overview of the Plan's finances and to demonstrate the Plan's accountability and for the contributions it receives. If you have any questions about this report or need additional financial information, contact the Plan's Financial Offices at 4502 Medical Drive, San Antonio, Texas 78229.

University Health System OPEB Plan
(A Component Unit of University Health System)
Statements of Fiduciary Net Position
December 31, 2021 and 2020

	2021	2020
Assets		
Investments		
Wells Fargo Treasury Money Market	\$ 85,321	\$ 206,709
Vanguard Institutional Index Fund	27,363,062	21,265,948
Harding Loevner International Equity Fund	19,801,017	18,238,002
Aristotle Small Cap Equity Fund	6,135,762	5,161,734
Dodge & Cox Income Fund	8,356,509	8,433,407
Natixis Loomis Sayles Core Plus Bond	-	8,409,626
NHIT: Core Plus Fixed Income Trust	8,294,323	-
Total investments	70,035,994	61,715,426
Total assets	70,035,994	61,715,426
Liabilities		
Accounts payable and accrued expenses	17,100	16,780
Net Position Restricted for Other Postemployment Benefits	\$ 70,018,894	\$ 61,698,646

University Health System OPEB Plan
(A Component Unit of University Health System)
Statements of Changes in Fiduciary Net Position
Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Additions		
Employer contributions		
Benefits paid by System not reimbursed to the System using OPEB plan assets	\$ 5,872,463	\$ 4,719,516
Investment income		
Interest income	20	1,039
Dividend income	966,565	856,401
Net appreciation in fair value of investments	7,455,934	7,509,832
Investment expenses	<u>(22,065)</u>	<u>(21,216)</u>
Net investment income	<u>8,400,454</u>	<u>8,346,056</u>
Total additions	<u>14,272,917</u>	<u>13,065,572</u>
Deductions		
Benefit payments	5,872,463	4,719,516
Administrative expenses	<u>80,206</u>	<u>73,426</u>
Total deductions	<u>5,952,669</u>	<u>4,792,942</u>
Increase in Net Position	8,320,248	8,272,630
Net Position Restricted for Other Postemployment Benefits, Beginning of Year	<u>61,698,646</u>	<u>53,426,016</u>
Net Position Restricted for Other Postemployment Benefits, End of Year	<u>\$ 70,018,894</u>	<u>\$ 61,698,646</u>

University Health System OPEB Plan
(A Component Unit of University Health System)
Notes to Financial Statements
December 31, 2021 and 2020

Note 1: Summary of Significant Accounting Policies

Reporting Entity and Basis of Presentation

The University Health System Retiree Health Trust (the OPEB Plan) is a single-employer defined benefit other post-employment benefit plan established and administered by Bexar County Hospital District d/b/a University Health System (the System). The OPEB Trust is fiscally dependent on the System and is reported as a fiduciary fund in the System's financial statements. The Plan covers substantially all employees of the System and provides postretirement health care benefits to eligible retirees and their dependents.

The OPEB Plan accounts for and reports its activities by applying the Standards of Governmental Accounting and Financial Reporting, as promulgated by the Governmental Accounting Standards Board (GASB).

The OPEB Plan financial statements have been prepared using the accrual basis of accounting in accordance with GASB Statement No. 74, *Financial Reporting for postemployment Benefit Plans Other Than Pension Plans*. This statement establishes financial reporting standards for state and local governmental OPEB plans, defined benefit OPEB plans and defined contribution OPEB plans that are administered through trusts or equivalent arrangements meeting the criteria of paragraph 3 of GASB 74.

The OPEB trust meets the criteria of paragraph 3 of GASB 74 as a trust administering a defined benefit OPEB plan.

Investments

Investments are carried at fair value. Fair value is determined using quoted market prices.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value. At December 31, 2021 and 2020, all of the Plan's investments, with the exception of the NHIT: Core Plus Fixed Income Trust (collective trust), are classified as Level 1 since they have quoted prices in active markets for identical investments.

The Plan's interest in the collective trust is valued based on information reported by the investment advisor using the audited financial statements of the collective trust at year end. The interest in the collective trust is measured at net asset value per share (or its equivalent) at December 31, 2021 and therefore is not classified in the fair value hierarchy.

University Health System OPEB Plan
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Notes to Financial Statements
December 31, 2021 and 2020

The Plan's assets are invested as authorized by the Plan's investment policy. The Plan utilizes investment consultants that make recommendations to the Plan as to the appropriate target portfolio (e.g. stocks, mutual funds, cash, etc.) within the Plan. The Plan's assets are held by a custodian bank, Wells Fargo Bank. Subsequent to year end, Wells Fargo Institutional Trust was sold to Principal Financial Group, who now serves as the Plan's custodian.

Interest Rate Risk: As a means of limiting its exposure to fair value losses arising from rising interest rates, the Plan invests in high-quality, short-term money market instruments. These investments may have fixed, floating, or variable rates of interest. The security selection is based on several factors, including credit quality, yield and maturity, while taking into account the fund's overall level of liquidity and weighted average maturity.

The Plan's fixed income mutual bond funds are also subject to interest rate risk. As indicated in the Plan's investment policy, investments in fixed income securities should range between 20% - 30% of the total investments. This target range helps limit its exposure to fair value losses arising from rising interest rates.

Custodial Credit Risk: The custodial credit risk for investments is the risk that, in the event of failure of the counterparty to an investment transaction, a government will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party.

Benefit Payments

Benefit payments are recorded when the OPEB benefits come due.

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Note 2: Description of Plan

Plan Description and Contributions

The OPEB Plan is administered by the System. Benefit provisions and contribution requirements of plan members and the System are established and may be amended by the System's Board of Managers (Board). The Board has the authority to establish and amend the contribution requirements of the System and active employees. The required contribution is based on projected pay-as-you-go financing requirements.

University Health System OPEB Plan
(A Component Unit of University Health System)
Notes to Financial Statements
December 31, 2021 and 2020

Benefits Provided

The OPEB Plan provides postretirement health care benefits to eligible retirees and their dependents. Benefits are provided through the System’s self-insured employee health plan. The cost of the benefits is covered by contributions from the System and OPEB Plan members.

The employees covered by the OPEB Plan at December 31, 2021 and 2020, are:

	<u>2021</u>	<u>2020</u>
Inactive plan members or beneficiaries currently receiving payments	965	995
Active plan members	<u>2,472</u>	<u>2,643</u>
Total participants	<u><u>3,437</u></u>	<u><u>3,638</u></u>

Net OPEB Liability

The System’s net OPEB Plan liability of \$78,060,349 and \$78,776,545 was measured as of December 31, 2021 and 2020, respectively, for the years ended December 31, 2021 and 2020, respectively. The total OPEB Plan liability used to calculate the net OPEB Plan liability was determined by actuarial valuations as of January 1, 2021 and 2020, respectively, and rolled forward to the measurement dates. The total OPEB liability in the actuarial valuations was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Health care cost trend rates	5.0% - 6.5%
Investment rate of return	7.0%
Retirees' share of benefit-related costs	75.0%

For the years ended December 31, 2021 and 2020, mortality rates for active lives were based on the PubG-2010 Sex Distinct Employee Headcount weighted; projected with Generational Mortality (Scale MP-2020) and the PubG-2010 Sex Distinct Employee Headcount weighted; projected with Generational Mortality (Scale MP-2018), respectively.

For the years ended December 31, 2021 and 2020, mortality rates for retired lives were based on the PubG-2010 Sex Distinct Healthy Retiree Headcount weighted; projected with Generational Mortality (Scale MP-2020) and the PubG-2010 Sex Distinct Healthy Retiree Headcount weighted; projected with Generational Mortality (Scale MP-2018), respectively.

For the years ended December 31, 2021 and 2020, mortality rates for contingent survivor lives were based on the PubG-2010 Sex Distinct Contingent Survivor Headcount weighted; projected with Generational Mortality (Scale MP-2020) and the PubG-2010 Sex Distinct Contingent Survivor Headcount weighted; projected with Generational Mortality (Scale MP-2018), respectively.

University Health System OPEB Plan
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Notes to Financial Statements
December 31, 2021 and 2020

The actuarial value of plan assets is based on market-related value of plan assets, with five-year smoothing of expected returns. The market-related value is equal to the value of the fair value of assets held in trust for OPEB Plan benefits as of the valuation date.

The long-term expected rate of return on the OPEB Plan investments was based primarily on historical returns on plan assets, adjusted for changes in target portfolio allocations and recent changes in long-term interest rates based on publicly available information. The target allocation and best estimates of rates of return presented as geometric means for each major asset class are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Domestic equity	42%	6.50%
International equity	28%	6.80%
Fixed income	30%	1.75%
Total	<u>100%</u>	

The components of the net OPEB Plan liability of the System at December 31, 2021 and 2020, were as follows:

	2021	2020
Total OPEB liability	\$ 148,079,243	\$ 140,475,191
Less: plan fiduciary net position	<u>70,018,894</u>	<u>61,698,646</u>
Net OPEB liability	<u>\$ 78,060,349</u>	<u>\$ 78,776,545</u>
Plan fiduciary net position as a % of total OPEB liability	47.3%	43.9%

Discount Rate

The discount rate used to measure the total OPEB Plan liability was 7.0%, for both years ended December 31, 2021 and 2020. The projection of cash flows used to determine the discount rate assumed that System contributions will be made at rates equal to the actuarially determined contribution rates. Based on those assumptions, the OPEB Plan's fiduciary net position was projected to be available to make all projected OPEB Plan payments for current active and inactive employees. Therefore, the long-term expected rate of return on OPEB Plan investments was applied to all periods of projected benefit payments to determine the total OPEB Plan liability.

University Health System OPEB Plan
(A Component Unit of University Health System)
Notes to Financial Statements
December 31, 2021 and 2020

The liability at December 31, 2021 and 2020 was determined using the entry age normal cost method.

Sensitivity of the Net OPEB Liability to Changes in the Discount Rate and Health Care Cost Trend Rates

The net OPEB Plan liability of the System has been calculated using a discount rate of 7.0%. The following presents the net OPEB liability using a discount rate 1% higher and 1% lower than the current discount rate.

	<u>1% Decrease</u>	<u>Current Discount Rate</u>	<u>1% Increase</u>
System's net OPEB liability	<u>\$ 96,530,295</u>	<u>\$ 78,060,349</u>	<u>\$ 62,634,044</u>

The net OPEB liability of the System has been calculated using health care cost trend rates of 6.5% initial declining to an ultimate rate of 5.0% for the years ended December 31, 2021 and 2020, respectively. The following presents the net OPEB liability using health care cost trend rates 1% higher and 1% lower than the current health care cost trend rates.

	<u>1% Decrease</u>	<u>Current Health Care Cost Trend Rates</u>	<u>1% Increase</u>
System's net OPEB liability	<u>\$ 59,427,121</u>	<u>\$ 78,060,349</u>	<u>\$ 100,789,528</u>

Required Supplementary Information

University Health System OPEB Plan
(A Component Unit of University Health System)
Schedule of Changes in the Plan's Net OPEB Liability and Related Ratios
December 31,

	2021	2020	2019	2018	2017
Total Pension Liability					
Service cost	\$ 3,926,668	\$ 3,976,978	\$ 3,909,522	\$ 3,100,947	\$ 3,191,072
Interest	9,895,942	7,894,260	5,331,323	4,975,439	3,942,281
Plan amendments	-	-	(5,659,145)	-	-
Demographic (gains)/losses	(617,079)	22,759,898	25,596,228	424,473	11,204,080
Assumption changes	565,337	-	12,715,016	-	-
Expected benefit payments	(6,166,816)	(5,809,965)	(4,899,446)	(3,573,746)	(3,404,922)
Net Change in Total OPEB Liability	7,604,052	28,821,171	36,993,498	4,927,113	14,932,511
Total OPEB Liability - Beginning	140,475,191	111,654,020	74,660,522	69,733,409	54,800,898
Total OPEB Liability - Ending (a)	<u>\$ 148,079,243</u>	<u>\$ 140,475,191</u>	<u>\$ 111,654,020</u>	<u>\$ 74,660,522</u>	<u>\$ 69,733,409</u>
Plan Fiduciary Net Position					
Contributions - employer	\$ 5,872,463	\$ 4,719,516	\$ 4,181,710	\$ 3,541,334	\$ 2,437,076
Benefit payments	(5,872,463)	(4,719,516)	(4,181,710)	(3,541,334)	(2,437,076)
Net investment income	8,320,248	8,272,631	9,798,632	(1,664,844)	6,685,604
Net Change in Plan Fiduciary Net Position	8,320,248	8,272,631	9,798,632	(1,664,844)	6,685,604
Plan Fiduciary Net Position - Beginning	61,698,646	53,426,015	43,627,383	45,292,227	38,606,623
Plan Fiduciary Net Position - Ending (b)	<u>\$ 70,018,894</u>	<u>\$ 61,698,646</u>	<u>\$ 53,426,015</u>	<u>\$ 43,627,383</u>	<u>\$ 45,292,227</u>
Net OPEB Liability - Ending (a) - (b)	<u>\$ 78,060,349</u>	<u>\$ 78,776,545</u>	<u>\$ 58,228,005</u>	<u>\$ 31,033,139</u>	<u>\$ 24,441,182</u>
Plan Fiduciary Net Position as a Percentage of the Total OPEB Liability	47.3%	43.9%	47.8%	58.4%	65.0%
Covered Employee Payroll	\$ 161,057,622	\$ 161,127,458	\$ 171,472,185	\$ 180,712,047	\$ 189,368,419
System's Net OPEB Liability as a Percentage of Covered Employee Payroll	48.5%	48.9%	34.0%	17.2%	12.9%

This schedule is presented to illustrate the requirement to show information for 10 years. However, until a full 10-year trend is compiled, years for which the information is available will be presented.

University Health System OPEB Plan
(A Component Unit of University Health System)
Schedule of OPEB Contributions
Year Ending December 31,

Year Ending December 31,	Actuarially determined contribution	Contributions in relation to the actuarially determined contribution	Contribution excess (deficiency)	Covered Employee Payroll	Contributions as a percentage of covered payroll
2021	\$ 7,969,000	\$ 3,926,668	\$ (4,042,332)	\$ 161,057,622	2.4%
2020	\$ 7,313,000	\$ 3,976,978	\$ (3,336,022)	\$ 161,127,458	2.5%
2019	\$ 4,452,000	\$ 3,909,522	\$ (542,478)	\$ 171,472,185	2.3%
2018	\$ 4,585,000	\$ 3,100,947	\$ (1,484,053)	\$ 180,712,047	1.7%
2017	\$ 2,996,000	\$ 2,437,082	\$ (558,918)	\$ 189,368,419	1.3%

Notes to Schedule:

Valuation date:

Actuarially determined contribution rates are calculated as of January 1, one year prior to the end of the fiscal year in which the contributions are reported.

Methods and assumptions used to determine contribution rates:

Actuarial cost method:	Entry age normal cost
Amortization method:	Level percentage open
Remaining amortization period:	30
Asset valuation method:	5-year smoothed market
Inflation:	N/A
Salary increases:	3.25%
Investment rate of return:	7.0%, net of OPEB plan investment expense, including inflation
Retirement age:	Annual rates based on age and age at satisfaction of rule of 85 for participants that meet the rule of 85 prior to age 65.
Mortality - Active Lives:	PubG-2010 Sex Distinct Employee Headcount weighted; projected with Generational Mortality (Scale MP-2020)
Mortality - Retired Lives:	PubG-2010 Sex Distinct Healthy Retiree Headcount weighted; projected with Generational Mortality (Scale MP-2020)
Mortality - Contingent Survivor Lives	PubG-2010 Sex Distinct Healthy Retiree Headcount weighted; projected with Generational Mortality (Scale MP-2020)

This schedule is presented to illustrate the requirement to show information for 10 years. However, until a full 10-year trend is compiled, years for which the information is available will be presented.

University Health System OPEB Plan
(A Component Unit of University Health System)
Schedule of OPEB Investment Return
December 31,

	2021	2020	2019	2018	2017
Annual money-weighted rate of return, net of investment expense	3.9%	6.4%	12.1%	-12.0%	10.0%

This schedule is presented to illustrate the requirement to show information for 10 years. However, until a full 10-year trend is compiled, years for which the information is available will be presented.