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2021 ANNUAL REPORT

FOR • FORWARD

WE ARE ADVANCING FOR OUR COMMUNITY.

We are Advancing Care: Our resilience over the past 2 ½ years has ensured our Community has been provided the best COVID care. The Health System has performed over 50,000 COVID tests and over 36,000 vaccinations and cared for 900 inpatients with the latest medical expertise and therapeutics.

We are Advancing Patient Safety and Quality: We have been nationally recognized as the “Best in the Region” by Leapfrog for being the only provider in Northern Illinois and Southern Wisconsin to have three consecutive A ratings for our Patient Safety and Quality.

We are Advancing Patient and Family Satisfaction: We are in the top 1% for improvement according to our National Patient Survey results.

We are Advancing Our Employees: We are committed to our employees; they are family. We continue to engage our employees by providing a safe learning environment. We offer tuition reimbursement and leadership development opportunities. We offer a competitive wage package, including child care, and financial incentives to ensure we attract and retain the best talent.

We are Advancing Providers: We have added both primary and specialty care providers in Family Medicine, Otolaryngology (ENT), Pain Management, Ophthalmology and Cardiology.

We are Advancing Programs and Services: We are building the first free-standing birthing center in the region on our NorthPointe campus. This new, unique service will provide a safe, alternative model of patient care that focuses on a natural birth center where low-risk patients can give birth in a homelike setting. The new center will focus on wellness and the entire family experience. The center will offer the comforts of home, fully equipped with bedrooms, bathrooms, a family waiting room, a kitchen, and other amenities, located in close proximity to medical access if necessary.

We are your Community Health System. You and your family deserve the best care and we will continue to work hard every day to provide it.

Together, we will Advance.



Tim McKeveatt
President and CEO



Bonnie Wetter
Chair/Treasurer, Board of Trustees



“Together, We Advance.”

PROGRESS

BREAKING GROUND ON A NEW BIRTH CENTER.



Dr. Bin Jatta, MD, OB/GYN

“There’s a kitchen for families to cook in, a living room where they can watch TV by the fireplace and a patio overlooking the water.”

In 2023, expectant mothers will have a new birthing option with the introduction of a natural birth center at NorthPointe.

The birth center will provide mothers and their families the experience of a home birth with the safeguard of a major hospital nearby.

“There’s a kitchen for families to cook in, a living room where they can watch TV by the fireplace and a patio overlooking the water,” Dr. Bin Jatta, MD, OB/GYN, says.

For mothers, three birthing suites will be available. Outfitted in the comfort of home bedrooms, these suites will also be stocked with birthing tools, such as soothing whirlpools.

Beloit has always had a finger on the pulse of the Community when it comes to healthcare, which is what drove the decision to open a birth center.

“Home births are up 20% since COVID. For a time, hospitals weren’t letting family accompany laboring moms, which is a precaution we needed to take, but it took away the family aspect of what is supposed to be an exciting time for everyone,” Dr. Jatta says.

The birth center will break ground in fall of 2022 and open to mothers with low-risk pregnancies in 2023.

“It’s exciting that we’ll be able to advance the birthing process,” Dr. Jatta says. “Being able to choose what’s right for you is a major part of healthcare, and the birth center offers just that.”

Putting the “A” in “Team”

FOR THE THIRD YEAR IN A ROW, BELOIT WINS THE LEAPFROG AWARD.

The Leapfrog Group, the gold standard in hospital rating, has given Beloit Health System an A rating for the third consecutive season.

“Leapfrog rates hospitals on 30 national performance measures, from structural to outcomes to performance,” Roger Kapoor, MD, MBA, FAAD, Senior Vice President, says. “Their mission to advance safety, affordability and quality is right in line with Beloit’s mission, so we’re proud to have earned this distinction.”

Beloit is the only organization in the region to receive three consecutive A ratings.

EM•POW•ER

THE LAWVER TWINS ADVANCE THEIR CAREERS.

For the Lawver twins, Hannah and Hailee, working at Beloit is a family tradition.

“Their grandma started her career working on our switchboards and now serves on the VIP team and their mom works in our records department,” Sharon Cox, DNP, MSN, RN, Vice President, Chief Nursing Officer, says. “So, when Hannah and Hailee graduated from nursing school, they sought to grow their careers through our scholarship program.”

Now, nine years into their careers at Beloit, Hannah works in surgery and Hailee, in endocrinology.

“Our family connection to Beloit wasn’t the only reason we wanted to work here, and it’s not like we always work at the same place either. Beloit’s reputation as a great place to work speaks volumes in the Community,” Hailee says.

The sisters both agree that Beloit’s value for dedication and the family culture is what drew them to work for the System.

These attributes certainly helped the Health System through the pandemic, something Hannah and Hailee experienced firsthand.

“The pandemic was difficult for us, but it was especially difficult for patients and their families,” Hailee says. “Patients counted on us to be their support system.”



Sharon Cox, DNP, MSN, RN,
Vice President, Chief Nursing Officer



Hanna Miller, Brenda Lawver, Hailee Mikkelsen and Pauline Messenger

“The pandemic underlined how important family is for someone’s recovery. So, as much as we had that at Beloit, we had to bring that level of support to our patients.”

At Beloit, the pandemic underlined how important family is for someone’s recovery.

“As much as we had family support at Beloit, we had to bring that level of support to our patients,” Hannah says.

It’s clear Hannah and Hailee are driven not only to grow their own careers, but to drive progress in patient care. Through the scholarship program, Beloit stands to gain more incredible talent with a

vision for the future, just like the Lawver twins. “This is what it’s all about, advancing our mission and expanding our Beloit family with homegrown talent, like Hannah and Hailee,” Sharon says. “Our Health System often directly benefits from our scholarship program.”

Now that Hannah and Hailee have graduated from strollers at the Beloit family picnic to their respective nursing careers, the Lawver twins are helping advance the healthcare Beloit can provide.

TRANS•FORM

BELOIT CLINIC'S EYE CENTER, ORTHOPEDICS DEPARTMENT AND ADDITION OF THE OTOLARYNGOLOGY DEPARTMENT ENERGIZES POST-PANDEMIC GROWTH.



Dr. Iain Decker and Dr. Alice Townshend



Dr. Zachary Zimmerman

“We’re just getting started. I’m excited to see where we’ll go from here.”

With an eye toward advancement, Beloit is uniquely qualified to usher the Community into a new stage of the pandemic.

“Eyesight plays a huge role in day-to-day life so getting patients back into the clinic has been crucial for returning to some kind of normalcy,” Iain Decker, DO, Ophthalmologist, says.

Dr. Decker began practicing at the Eye Center in July, joining Alice Townshend, MD, Ophthalmologist, and the rest of the eye care team.

“We’re so grateful the Health System is hiring providers, like Dr. Decker, for the Eye Center,” Dr. Townshend says. “When the pandemic hit, there was anxiousness and uncertainty, but now our new providers and returning patients are bringing renewed energy.”



Dr. Jamie Frantz, Dr. Ajmal Matloob, Dr. Lee McFadden and Dr. Kenneth Klein

The Eye Center isn’t the only department getting a burst of energy. Adding Zachary Zimmerman, MD, has been transformational in the Ear, Nose & Throat care and facial plastic surgery we can now provide the Community. “My wife and I are excited to become part of the Beloit Community,” Dr. Zimmerman says. “We purchased a home in Beloit and look forward to growing relationships here.” Also, Beloit Orthopedics is embarking on an exciting new partnership with Sky Carp Minor League Baseball.

“We’re working with the athletic trainers at the brand-new Sky Carp facility to provide top-notch care for players,” Orthopedic Surgeon Jamie Frantz, MD, says. “We evaluate players before games and see them in the clinic throughout the week. Plus, we help with any needs visiting teams might have.”

As high school sports pick back up after the pandemic, the orthopedics department is returning to normal. And now, they’re advancing beyond to address the unique challenges of professional athletes.

“It’s always a joy to work with people in peak physical condition,” Orthopedic Surgeon Lee McFadden, MD, says. “Every change in their body affects their stats, so



Matt Givin

“Every change in their body affects their stats, so the work we do as orthopedic surgeons makes a huge difference in their performance.”

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Like the Eye Center, the orthopedics department is bringing on new partners and the team is working together with the Health System to determine the best way to advance their department.

“We’re just getting started,” Dr. Frantz says. “I’m excited to see where we’ll go from here.”

IN•SPIRE

A HUSBAND AND WIFE'S COVID JOURNEY.

It's a generalization to say that men don't like going to the doctor, but Alan Wiedmer certainly wasn't a fan.

"When Al first got sick, I thought he had bronchitis, and I encouraged him to go to the doctor, but you know how guys are," Alan's wife, Brenda Wiedmer says.

"And I was really busy at work," Alan says.

But there came a point when even Alan's employer had to put their foot down. Before Alan could get tested for bronchitis, however, he had to undergo a COVID test. The test came back positive, and Alan quickly deteriorated after his diagnosis.

"I remember being loaded into an ambulance because my oxygen was so low, but everything else is a blur," Alan says.

As Alan's memory grew foggier, his world became a confusion of needles and wires and terrifying nightmares that turned the hospital floors into hot lava.

Meanwhile, at the Wiedmer home, Brenda's COVID journey was just beginning. After a precautionary test returned a positive result, she, too, was transported to the hospital in an ambulance.

Now in the hospital together, they fought to recover, even when it was hard to breathe, even when the dates were fuzzy. Brenda visited Al as often as she could. Their team of Beloit doctors and nurses cheered them on.

"It was hard to tell our nurses apart, since they were completely covered from head to toe, but you could feel their compassion," Alan says.

"The people were so kind. We were confused at times, and they were great about helping us relax and understand what was going on."



Brenda and Alan Wiedmer

The Beloit staff put their all into Alan and Brenda's recovery and even made a point to remember things like Brenda's birthday.

"The people were so kind. We were confused at times, and they were great about helping us relax and understand what was going on," Brenda says.

Now, the Wiedmers are in much better health, and Alan is looking forward to meeting his new grandson. All thanks to the work they did with their Beloit team.

When Alan and Brenda were in the hospital, their team made sure every aspect of their recovery went smoothly. Once the Wiedmers returned home, Alan and Brenda continued to push themselves with things like post-COVID exercise routines.

Because of this incredible teamwork, the Wiedmers and their Beloit team are the very definition of "Together, We Advance."

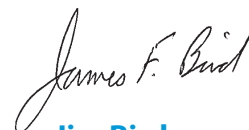
RE•CAP

OUR FINANCIAL OUTLOOK

Beloit Health System management is responsible for the integrity and objectivity of all financial information included in this Annual Report. The Health System's statements have been prepared in accordance with generally accepted accounting principles and include amounts that are based on the best estimates and judgments of management. Wipfli has audited the Health System's financial statements and has expressed its unmodified opinion.



Tim McKeveatt
President and CEO



Jim Bird
Vice President, CFO

FINANCIAL OUTLOOK

Beloit Health System maintained its high A bond rating. According to Fitch, Beloit Health System's rating is driven by its "Strong Market Position" and "Consistent Operating Profitability."

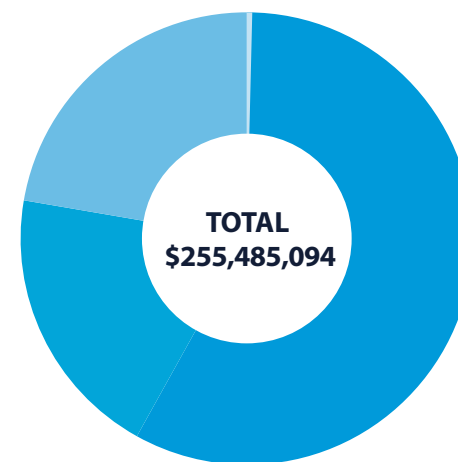
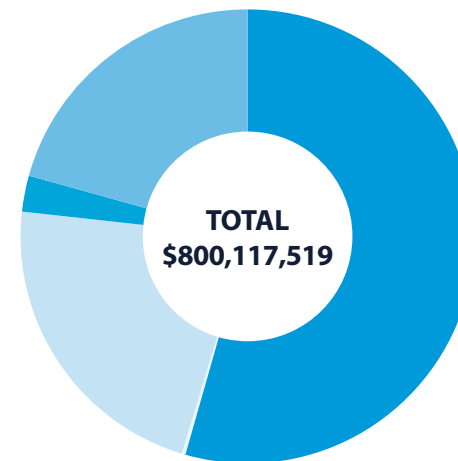
STATISTICS	2021	2020
Inpatient Admissions	3,961	3,831
Patient Days	17,217	16,354
Average Length of Stay	4.3	4.3

OUTPATIENT PROCEDURES	2021	2020
Beloit Hospital	820,200	710,116
NorthPointe	98,286	76,965
Emergency Room Visits	33,000	30,790
Laboratory Tests	735,280	643,279
Surgical Cases	3,797	3,425
NorthPointe ASTC Cases	860	1,167
Clinic Encounters	176,540	198,654
Occ Health and Wellness Visits	44,630	44,853

PAYER SOURCE	2021	2020
Insurance	29%	28%
Medicare	51%	53%
Medical Assistance	18%	17%
Other	2%	2%
TOTAL	100%	100%



REVENUE	DIFFERENCE FROM 2020	2021	2020
Patient Gross Revenue	12%	\$1,050,737,414	\$942,200,800
Other	-45%	\$9,821,227	\$17,855,202
TOTAL GROSS REVENUE	10%	\$1,060,558,641	\$960,056,002
Amounts Not Reimbursed		\$799,942,104	\$717,763,627
NET REVENUE	8%	\$260,616,537	\$242,292,375



UNCOMPENSATED SERVICES	2021	2020
Medicare Losses	\$436,259,789	\$411,450,239
Free Community Services	\$175,415	\$509,050
Other Contractual Adjustments	\$177,625,929	\$151,878,716
Charity Care/Bad Debt	\$20,512,724	\$20,522,195
Medicaid Losses	\$165,543,662	\$133,912,477
TOTAL	\$800,117,519	\$718,272,677

EXPENSES	2021	2020
Salaries and Fringe Benefits	\$137,030,436	\$131,384,506
Supplies	\$46,309,027	\$44,152,806
Purchased Services	\$52,611,241	\$46,381,525
Building Costs	\$18,129,001	\$18,489,645
Insurance	\$1,405,389	\$1,136,780
TOTAL	\$255,485,094	\$241,545,262
Income From Operations	\$5,131,443	\$747,113
FUND BALANCE	\$173,877,819	\$152,323,673

ACHIEVE • MENT

WE ARE ADVANCING

As we continue to Advance as a Health System and a Community, we want to thank all of our donors, volunteers and Board members who continue to make it all possible.

Advancement is part of the DNA at Beloit Health System and our Community. We are here providing the best care for the Community we love. We thank you for your steadfast belief that our Community deserves a strong, independent Health System. Your support allows our physicians and teams to practice medicine the way it should be, providing individualized care for each patient in world-class facilities.

With your help, the Foundation raised over \$1.1 million that were distributed to the Health System in 2021. Here is a brief year in review:



- In March, the new Executive Director, Tami Kellerman (Scarpetta) received her CFRE certification. Individuals granted the CFRE credential have met a series of standards that include tenure in the profession, education and demonstrated fundraising achievement. They have also passed a rigorous written examination testing the knowledge, skills and abilities required of a fundraising executive.
- In July, the 36th annual Pro-Am was held and we welcomed Mark Wilson as our pro and over 200 guests and golfers for dinner. It was a very successful event. The Pro-Am raised just over \$127,000.
- In September, we held the inaugural Pulling For Hospice Event and raised close to \$15,000.
- In November, Doves & Diamonds was held in-person and raised over \$75,000.
- Packard Family Care Center total raised by the end of 2021 was \$3,769,766.

Together, We Advance.

Dennis M. Conerton

Dennis Conerton
Chair, Foundation Board

Tami Scarpetta

Tami Scarpetta, MPA, CFRE
Executive Director, Foundation

THE OLYMPIAN SOCIETY

The Olympian Society derives its name from the tradition of outstanding medical care Beloit Health System began in its original location on Olympian Boulevard. That tradition carries forward into today. The word Olympian also denotes commitment and excellence in performance, which represents our healthcare mission to the Community. The Olympian Society membership reflects donors' cumulative giving to the Beloit Health System Foundation.

Lifetime Olympian Society (\$100,000 or More)

ABC Supply Co., Inc.	Hendricks Family Foundation	The Neese Family Foundation, Inc.
Anonymous	JP Cullen	Mr. & Mrs. James L. Packard
Beloit Corporation	Mr. & Mrs. William Keefer	The John M. Perrigo Family
Beloit Foundation, Inc.	Kerry	Regal Rexnord
Beloit Radiology, LTD, Drs. Lisk, Budihardjo, Cherian & Goth	Mr. & Mrs. Henry Knueppel	Mr. & Mrs. Arthur Shogren
BMO Harris Bank	Mr. & Mrs. Bertram Lans	Mr. & Mrs. Robert Solem
Bud Weiser Motors, Inc.	Mr. Bruce Lans	Stateline Community Foundation
Mrs. Frances Carter	Mr. Scott Lans	Mary M. Taylor
Mr. & Mrs. Joseph Chamberlain	The Estate of Horace B. Magee	TRICOR Insurance
Fairbanks Morse Defense	Mr. & Mrs. E.J. McCleary	Volunteers in Partnership - Beloit Health System
First National Bank and Trust Co.	McCleary Industries	Walter B. Leishman Trust
Gerald & Elizabeth Pelishek Charitable Remainder Trust	Mel & Mary Palmer Charitable Trust	Warner Electric Foundation
	Mr. & Mrs. Harry C. Moore	

Keystone Olympian Society (\$25,000 - \$99,999)

Mr. & Mrs. John Acomb	Mr. & Mrs. David Bolen	Delta Medical Systems
Mr. & Mrs. Allan W. Adams	Mr. & Mrs. John W. Bottorff	Dorothy E. Bigelow Charitable Trust
The Arthur B. Adams Family	Al Brillman	Dr. & Mrs. Leo Egbujiobi
Dr. & Mrs. Russell D. Albert	Mr. & Mrs. Greg K. Britton	Mr. & Mrs. John Eldred
Alliant Energy Foundation	Bryden Motors	Elekta, Inc.
Ms. Susan Anderson & Mr. Charles Wilson	Mr. & Mrs. Robert C. Burress	Elgeva Adams Bacon Trust
Anonymous	Cerner Corporation	Finley Buick GMC
Ardis S. TenEyck Loving Trust	Community Against Cancer	Mr. & Mrs. John Fisher
Arthur & Lela Gibbs Trust	Mr. Dennis Conerton	Mrs. Katharine Freeman
The Estate of Dorothy Ascher	Corporate Contractors, Inc.	Dr. & Mrs. James K. Frey
Blackhawk Bank	Dr. & Mrs. David K Criswell	GE Healthcare
	Mr. & Mrs. William C. DeLong	Gilbank Construction, Inc.

Keystone Olympian Society continued

Mr. & Mrs. Mark Gliebe The Goodwick Family Hall, Render, Killian, Heath & Lyman, P.S.C. Mr. & Mrs. Peter C. Halverson Mr. & Mrs. Charles H. Harker Mr. & Mrs. Charles W. Hart Homecare Pharmacy, LLC Mr. & Mrs. Jeffrey J. Johnson JP Cullen Foundation JP Morgan Chase Bank, N.A. Mr. & Mrs. Fred G. Klett Klobucar Construction Mr. & Mrs. William Lans Mr. & Mrs. G. Curtis Lansbery	The Estate of Margaret Lewis Litton Industrial Automation Systems Dr. & Mrs. John J. Maher Mr. & Mrs. Randall S. McIntyre Mr. & Mrs. Timothy M. McKevevett Medical Staff – Beloit Health System Mid-States Concrete Industries, Inc. The Estate of Marie Mielke Mr. & Mrs. Chad Miller Mr. Timothy Monahan Mr. & Mrs. Charles Mueller Mr. & Mrs. Bruce Mulder Mr. & Mrs. Gordon Neese North American Tool Corporation Dr. & Mrs. Larry M. Ojeda	Mr. & Mrs. Samuel E. Paddock Dr. Sushrut Patel Plunkett Raysich Architects, LLP Power Wellness Management, LLC Mr. & Mrs. Michael Rindler Mr. Maurice Schuster Mr. & Mrs. Duke Sims The Estate of Anne M. Smiljanich Stateline Anesthesiologists, S.C. The Taylor Company Dr. Allen O. Tuftee UW Department of Human Oncology Mr. & Mrs. W.E. Watson Mr. & Mrs. Scott Weiser Mr. & Mrs. John Wong
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President’s Club (\$5,000 - \$24,999)

Ms. Vonnie Adams Dr. & Mrs. Gary B. Adamski Alcon Alongi Santas Moss Insurance Agency, Inc. Amicas Anonymous Associated Bank Mr. Brad Austin Dr. & Mrs. John Babb Baker Tilly Virchow Krause, LLP Balestrieri Environmental Ballard Engineering, Inc. Mr. & Mrs. Rick Barder Dr. Richard N. Barney Mr. & Mrs. Robert Beagley Mr. William Behling Dr. Susan F. Behrens & Mr. David M. Look Beloit Box Board Co., Inc.	Beloit Clinic, S.C. Beloit Daily News Beloit Floral Beloit Health System Employees Beloit Health System Engineering Department Beloit Health System Nurses Beloit Noon Lions Club Mr. John T. Bennett Mr. & Mrs. John Bennett Dr. & Mrs. Paul Bennett Dr. & Mrs. Larry Bergen Mr. & Mrs. Gerald J. Berres Besly Cutting Tools Blue Cross Blue Shield United of WI BMO Private Bank Mr. & Mrs. Henry Bocian Mr. & Mrs. William A. Bolgrien Bosom Buddies Dr. Robert Braco	Mr. & Mrs. Wesley A. Brill Ms. Jean Brosier Mr. Mike Bua Canteen Captrust CareFusion, Inc. Mr. Leon Carpenter CED/Lappin Electric Ceroni Piping Co. Dr. & Mrs. Steven S. Choung Mr. Casey C. Christofferson Christofferson Moving & Storage Mr. & Mrs. John Clint Colonel Robert H. Morse Foundation Core Creative, Inc. Mr. & Mrs. Jerry Cox Mr. & Mrs. David Cullen Mr. & Mrs. Erik Dahlberg Mrs. Audrey Danocup Mr. Daniel A. DeLong
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President’s Club continued

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President's Club continued

Paperchine, Inc.	Dr. & Mrs. Robert R. Schwaegler	Dr. Warren E. Tripp
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Piper Jaffray	Shirley Hood Memorial Breast Cancer Relief Foundation	Universal Hospital Services, Inc.
Prudential Foundation	Mrs. Ann Sitrick Joyce & Mr. Hal Joyce	US Cellular
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Mr. & Mrs. Thomas R. Roehl	Mr. & Mrs. William P. Sullivan	Welders Supply Co.
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Ryeco, Inc.	Mr. Steven Taylor	Mr. & Mrs. Laurie D. Wicks
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Mr. & Mrs. Daniel S. Savage	Todd's Groundskeeping, LLC	Windstream Communications
Mr. & Mrs. Gregory A. Scalise	Dr. Alice M. Townshend & Mr. Steven P. Townshend	Wipfli, LLP
Mrs. Karen Schenck	Trane US, Inc.	Wisconsin Bell
Dr. & Mrs. Walter A. Scholten		WisMed Assure
Mr. & Mrs. Peter C. King-Schreiber		Mr. & Mrs. Tony Wojcik
Schumacher Elevator Co.		Dr. & Mrs. George Woodington
		Ms. Jeanette E. Yowler

TRIBUTE GIFTS

Thoughtful and generous gifts were given to Beloit Health System Foundation In Honor of the following individuals:

Dr. Gary Adamski	Richard Johnson	The Cooper Children
Dr. Russell Albert	Chaplin Mark Maxted	Dr. Annabelle Tolentino
Dr. Paul Bennett	Family of Monica Miller	Dr. Walter Vogel
Dr. David K. Criswell	Aidan Humphres	Mrs. Carol Vogel
Dorothy Dowling	Shirley Mae Krenz	
Dr. Leo Egbujiobi	Scoville Children	

IN MEMORY OF

Caring and generous gifts were given to Beloit Health System Foundation In Loving Memory of the following individuals:

Ms. Vonnie Adams	Edna Fitzpatrick	Hugh Lawrence	Juanita Robbins
Gasper Agate	Ms. Betty M. Fogle	James Lawrence	Irene Rochman
Angel	James Francis	Shelly & Brad Lawver	Christine Ruckert
Eugene Arner	John Franz	Jo Anne Lee	Dorothy Saunders
Hazel Aude	James J. Franz	Pauline Licari	Kim Schmid
Ronald E. Bailor	Rafael Galindo	Joyce E. Lindaas	Richard and Patricia Schoville
Sally Bare	Ruth Galston	Mary Alice Linsley	Carol Schreve
Arletta Bartz	Cliff Gardiner	David A. Loft	Ione Schwersinske
Steven R. Bednarcik	Gwen Garvey	Cecil Long	Milford Seymour
Ralph Blair	Josephine Giacalone	Jackie Loucks	Gary Sherer
Roger Blohm	Ruth L. Goebel	Trinity Ann Marie Lounsbury	Harry Sieren
Colette Van de Bogert	Janet Goodmanson	Herbert Ludtke	Malcom E. Skinner
Anna Bollinger	Gerald D. Gowman	Michael Maren	Thomas Smith
William K. Bond	Ronald Grant	Benjamin Markley	Stanley Smith
Richard Brenum	William J. Greenlee	George Marsden	Marilynn Sorenson
Margaret Brooks	Mr. Joseph Grimm	Thomas Mason	Lester Oldenburg, Sr.
Rod G. Brunton	Marsha Haney	Mary Masterson	Terrie Staller
Judith Buchs	Carolyn H. Hansen	Doris Mattison	Vincent G. Stankewitz
Judy Burn	Margaret J. Hansen	Lois Maxted	Stanley Steinmetz
Francis N. Busch	Robert Harman	Robert Maxworthy	Steve Stoltz
Larry Busse	Robert C. Harris	Ruth M. McCown	Ferne Stovlbeck
Fannie Byrd	June Hart	Audrey McHone	Lorraine Sugden
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