

Culbertson CONNECTION

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CATCH

CULBERTSON AS THE CHOICE HOSPITAL



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CEO Update

My first four months here at Culbertson have been focused on listening, assessing our operations, and identifying both our strengths and opportunities for improvement. With that foundation in place, we are now focused on clear priorities and meaningful, measurable progress. One thing has become very clear to me: Culbertson matters deeply to this community.

Culbertson is more than a place people come to when they are sick. It is an important part of the identity and stability of the communities we serve. I have been impressed by the number of employees who have dedicated many years, and in some cases most of their careers, to caring for their friends and neighbors. I have also been pleasantly surprised by the range of services we are able to provide locally and the expertise that exists throughout our organization.

Our people and our community are the hospital's greatest strengths. We have dedicated employees and providers who care deeply about their patients, a committed Board, and communities that want this hospital to succeed. That gives us a strong foundation as we look toward the future. Over the past four months, I have also appreciated the willingness of our employees and community members to provide honest feedback. That feedback is important. We need to understand what we do well, where we have gaps, and what our communities will need from us in the years ahead.

One of the clearest messages I have heard is that people want Culbertson to be here for the long term. They want this hospital to serve their families not only today, but 20, 30, and 50 years from now. To accomplish that, we have to be willing to evaluate how we operate, strengthen our financial foundation, and make thoughtful decisions about where we invest and grow. We have opportunities to improve access, strengthen existing services, recruit additional providers, and keep more care close to home. At the same time, growth must be responsible and sustainable. We can't be everything to everyone; however, the things we do, we should do with quality care.

Improving the patient experience will also remain a priority. When we talk about patient experience, we are talking about much more than the clinical care a patient receives. We need to look at the entire experience, including scheduling, registration, wait times, communication, follow-up, and billing. Our patients should understand what is happening at each step and know their questions and concerns are being heard.

As we move into the next quarter, my priorities are to continue improving patient access and experience, strengthen our financial and operational performance, support employee recruitment and retention, and move key facility and service projects forward. We are continuing to modernize our facilities, expand the use of renovated patient-care spaces, strengthen rehabilitation services, and evaluate opportunities to bring additional care closer to home. There is also important work happening behind the scenes to make Culbertson more efficient and easier for our patients to navigate. One question you will often hear me ask is, "How do we get to yes?" That does not mean every idea will be possible, but I believe good ideas deserve thoughtful consideration. Instead of beginning with all the reasons something cannot be done, I want us to first determine whether there is a responsible way to make it happen.

To our patients and community members, thank you for placing your trust in Sarah D. Culbertson Memorial Hospital. We understand the importance of having quality healthcare close to home and we do not take that responsibility lightly. This is your community hospital and our goal is to ensure it remains a strong and dependable healthcare resource for generations to come.



Joshua Ulery, MBA, MHA

Chief Executive Officer
Sarah D. Culbertson Memorial Hospital

Master Facility Update

Several projects within the Culbertson Memorial Hospital Master Facility Plan are moving forward. While the work will bring temporary changes for patients and visitors, each phase is an important step toward modernizing our facilities and strengthening healthcare services for our communities.

Patient Room Renovations Near First Milestone

The first phase of the Medical-Surgical patient room renovations is complete. Culbertson is awaiting a certificate of occupancy from the Illinois Department of Public Health (IDPH) before the rooms can be placed into service.

Once the rooms are operational, contractors will transition into the second phase of the project. This phase will include renovations to the five remaining patient rooms and the MedSurg nurses' station and is expected to take approximately five months to complete. The renovations are designed to provide updated, more comfortable spaces for patients while improving the working environment for staff.

Surgery Addition & Renovations Moving Forward

Culbertson recently received unanimous Certificate of Need (CON) approval to move forward with its approximately \$22 million Surgery Addition and Renovations project. The project represents a significant investment in the future of healthcare at Culbertson and includes construction of a new surgical area featuring two operating rooms.

Before new construction can be completed, significant infrastructure and renovation work must take place throughout the hospital. Approximately \$500,000 is dedicated to asbestos remediation with another \$125,000 designated for removal of an underground oil tank.

Phase One of project will take place concurrently with the second phase of the patient room renovations. Work will include remodeling the north half of the new Emergency Department, construction of a new pharmacy, and basement renovations in preparation for the demolition of the hospital's original 1920s building. This phase will also require abatement work in portions of the hospital. As construction progresses, temporary closures and changes to normal traffic patterns within the facility will be necessary. Culbertson will continue to communicate with patients and visitors as those changes occur.



Additional Laboratory Option Now Available

As part of the Surgery Addition and Renovations project, the laboratory has been relocated to a temporary space within the hospital. To ensure uninterrupted access to laboratory services during construction and the upcoming hospital lobby closure, Culbertson has also added laboratory services at Rushville Family Practice, 233 S. Congress St. in Rushville. The additional location provides patients with a convenient option for most routine laboratory visits, with the potential for shorter wait times and faster service. Laboratory services at Rushville Family Practice are available 8 a.m. to 5 p.m. Monday through Friday.

Investing in the Future of Culbertson

As multiple phases of construction move forward at the same time, patients and visitors will continue to see changes throughout the hospital campus. Culbertson appreciates the community's patience and understanding as we work through the temporary disruptions.

The Master Facility Plan is an investment not only in our buildings, but in the future of healthcare in our communities. Through updated patient rooms, modern surgical facilities, and improvements to clinical and support spaces, Culbertson remains committed to providing our communities access to quality care.

Understanding HCAHPS & Why Your Feedback Is Important

After a hospital stay, some patients may receive a survey asking about their experience at Culbertson Memorial Hospital. It may seem like just another survey, but the answers patients provide can play an important role in helping us understand what we are doing well and where improvements can be made.

The Hospital Consumer Assessment of Healthcare Providers and Systems (HCAHPS) is a national patient-experience survey used by hospitals to give patients a voice and a consistent way to measure their experiences.

Patients may receive an HCAHPS survey by mail, phone, or email. The survey is administered by an independent, Centers for Medicare & Medicaid Services (CMS)-approved vendor and asks about important parts of the hospital experience and the patient's overall rating of the hospital. Responses provide valuable insight into something that can't always be measured through medical records and clinical outcomes: how patients felt about their care.

"HCAHPS gives us direct, honest feedback from the people who experience our care firsthand — our neighbors, friends, and families," said Culbertson Interim Chief Quality Officer Thelma Gaytan, RN, MSHS, MHA, LSSBB. "Every response helps us understand what truly matters to the community we serve."

Turning Feedback into Better Care

Culbertson leadership and patient-experience teams review HCAHPS results to identify what patients value, where the hospital meets expectations, and opportunities for improvement. Feedback can lead to improvements in communication, comfort, staff training, discharge education, and other areas affecting patients and their families. For example, the Culbertson CARE Patient Experience Program was developed in response to feedback that showed patients wanted clearer communication, greater empathy, and stronger connection with their care teams.

"This program was shaped directly by what our community shared with us," Gaytan said. "It exists because our community spoke up and we listened."

Every Survey Counts

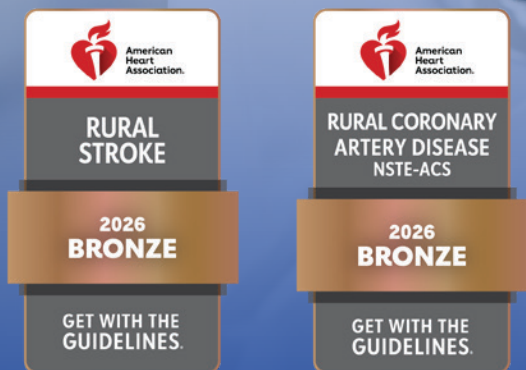
HCAHPS results are also publicly reported, giving patients and families an opportunity to compare patient experiences among hospitals. For a rural Critical Access Hospital like Culbertson, strong results can help demonstrate high-quality, compassionate care is available close to home. In a smaller hospital, a single response may identify an opportunity the hospital didn't know existed, reinforce something staff members are doing well, or identify a pattern that needs attention.

"If you receive an HCAHPS survey, we hope you will take a few minutes to complete it," Gaytan said. "Your experience is unique and your feedback helps shape the care your friends, family, and neighbors will receive in the future."

Patients should also feel comfortable providing honest feedback. HCAHPS responses are confidential and collected by an independent vendor. Completing a survey does not affect the quality of care a patient or family member receives. Both positive feedback and opportunities for improvement are important. Together, they help Culbertson understand the patient experience and determine where to focus.

"Every comment, every response, and every voice matters, especially in a rural hospital where each patient truly makes a difference," Gaytan said. "Your voice guides our work and helps us build a hospital that reflects the needs of the community we are honored to serve."





Culbertson Earns National Recognition for Heart & Stroke Care

Sarah D. Culbertson Memorial Hospital has been recognized by the American Heart Association with multiple Get with the Guidelines® Achievement Awards, including the Get with the Guidelines® – Rural Coronary Artery Disease NSTEMI-ACS Bronze Award and the Get with the Guidelines® – Stroke Rural Recognition Bronze Award.

These national recognitions honor the hospital's commitment to providing evidence-based cardiovascular and stroke care that improves patient outcomes. As a participant in the American Heart Association Get with the Guidelines® quality improvement program, Culbertson follows the latest clinical guidelines to ensure patients receive timely, coordinated care.

The Stroke Rural Recognition Award also highlights the hospital's dedication to advancing stroke care in rural communities where access to specialized healthcare can be more challenging. The award recognizes excellence in rapid diagnosis, timely treatment, emergency coordination, and adherence to nationally recognized stroke care standards.

“This recognition reflects the dedication of our physicians, nurses, Emergency Department staff, EMS partners, and clinical teams who work together every day to provide high-quality care. We are especially proud to be recognized for improving access to exceptional heart and stroke care for the rural communities we serve.”

**— Kristi Hinegardner, DNP, MSN, RN
Chief Nursing Officer**

The awards reinforce the Sarah D. Culbertson Memorial Hospital mission of providing community access to quality care and its ongoing commitment to delivering the highest standard of care close to home.

KNOW BEFORE YOU GO

Understanding Hospital Price Transparency

Planning for a medical procedure or test can bring a lot of questions. One of the biggest is, “How much will it cost?” At Sarah D. Culbertson Memorial Hospital, we’re committed to helping patients make informed decisions by providing easy access to pricing information through our Hospital Price Transparency tools.

What Is Hospital Price Transparency?

Hospital Price Transparency is a federal initiative that helps patients understand the expected cost of healthcare services before they receive care. Hospitals are required to make pricing information available so patients can better plan for medical expenses and make informed healthcare decisions. While every patient’s care is unique, our online tools can provide a personalized estimate based on your planned service and insurance coverage.

Get a Personalized Price Estimate

Our online Patient Price Estimator makes it easy to receive an estimate for many common hospital services. Using the estimator, you can:

- Search for a planned procedure or service
- Enter your insurance information (or select a self-pay option)
- Receive an estimated out-of-pocket cost based on the information you provide
- Print or save your estimate for future reference

It’s a simple way to better understand what you may owe before receiving care.

A Few Things to Keep in Mind

A price estimate is just that — an estimate. Your final bill may be different depending on your individual healthcare needs. For example, an estimate may not include services such as:

- Physician fees
- Anesthesia services
- Laboratory testing
- Radiology services
- Additional procedures or treatments that become necessary during your care

Your actual costs will also depend on your insurance benefits, deductible, coinsurance, and out-of-pocket maximum.

Where Can I Find It?

Getting started is easy. Visit cmhospital.com and click the “Price Transparency” link at the bottom of the homepage.

There, you’ll find:

- A personalized Patient Price Estimator
- Information on common “shoppable” services
- Standard hospital charge information available as required by federal regulations

If you don’t see the service you’re looking for or need help understanding your estimate, our Patient Financial Services team is available to answer your questions and assist you through the process.

Our Commitment to You

At Sarah D. Culbertson Memorial Hospital, we believe quality healthcare includes clear communication not only about your treatment, but also about the financial aspects of your care. By providing easy-to-use price transparency tools, we’re helping patients plan, avoid surprises, and make confident decisions about their healthcare.

MEET THE NEW OCCUPATIONAL THERAPIST Abigail Wubker

Sarah D. Culbertson Memorial Hospital welcomes Abigail Wubker, OTD, OTR/L to its Therapy Services team. Wubker brings outpatient and acute care experience and a passion for helping patients regain independence and return to activities that matter most. Wubker grew up in Tennessee and participated in softball, basketball, and soccer before focusing on softball in high school and college.

“Through my experiences as an athlete growing up, I saw firsthand how injuries and physical limitations can impact someone’s ability to participate in the activities they enjoy and the roles that are important to them,” Wubker said. “I was drawn to OT because it takes a holistic approach to rehabilitation.”

Wubker earned her Doctorate in Occupational Therapy from Lincoln Memorial University in Tennessee and began her career in Western Kentucky before moving to Rushville with her husband. “I was drawn to Culbertson because of its strong community connection and commitment to quality, compassionate therapy services,” Wubker said.

What Is Occupational Therapy?

In occupational therapy, an “occupation” is any activity important to everyday life. “An occupation includes anything a person does throughout their day, from basic self-care to work, school, leisure activities, social participation, and even caring for others,” Wubker explained. Occupational therapy helps people of all ages, including those recovering from orthopedic injuries or neurological conditions such as stroke or Parkinson’s disease, and children with developmental, sensory, fine-motor, or self-care challenges. Treatment is tailored to each patient’s needs and goals.



What to Expect from Occupational Therapy

The first appointment includes an evaluation of challenges with everyday activities. Wubker may assess strength, coordination, range of motion, balance, cognition, and fine-motor skills before developing an individualized treatment plan. Culbertson occupational, physical, and speech therapists also work together to help patients regain skills and independence.

“We each focus on different areas, but we share the same goal — helping our patients improve their quality of life and get back to the activities that matter most to them,” Wubker said. For Wubker, helping patients reach those goals is especially rewarding, whether they reach a major milestone or achieve a smaller goal that makes everyday life easier.

Becoming Part of the Community

Wubker looks forward to becoming part of the Rushville community. Outside work, she enjoys horseback riding, hunting, fishing, gardening, and spending time with family.

“I want my patients to feel heard, have a voice in their care, and know their goals and concerns are important. This includes providing a listening ear when times get hard, advocating for their needs, and working with them to overcome challenges.”

— Abigail Wubker, OTD, OTR/L



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ORIGINAL MEDICARE OR MEDICARE ADVANTAGE

Know Your Options Before You Choose

Choosing a Medicare plan is an important decision that can affect more than what you pay each month. Your coverage can influence how much you pay when you need care, which doctors and hospitals you can use, and whether certain services require insurance approval before you receive them. Understanding the differences between Original Medicare and Medicare Advantage can help you make an informed choice that fits your healthcare needs, budget, and preferred providers.

Original Medicare

Original Medicare is the federal government's traditional health insurance program and includes Part A (hospital insurance) and Part B (medical insurance). For most covered Part B services, Medicare generally pays 80% of the Medicare-approved amount after you meet the annual deductible; you are responsible for the remaining 20% coinsurance. Original Medicare does not have an annual out-of-pocket

maximum. Many people choose to purchase a Medicare Supplement (Medigap) policy to help cover some of these costs along with a separate Part D prescription drug plan.

One advantage of Original Medicare is flexibility. You can generally use any U.S. doctor or hospital that accepts Medicare, although you may pay more if a provider does not accept Medicare assignment. Referrals and prior authorization usually are not required, but some services and items are exceptions.

Medicare Advantage

Medicare Advantage (Part C) plans are offered by Medicare-approved private insurers. They must cover nearly all services covered by Original Medicare and often include prescription drug coverage and extra benefits such as dental, vision, hearing, or fitness programs. Some plans have low or \$0 premiums, but you must continue paying your Part B premium.

Costs vary by plan and may include deductibles, copays, and coinsurance. Medicare Advantage plans limit annual out-of-pocket spending for covered Part A and Part B services, but premiums, Part D drug costs, and noncovered services generally do not count toward that limit.

Many Medicare Advantage plans use provider networks. Out-of-network non-emergency care may cost more or may not be covered. Emergency and urgently needed care must still be covered outside the network, as must qualifying out-of-area dialysis. Some Medicare Advantage services require prior authorization. Plans must apply Medicare coverage requirements and may use additional CMS-compliant criteria. A plan may approve the request, request more information, or deny coverage. Denials may be appealed, but the review process can delay care.

Why It Matters

If receiving healthcare close to home is important to you, carefully review a Medicare Advantage plan before enrolling. Not every plan includes the same hospitals, clinics, or specialists in its network and coverage requirements can vary from plan to plan.

BEFORE CHOOSING A PLAN, ASK:

- Is Sarah D. Culbertson Memorial Hospital in the plan's network?
- Are my Culbertson Clinic providers in-network?
- Are the specialists I see included in the plan's network?
- Will I need referrals or prior authorization for certain services?
- What will I pay for hospital stays, tests, procedures, and specialist visits?
- Are my prescriptions and preferred pharmacies covered?
- What is the annual out-of-pocket maximum, including any separate in-network and out-of-network limits?
- What coverage applies when I travel?
- If I later return to Original Medicare, will I have a guaranteed right to buy Medigap?

If your preferred providers are outside the plan's network, you may pay more for care or, depending on the plan, may need to receive non-emergency services somewhere else.

Taking time to check your plan's network and coverage requirements before enrolling can help you avoid unexpected costs, delays, or traveling farther from home for care.

Make an Informed Decision

There is no one-size-fits-all Medicare plan. The right choice depends on your healthcare needs, medications, budget, and the doctors and healthcare facilities you want to continue using.

Before enrolling or changing plans, look beyond the monthly premium and extra benefits. Compare provider networks, deductibles, copays, coinsurance, prescription drug coverage, prior authorization requirements, and maximum out-of-pocket costs. Understanding how you use healthcare, not just what a plan costs each month, can help you determine which option best meets your needs.

Important Medigap consideration: Before leaving Medicare Advantage, confirm whether you have a guaranteed right to buy Medigap. Outside protected enrollment periods, coverage may cost more or be denied based on health history. Do not cancel existing coverage until replacement coverage is confirmed. Most importantly, if you want to continue receiving care at Sarah D. Culbertson Memorial Hospital or a Culbertson Clinic, verify the hospital, clinic, and your individual providers participate in the plan you are considering before you enroll.

Understanding your coverage can help you make an informed decision and avoid unexpected costs, delays in care, or changes to your healthcare team. Our goal is to help you continue receiving high-quality healthcare close to home whenever possible.

Important Notice

Sarah D. Culbertson Memorial Hospital does not endorse a particular Medicare plan. Benefits, costs, and provider participation may change each year. Verify current information with the plan, Medicare at 1-800-MEDICARE, Medicare Plan Compare, or an independent Illinois SHIP counselor before changing coverage.

INTRODUCTION OF NEW CFO

Welcoming Teresa Smith, CPA, MHA

While Teresa may be new to Culbertson, she is certainly not new to rural healthcare or west-central Illinois. She has spent more than 30 years in financial and operational leadership, including more than 20 years as chief financial officer at Memorial Hospital in Carthage. She has also lived in Carthage for nearly her entire life, giving her a strong personal connection to the rural communities our hospitals serve.

In her new role as Regional Chief Financial Officer, Smith will divide her time between Culbertson and Memorial Hospital. For Smith, however, becoming part of the Culbertson team is about more than sharing financial expertise. It is an opportunity to meet new people, learn a different organization, and find ways both hospitals can become stronger by learning from one another.

"I look forward to working with the team here in Rushville, meeting new faces, and learning different approaches to accomplishing what needs to be done," Smith said. "Most importantly, I want to learn how Culbertson does things and couple that with what I already know from my years at Memorial."

Her goal isn't to make one hospital operate like the other. Instead, she hopes to identify what each organization does particularly well and find opportunities to share those practices. Her first priority is to understand how things are currently done before identifying opportunities to improve and modernize systems and workflows. "The desired result would be to take what works best from both organizations and implement the best practices across both facilities," she said. "At the end of the day, both facilities are better places."

Why Rural Healthcare Matters

One thing Smith already shares with the Culbertson team is a strong belief in the importance of rural healthcare. For her, a rural hospital is much more than a place to receive medical care. It's where family, friends, and neighbors turn when they need help and it's an important part of the community itself.

"Rural healthcare is not only providing the needed healthcare locally for our families, friends, and neighbors, but also serves as a vital piece of the local economy," Smith said.

She has seen firsthand the role hospitals play as employers and economic anchors in rural communities. She is particularly passionate about keeping talented people in the region and giving younger generations reasons to build their careers and lives close to home.

"I am passionate about growing our local economy, retaining our local talent, and seeing our future workforce want to be involved and a part of something they can be proud of," she said. That passion is also one reason she is excited about what lies ahead for Culbertson. With investments being made in the hospital's facilities and services, Smith sees opportunities to create an environment that better serves both patients and employees. She points to improvements such as private patient rooms and better placement of hospital departments as investments that can improve privacy, patient flow, staff efficiency, and overall care experience. "It's a win-win for both patients and staff," she said.

Looking Forward to Rushville

As Smith spends more time at Culbertson, she looks forward to more than learning a new hospital, but also becoming familiar with the people who make up the organization and the Rushville community. She is also optimistic about what greater collaboration among rural hospitals can mean for the future, particularly as organizations look for new ways to share expertise and limited resources while serving their own communities.

"I look forward to future growth of our organization, our younger members of the community looking to land in healthcare, and the future growth of shared resources between our two organizations," Smith said.

Most of all, she is grateful for the opportunity to begin this next chapter of her career at Culbertson. "I feel very fortunate to have been given the opportunity and look forward to much success in the future," Smith said. "I also look forward to making new acquaintances both in the Rushville community and within our organization."

