



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE
PERENNIAL ADVANTAGE OF OHIO, INC.

NAIC Group Code..... 4975..... 4975..... NAIC Company Code..... 16783.... Employer's ID Number..... 84-3881087.....
(Current) (Prior)

Organized under the Laws of..... OH..... State of Domicile or Port of Entry..... OH.....
Country of Domicile..... US.....

Licensed as business type:..... Health Maintenance Organization..... Is HMO Federally Qualified?..... NO.....
Incorporated/Organized..... 08/23/2019..... Commenced Business..... 01/01/2021.....

Statutory Home Office..... 9200 Worthington Rd..... Westerville, OH, US 43082.....
Main Administrative Office..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060..... 804-396-6412.....
(Telephone Number)

Mail Address..... 10900 Nuckols Road STE 110..... Glen Allen, VA, US 23060.....
Primary Location of Books and
Records..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060..... 804-396-6412.....
(Telephone Number)

Internet Website Address..... <https://perennialadvantage.com/>.....

Statutory Statement Contact..... Kate Weis..... 469-262-6873.....
(Telephone Number)

regulatoryaccounting@curanahealth.com..... 469-262-6873.....
(E-Mail Address) (Fax Number)

OFFICERS

Jennifer Lynn Elam, Chief Executive Officer & President..... Jeremy Stephen Dressen, Chief Operating Officer.....
Rachel Jacqueline Martin, Chief Financial Officer.....

DIRECTORS OR TRUSTEES

John Henry Cochrane III..... Lynne Susan Katzmann.....
Laurence Charles Gmina..... Mark Francis Price.....
Benjamin Jarvis Parsons..... Celeste Louise Golonski#.....

State of Ohio.....
County of Delaware..... SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Signed by Black Knight EXP-DocVerify: 2025-10-03 11:00:42 ED
Jennifer Lynn Elam
6297254-37687128-41102183

Jennifer Lynn Elam
Chief Executive Officer & President

Rachel Jacqueline Martin
Chief Financial Officer

Jeremy Stephen Dressen
Chief Operating Officer

Subscribed and sworn to before me
10/3/2025 day of

a. Is this an original filing? Yes
b. If no:
1. State the amendment number: _____
2. Date filed: _____
3. Number of pages attached: _____

Signed by Black Knight EXP-DocVerify: 2025-10-03 11:00:56 ED
Andrea R. Fuller
6297254-37687128-367321

ANDREA R FULLER
Electronic Notary Public
Commonwealth of Virginia
Commission No. 7998711
My Commission Expires Sep 30, 2026

Notarial Act Performed by Audio visual communication



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE
PERENNIAL ADVANTAGE OF OHIO, INC.

NAIC Group Code..... 4975..... 4975..... NAIC Company Code..... 16783.... Employer's ID Number..... 84-3881087.....
(Current) (Prior)

Organized under the Laws of..... OH..... State of Domicile or Port of Entry..... OH.....
Country of Domicile..... US.....

Licensed as business type:..... Health Maintenance Organization..... Is HMO Federally Qualified?..... NO.....
Incorporated/Organized..... 08/23/2019..... Commenced Business..... 01/01/2021.....

Statutory Home Office..... 9200 Worthington Rd..... Westerville, OH, US 43082.....
Main Administrative Office..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060..... 804-396-6412.....
(Telephone Number)

Mail Address..... 10900 Nuckols Road STE 110..... Glen Allen, VA, US 23060.....

Primary Location of Books and
Records..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060..... 804-396-6412.....
(Telephone Number)

Internet Website Address..... <https://perennialadvantage.com/>.....

Statutory Statement Contact..... Kate Weis..... 469-262-6873.....
(Telephone Number)

regulatoryaccounting@curanahealth.com..... 469-262-6873.....
(E-Mail Address)

469-262-6873.....
(Fax Number)

OFFICERS

Jennifer Lynn Elam, Chief Executive Officer & President..... Jeremy Stephen Dressen, Chief Operating Officer.....
Rachel Jacqueline Martin, Chief Financial Officer.....

DIRECTORS OR TRUSTEES

John Henry Cochrane III..... Lynne Susan Katzmann.....
Laurence Charles Gmina..... Mark Francis Price.....
Benjamin Jarvis Parsons..... Celeste Louise Golonski#.....

State of Ohio.....
County of Delaware..... SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

x _____ Signed by Black Knight EXP-DocVerify: 2025-10-06 11:13:19 EDT
Rachel Jacqueline Martin
6306076.37757523.41138814 _____ x _____
Jennifer Lynn Elam _____ Rachel Jacqueline Martin _____ Jeremy Stephen Dressen _____
Chief Executive Officer & President _____ Chief Financial Officer _____ Chief Operating Officer

Subscribed and sworn to before me
this 10/6/2025 day of
_____, 2025

x _____ Signed by Black Knight EXP-DocVerify: 2025-10-06 11:14:01 EDT
Andrea R. Fuller
6306076.37757523.3686590 _____

a. Is this an original filing? Yes
b. If no:
1. State the amendment number: _____
2. Date filed: _____
3. Number of pages attached: _____

ANDREA R FULLER
Electronic Notary Public
Commonwealth of Virginia
Commission No. 7998711
My Commission Expires Sep 30, 2026

Notarial Act Performed by Audio visual communication



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE
PERENNIAL ADVANTAGE OF OHIO, INC.

NAIC Group Code.....4975,.....4975.....NAIC Company Code.....16783.....Employer's ID Number.....84-3881087.....
(Current)(Prior)

Organized under the Laws of..... OH..... State of Domicile or Port of Entry..... OH.....
Country of Domicile..... US.....
Licensed as business type:..... Health Maintenance Organization..... Is HMO Federally Qualified?..... NO.....
Incorporated/Organized..... 08/23/2019..... Commenced Business..... 01/01/2021.....
Statutory Home Office..... 9200 Worthington Rd..... Westerville, OH, US 43082.....
Main Administrative Office..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060..... 804-396-6412.....
(Telephone Number)
Mail Address..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060.....
Primary Location of Books and
Records..... 10900 Nuckols Road STE 110.....
Glen Allen, VA, US 23060..... 804-396-6412.....
(Telephone Number)

OFFICERS

Jennifer Lynn Elam, Chief Executive Officer & President
Rachel Jacqueline Martin, Chief Financial Officer
Jeremy Stephen Dressen, Chief Operating Officer

DIRECTORS OR TRUSTEES

John Henry Cochrane III..... Lynne Susan Katzmann.....
Laurence Charles Gumina..... Mark Francis Price.....
Benjamin Jarvis Parsons..... Celeste Louise Golonski#.....

State of Ohio.....
County of Delaware.....

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

X
Jennifer Lynn Elam
Chief Executive Officer & President

Subscribed and sworn to before me
this 10/6/2025 day of
_____, 2025

 Signed by Black Knight EXP-DocVerify: 2025-10-06 11:06:49 ET
Jeremy Dressen
5206120-27259027-41126470

a. Is this an original filing? Yes

b. If no:

1. State the amendment number: _____
2. Date filed: _____
3. Number of pages attached: _____

ANDREA R FULLER
Electronic Notary Public
Commonwealth of Virginia
Commission No. 7998711
My Commission Expires Sep 30, 2026

Notarial Act Performed by Audio visual communication