

The background of the page is a complex, abstract geometric pattern. It consists of numerous overlapping triangles of various sizes and colors, including shades of green, teal, yellow, purple, magenta, orange, and red. The triangles are arranged in a way that creates a sense of depth and movement, with some larger triangles forming the main structure and smaller ones filling the spaces between them.

2018
BENEFIT COMPANY
ANNUAL REPORT

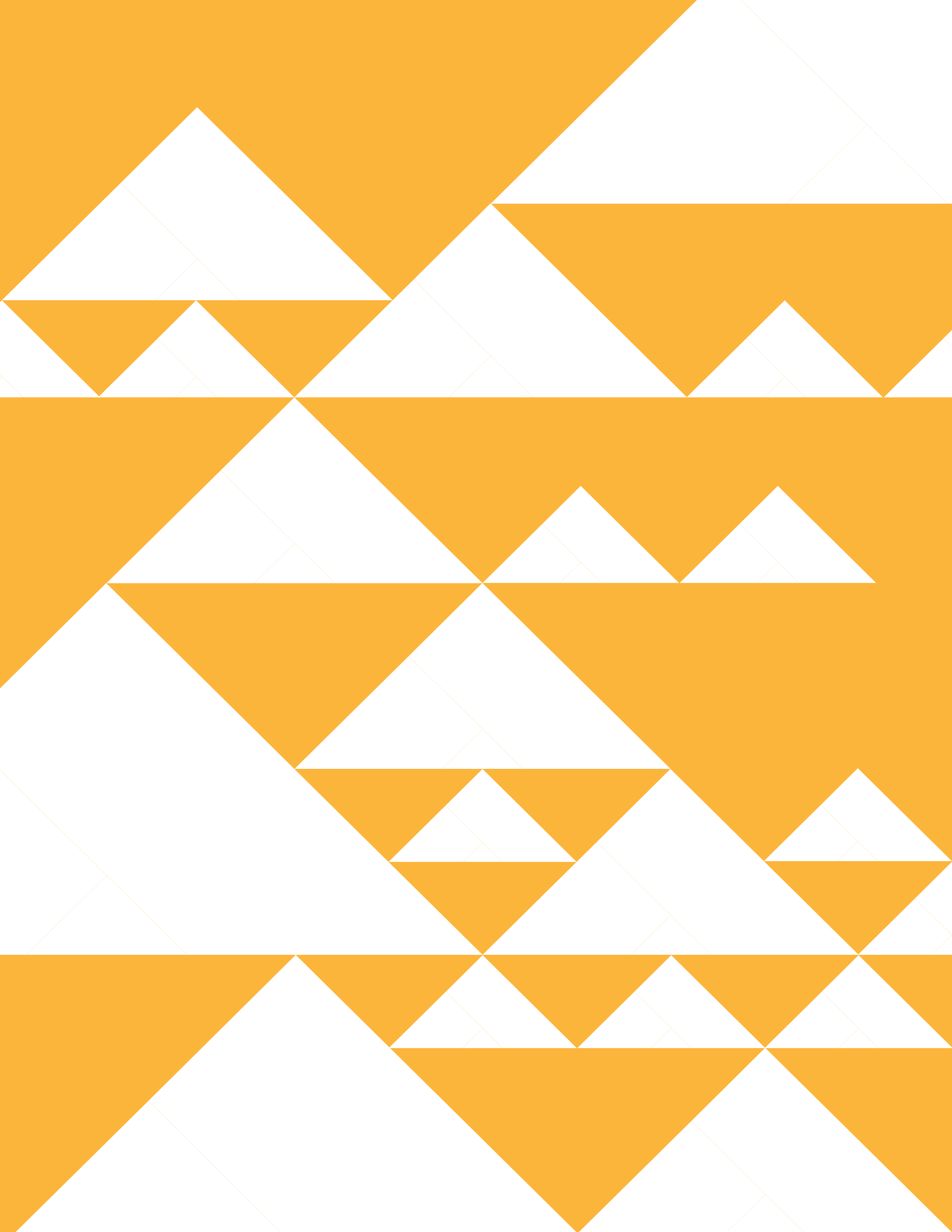


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LEADERSHIP

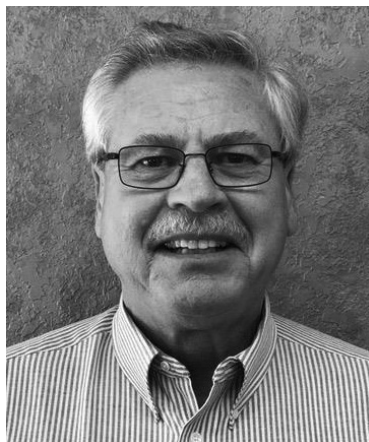


Wendy Edwards, President

At ATRIO, we recognize that we have an awesome responsibility to our members and their families, and we embrace that responsibility with financial stability, hard work and the dedication of our amazingly talented employees.

The success of ATRIO, now and in the future, is predicated on engaging our employees in enthusiastically supporting our mission, our members, and the communities we serve. It is my hope that all of our employees come to work every day with a positive attitude, knowing they are doing good and important work, and with a commitment to quality and the

highest levels of member service. We will continue to enhance our corporate culture, making this an even better place to work, and we will continue to expand the reach of our corporate responsibility to improve individual lives and our broader communities. It has been a core commitment of our organization since its inception in 2004 to provide financial support and encourage our employees to volunteer time to worthy endeavors in the communities we live, work, and serve. In 2016 the ATRIO Board of Directors further underscored this core commitment by designating and registering ATRIO as an Oregon Benefit Company. This decision has been enthusiastically embraced by our ATRIO workforce as we take pride in our hard work and helping to make a positive impact on the lives of Oregonians. My thanks to our board, shareholders, members, and amazing employees to allow us to contribute in such meaningful ways.



Russell F. Noah, Benefit Governor

“My goal as the Benefit Governor is to oversee and encourage a culture of promoting meaningful contribution to the communities we serve. This effort starts with creating and maintaining a positive and rewarding workplace for our employees.”

2018 BOARD OF GOVERNORS

<p>Russell Noah Umpqua Health ATRIO Board Chair</p>	<p>Jan Baldwin WVP Health Authority</p>
<p>James Hurst Cascade Comprehensive Care</p>	<p>Dean Andretta WVP Health Authority</p>
<p>Dr. Raul A. Mirande Cascade Comprehensive Care</p>	<p>Kim Hanson WVP Health Authority</p>
<p>Dr. Bart Bruns Umpqua Health ATRIO Secretary & Treasurer</p>	<p>Tayo Akins Cascade Comprehensive Care</p>
<p>Dhyan Lal Umpqua Health</p>	

WHO WE ARE & MISSION

Who We Are

ATRIO Health Plans was established by Oregon physicians in 2004. Since then, ATRIO has grown to serve thousands of members in Douglas, Josephine, Jackson, Klamath, Marion, and Polk counties. We offer Medicare Advantage health insurance, and are proud to have achieved our membership growth through financially sound underwriting practices that result in competitively priced plans with comprehensive coverage.

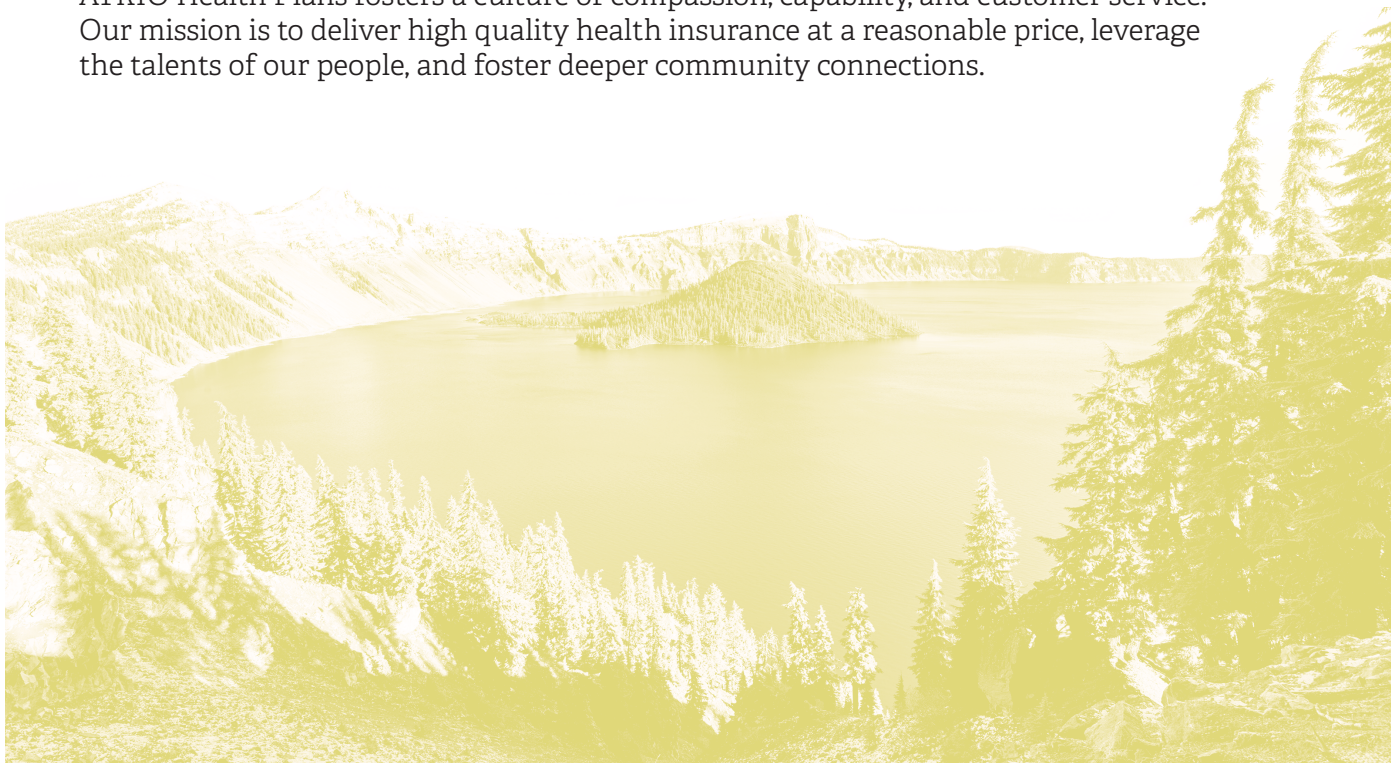
Our company works closely with local, quality providers of care to improve health outcomes for our members. We are part of the communities we serve and are committed to delivering a responsible and sustainable approach to achieving member satisfaction, cost savings, and long term market growth.

ATRIO Health Plans is a registered Oregon Benefit Company, established pursuant to ORS 60.750 - ORS 60.770. A Benefit Company is a corporate status for companies that strive to make a positive impact on society and the environment, in addition to earning a profit. The Oregon statute gives clarity to the managers of a company that their fiduciary duty includes creation of a public benefit and consideration of non-financial interests.

ATRIO Health Plans provides a general public benefit, including making Medicare health insurance coverage available to qualifying members of the communities that it serves (i.e., persons age 65 and older, persons with certain disabilities, and persons of all ages with kidney failure requiring dialysis or a kidney transplant).

Our Mission

ATRIO Health Plans fosters a culture of compassion, capability, and customer service. Our mission is to deliver high quality health insurance at a reasonable price, leverage the talents of our people, and foster deeper community connections.

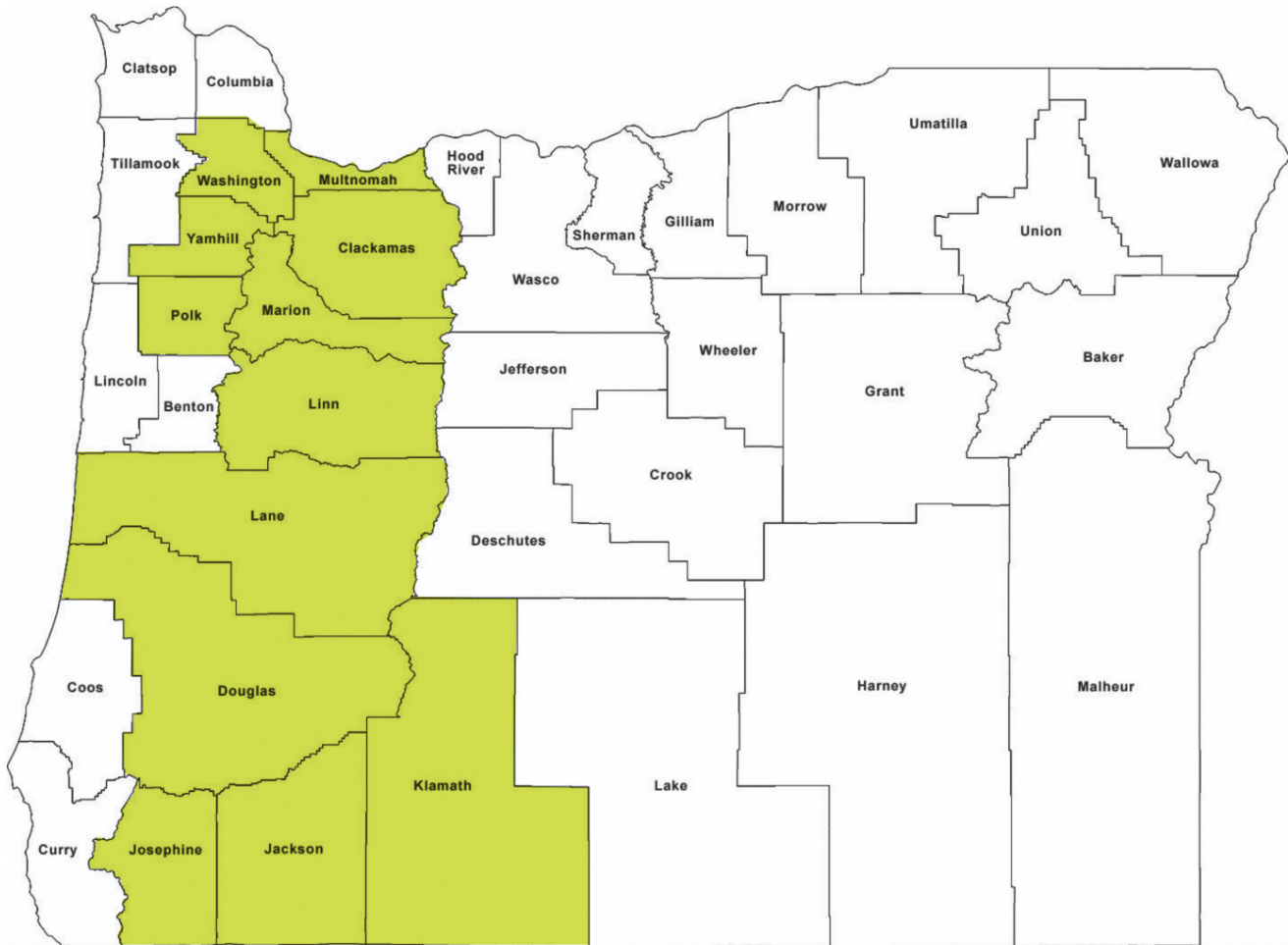


OUR EMPLOYEES

Our employees are our greatest asset

In 2018, ATRIO Health Plans employed nearly 52 people living and/or working in 12 counties across central and western Oregon. Our community-based philosophy of establishing offices in the communities we serve allows us to provide a highly personalized level of customer service. We offer the chance to work in a rewarding, team-oriented work environment and are committed to providing our employees and their families with competitive pay and benefits, as well as ongoing professional development training opportunities to help our employees acquire or strengthen the skills needed to excel in their careers.

We value talent, experience, and a strong work ethic, but also place a premium on individuality, creative thinking, and a strong sense of community.



MEASURING OUR PROGRESS & IMPACT

For the calendar year ending December 31, 2018, ATRIO Health Plans scored: **96.4**, up from 32.4 in 2017.

Impact Area Scores*

Governance Mission & Engagement Governance Ethics Transparency	12.5
Workers Compensation Benefits Training & Education Worker Ownership Job Satisfaction and Communication Job Flexibility/Corporate Culture	31.3*
Community Job Creation Diversity & Inclusion Civic Engagement & Giving Local Involvement Suppliers & Distributors	18.8
Environment Land, Office, Plant Inputs Outputs Environmental Product Impact	4.4
Customers	29.4

*This score has been adjusted to account for the questions that were not applicable for this business. As a result, the adjusted score may be different than the sum of the scores in this category.

Scores represented are self-reported and unverified at the time of filing, January 21, 2019.

B Lab has not verified and does not make any claims about the veracity of any of the information contained in this report. The B Impact Report is limited to the use of benchmarking. B Impact Scores typically decline by a material amount after review by B Lab, typically as a result of misunderstanding of questions, not misrepresentation of answers.

COMMUNITY ENGAGEMENT

Being better together begins with being involved in our communities. ATRIO Health Plans supports a variety of projects and charitable causes and has chosen to spotlight three primary events that embody who we are as an organization:

First Responders Endowment Scholarship

In response to the tragic October 1, 2015 shootings at Umpqua Community College (UCC) in Roseburg, ATRIO Health Plans established a First Responders Endowed Scholarship. The fund provides financial assistance to UCC students enrolled in its Fire Science, Police Academy, and EMT/Paramedic programs. ATRIO made the initial donation to the fund and called upon its community partners, as well as affiliated organizations and individuals across Oregon, for contributions of any amount to make this a sustainable effort.

It was our intent to provide a way to assist students who are training to serve the critical role of keeping our communities safe. The result was an initial ATRIO contribution of \$10,000 with over \$1,500 of subsequent matching funds from caring citizens around the state. Multiple full-time UCC recipients have benefited from tuition, course fees, books, and educational supplies.

Holiday “Adopt a Family” and “Senior Living” Projects

The Holiday Adopt a Family Project was sponsored by Willamette Education Services. With the help of the Early Intervention and Early Childhood Special Education departments, struggling families in the Marion County area who have children with disabilities are matched with local community members, agencies, businesses, clubs, and churches who would like to adopt them for Christmas blessings. Additionally, we were proud to be able to contribute to our Douglas County seniors by participating in a Senior Living event that gathers donations for those spending the holidays in assisted living facilities.

Our employees eagerly embrace these annual events by selecting and securing requested gifts, contributing monetary donations, contributing practical daily personal care items, and enabling the delivery of Christmas meals.

We are grateful to be in a position to assist and continue the tradition of contributing time, resources, and compassion to multiple families in need each holiday season.

ATRIO Matching Gifts Program

The ATRIO Matching Gifts Program was created to support the generosity and encourage further involvement of employees within the communities we serve. ATRIO provides matching funds any non-profit organization by matching dollar-for-dollar donations made by eligible employees and provides each employee with up to two days paid time off to volunteer for a non-profit organization of their choice each calendar year.

The result was an engagement rate of nearly 12% of our employees and a total contribution of nearly \$4,000 which provided support to seven well deserving organizations.

COMMUNITY INVOLVEMENT

While committed to earning our members' loyalty through dedication, quality, and service excellence, we understand the importance of re-investing our resources back into the communities we serve.

ATRIO Health Plans has supported the following projects in an effort to help sustain the growth, health, and viability of these community based activities.

Make-A-Wish

The Make-A-Wish organization grants wishes for children with life threatening conditions, with the intent of changing the lives of the kids they serve.

Abiqua Academy

Abiqua offers a superior educational environment and places a strong emphasis on experiential learning, where students are able to apply knowledge beyond the classroom. Abiqua's strong academic program develops students' critical thinking and interpersonal skills.

Holy Family Academy

A school centered around K-8 students, offering a modern classical liberal arts curriculum embedded in the Catholic faith in a wholesome family environment.

Feral Cat Awareness Team

An organization whose mission is to implement the trap, neuter, and release approach to feline population control, and promote the long-term care and adoption of community cats.

Fences for Fido

Fences For Fido improves the quality of life for dogs living outdoors by building fences free of charge for families who keep their dogs on chains, tethers, and in small enclosures. Additionally they also provide insulated doghouses for each dog as well as spay/neuter services and emergency veterinary care when needed.

Union Gospel Mission of Salem (UGM)

Partnering with churches, individuals and organizations, UGM helps the neediest of our community break the cycle of homelessness, addiction and incarceration as men and women experience dynamic transformation in following Christ, and become contributing members of our community.

UCC Foundation

Established in 1970, the UCC Foundation was created to improve the financial support of the College through gifts, grants and bequests.

2019 BENEFIT GOALS

ATRIO staff have been working on policies and procedures to facilitate our benefit company and mission promise. Our 2019 budget includes continuing investments in the communities we serve, including:

Charitable contribution matching for staff to local non-profits in our communities

ATRIO will contribute matching funds, ranging up to \$1,000 per calendar year, for employees who contribute to charities in the communities we serve.

Paid Time Off to volunteer at local charity events

ATRIO instituted a policy allowing staff an additional two days of paid time off (PTO) when the day is used to support local charities in the communities we serve.

Local contributions to projects and programs impacting Medicare members

Special consideration of worthy charitable investments will be given to those projects impacting the Medicare-aged population and our Special Needs member population. ATRIO is committed to serving these segments of the market as a Medicare Advantage health plan in 2019. Prior to this, ATRIO has served individual, group, and Medicare members throughout all of our service areas.



CONTACT INFORMATION

ATRIO Health Plans has offices in Salem, Roseburg, and Klamath Falls.
Customer Service Call Center: Daily 8 a.m. - 8 p.m. Pacific

Walk-in office hours: Monday - Friday 8 a.m. - 5 p.m. Pacific

(877) 672-8620 (Toll Free)

(800) 735-2900 (TTY/TDD)

(541) 672-8670 (Fax)

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Douglas County

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Roseburg, OR 97470

Klamath County

2909 Daggett Avenue, Suite 250
Klamath Falls, OR 97601

