



2017

BENEFIT CORPORATION
ANNUAL REPORT

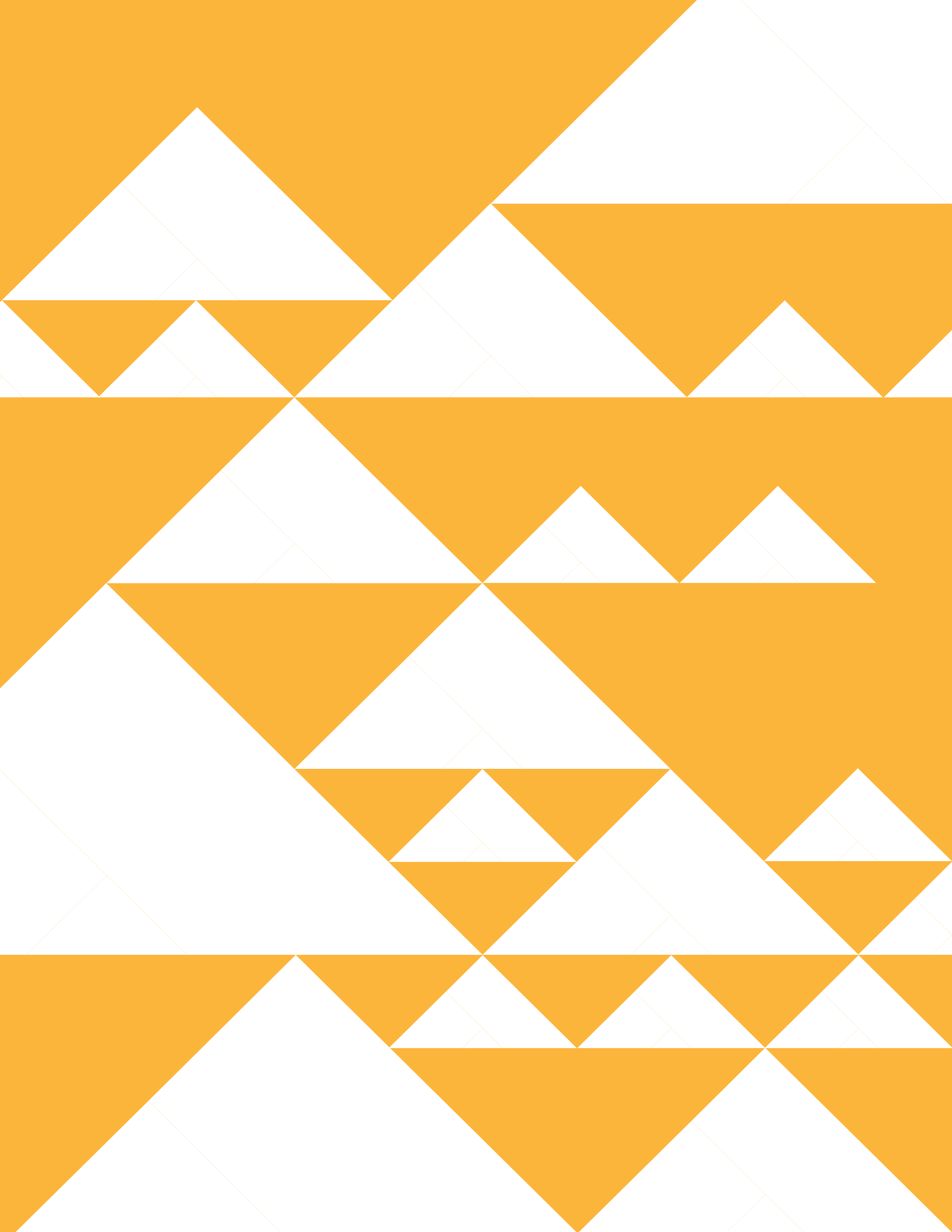


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LEADERSHIP



Sam Porter, CEO

ATRIO Health Plans is a physician and provider owned insurance company that exists to serve individuals, small groups and Medicare Advantage members in Deschutes, Douglas, Jackson, Josephine, Klamath, Marion and Polk counties. At ATRIO, we recognize that we have been granted an awesome responsibility to our members and their families, and we welcome and embrace that responsibility with financial stability and with the hard work and 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. If we do that, ATRIO will be successful. We will continue to enhance our corporate culture, making this an even better place to work. We will 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 Corporation. 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.”

2017 BOARD OF GOVERNORS

Tayo Akins

CEO, Cascade Comprehensive Care

Board Member since 2015

Jeffery Davis

Board Chair, ATRIO Health Plans

Board Member since 2011

Chad Olney

President/CEO,
Pacific Crest Federal Credit Union

Board Member since 2017

Jan Buffa

CEO, WVP Health Authority

Board Member since 2011

Dr. Raul A. Mirande

General Surgery

Board Member since 2016

Russell Noah

President, R.E. Noah and Co.

Board Member since 2008

Dr. Bart Bruns

Anesthesiology

Board Member since 2014

Dr. Charles E. Wilson

Physician Emergency Medicine

Board Member since 2011

Brent Eichman

CEO, Umpqua Health

Board Member since 2016

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 Deschutes, Douglas, Josephine, Jackson, Klamath, Marion, and Polk counties. We offer Medicare Advantage, Individual and Group 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.

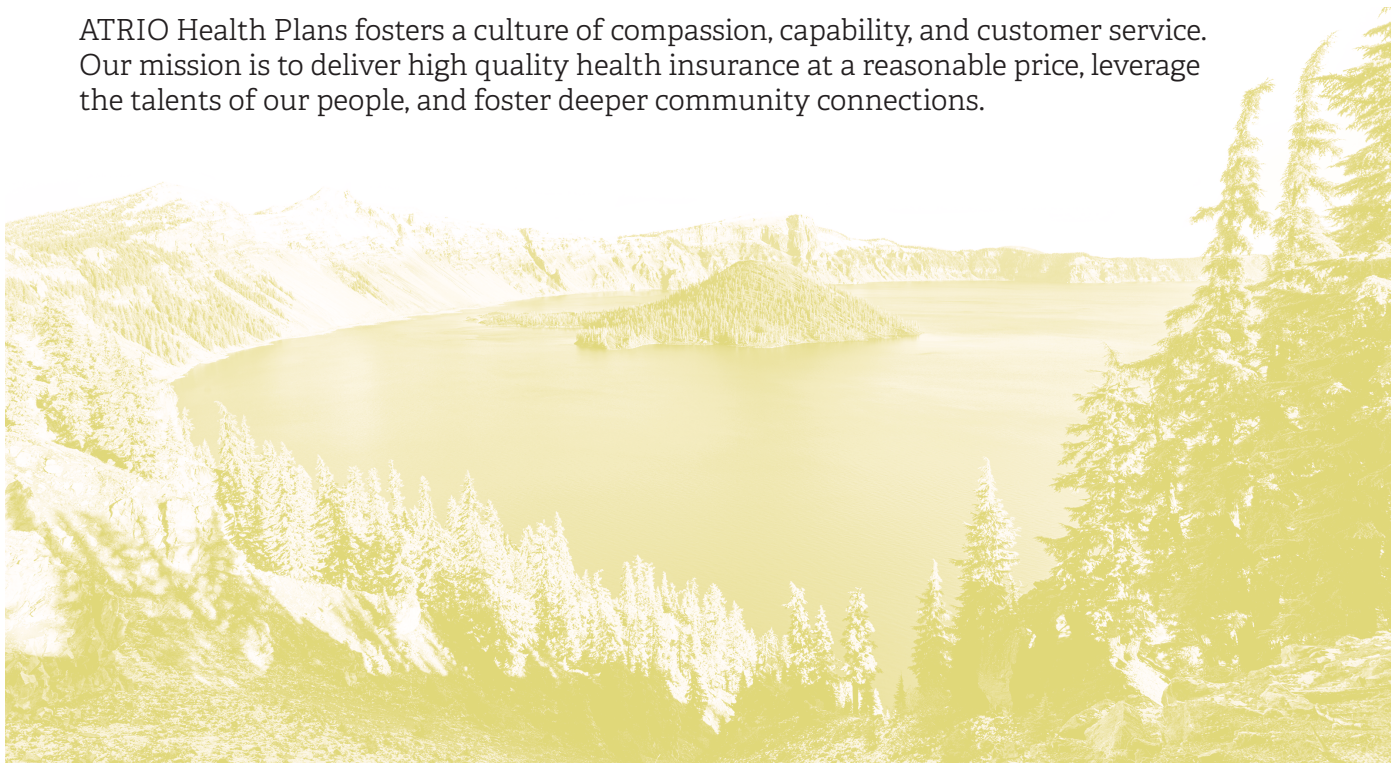
Our company works closely with local, quality providers of care to improve health outcomes for our members. We are part of the communities we serve and are committed to delivering a responsible and sustainable approach to achieving member satisfaction, cost savings, and long term market growth.

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.

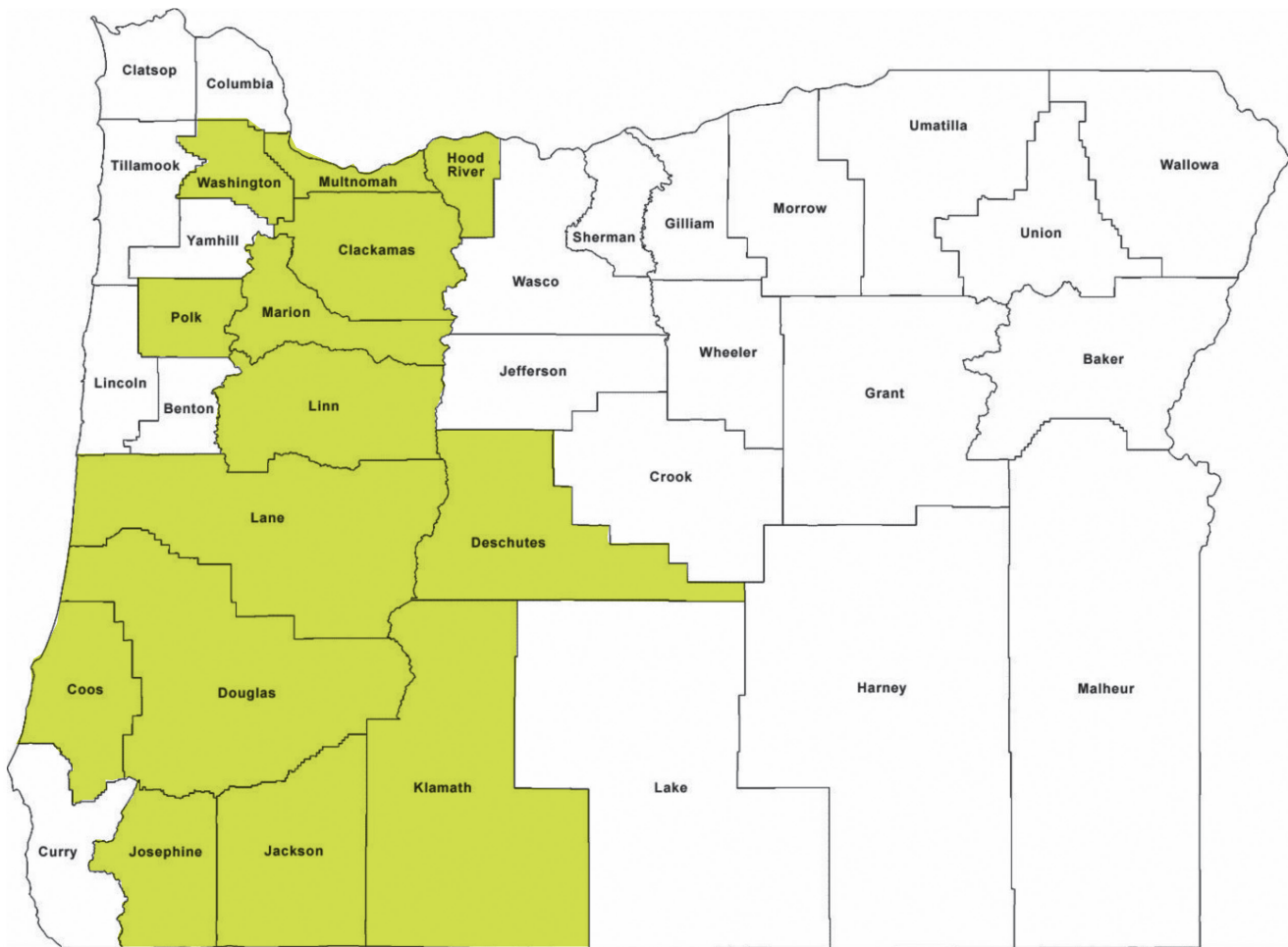


OUR EMPLOYEES

Our employees are our greatest asset

In 2017, ATRIO Health Plans employed nearly 100 people living and/or working in 14 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, 2016, ATRIO Health Plans scored: **32.5**

Impact Area Scores*

Governance	8.8
Mission & Engagement	7.7
Governance	1.1
Ethics	0.0
Transparency	0.0
Workers	11.7*
Compensation	2.7
Benefits	6.1
Training & Education	0.0
Worker Ownership	0.0
Job Satisfaction and Communication	1.3
Job Flexibility/Corporate Culture	0.5
Community	10.6
Job Creation	3.1
Diversity & Inclusion	1.5
Civic Engagement & Giving	1.9
Local Involvement	3.0
Suppliers & Distributors	1.1
Environment	1.4
Land, Office, Plant	0.0
Inputs	1.4
Outputs	0.0
Environmental Product Impact	N/A
Customers	N/A

*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 31, 2018.

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.

Klamath Falls Gospel Mission

The work of the Klamath Falls Gospel Mission has an extremely positive impact on homelessness in Klamath County. One of their many projects is working to bring the vision of a new shelter for men, women, and families in the Klamath Basin one step closer to reality.

ATRIO was eager to contribute to this initiative, donating \$50,000 to the multi-year \$2.5 million fundraising goal to help secure the development of three new buildings. These structures will total approximately 19,000 square feet, and include a combination commercial kitchen, dining hall, chapel building, a new women's shelter, and a men's facility. This location is scheduled to be operational in the spring of 2018.

Dallas Adopt a Family

The Dallas Adopt a Family program matches Dallas, Oregon families with local community members, agencies, businesses, clubs, and churches who would like to adopt them for Christmas blessings.

Our employees eagerly embrace this annual event 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.

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.

Klamath County

KCC Foundation Annual Scholarship Gala
Klamath Community College

Klamath & Lake Community Action Services
Klamath Falls, Oregon

Klamath Youth Baseball and Softball
Klamath Falls, Oregon

Klamath Falls Chamber of Commerce
Klamath Falls, Oregon

Relay for Life Klamath County
American Cancer Society

Klamath County Fair "Senior Day"
City of Klamath Falls

Living Smart with Diabetes Health Fair
Sky Lakes Medical Center

Klamath Falls Chamber of Commerce
City of Klamath Falls

Golden Age Club of Klamath Falls
Klamath Falls Senior Center

Klamath County Economic Development Association
Klamath County, Oregon

Court Appointed Special Advocates (CASA)
Klamath County, Oregon

REACH, Inc.
Klamath Falls, Oregon

Douglas County

ATRIO UCC First Responders Endowed Scholarship
Umpqua Community College (UCC)

Music on the Half Shell
City of Roseburg

Douglas County Fair "Senior Day"
City of Roseburg

American Legion Baseball
Roseburg Doc Stewarts

Blackberry Festival Parade Breakfast
Sutherlin Senior Center

Festival of Trees Senior Day
CHI Mercy Health Mercy Foundation

Celebrate Kids
Boys and Girls Club of the Umpqua Valley

Club Carefree Movies
Umpqua Bank Roseburg

ATRIO Blood Drive
American Red Cross Roseburg

Rotary Club of Roseburg
City of Roseburg

Miss Douglas County Sash Dash
City of Roseburg

UCC Women's Basketball
Umpqua Community College (UCC)

Marion and Polk County

Friends of Center 50+
City of Salem Senior Center

Salem Area Chamber of Commerce
City of Salem

Marion-Polk County Medical Society
Medical Foundation of Marion and Polk County

Relay for Life Salem
American Cancer Society

Salem Art Fair and Festival
Salem Art Association

Capital FC Half Marathon
Capital Futbol Club

Josephine County

Grants Pass Fastpitch
USA Grants Pass Youth Softball

Rogue Winterfest
Rogue Valley's Mental Health Organizations

Boys & Girls Club of The Rogue
Boys and Girls Club

Josephine County Fairgrounds
City of Grants Pass

Raise Your Heart for Health
La Clinica del Valle Family Health Care Center

Grants Pass Gospel Rescue Mission
Gospel Rescue Mission

2018 BENEFIT GOALS

ATRIO staff have been working on policies and procedures to facilitate our benefit corporation and mission, and our 2018 budget includes additional 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 from \$250-\$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 populations as a Medicare Advantage health plan only in 2018. 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 Grants Pass, Klamath Falls, Roseburg, and Salem.
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)

Douglas County

2270 NW Aviation Drive, Suite 3
Roseburg, OR 97470

Josephine / Jackson Counties

1867 Williams Hwy, Suite 110
Grants Pass, OR 97527

Klamath County

2909 Daggett Avenue, Suite 250
Klamath Falls, OR 97601

Marion / Polk Counties

2965 Ryan Drive SE
Salem, OR 97301

