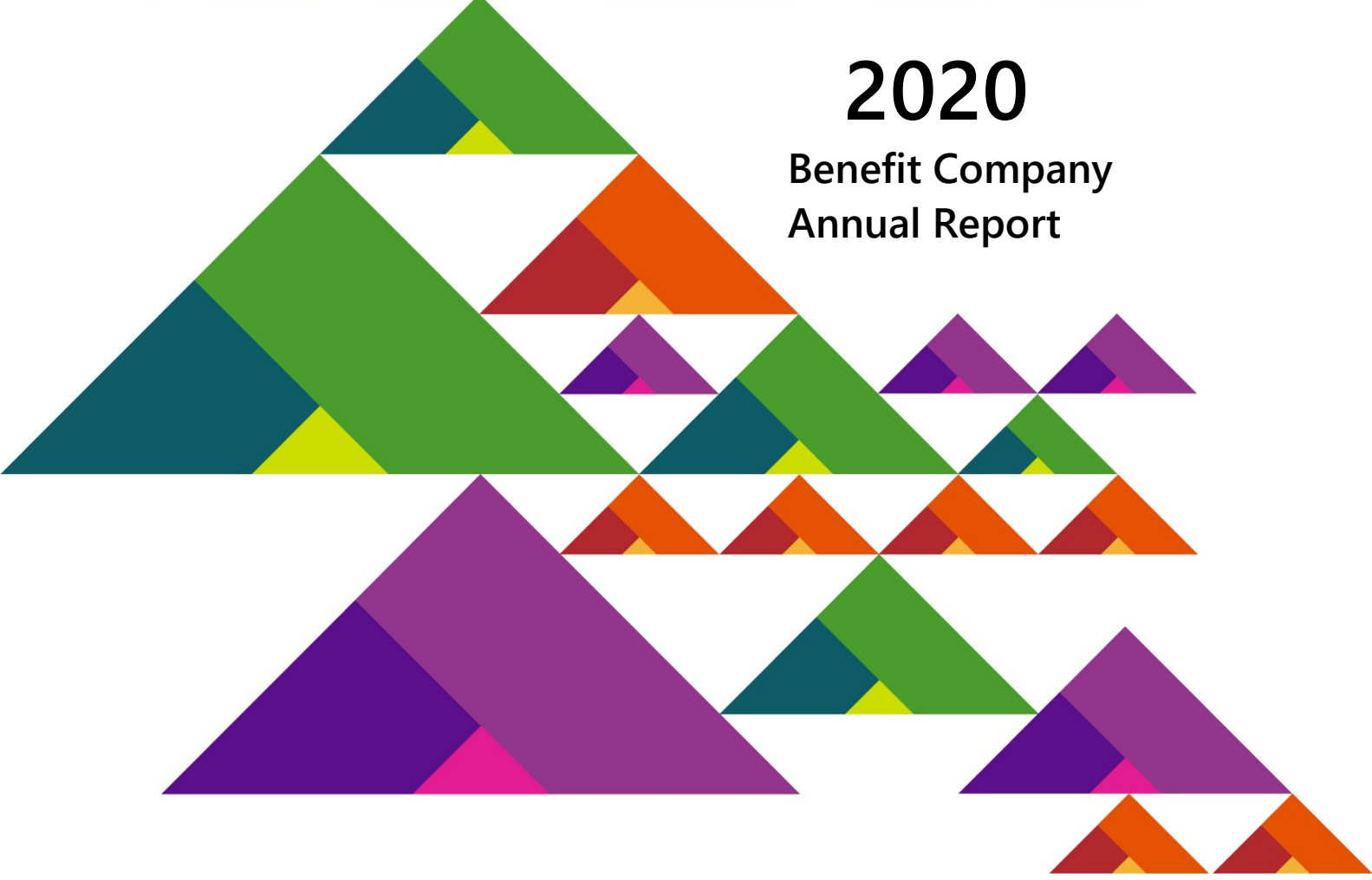




2020
Benefit Company
Annual Report



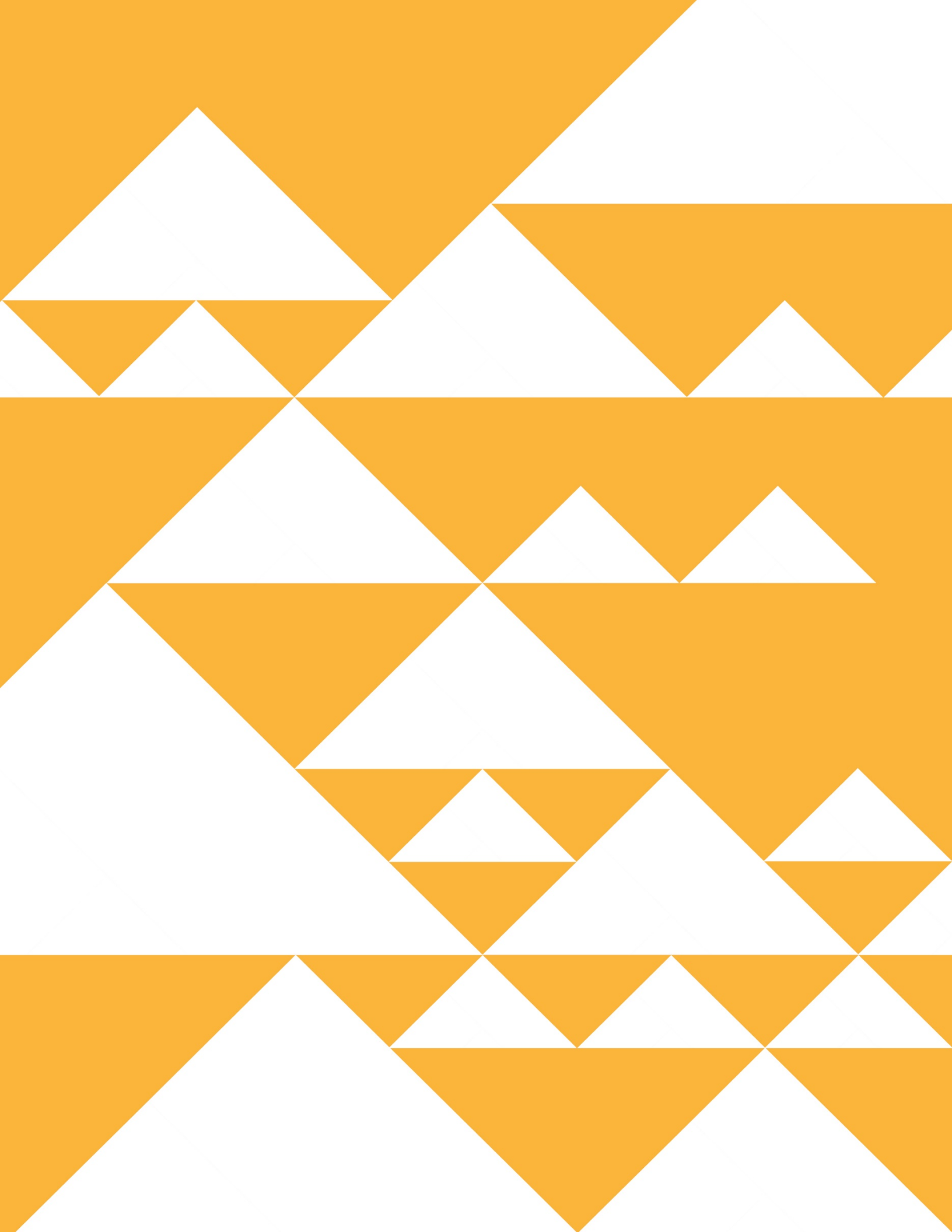


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LEADERSHIP



Wendy Edwards, President & CEO

At ATRIO, we recognize that we have an awesome responsibility to our employees, members, and the communities we serve. 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 to support our mission, our members, and our communities. 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 in 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. 2020 brought us obstacles and unprecedented issues we successfully navigated, such as COVID-19 and devastating wildfires across much of Oregon. In this time of need, our employees stepped up to give like never before! My thanks to our board, stakeholders, 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 a meaningful contribution to the communities we serve. This effort starts with creating and maintaining a positive and rewarding workplace for our employees.”

2020 BOARD OF DIRECTORS

<p>Russell Noah Public Member</p>	<p>Dr. Sam Nussbaum Public Member</p>
<p>Mary Tolan Chicago Pacific Founders</p>	<p>Etienne Deffarges Chicago Pacific Founders</p>
<p>Tayo Akins Cascade Comprehensive Care</p>	<p>Dr. Vance Vanier Chicago Pacific Founders</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 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 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 Advantage 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

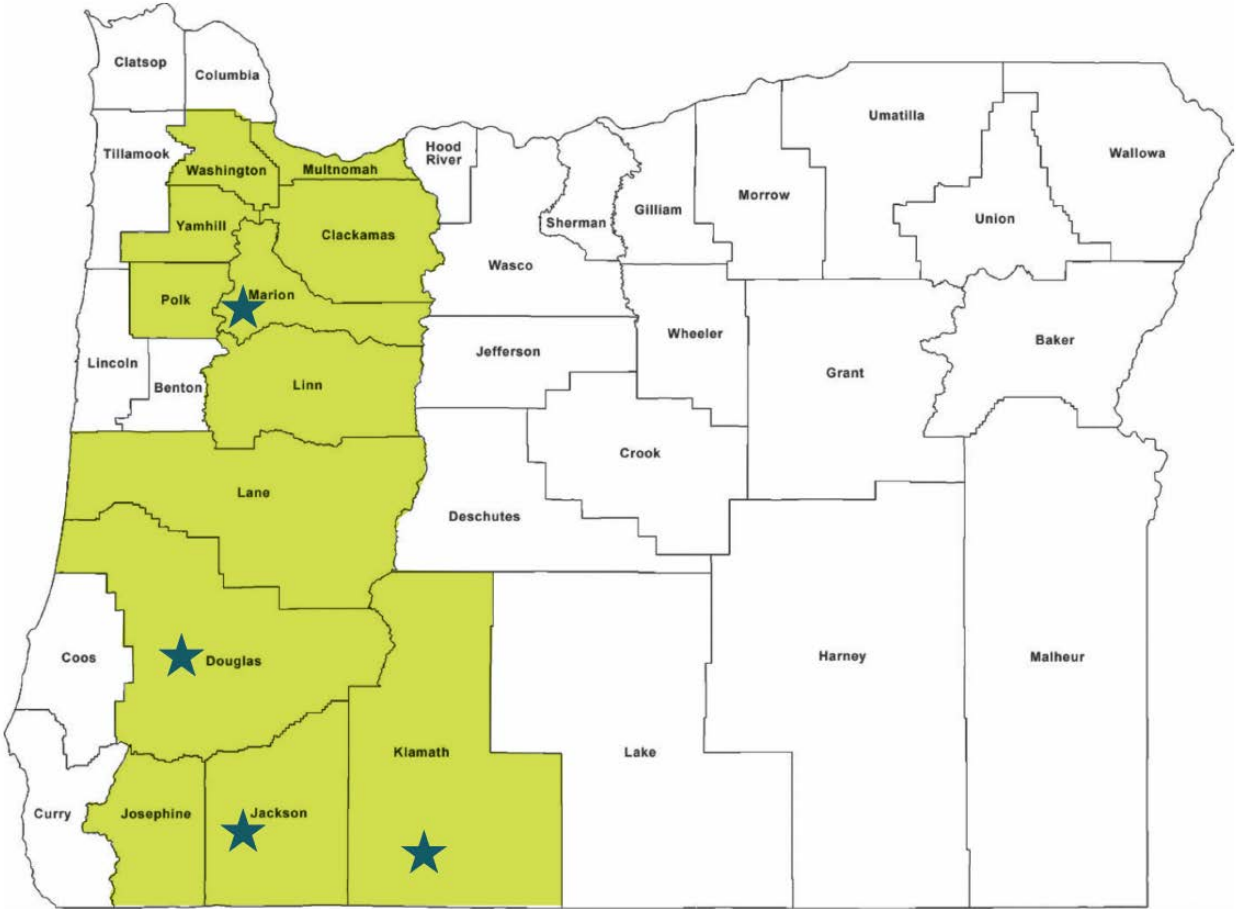
ATRIO Health Plans fosters a culture of compassion, capability, and customer service. Our mission is to deliver high quality health insurance at a reasonable price, leverage the talents of our people, and foster deeper community connections.



OUR EMPLOYEES

Our employees are our greatest asset. In 2020, ATRIO Health Plans employed nearly 75 people living and/or working in 12 counties across central and western Oregon. Our community-based philosophy of establishing local offices in the communities we serve (show as stars in the below graphic) 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, 2020, ATRIO Health Plans scored **119.8**, up from 99.8 in 2019 using the B Impact Assessment scoring from B Lab.

Impact Area Scores

	2019	2020
Governance	13.2	21.6
Mission & Engagement		
Governance		
Ethics		
Transparency		
Workers	32.5	33.7
Compensation & Benefits		
Training & Education		
Worker Ownership		
Job Satisfaction & Communication		
Job Flexibility/Corporate Culture		
Community	19.3	20.2
Job Creation		
Diversity & Inclusion		
Civic Engagement & Giving		
Local Involvement		
Suppliers & Distribution		
Environment	4.4	4.7
Land, Office, Plant		
Inputs		
Outputs		
Environmental		
Product Impact		
Customers	30.1	39.5

Please note: Scores represented are self-reported and unverified at the time of filing, December 31, 2020.

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 two 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. Multiple fulltime UCC recipients have benefited from tuition, course fees, books, and educational supplies.

Make- A-Wish Oregon

For children diagnosed with critical illnesses, a wish come true can be a crucial turning point in their lives. A wish can be that spark that helps these children believe that anything is possible and gives them the strength to fight harder against their illnesses. This impact is why Make-A-Wish employees, board, and volunteers are driven to make every one of these wishes come true.

Many of our employees support Make-A-Wish Oregon and we also employ a “wish granter” who volunteers to provide initial wish visits for children, ongoing updates for families, as well as wish granting parties and send-offs.

ATRIO also provides the following benefits for all employees

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. The result was an engagement rate of one-third of our employees. This engagement rate equated to a total contribution of nearly \$9,800, 98% of our 2020 goal of \$10,000. When matched, ATRIO contributed over \$18,000 to support local organizations.

ATRIO PTO to Volunteer in the Community

ATRIO provides up to 16.0 hours of Paid Time Off (PTO) to serve in our communities. ATRIO's goal for 2020 was to volunteer 100 hours, which we exceeded by 10% at 110 hours of service for amazing organizations in and around the communities we serve.

EMPLOYEE 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' employees have supported the following projects through the Matching Gifts or Volunteer PTO programs in an effort to help sustain the growth, health, and viability of these community based activities.

ACCESS

ACCESS provides food, warmth, shelter, and other essential services to Jackson County's low-income children, families, seniors, veterans, and people with disabilities.

American Red Cross

The American Red Cross prevents and alleviates human suffering in the face of emergencies by mobilizing the power of volunteers and the generosity of donors.

Black Lives Matter Global Network via ACTBLUE

Black Lives Matter is an organized movement advocating for non-violent civil disobedience in protest against incidents of police brutality against Afro-American people.

BOLD

BOLD is a national training intermediary focused on strengthening Black social justice infrastructure in the US. We do this by transforming the practice of Black organizers to increase their alignment, impact and sustainability to win progressive change.

Code Green Campaign

Code Green Campaign brings awareness to the high rates of mental health issues in first responders and reduce them.

Color of Change via ACTBLUE

Color of Change is a progressive nonprofit civil rights advocacy organization in the United States. It was formed in 2005 in the aftermath of Hurricane Katrina in order to use online resources to strengthen the political voice of African Americans.

Critical Role Foundation

The Critical Role Foundation's mission is to leave the world better than we found it.

Douglas Public Health Network - COVID 119 Hotline

DPHN is a not for profit organization that engages the public, community organizations, and all levels of government to improve health and emergency preparedness of the people of Douglas County.

Jackson Street Youth Services

Jackson Street Youth Services gives youth a safe place to live and resources that get them on the road to a better life.

Legacy Health- Emanuel Hospital - Oregon Burn Center

Legacy Oregon Burn Center has been providing state-of-the-art burn and wound care to patients from across the region - specializing in care for the treatment of burn injuries, rehabilitation and education. As the only facility of its kind between Seattle, Sacramento and Salt Lake City, our team of burn experts also educates the public, as well as workers in high-risk industries, how to prevent burns at home and on the job - reaching more than 5,000 people each year. This no-cost program is made available through the generosity of our donors.

Leukemia & Lymphoma Society

The Leukemia & Lymphoma Society is dedicated to helping find a cure and to care for those with leukemia and lymphoma.

Liberty House

Liberty House is a child abuse assessment center serving Marion and Polk counties - the only place providing special assessment services in a safe, comfortable, child friendly environment. Excellence in the assessment, treatment, and prevention of child abuse, neglect, trauma, and grief in order to promote health and hope in children, youth, families and communities.

Life Works Northwest

Life Works NW promotes a healthy community by providing quality and culturally-responsive mental health and addiction services across the lifespan.

Make a Wish of Oregon

Make A Wish Oregon creates life-changing wishes for children with critical illnesses.

Marion Polk Food Share

The Marion Polk Food Share mission is to bring people together to end hunger and its root causes.

Muscular Dystrophy Association (MDA)

The MDA fosters and promotes the alleviation of the conditions of persons with muscular dystrophy and related neuromuscular disorders through support of basic and applied research seeking the causes of an effective treatments for these diseases.

National Bail Out via ACTBLUE

The National Bail Out collective is a Black-led and Black-centered collective of abolitionist organizers, lawyers and activists.

Oregon Friends of Shelter Animals (OFOSA)

OFOSA is a foster-based rescue with a very straight-forward mission. We want to save as many "last chance" adoptable animals as humanly possible from overcrowded shelters, restore them to health, and find them loving forever homes.

Oregon Adaptive Sports (OAS)

OAS envisions a day when everyone has the benefits of outdoor recreation, regardless of ability. We see Central Oregon as a year-round destination for adaptive sports with OAS as the leader in providing state-of-the-art equipment, professional instruction, staff and dedicated volunteers, resulting in top quality experiences for our participants.

Oregon Environmental Council

OEC bring Oregonians together to protect our water, air and land with healthy solutions that work for today and for future generations.

Oregon Food Bank

Oregon Food Bank collects food from farmers, manufacturers, wholesalers, retailers, individuals and government sources. We distribute that food through a Statewide Network of 21 Regional Food Banks and approximately 1,200 food assistance sites serving all of Oregon and Clark County, Washington.

Oregon Hunter's Association -Wildlife Superfund

The Oregon Hunter's Association's mission is to protect Oregon's wildlife, habitat and hunting heritage.

Oregon School Activities Association (OSAA)

The OSAA is dedicated to ensuring equitable competition for Oregon high school students through OSAA-sponsored events. The mission of the OSAA is to serve member schools by providing leadership and state coordination for the conduct of interscholastic activities, which will enrich the educational experiences of high school students. The OSAA will work to promote interschool activities that provide equitable participation opportunities, positive recognition and learning experiences to students, while enhancing the achievement of educational goals.

Oregon Volunteer Firefighters Association (OVFA)

The OVFA provides support and representation for Oregon's volunteer emergency responders.

Our Streets PDX

Our Streets PDX strives to promote the Black Lives Matters movement through service and leadership in our community. By serving the Portland community and bringing people together, we hope to perpetuate the conversation of equality and promote growth within our society, one voice at a time.

Pacific Pug Rescue

Pacific Pug Rescue rescues rehabilitates and places unwanted, neglected and abused Pugs in permanent adoptive homes that have been carefully screened. In addition to saving Pugs, we strive to educate the public about the breed, including its personality, health issues and care, and about the importance of domestic animal population control.

Right to Life

Right to Life provides resources and information to people through our community from expectant moms to people with aging parents. Our goal is to educate and assist to actively promote the value of life in every stage.

Salem Angels

The mission of the Salem Angels is to walk alongside children in the foster care system, as well as their caretakers, by offering consistent support by offering intentional giving, relationship building and mentorship.

Salem Free Clinic

The Salem Free Clinic exists to provide quality, compassionate healthcare at no cost to the uninsured in our community as an expression of Christ's love.

Shriners Hospital for Children

The Shriner's Hospital for Children provides the highest quality care to children with neuromusculoskeletal conditions, burn injuries and other special healthcare needs within a compassionate, family-centered care environment.

St. Edwards' Catholic Church

St. Edwards proclaims the Good News of Jesus Christ, builds a prayerful community of believers where all are welcome, and become witnesses to God's saving love through our outreach to others.

St. Jude's Children's Hospital

St. Jude's mission is to advance cures, and means of prevention, for pediatric catastrophic diseases through research and treatment.

Trillium Family Services

Trillium creates safe communities where children are healthy and every family has the opportunity for success.

United Community Action Network

United Community Action Network is one of the largest social service providers in Douglas and Josephine County, Oregon. UCAN creates solutions to poverty, improving lives in their community.

United Way of the Mid-Willamette Valley (Wildfire Relief Fund)

United Way MWV focuses on supporting their friends and neighbors in need, because we all benefit when we each have an opportunity to reach our full potential - improving the quality of life by connecting businesses, volunteers, organizations and resources to build thriving, resilient communities.

2021 BENEFIT COMPANY GOALS

ATRIO staff have been working on policies and procedures to facilitate our benefit company and mission promise. Our 2021 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. ATRIO's goal for 2021 is \$15,000 in employee contributions, an increase of 50% from our 2020 goal.

Paid Time Off to volunteer at local charity events

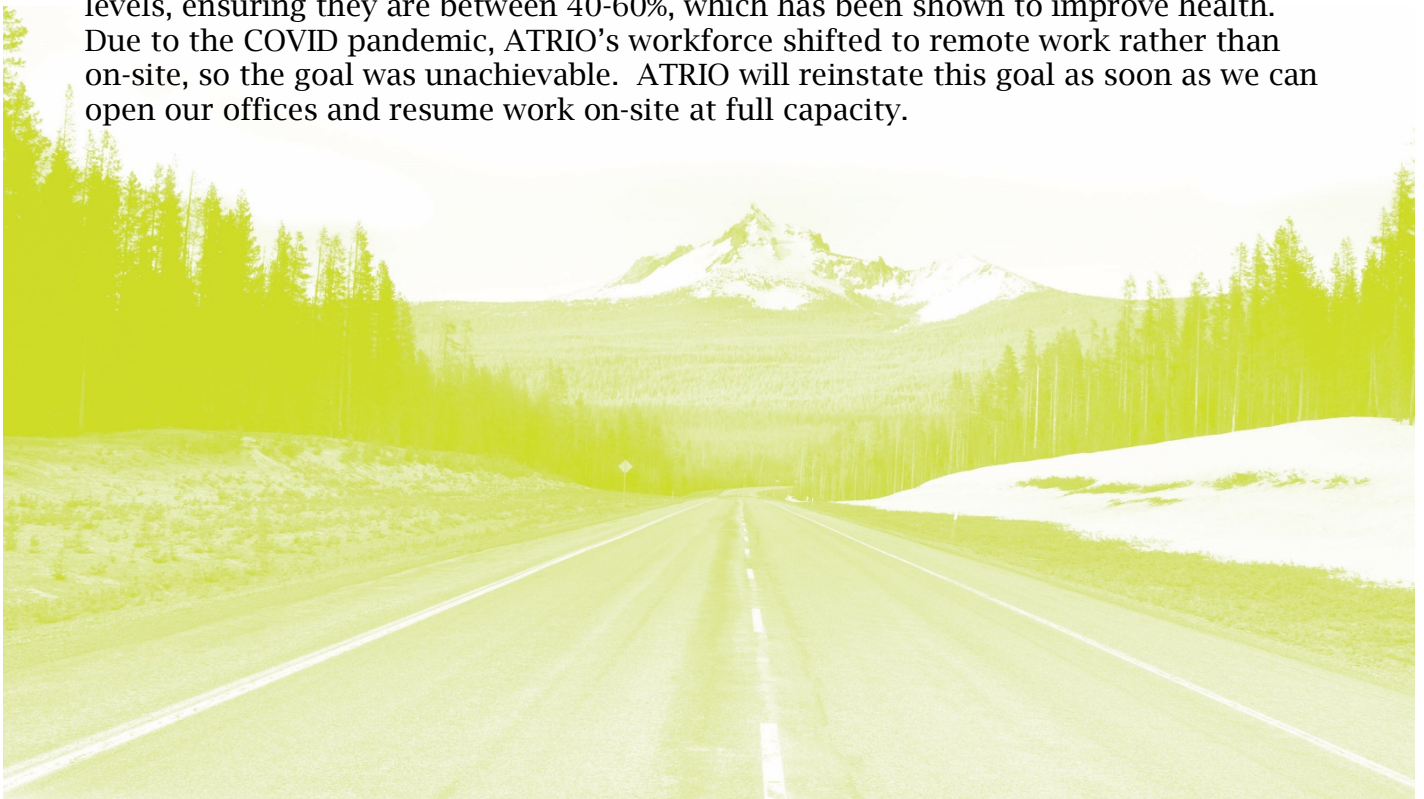
ATRIO instituted a policy allowing staff an additional two days of paid time off (PTO) when the day is used to support local charities in the communities we serve. ATRIO's goal for 2021 is to contribute 150 volunteer hours in the community, and increase of 50% from 2020.

Local contributions to projects and programs impacting Medicare-eligible 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 2021.

Healthy environment for offices

ATRIO's goals for 2020 included monitoring our offices for air quality and humidity levels, ensuring they are between 40-60%, which has been shown to improve health. Due to the COVID pandemic, ATRIO's workforce shifted to remote work rather than on-site, so the goal was unachievable. ATRIO will reinstate this goal as soon as we can open our offices and resume work on-site at full capacity.



CONTACT INFORMATION

ATRIO Health Plans has offices in Salem (Corporate headquarters), Roseburg, Medford and Klamath Falls, Oregon.

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)
(541) 672-8670 (Fax)
711 (TTY)

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Klamath County

4909 S. 6th Street, Suite 305
Klamath Falls, OR 97603

Jackson & Josephine Counties

810 O'Hare Parkway, Suite B
Medford, OR 97504

Marion & Polk Counties

2965 Ryan Drive SE
Salem, OR 97301



BOD approval received 2/4/2021

