



**ATRIO**<sup>TM</sup>  
HEALTH PLANS

**2025** *Benefit Company*



Annual Report

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# OUR MISSION

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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.



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# OUR EMPLOYEES



Our greatest asset is our employees. The majority of our employee base live and/or work in Oregon. Our community-based philosophy of establishing local offices in the communities we serve allows us to provide a highly personalized level of customer service.

We offer our employees the chance to work in an environment focused on the team and value experience, talent, a strong work ethic, and a sense of community.

# LEADERSHIP

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## Jennifer Callahan, President & CEO

"At **ATRIO**, we recognize that we have a responsibility to our employees, members, and the communities we serve. We see this as a privilege and are proud to serve the most deserving population in America. We are also thankful to our board, stakeholders, members, and employees for allowing us to contribute in such meaningful ways."



## Jeff Fox, Vice-Chairman

"The success of **ATRIO** relies upon our dedication to our communities, members and provider partners. Our incredibly talented team understands the core reason we are here: We have to be obsessed with serving our members. Our commitment is to never stop at this!"

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## 2025 BOARD OF DIRECTORS

### Dr. Vance Vanier

Chairman  
Chicago Pacific Founders

### Jeff Fox

Vice-Chairman  
ATRIO Health Plans

### Brian McCarthy

Chicago Pacific Founders

### Etienne Deffarges

Chicago Pacific Founders

### Dr. Lloyd Minor

Public Member

### Peter Ricoy

Public Member

### Helena Lankton

Public Member

**We are part of**  
*the communities*  
*we serve*



# WHO IS ATRIO HEALTH PLANS? ———

**ATRIO Health Plans** was established by Oregon physicians in 2004. Since then, **ATRIO** has grown to serve thousands of members in Oregon (Clackamas, Douglas, Josephine, Jackson, Klamath, Lane, Marion, Multnomah, Polk, Washington, and Yamhill counties). We offer Medicare Advantage Plans, Medicare Advantage Prescription Drug Plans, and Special Needs Plans.

*We are proud to have achieved our membership growth through financially sound underwriting practices that result in competitively priced plans with comprehensive coverage.*

**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 company works closely with local healthcare providers to improve the well-being and 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.

# LINES OF BUSINESS

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**ATRIO**  
Freedom Medicare Advantage  
Plan

**ATRIO**  
Choice Rx Medicare Advantage  
Prescription Drug Plan

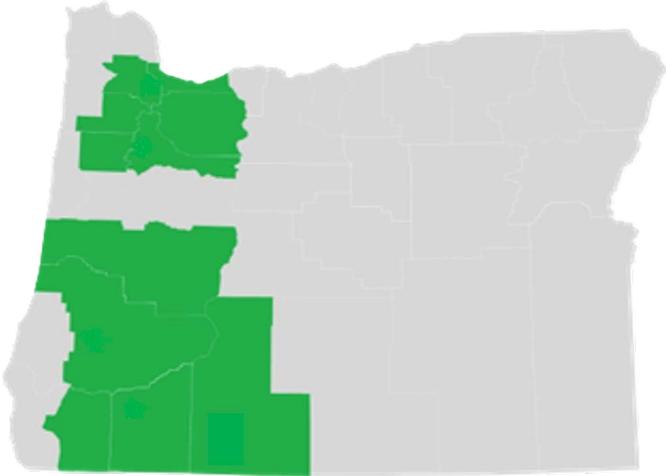
**ATRIO**  
Prime Rx Medicare Advantage  
Prescription Drug Plan

**ATRIO**  
Select Rx Medicare Advantage  
Prescription Drug Plan

**ATRIO**  
Special Needs Plans

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# SERVICE AREA



ATRIO Health Plans currently serves Oregon in Clackamas, Douglas, Jackson, Josephine, Klamath, Lane, Marion, Multnomah, Polk, Washington and Yamhill counties. Not all lines of business are available in every county.

# 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 a worthy cause that embodies who we are as an organization.*

## Spotlight: 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. In 2025, the annual Wish Ball raised over \$875,000 to help grant wishes for kids with critical illnesses in Oregon and southwestern Washington.



*Clockwise, from top left: volunteers participate in a girl's room makeover; a young man learns that his wish to visit Universal Studios will come true; a young girl's wish comes true for her to meet the Seattle Seahawks; a wish for a young man to meet Microsoft VR programmers is granted; (next 2 pictures) meeting Santa Claus and selecting a gift at Make-a-Wish Oregon's Wish Ball.*



# SUPPORTING OUR 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 for any non-profit organization by matching dollar-for-dollar donations made by eligible employees. In 2025, employees donated \$18,254.50 to charitable causes in their community.

*When matched, ATRIO and its employees together contributed **\$55,656** to support local organizations.*



## ATRIO PTO to Volunteer in the Community

**ATRIO** provides up to 16 hours of paid time off (PTO) to serve in our communities. In 2025, 8 employees donated 15 days/120 hours (volunteer PTO hours) to charitable causes in their community. In addition, 7 employees donated 158.5 hours of their own time to causes in their communities.

## 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 will continue to support projects in 2026 through the Matching Gifts and Volunteer PTO programs in an effort to help sustain the growth, health, and viability of these community-based activities.

# OUR VOLUNTEERS



# Employee and ATRIO Contributions

## **Adopt a Senior**

Provides necessities for low income seniors who may not have the means and/or family to help provide for and celebrate the holidays.

## **American Heart Association**

A force for a world of longer, healthier lives, promoting research for and raising awareness of heart disease and stroke.

## **American Red Cross**

Prevents and alleviates human suffering in the face of emergencies by mobilizing the power of volunteers & generosity of donors.

## **Asante Foundation's Corporate Partners Program**

Encourages community support and involvement to advance health care excellence at Asante Health System for the benefit of the communities they serve.

## **Assistance Dogs Northwest**

Provides children and adults with disabilities professionally trained dogs to increase their independence and enhance quality of life.

## **Battle Creek Elementary Parents Club Jog-a-thon**

Supports the students and staff of Battle Creek Elementary through active parent and community engagement.

## **Cancer Alliance for Help and Hope**

Eases the burden of cancer patients in Palm Beach County, providing financial assistance, supplementing basic needs, helping families focus on healing rather than financial stress.

## **Dallas Highway Tabernacle-PCG**

Their mission is to impact eternity by the power of the spirit, and reaching lives for Christ across the world.

## **Dogs in Harmony**

Dedicated to the well-being of homeless and abandoned dogs and puppies, providing temporary shelter, food, and medical care to them before finding them forever homes.

## **Douglas Education Service District**

Assists school districts and the DoE by providing equitable, cost-effective and locally responsive educational services at a regional level. Partner Sports Camp pairs campers with disabilities to those without disabilities.

## **Feral Cat Awareness Team**

Cares for and adopts out cats who have been abandoned and are at risk of death after rehabilitation.

## **Harmony New Beginnings Animal Rescue**

Rescues animals from abuse, neglect, abandonment and crisis.

## **Joyce Meyer Ministries**

Spreads the Gospel of Christ, teaches biblical principles, and encourages service to others.

## **Klamath Hospice and Palliative Care**

Improving the end-of-life experience for seriously ill people and for those who care about them.

## **Make a Wish Oregon**

Creates life-changing wishes for children diagnosed with critical illnesses.

## **Marvin Ridge Band Boosters**

Provides financial and physical support to the Marvin Ridge bands, its students and directors.

## **Medford Pear Blossom Festival**

The Medford Pear Blossom Festival for 2025 is for community service for school scholarships, featuring a street fair.

# Employee and ATRIO Contributions

## No Kid Hungry

Ensures every child has access to three healthy meals a day, 365 days a year, working to end childhood hunger through strengthening school and meal programs.

## North Carolina State University Foundation

Supports, by financial assistance and otherwise, the various colleges within the university, the libraries, and other university-connected functions.

## Oregon Adaptive Sports

Envisions a day when everyone has the benefits of outdoor recreation, regardless of ability, providing equipment, staff, volunteers, and professional instruction.

## Pi Kappa Alpha Foundation

Promotes the educational and scholastic achievements of members and other students across North America.

## Rutherford County Cat Rescue

Their mission is to decrease the number of homeless, stray, and owned cats by promoting spaying and neutering.

## Silverton Area Community Aide

Improves lives by providing food, services and access to community resources.

## Southeastern Assoc. of Fire Chiefs

Provide leadership to career, volunteer, fire-rescue and EMS chiefs, chief fire officers, company officers and managers of emergency service organizations throughout the community.

## St. Agnes Catholic Community

Enhances the safety and security of the campus and community health and wellness.

## St. Francis Center/LBICC

Offers year-round educational, social, recreational, and self/development opportunities for people of all ages.

## St. Jude Children's Research Hospital

Advances cures and the means of prevention for pediatric catastrophic diseases through research and treatment.

## St. Vincent de Paul

Feeds, clothes, houses, and heals individuals and families in their community who have nowhere else to turn for help.

## TACE (Through a Child's Eyes)

Facilitates bonding opportunities for inmate mothers and their children, with a goal of encouraging more positive relationships.

## Toys for Tots

Collects new, unwrapped toys for disadvantaged children at Christmas.

## Union Gospel Mission Association of Salem

Provides a variety of comprehensive services and holistic care to anyone, in any circumstance, seeking help.

## Unlimited Potential

Builds a connected, thriving community where families and individuals unlock their full potential through resources, mentoring, and skill development.

## Wildlife Safari

Provides quality interaction with wildlife to inspire lifelong conservation, education, and preservation commitments.

## Willamette Heritage Center

Connects generations through gathering, preserving and sharing local history.

# 2026 BENEFIT COMPANY GOALS —

***ATRIO** staff have been working on policies and procedures to facilitate our benefit company and mission promise. Our 2026 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 \$2,000 per calendar year, and up to 3 charitable organizations for employees who contribute to charities in the communities we serve.



## PTO to volunteer at local charity events

**ATRIO** instituted a policy allowing staff an additional 2 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-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 2026.

**Over 21 years**  
serving our neighbors



# CONTACT INFORMATION

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***ATRIO Health Plans*** has offices in Salem  
(Corporate headquarters) and Roseburg in Oregon.

**Roseburg office**

2270 NW Aviation Drive, Suite 3, Roseburg, OR 97470

**Salem office**

550 Hawthorne Avenue SE, Suite 140, Salem, OR 97301

**Walk-in office hours**

*Monday – Friday, from 8 a.m. to 5 p.m.*

**Member Services Call Center**

1-877-672-8620 (TTY 711)

Hours are from 8 a.m. to 8 p.m. local time,  
seven days a week from October 1 – March 31.

From April 1 – September 30, hours are  
from 8 a.m. to 5 p.m. local time, Monday – Friday.

**Online**

**[atriohp.com](http://atriohp.com)** (click "Contact Us" on the homepage)



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**1-877-672-8620** (TTY 711)