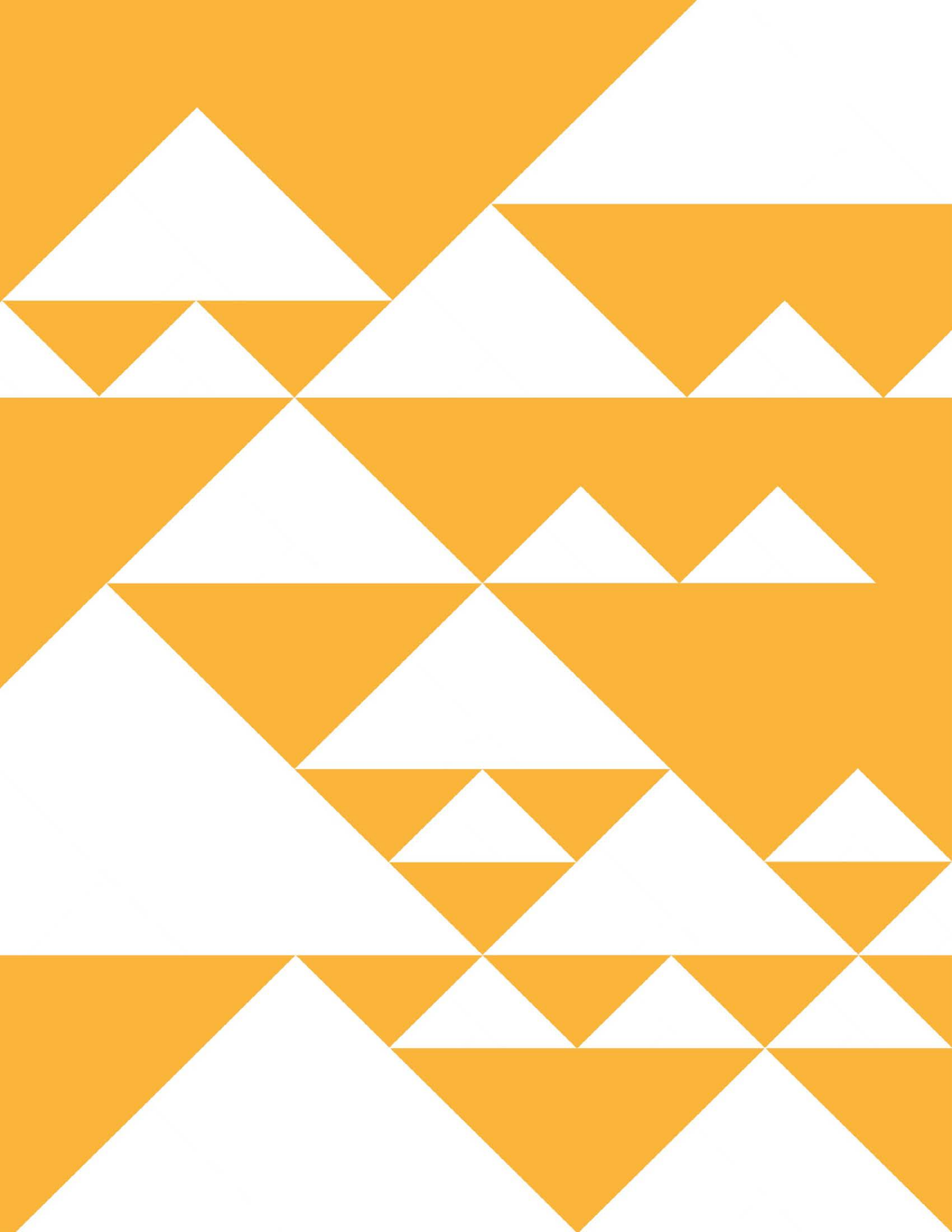




**2019**

**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. 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 continues to be the oversight and encouragement of a culture of that promotes a meaningful contribution to the communities we serve. This effort starts with creating and maintaining a positive and rewarding workplace for our employees.”

# 2019 BOARD MEMBERSHIP

<p><b>Russell Noah</b> Public Member Trustee Benefit Governor Chairman of the Board Chairman of the Audit &amp; Compliance Committee</p>	<p><b>Ken Stoll</b> Chicago Pacific Founders</p>
<p><b>Mary Tolan</b> Chicago Pacific Founders</p>	<p><b>Etienne Deffarges</b> Public Member</p>
<p><b>Tayo Akins</b> Cascade Comprehensive Care</p>	<p><b>Vance Vanier</b> Chicago Pacific Founders</p>
<p><b>Sam Nussbaum</b> Public Member</p>	<p><b>Sameer Mathur</b> Chicago Pacific Founders</p>

# WHO WE ARE & OUR 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.

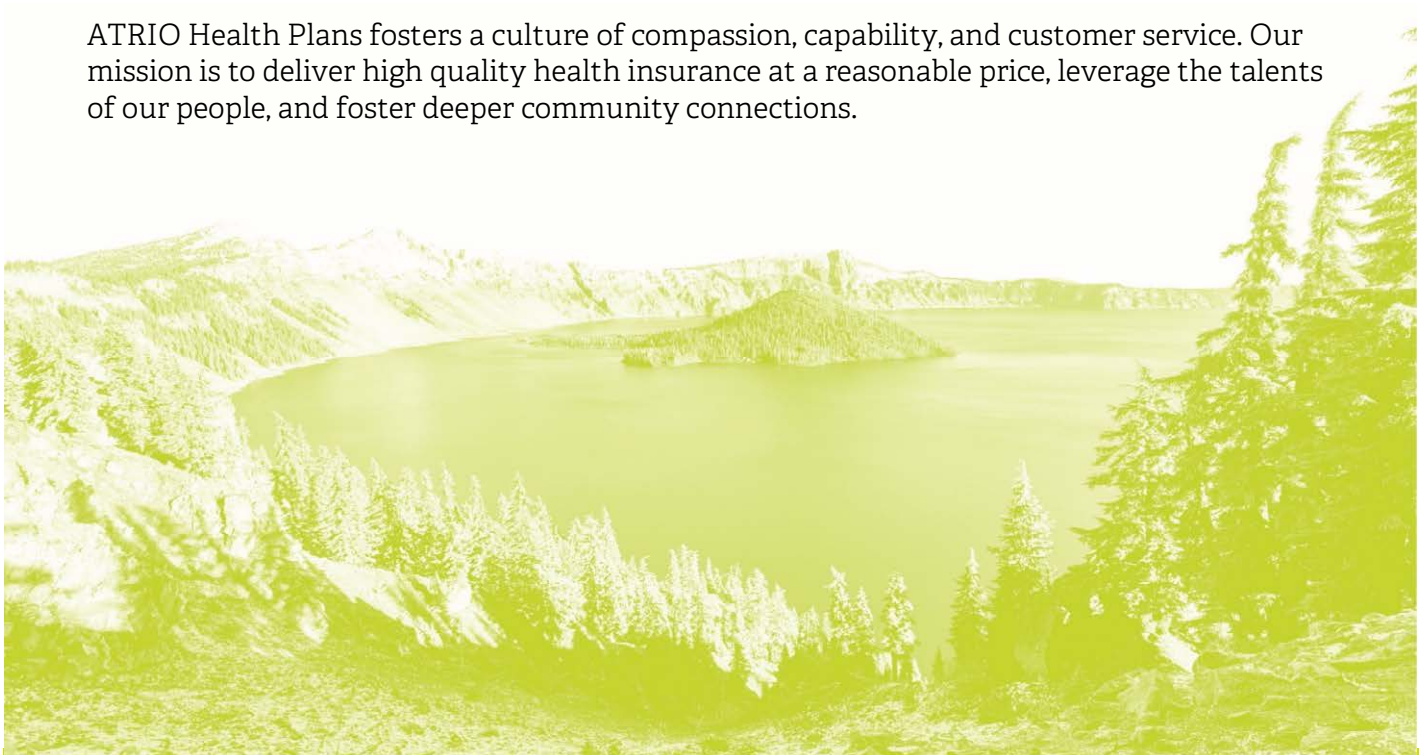
Our company works closely with local providers of care to improve health outcomes for our members. We are part of the communities we serve and are committed to delivering a responsible and sustainable approach to achieving member satisfaction, cost savings, and long term market growth.

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.



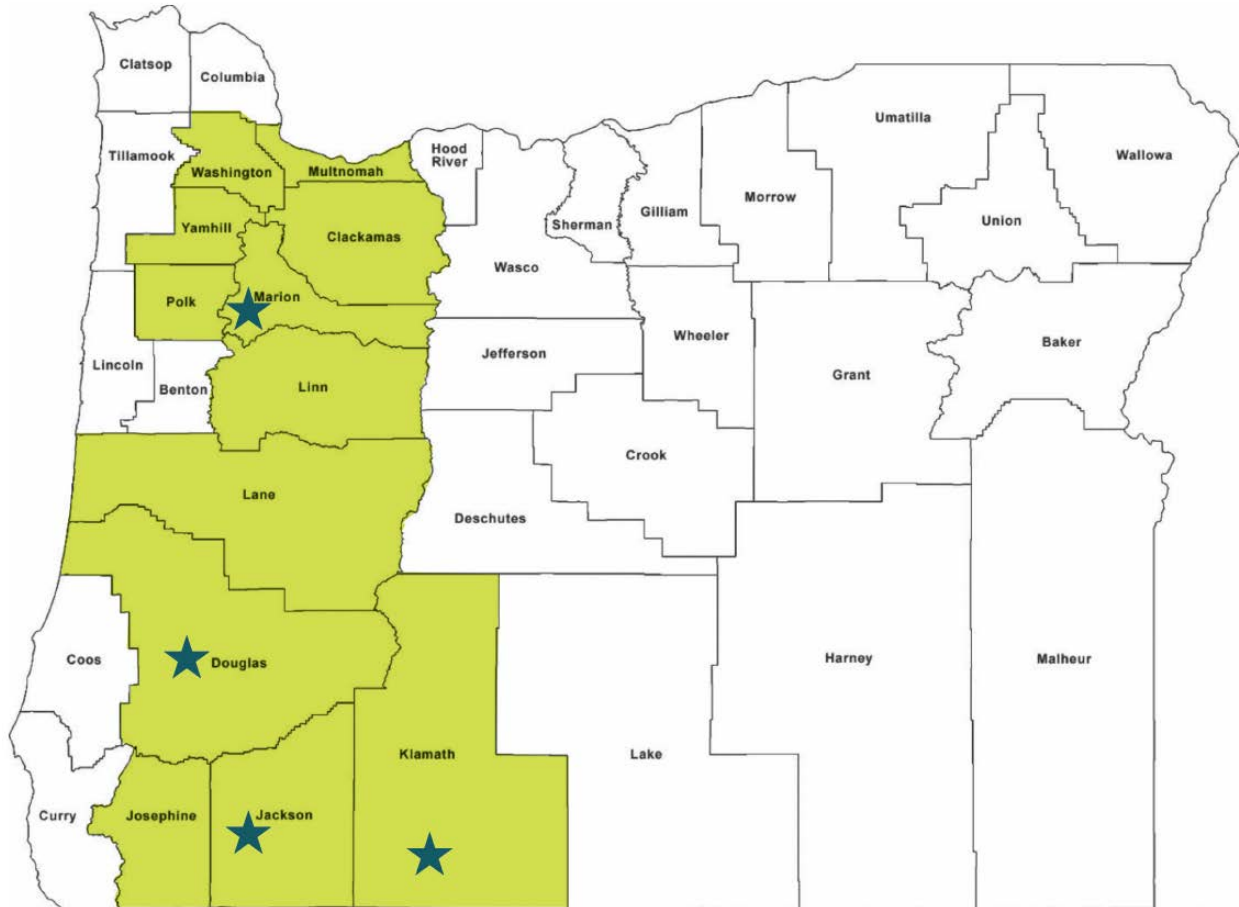


# ATRIO EMPLOYEES

## Our employees are our greatest asset

In 2019, ATRIO Health Plans employed 70 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 (see stars on the map). 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, 2019, ATRIO Health Plans scored a **99.8** on the B Lab Assessment, up from 96.4 in 2018.

Impact Area Scores\*

<b>Governance</b>	<b>13.2</b>
Mission & Engagement	
Governance	
Ethics	
Transparency	
<b>Workers</b>	<b>32.5*</b>
Compensation	
Benefits	
Training & Education	
Worker Ownership	
Job Satisfaction and Communication	
Job Flexibility/Corporate Culture	
<b>Community</b>	<b>19.3</b>
Job Creation	
Diversity & Inclusion	
Civic Engagement & Giving	
Local Involvement	
Suppliers & Distributors	
<b>Environment</b>	<b>4.4</b>
Land, Office, Plant	
Inputs	
Outputs	
Environmental Product Impact	
<b>Customers</b>	<b>30.1</b>

\*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 30, 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 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 fulltime 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 and Volunteer Paid Time Off Programs**

The ATRIO Matching Gifts Program was created to support the generosity of employees and encourage further involvement within the communities we live and work. ATRIO provides matching funds any non-profit organization by matching dollar-for-dollar donations made by employees.

The Volunteer Paid Time Off Program provides each employee with up to two days paid time off to volunteer for a non-profit organization of their choice each calendar year to benefit their community (one full day January-June and one full day July-December).

The result of these programs was an engagement rate of 35% of our employees. This engagement rate was comprised of financial contributions to local organizations and over 180 volunteer hours of support to community organizations and efforts.

# 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.

## **Battle Creek Elementary School**

ATRIO staff volunteer for field trips and after school activities for those in need.

## **Corban University**

ATRIO staff volunteer to help students with job searching and interviewing skills.

## **Corvallis Aquatic Academy**

The Corvallis Aquatic Team is a competitive swimming team offering year-round instruction, training, and opportunities for competition to Willamette Valley athletes of all ages, abilities and interest levels. ATRIO staff donate funds and volunteer to officiate for local children at meets.

## **Girl Scouts of Oregon & Southwest Washington**

Girl Scouting builds girls of courage, confidence and character, who make the world a better place through leadership development. ATRIO staff volunteer to lead groups and utilize office space for meetings.

## **Rotary Foundation**

The mission of The Rotary Foundation of Rotary International is to enable Rotarians to advance world understanding, goodwill, and peace through the improvement of health, the support of education, and the alleviation of poverty. ATRIO staff volunteer for local efforts in response to needed requests.

## **Roseburg Rescue Mission**

Local rescue providing food, shelter and recovery for people in need. ATRIO staff help fund the mission's efforts.

## **Salem Adopt-a-Street**

Adopt-a-Street Program provides the opportunity to help keep Salem beautiful. Groups and individuals can take charge of a chosen street section and organize regular litter pickups. ATRIO's street is cleaned by staff volunteers once per quarter.

## **The Rotary Foundation – Disaster Response Fund**

This fund helps Rotary clubs provide disaster recovery and support rebuilding efforts where the need is greatest. ATRIO staff provide financial support for this fund.

*Continued on next page*

## Willamette Humane Society

A local organization dedicated to establishing, maintaining, and enhancing the bond between companion animals and people of Marion and Polk counties. ATRIO staff provide financial support for the mission of this organization.

# 2020 BENEFIT GOALS

ATRIO staff have been working on policies and procedures to facilitate our benefit company and mission objectives. Our 2020 budget includes continuing investments in the communities we serve, including the continuation of the following:

## **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. Our goal is to match \$10,000 in 2020.

## **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. Our goal is to volunteer a total of 800 hours in 2020.

In addition, ATRIO will focus on the following in 2020:

## **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 2020. Historically, ATRIO has served individual, group, and Medicare members throughout all of our service areas and although we will continue to serve the community we want to focus on Medicare-eligible persons.

## **Healthy environment for offices**

ATRIO aims to improve our benefit company assessment score within the "Environment Impact Area," which evaluates the company's overall environmental stewardship, including how the company manages general environmental impacts as well as specific topics like climate, water use and sustainability, and impacts on land and life. ATRIO will focus on the monitoring of indoor environmental quality to ensure a healthy and comfortable workspace. ATRIO is committed to monitoring humidity levels around each office to avoid "Sick Building Syndrome" and keep humidity between 40-55%.

# CONTACT INFORMATION

ATRIO Health Plans has Oregon offices in Salem, Roseburg, Medford 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)

## **Marion & Polk Counties**

2965 Ryan Drive SE  
Salem, OR 97301

## **Douglas County**

2270 NW Aviation Drive, Suite 3  
Roseburg, OR 97470

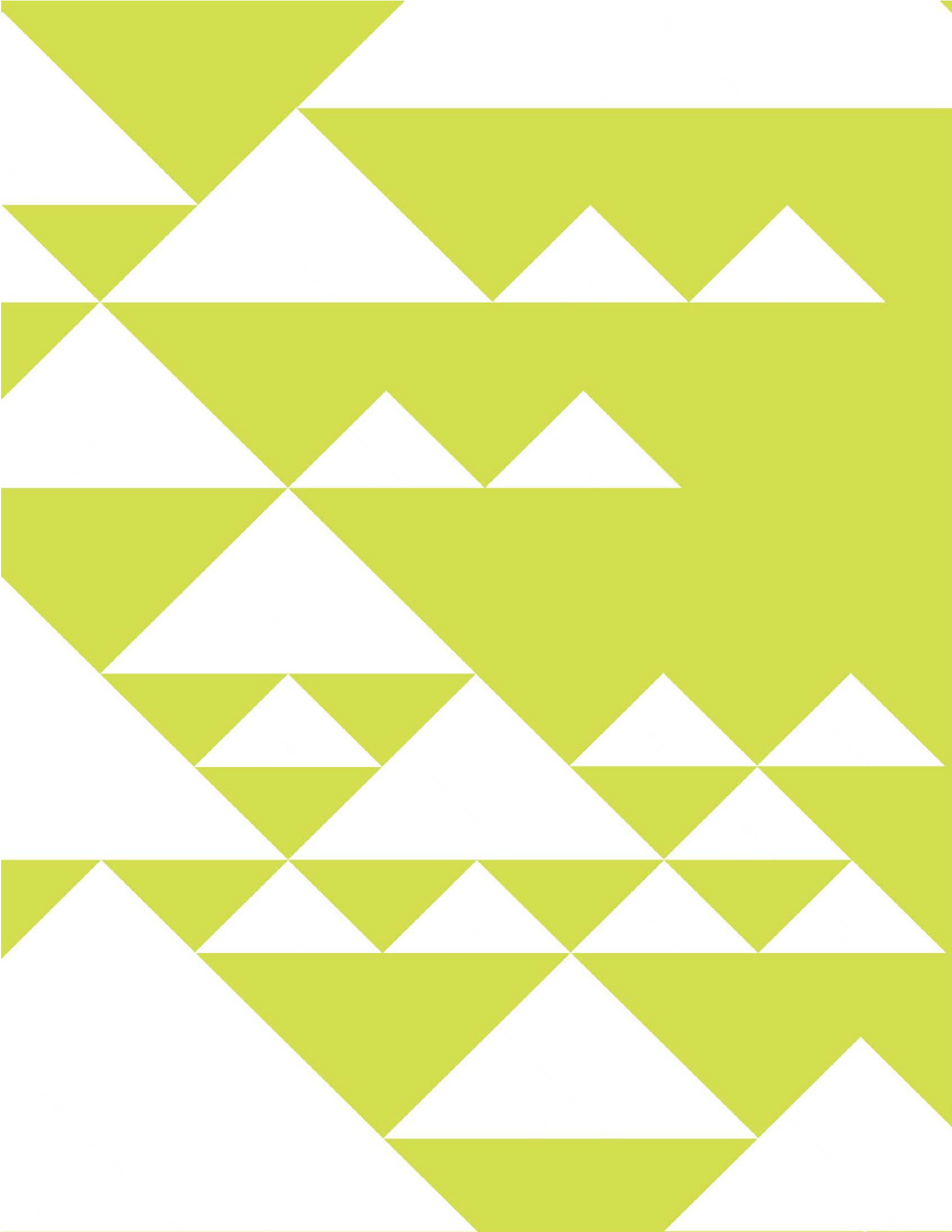
## **Klamath County**

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

## **Jackson & Josephine Counties**

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







BOD approval received 2/4/2020