



February 12, 2018

Dear Constellation member:

It's time to exercise your rights!

As a policyholder of MMIC, UMIA or Arkansas Mutual, you are a member of Constellation, and have certain governance rights. This includes voting in the election of directors, and we urge you to do so!

You may vote:

1. In person at the annual meeting: 10:30 a.m. March 21, 2018, Suite 250, 7701 France Avenue S., Edina, Minn. 55435.
2. By appointing a proxy to vote on your behalf: by completing and returning the proxy card in the envelope provided; via the Internet, at www.proxypush.com/Constellation or via telephone at 1.866.490.6788. You may submit your proxy appointment as provided above until March 16, 2018.

This year, the agenda for the meeting includes, and you may vote for, the election of four directors to the Constellation board. The Board of Directors recommends that you vote for the following candidates:

1. Jacques Beveridge, MD (3-year term)
2. Peter Bornstein, MD (3-year term)
3. Paul Matson, MD (3-year term)
4. Andrea Walsh (3-year term)

Information on these candidates is enclosed.

Votes are allocated to members according to their policyholder premiums; the number of votes allocated to your policy is indicated on your proxy card, enclosed. We encourage you to take this opportunity to be heard!

Thank you for participating. If you have questions on the annual meeting or member vote, please contact Lori Trygg, Senior Vice President and Chief Legal Officer at Lori.Trygg@ConstellationMutual.com or 952.838.6757.

Thank you for choosing Arkansas Mutual, MMIC or UMIA for your coverage. As always, we welcome your views and your ideas on how we can better serve you.

Sincerely,

Bill McDonough
President and Chief Executive Officer

Mark Liaboe, M.D.
Interim Chair



Nominees for Election March 21, 2018

At the March 21, 2018 annual meeting, the Board of Directors will recommend the following nominees for election to three-year terms as directors of Constellation.

Jacques Beveridge, MD

Dr. Jacques Beveridge is a partner of Cheyenne Women’s Clinic P.C. in Cheyenne, Wyoming. He is a native of Cheyenne and has practiced Obstetrics and Gynecology in Wyoming since completing his residency at the University of Missouri at Kansas City in 1999. Prior to that he attended Creighton University School of Medicine. He is a board-certified OB/GYN and a Fellow of the American College of Obstetrics and Gynecology. Additionally, he is a Clinical Instructor for the University of Washington School of Medicine and Adjunct Clinical Faculty for the University of Wyoming, College of Health Sciences.

Dr. Beveridge was elected to the Constellation Board in 2015. Before that, he served on the UMIA Board of Directors, and on their Patient Safety and Quality Assurance Committee. Additionally, he continues to serve on the Utah Physician Advisory Committee for Constellation.

Dr. Beveridge is a family man, avid outdoorsman, and Wyoming Cowboys fan.

Peter Bornstein, MD

Peter Bornstein, MD, MBA, is Managing Partner and Consultant in Infectious Diseases at St. Paul Infectious Disease

Associates, in St. Paul, Minnesota. He is also Epidemiologist at HealthEast Care Systems, a four-hospital consortium, responsible for oversight of infection control activities, and he also serves as Attending Physician, United Hospital at Allina Hospitals & Clinics. He spends most of his time seeing critically, acutely and chronically ill patients.

Dr. Bornstein is a past Chairman of the Antibiotic Subcommittee of the Pharmacy and Therapeutic Committee at HealthEast. He formerly served a voluntary position as the Medical Director of Amigos de las Americas, an international non-profit public health and community development agency. Dr. Bornstein formerly served as Chief of Staff at St. John’s Hospital, Maplewood, MN.

Since 1997, he has been named a “Top Doc” in Infectious Diseases in a poll of physicians and nurses for Minneapolis-St. Paul Magazine. Dr. Bornstein completed an MBA at the Carlson School of Management of the University of Minnesota, with emphasis in Management. Dr. Bornstein is an Affiliate of the Medical Industry Leadership Institute at the University of Minnesota.

Paul Matson, M.D.

Paul Matson, MD, is a board-certified Orthopedic Surgeon and senior partner at the Orthopedic and Fracture Clinic in Mankato, an elven member orthopedic group, serving hospitals throughout southwest Minnesota. He was Chief of Staff of Immanuel-St Joseph hospital in Mankato and serves on nonprofit boards. He is a fellow of the American College of Surgeons, American Academy of Orthopedic Surgeons and the Arthroscopy

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Association of North America. He is the past Board Chair and President of the Minnesota Medical Association and is Chair of the Minnesota delegation to the American Medical Association. He served on the Board of Councilors of the American Academy of Orthopedic Surgeons. He has served on the MMIC and Constellation Boards since 2006 and was Chair of the Investment Committee.

He lives in Mankato, Minnesota with his wife Jodi. He has five children, four grandchildren and continues to enjoy outdoor sports.

Andrea M. Walsh

Andrea Walsh is president and chief executive officer for Minnesota-based HealthPartners, the largest, consumer-governed, nonprofit health care organization in the nation. Throughout her career, Walsh has been passionate about health and deeply committed to making a difference in people's lives. Today, she

leads a team of more than 23,000 people focused on the mission of improving health and well-being in partnership with patients, members, and the community.

Prior to her appointment as president and CEO in 2017, Walsh was part of the HealthPartners senior executive team for more than 20 years. She served as executive vice president and chief marketing officer for nearly 15 years and joined HealthPartners in 1994 as senior vice president and corporate counsel. Prior to joining HealthPartners, she practiced law and was an assistant commissioner at the Minnesota Department of Health. She is a graduate of the University of Minnesota Law School and the University of Kansas.

Walsh has a long history of community service. She currently serves as a trustee for the Minnesota Science Museum and is the immediate past chair, and she is also on the board of the Minnesota Business Partnership.