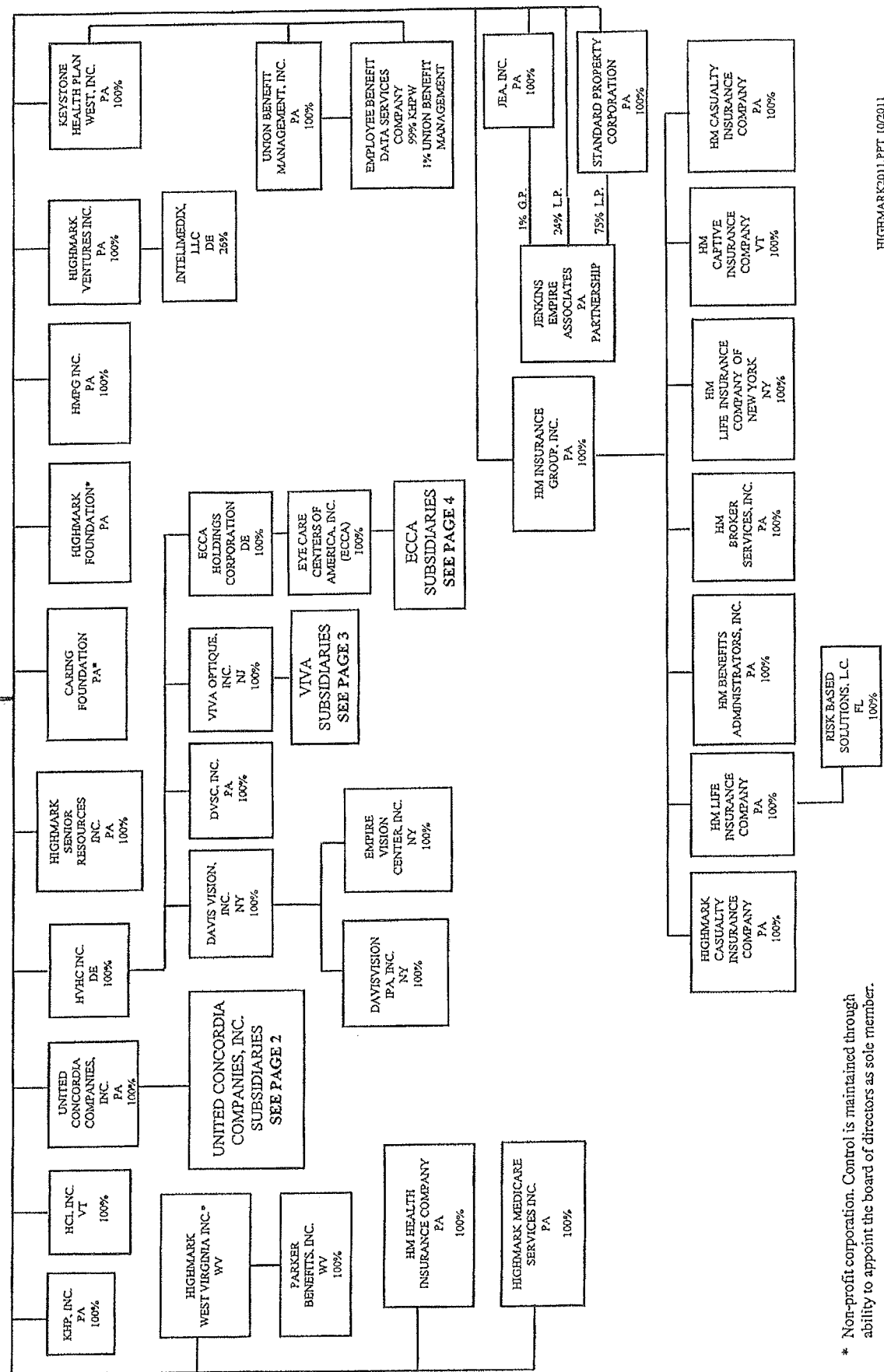
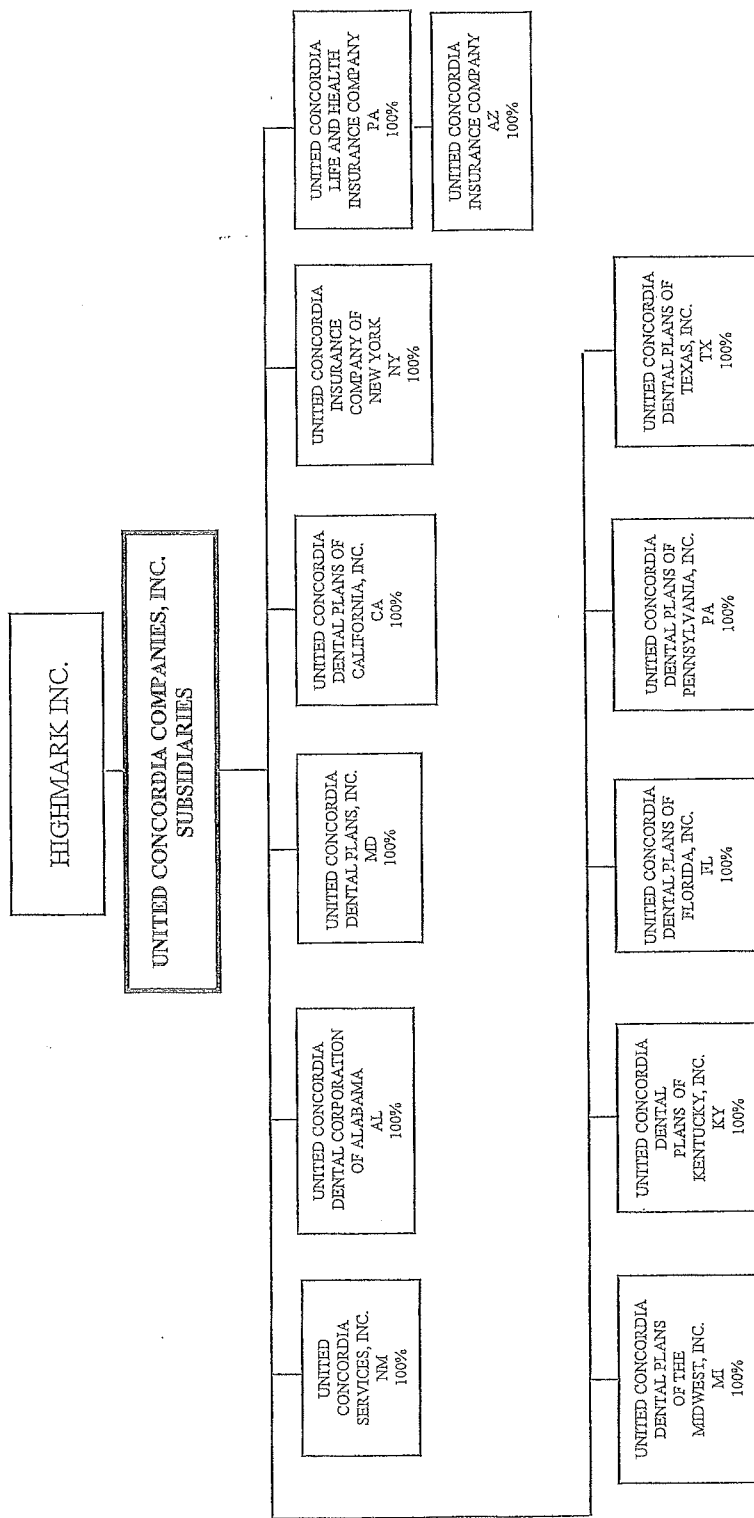
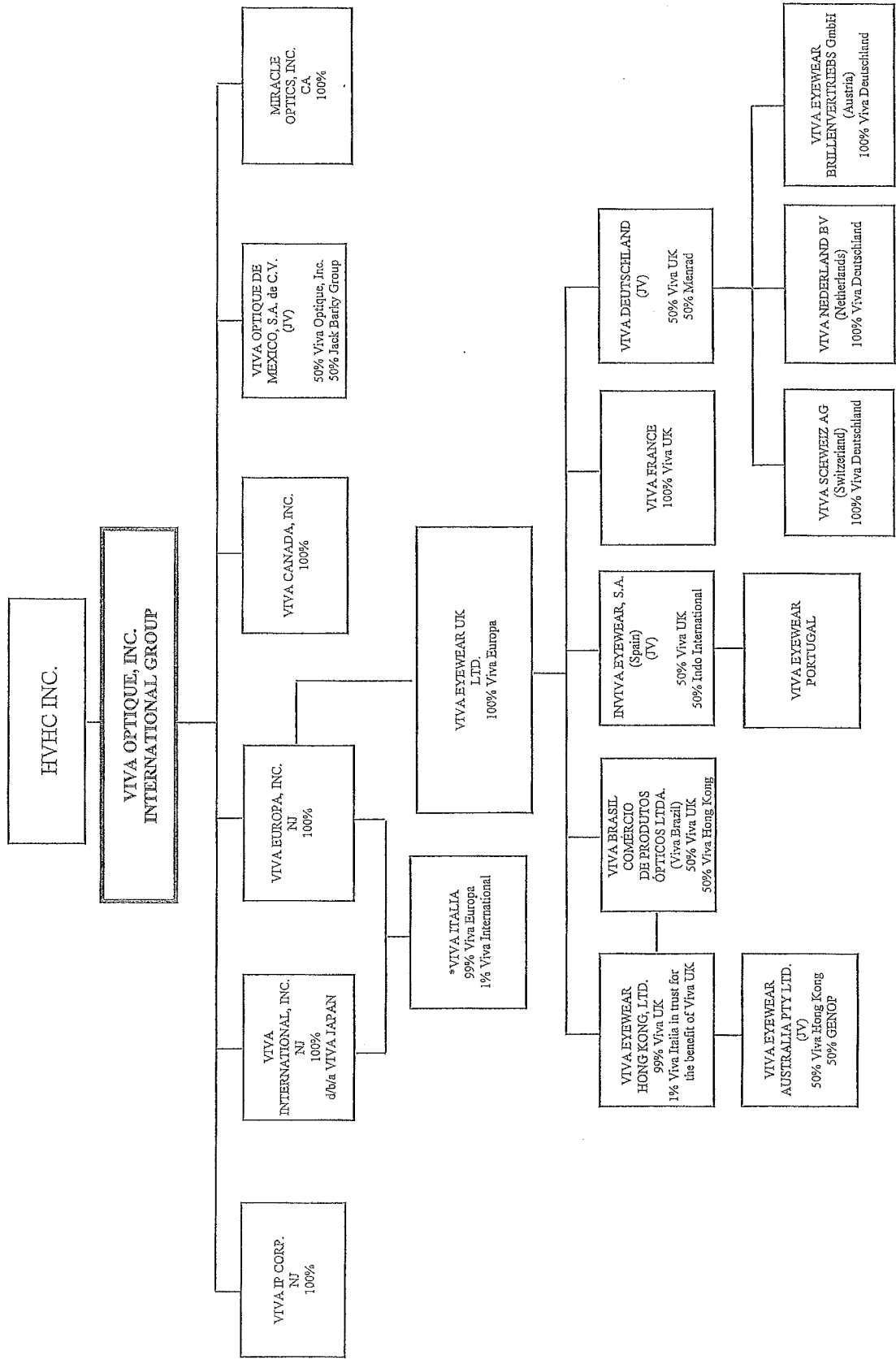


HIGHMARK INC.



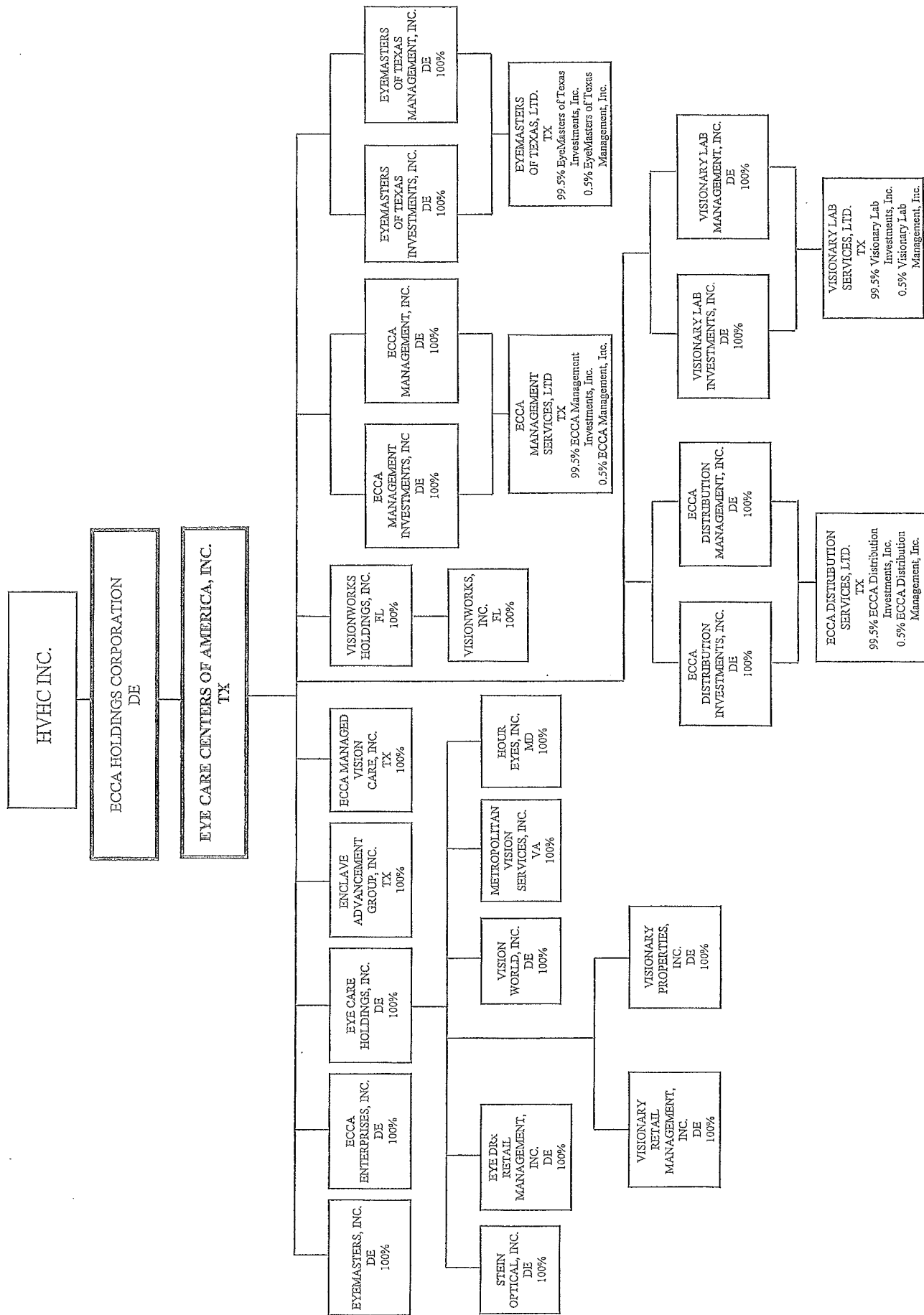
* Non-profit corporation. Control is maintained through ability to appoint the board of directors as sole member.



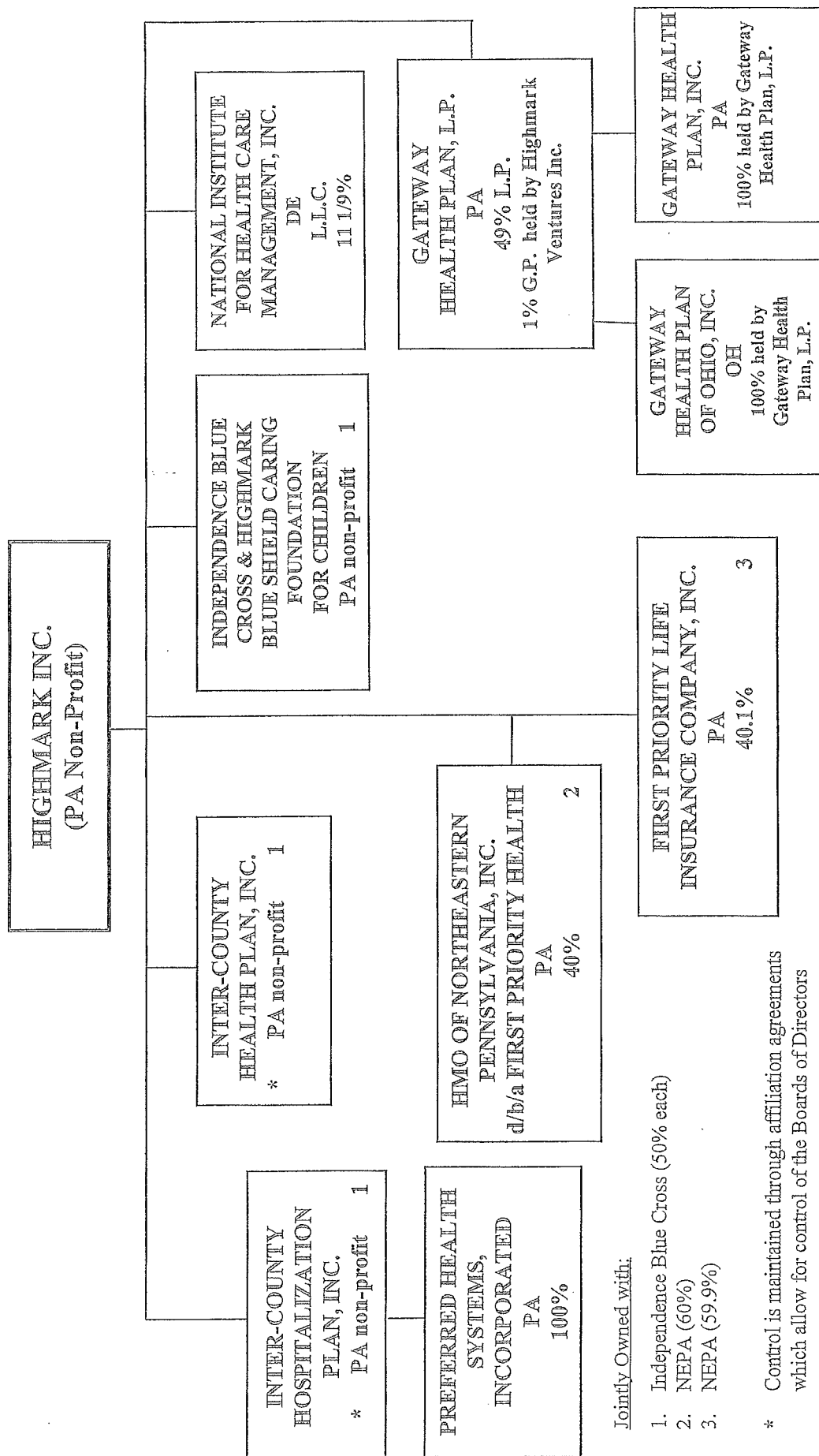


Viva Optique Group

*Viva Italia Operations ceased September 2004
- In process of dissolution



HIGHMARK INC. JOINTLY OWNED SUBSIDIARIES AND CONTROLLED AFFILIATES



Jointly Owned with:

1. Independence Blue Cross (50% each)
2. NEPA (60%)
3. NEPA (59.9%)

* Control is maintained through affiliation agreements which allow for control of the Boards of Directors