

**BEFORE THE INSURANCE DEPARTMENT  
OF THE  
COMMONWEALTH OF PENNSYLVANIA**

**Statement Regarding the Acquisition of Control of or Merger with  
Domestic Insurers:**

**Hospital Service Association of Northeastern Pennsylvania  
d/b/a Blue Cross of Northeastern Pennsylvania;  
First Priority Life Insurance Company, Inc.;  
HMO of Northeastern Pennsylvania, Inc.,  
d/b/a First Priority Health**

**By Highmark Inc.**

**BCNEPA RESPONSE TO INFORMATION REQUEST 6.3.1.4 FROM THE  
PENNSYLVANIA INSURANCE DEPARTMENT**

**REQUEST 6.3.1.4:**

**Background Material for BCNEPA: Describe current BCNEPA and BCNEPA Affiliates' product or service offerings by location and a description of BCNEPA, the Joint Ventures and their Affiliates' product or service offerings by location once the Transaction is completed.**

**RESPONSE:**

BCNEPA certifies to the best of its information, knowledge and belief that (a) the chart below provides the current Blue Cross of Northeastern Pennsylvania portfolio of insured and ancillary products, (b) all are available for sale in all 13 counties currently served by BCNEPA, and (c) it anticipates that Highmark will address product and service offerings post-Transaction.

<b>Product Name</b>	<b>Current Product Description</b>
<b>ACA Qualified Individual Plans</b>	
myBlue Access LP \$4500 (HSA)	Bronze HSA Qualified. Lowest Cost Bronze plan in the region. Coinsurance and deductible design.
myBlue Choice LP \$5500 (HSA)	Bronze HSA Qualified. Comparatively priced in the region. Coinsurance and deductible design.
myBlueCare \$1000	Silver - second lowest cost silver plan in the region. Individual version of AffordaBlue.
myBlueAccess \$1500	Silver plan with combination deductible, coinsurance and copay cost sharing

<b>Product Name</b>	<b>Current Product Description</b>
myBlue Choice \$2500	Silver plan with combination deductible, coinsurance and copay cost sharing
my Blue Cross, a Multi-State Plan	Silver plan with combination deductible, coinsurance and copay cost sharing
myBlue Choice \$1000	Gold plan with combination deductible, coinsurance and copay cost sharing
myBlue Access \$750	Gold plan with combination deductible, coinsurance and copay cost sharing
my Blue Cross a Multi-State Plan	Gold plan with combination deductible, coinsurance and copay cost sharing. High priced, non-competitive plan
myBlue Choice \$250	Platinum coinsurance and deductible design
myBlue Access \$500	Platinum plan with combination deductible, coinsurance and copay cost sharing.
myBlue Access \$6350 Catastrophic Plan	Catastrophic deductible, coinsurance and limited copay plan
<b>First Priority Life Insurance Company</b>	<b>Medically Underwritten Grandmothered Plans:</b> <b><u>Will be withdrawn effective 1/1/2015 and members will be transitioned to the 2015 BCNEPA ACA qualified Plans</u></b>
BlueCare Direct	Combination Deductible, coinsurance and copay design. \$500, \$1000, \$2000, \$4000 deductible options
BlueCare Direct Essentials	Combination Deductible, coinsurance and copay design. \$1750, \$2500, \$3500 deductible options
BlueCare Direct Advantage	HSA Qualified deductible and coinsurance design. \$1750, \$3000, \$5000 deductible options
BlueCare Direct Select	Combination Deductible, coinsurance and copay design. \$0, \$500, \$1000, \$1500 deductible options
BlueCare Direct Simplicity	Lower deductible and coinsurance higher copay design. \$500/\$750 deductible options
<b>First Priority Life Insurance Company</b>	<b>Small Group ACA Qualified Plans</b>
BlueCare PPO and BlueCare Custom PPO Platinum	11 Platinum PPO and 11 identical Platinum CPPO plan options offered to Small Groups.
AffordaBlue Platinum	1 Platinum AffordaBlue option
BlueCare PPO and BlueCare Custom PPO Gold	24 Gold PPO and 24 identical Gold CPPO plan options offered to Small Groups. Includes 1 SHOP plan
AffordaBlue Gold	3 Gold AffordaBlue options
BlueCare PPO and BlueCare Custom PPO Silver	3 Silver PPO and 3 identical Silver CPPO plan options offered to Small Groups.

<b>Product Name</b>	<b>Current Product Description</b>
BlueCare PPO and BlueCare Custom PPO Silver	4 Silver Qualified High Deductible PPO plan options offered to Small Groups. Includes 1 SHOP plan.
BlueCare PPO and BlueCare Custom PPO Bronze	2 Bronze PPO and 2 identical Bronze CPPO plan options offered to Small Groups.
BlueCare Qualified High Deductible PPO	2 Bronze Qualified High Deductible plan option offered to Small Groups.
<b>First Priority Life Insurance Company</b>	Grandmothered Small Group Plans (expected to remain available until 1/1/2016) and Large Group Plans
BlueCare PPO	Multiple combinations of deductible and copayment options
BlueCare Custom PPO	Multiple combinations of deductible and copayment options
BlueCare PPO QHD	Multiple combinations of deductible and coinsurance options. HSA Qualified
BlueCare Custom PPO QHD	Multiple combinations of deductible and coinsurance options. HSA Qualified
AffordaBlue	Multiple combinations of deductible and copayment options
BlueCare EPO	Large Group national accounts only. Multiple combinations of deductible and copayment options.
BlueCare Traditional	Multiple combinations of deductible and copayment options
<b>Jointly Administered BC and BS</b>	<b>BCNEPA Administers Blue Cross; Highmark Administers Blue Shield</b>
Special Care	Income based individual product extended until 6/30/2014. <b>Will be withdrawn effective 6/30/2014. Members will be transitions to ACA Qualified Plans</b>
BlueCare Security	Medigap Plans A, B, C, F, FHD, N
BlueCare Senior (Group)	1 Group plan option
Federal Employee Health Benefit	Federal employee benefits
<b>First Priority Health</b>	
BlueCare HMO	Large Group Only. Multiple combinations of deductible and copayment options
CHIP	CHIP medical, dental (UCD) and vision (Davis)
<b>Ancillary Products</b>	
Health Equity	HRA/FSA/HSA Funds administration
Davis Vision	Individual Pediatric and Group Vision Plan Administrator
United Concordia	Individual Pediatric and Group Dental Plan Administrator
Significa	COBRA Administrator

<b>Product Name</b>	<b>Current Product Description</b>
PetPlan	Pet Insurance Administrator

**Hospital Service Association of  
 Northeastern Pennsylvania  
 d/b/a Blue Cross of Northeastern  
 Pennsylvania (“BCNEPA”)  
 19 North Main Street  
 Wilkes-Barre, PA 18711**