



Stephen J. Johnson, CPA
Deputy Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

Re: Pennsylvania Insurance Department's ("Department") Approval (the "Approval") of Highmark Health's Request for Approval of a Financial Commitment in the form of a grant or grants up to a total of \$175 million pursuant to Conditions 10 and 11(C) of the Department's Approving Determination and Order (Order No. ID-RC-13-06)(the "2013 Order")

Dear Steve:

This will confirm our telephone conversation of October 15, 2015. Capitalized terms used herein without definition have the meanings assigned to them in the 2013 Order or the Approval.

Highmark Health understands that, because it has filed an AHN Corrective Action Plan (CAP), the requirement in the Approval that it continue to file quarterly with the Department the Required WPAHS Financial and Operational Information pursuant to Condition 14 of the Order shall be satisfied by the filing of a report in the same form and containing the same information as previously has been provided with respect to WPAHS but, on a going forward basis, as applied to AHN on a consolidated basis. (Notwithstanding the foregoing, to the extent that separate entities under WPAHS were broken out in the prior AHN reports, such information will continue to be provided with respect to separate entities under AHN and information contained in the prior WPAHS report that was not relevant to the CAP submitted will not be available for inclusion in the AHN report). AHN's performance will be measured against its projected performance as set forth in the AHN Corrective Action Plan. No separate WPAHS report will be filed.

Additionally, Highmark Health's annual report will measure the performance of AHN against each of the metrics set forth in the AHN Corrective Action Plan, whether or not such information previously was included in the Required WPAHS Financial and Operational Information reports.

Please feel free to call me if you have any questions.

Very truly yours,

A handwritten signature in blue ink, appearing to read "K. Hanlon", is written over the typed name.

Karen L. Hanlon
Executive Vice President, Chief Financial Officer and Treasurer