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**Bybee, Cressinda**

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**From:** Chronister, Ronald [ronald.chronister@bipc.com]  
**Sent:** Wednesday, July 30, 2014 10:16 AM  
**To:** Bybee, Cressinda  
**Cc:** natalee\_campbell@edmamericas.com  
**Subject:** Response to Public Comment from Scott Byers  
**Attachments:** HBG1\_GENERAL-1849707-v1-Response to S. Byers Public Comment.DOC

Ms. Bybee,

Attached please find Highmark Inc.'s response to the public comment received by the Pennsylvania Insurance Department from Scott Byers. I am providing Mr. Byers with a copy of the response with this email.

Ron Chronister

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**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., a Pennsylvania nonprofit corporation

**Response of Highmark Inc. to  
Comment of Scott Byers Dated July 18, 2014**

Highmark Inc. is responding to the comment from Scott Byers received by the Pennsylvania Insurance Department on July 21, 2014. The comment is numbered as Document 0589 on the Highmark/BCNEPA Cumulative Log page of the Pennsylvania Insurance Department website.

Mr. Byers has offered comments supportive of the proposed merger of Highmark and Blue Cross of Northeastern Pennsylvania (BCNEPA) based on his experience with combining business organizations in analogous circumstances. In particular, Mr. Byers notes the benefits that can be achieved for customers and their employees from merging organizations with complementary strengths.

Highmark Inc. is in agreement with Mr. Byers' comments. Highmark and BCNEPA have been long term business partners whose merger will build upon the strengths of each organization for the benefit of consumers and businesses in northeast and north central Pennsylvania.

Highmark Inc. would like to thank Mr. Byers for his comments and support.

**Highmark Inc.**  
120 Fifth Avenue  
Pittsburgh, PA 15222

DATE: July 30, 2014

cc: Scott Byers