

**Bybee, Cressinda**

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**From:** Bybee, Cressinda  
**Sent:** Thursday, January 15, 2015 7:28 AM  
**To:** ronald.chronister@bipc.com  
**Subject:** FW: REFERENCE THE HIGHMARK MERGER WITH BC/BS OF NEPA.

The following public comment relating to the subject filing is being forwarded to you for appropriate response.

**Cressinda E. Bybee** | PIR | Senior Insurance Company Licensing Specialist  
Insurance Department | Bureau of Company Licensing and Financial Analysis  
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**From:** [Zant1946@aol.com](mailto:Zant1946@aol.com) [<mailto:Zant1946@aol.com>]  
**Sent:** Wednesday, January 14, 2015 7:26 PM  
**To:** Bybee, Cressinda  
**Cc:** [ZANT1946@aol.com](mailto:ZANT1946@aol.com)  
**Subject:** Fwd: REFERENCE THE HIGHMARK MERGER WITH BC/BS OF NEPA.

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From: [Zant1946@aol.com](mailto:Zant1946@aol.com)  
To: [cbydee@pa.gov](mailto:cbydee@pa.gov)  
Sent: 1/14/2015 7:23:52 P.M. Eastern Standard Time  
Subj: REFERENCE THE HIGHMARK MERGER WITH BC/BS OF NEPA.

**MY NAME IS SANTO J. CERMINARO  
I LIVE AT 15 FRANK STREET, CARBONDALE, PA. 18407.  
I HAVE BEEN A BC/BS MEMBER SINCE 1969 OR 1970.  
BC/BS HAS ALWAYS TAKEN CARE OF ME, MY WIFE, OUR CHILDREN AND  
GRANDCHILDREN.  
NO MATTER WHERE WE WERE, WE USED IT IN NEVADA, NEW YORK, NEW  
JERSEY AND HAD NEVER BEEN REFUSED CARE.  
IT IS NOW MY WFE AND ME, WE ARE ON MEDICARE AND HAVE BLUE  
CROSS 65 SPECIAL AND HAVE BEEN TAKEN CARE OF ALONG WITH  
OUR BLUE CROSS PRESCRIPTION PLAN. WE ARE VERY HAPPY WITH OUR  
COVERAGES AND DO NOT WANT ANYTHING TO CHANGE INCLUDING THE  
PREMIUMS.  
EVERYTHING HAS INCREASED IN PRICE, OUR UTILITIES, TAXES,CAR  
INSURANCE ETC. BUT LIKE A BLESSING FROM HEAVEN OUR PREMIUMS  
FOR OUR BLUE CROSS 65 SPECIAL DID NOT INCREASE THIS YEAR.  
IF HIGHMARK TAKES OVER HOW WILL IT AFFECT US AS 2 OLD SICK  
PEOPLE WHO RELY ON OUR INSURANCE COVERAGE PLANS AND OUR  
STABLE PREMIUMS.**

PLEASE GIVE US SOME ASSURANCES AS TO WHAT WILL HAPPEN AND THAT WE WILL NOT BE THE SACRIFICIAL LAMBS OF THIS MERGER.

WITH BEST REGARDS, THESE ARE MY WIFE'S AND MY CONCERNS.

SANTO J. CERMINARO

15 FRANK STREET

CARBONDALE, PA. 18407

HOME PHONE, 570-282-5540