



La Red Health Center

October 13, 2011

Michael Houghton, Esq.
Morris, Nichols, Arsht & Tunnell LLP
1201 N. Market Street, 18th Fl
P.O. Box 1347
Wilmington, Delaware 19899-1347

Dear Mr. Houghton:

It is my pleasure to write a letter in support of the affiliation agreement between Blue Cross Blue Shield of Delaware, (BCBSD) and Highmark Inc. I think that the affiliation of BCBSD and Highmark, given their similar cultures, values and commitments to their employees, customers, providers and communities, will enhance both organizations. The affiliation will also help both organizations become more cost effective through shared investment in systems and capabilities.

For the past year several years, I have worked closely with the staff at BCBSD and during that time, they have worked diligently to help us meet the needs of the Sussex County, Delaware community. Specifically, BCBSD has supported La Red Health Center, (LRHC) through their BluePrints for the Community grant program and more recently by including LRHC in a video project that will help create awareness of the many programs and services that LRHC offers.

I believe that both Highmark and BCBSD share a commitment to meeting the health care insurance needs of its members and supporting the economies of local communities. Since 2007, BCBSD has provided nearly \$8 million in direct support to our community through grants, sponsorships and donations. Similar to BCBSD, Highmark has a strong commitment to the communities in which it serves.

I have found the staff of BCBSD to be straight forward and honest in their dealings and a pleasure to work with and as such, I highly recommend them for this affiliation

Sincerely,

Brian S. Olson
Chief Executive Officer
La Red Health Center.

George J. Weiner Associates

GEORGE J. WEINER ASSOCIATES L.L.P.

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Mr. Michael Houghton, Esq.
Morris, Nichols, Arsht & Tunnell, LLP
1201 N Market Street, 18th Floor
P.O. Box 1347
Wilmington, DE 19899-1347

Dear Mr. Houghton:

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FINANCIAL SERVICES *
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GROUP INSURANCE
DISABILITY INSURANCE
HEALTH INSURANCE
RETIREMENT FUNDING

GEORGE J. WEINER, RHU

XAVIER J. DeCAIRE *

DONALD T. FULTON, CLU, ChFc *

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LOUIS D. MEMMOLO, GBA
EMPLOYEE BENEFIT SPECIALIST

MICHAEL D. RECKNER
EMPLOYEE BENEFIT SPECIALIST

DEBBIE S. SHEARS, GBA
EMPLOYEE BENEFIT SPECIALIST

KAREN SKIBICKI
OFFICE MANAGER

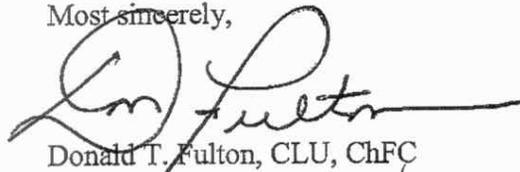
George J. Weiner Associates and its employee benefit consulting division, Weiner Benefits Group, is one of Delaware's largest independent insurance agencies. Our Employee Benefit unit provides services to over 400 small employers in the quad state area. As brokers we work with all the health insurance companies in Delaware in providing health insurance benefits to our clients. We know from experience that Blue Cross Blue Shield of Delaware is one of the most important carriers in the Delaware market place and it plays a very important role in an environment with a limited number of competitors.

We are aware of the ongoing hearings regarding an affiliation agreement with Highmark and want to voice our opinion on this topic. It is apparent to us, that given their size and considerable resources, Highmark has a lot to offer Blue Cross Blue Shield of Delaware through an affiliation. Cost savings will be realized by Blue Cross Blue Shield of Delaware in being able to utilize the expanded technological resources Highmark provides. This will allow Blue Cross Blue Shield of Delaware to improve its competitive position in the market place while still providing the local customer service that Delaware's insured have come to expect.

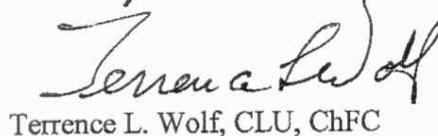
Ultimately, the affiliation between Highmark and Blue Cross Blue Shield of Delaware is to the benefit of Delaware residents.

We certainly appreciate you allowing us to voice our opinion and ask you to have no hesitancy in calling upon us as a resource if needed.

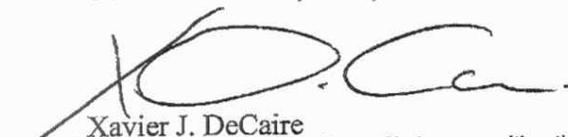
Most sincerely,



Donald T. Fulton, CLU, ChFC



Terrence L. Wolf, CLU, ChFC



Xavier J. DeCaire

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