Proudly serving 40 million Americans, one customer at a time.
Highmark Health was established in Pittsburgh in 2013 to ensure delivery of health care at the right time, at the right place and at the right cost to the customers of our businesses.

Today, the Highmark Health enterprise serves more than 40 million Americans across all 50 states, making it the third largest integrated health care delivery and financing system in the nation. Consolidated revenues in 2014 were $16.8 billion.

Our more than 35,000 employees across the enterprise are focused on leveraging the many benefits of our operating model to achieve a better health care experience for you – one that is better coordinated, delivered closer to home and that better deploys technologies and innovation to support our mission of providing you with high quality, accessible, understandable and affordable experiences, outcomes and solutions.

While Highmark Health as an enterprise is relatively new, some of our affiliates and their predecessors have a proud legacy of providing health care in their communities for more than 150 years. Allegheny General Hospital, flagship of the Allegheny Health Network, has been caring for patients since 1848. Davis Vision, our managed vision care company, traces its roots to 1917. The Highmark health plans have been providing insurance protection to consumers for more than 75 years. And we are just as proud to welcome our newest affiliates, such as HM Health Solutions, which continue to strengthen our diverse portfolio and position us to lead change in the American health care industry.

We know that health care is personal, and we are determined to create a more accessible, affordable and effective health care system that works for everyone.

- David L. Holmberg
President and CEO
Highmark Health
Serving your needs through a portfolio of health-related businesses

Highmark Health’s diverse portfolio of businesses meet the broad spectrum of health care needs of consumers, business customers and government entities.

Highmark Inc. and its subsidiaries and affiliates provide health insurance in Pennsylvania, West Virginia and Delaware. Highmark’s diversified businesses including United Concordia Dental, HM Insurance Group, Davis Vision and Visionworks provide dental insurance, vision care and related health products across America.

Highmark Health’s integrated delivery network, led by Allegheny Health Network, includes eight hospitals, 2,100 affiliated physicians, a group purchasing organization, six ambulatory surgery centers, and three health and wellness pavilions in western Pennsylvania.

HM Health Solutions focuses on meeting the information technology platform and other business needs of the Highmark health plans as well as unaffiliated health insurance plans by providing proven business processes, expert knowledge and integrated cloud-based platforms.

Investing in the future of health care

Highmark Health recognizes that today’s system of health care financing and delivery is not good enough for our customers or the communities that we serve, and is not sustainable in the long term. Highmark Health is determined to transform the way that health care is financed and delivered, with the goal of becoming a model for the future.

In 2013, Highmark Health took the first steps toward transformation by bringing together a health care system and a health plan. In 2014, Highmark Health companies committed more than $500 million to capital investments, a significant part of which was made in facilities, technology and capabilities at Allegheny Health Network.

The state-of-the-art Wexford Health + Wellness Pavilion, new centers for oncology and women’s health at Jefferson Hospital, installation of the EPIC Electronic Health Records System, the opening of a new clinical campus at Forbes Hospital in conjunction with the Lake Erie College of Osteopathic Medicine and a new collaboration with The Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins were among the significant milestones.

Other progress in 2014 included the launch of HM Health Solutions; the addition of 40 new Visionworks optical retail stores; the expansion of our health plans’ channels and markets in response to the demands of health care reform; and welcoming new customers that we are passionate about serving – one customer at a time.

Upholding a historic commitment to the community

Highmark Health and our affiliates uphold a strong commitment to the communities we serve, dating back more than 150 years. Today, as the enterprise continues to grow, we are touching the lives of more and more community members across the United States and embracing our corporate responsibility on a national scale.

Supporting the United Way, a new Volunteer Day program and our strong support of veterans returning home are among those initiatives that many of Highmark Health’s businesses are pursuing collectively, serving as economic contributors and catalysts to building stronger communities of healthier people.

Highmark Health and its affiliated businesses and charitable foundations contributed more than $28 million to organizations and programs serving community members in 2014.

“Amazing. Above and beyond. I can’t say enough about the doctors, the nurses and the care I received.”

- Megan Kruth
Allison Park, Pa.

A brain injury patient, Megan Kruth reflects on her caregivers at Allegheny Health Network, including Dr. Khaled Aziz, M.D., the neurosurgeon who treated her.
United Concordia Dental has been instrumental in supporting research that has conclusively demonstrated the effect of oral health on overall health... helping to transform the way dentistry is practiced.

- Dr. Craig Abramowitz
CEO
North East Dental Management, which includes 54 affiliated practices in seven states including Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Maryland and Virginia

Extending our reach to better care for you.

The Highmark Health enterprise continues to extend its reach to provide access to the high-quality and affordable health, vision, dental and other health care-related services it offers to customers. Today, Highmark Health serves more than 40 million Americans across all 50 states.

Highmark Health, the parent, is headquartered in Pittsburgh. Our Blue-branded health-plan businesses serve millions of customers in Pennsylvania, West Virginia and Delaware.

Our integrated delivery network, led by Allegheny Health Network, serves patients in 29 counties in Pennsylvania as well as portions of Ohio, New York and West Virginia.

Our other affiliated businesses – including Davis Vision, HM Insurance Group, HM Health Solutions, HVHC Distribution & Manufacturing, United Concordia Dental and Visionworks – proudly serve consumers and business customers across America.
"I write to commend the Highmark Foundation on its remarkable achievement in bullying prevention. This 8-year, $20 million investment has touched the lives of over 200,000 Pennsylvania children, making it a kinder, gentler, more accepting place to grow up."

- Dr. Susan Kressly, M.D.
  President
  American Academy of Pediatrics, Pennsylvania Chapter
Meeting your health care needs through a network of leading organizations.

Headquarters: Pittsburgh
Description: Highmark Health is the parent company of a national health and wellness enterprise that employs more than 35,000 people and serves 40 million Americans in all 50 states. The Highmark Health enterprise is the third largest integrated health care delivery and financing system in the nation. Highmark Health is the parent company of Highmark Inc., Allegheny Health Network and HM Health Solutions.
Mission: Highmark Health is an interdependent system designed to deliver high quality, accessible, understandable and affordable experiences, outcomes and solutions for our customers.
Number of Employees: 35,000+ enterprise-wide
Leadership: David L. Holmberg, President and CEO
2014 Consolidated Revenues: $16.8 billion

Headquarters: San Antonio, Texas
Description: HVHC Distribution & Manufacturing describes the distribution and manufacturing operation of HVHC Inc. and its subsidiaries, which together constitute an integrated vision solutions organization. The fourth largest finisher of lenses in the U.S., HVHC Distribution & Manufacturing operates five state-of-the-art manufacturing laboratories.
Customers: HVHC subsidiaries Visionworks and Davis Vision
Products and Services: HVHC Distribution & Manufacturing custom fabricates eyeglasses and distributes vision products across the country for Visionworks and Davis Vision.
Geographic Service Area: United States
Number of Associates: 248
Leadership: James N. Eisen, President and CEO, HVHC Inc. and President, Visionworks

Headquarters: San Antonio, Texas
Description: Visionworks is a leading provider of eye care services in the U.S. with more than 650 optical retail stores. Visionworks is a subsidiary of HVHC Inc., the parent company for an integrated vision solutions organization.
Customers: Consumers
Products and Services: Prescription eyeglasses and contact lenses; eyewear services including exams.
Brands Offered: Frames by GUESS®, Diane von Furstenberg®, Lacoste®, Anne Klein®, Just Cavalli®, Nine West®, Gant®, Diesel® and Nike® plus exclusive brand frames including Chelsea Morgan, Salsa, Robert Michel and Alberto Romani. Lens brands include the family of Transitions® adaptive lenses and Coppertone® polarized lenses.
Geographic Service Area: 40 states in the U.S. and the District of Columbia
Number of Employees: 7,600
Leadership: James N. Eisen, President and CEO, HVHC Inc. and President, Visionworks

Headquarters: San Antonio, Texas
Description: HVHC Distribution describes the distribution and manufacturing operation of HVHC Inc. and its subsidiaries, which together constitute an integrated vision solutions organization.
Customers: HVHC subsidiaries Visionworks and Davis Vision
Products and Services: HVHC Distribution & Manufacturing custom fabricates eyeglasses and distributes vision products across the country for Visionworks and Davis Vision.
Geographic Service Area: United States
Number of Associates: 248
Leadership: James N. Eisen, President and CEO, HVHC Inc. and President, Visionworks

Headquarters: Pittsburgh
Description: Highmark Inc. doing business as Highmark Blue Cross Blue Shield in the 29 counties of western Pennsylvania and as Highmark Blue Shield elsewhere in the state – Pittsburgh
• Highmark West Virginia Inc. doing business as Highmark Blue Cross Blue Shield West Virginia – Parkersburg, W.Va.
• Highmark BCBSD Inc. doing business as Highmark Blue Cross Blue Shield Delaware – Wilmington, Del.
Description: An independent licensee of the Blue Cross and Blue Shield Association, Highmark, together with its Blue-branded affiliates, collectively comprise the fourth-largest Blue Cross and Blue Shield-affiliated organization and one of nation's 10 largest health insurance organizations.
Customers: Consumers, businesses and government entities
Products and Services: Individual and group health insurance; Medicare Advantage plans for seniors.
Brands Offered: Blue Cross Blue Shield and/or Blue Shield
Geographic Service Area: Pennsylvania, West Virginia and Delaware
Number of Employees: 7,500
Leadership: Deborah L. Rice-Johnson, President, Highmark Health Plan

Headquarters: San Antonio, Texas
Description: HVHC Distribution & Manufacturing describes the distribution and manufacturing operation of HVHC Inc. and its subsidiaries, which together constitute an integrated vision solutions organization. The fourth largest finisher of lenses in the U.S., HVHC Distribution & Manufacturing operates five state-of-the-art manufacturing laboratories.
Customers: HVHC subsidiaries Visionworks and Davis Vision
Products and Services: HVHC Distribution & Manufacturing custom fabricates eyeglasses and distributes vision products across the country for Visionworks and Davis Vision.
Geographic Service Area: United States
Number of Associates: 248
Leadership: James N. Eisen, President and CEO, HVHC Inc. and President, Visionworks

Visionworks

Headquarters: San Antonio, Texas
Description: Visionworks is a leading provider of eye care services in the U.S. with more than 650 optical retail stores. Visionworks is a subsidiary of HVHC Inc., the parent company for an integrated vision solutions organization.
Customers: Consumers
Products and Services: Prescription eyeglasses and contact lenses; eyewear services including exams.
Brands Offered: Frames by GUESS®, Diane von Furstenberg®, Lacoste®, Anne Klein®, Just Cavalli®, Nine West®, Gant®, Diesel® and Nike® plus exclusive brand frames including Chelsea Morgan, Salsa, Robert Michel and Alberto Romani. Lens brands include the family of Transitions® adaptive lenses and Coppertone® polarized lenses.
Geographic Service Area: 40 states in the U.S. and the District of Columbia
Number of Employees: 7,600
Leadership: James N. Eisen, President and CEO, HVHC Inc. and President, Visionworks
### Davis Vision
- **Headquarters:** San Antonio, Texas
- **Description:** Davis Vision provides comprehensive, managed vision care coverage through a national provider network that includes 47,000 points of access for its customers. Davis Vision is a subsidiary of HVHC Inc., the parent company for an integrated vision solutions organization.
- **Customers:** Consumers, businesses and government entities
- **Products and Services:** Managed vision care coverage through benefits plans.
- **Number of Employees:** 860
- **Leadership:** James. N. Eisen, President and CEO, HVHC Inc.; Celina Burns, President, Davis Vision

### United Concordia Dental
- **Headquarters:** Harrisburg, Pa.
- **Description:** United Concordia Companies Inc. and its subsidiaries - collectively called United Concordia Dental – comprise a leading dental wellness organization that delivers high-quality, cost-effective dental solutions through a network of nearly 103,000 dentists and more than 283,000 access points.
- **Customers:** Consumers, businesses and government entities
- **Products and Services:** Dental care and oral wellness.
- **Brands Offered:** United Concordia Dental, Smile for Health®, UCVision®, UCElect, Healthy Stages
- **Geographic Service Area:** United States and Puerto Rico
- **Number of Employees:** 940
- **Leadership:** Michael W. Sullivan, CEO, and F.G. “Chip” Merkel, President and COO

### HM Insurance Group
- **Headquarters:** Pittsburgh
- **Description:** The companies within the HM Insurance Group work to protect businesses and their employees across the nation from the financial risks associated with health costs. With 23 offices across the nation, HM Insurance Group is one of America's top four stop loss carriers.
- **Customers:** Benefits brokers, consultants and third party administrators on behalf of group policyholders; providers; managed-care entities
- **Products and Services:** Health risk solutions including stop loss, managed care reinsurance and workers' compensation insurance.
- **Geographic Service Area:** Stop loss and managed care reinsurance are offered across the United States. Workers' compensation is offered exclusively in Pennsylvania.
- **Number of Employees:** 426
- **Leadership:** Michael W. Sullivan, CEO; Matt Rhenish, President and COO

### Allegheny Health Network
- **Headquarters:** Pittsburgh
- **Description:** The integrated delivery network and its parent company Allegheny Health Network includes 8 hospitals; more than 2,100 affiliated physicians; 6 ambulatory surgery centers; a research institute; home and community based health services; a group purchasing organization; and three Health + Wellness Pavilions. The network also serves as a clinical campus for Temple University School of Medicine, Drexel University College of Medicine and the Lake Erie College of Osteopathic Medicine.
- **Customers:** Patients
- **Products and Services:** Integrated health care delivery, health care research, medical education, wellness services.
- **Brands Offered:** Allegheny Health Network, Allegheny General Hospital, Allegheny Valley Hospital, Canonsburg Hospital, Forbes Hospital, Jefferson Hospital, Saint Vincent Hospital, West Penn Hospital and Westfield Memorial Hospital
- **Geographic Service Area:** 29 counties in Pennsylvania and portions of New York, Ohio and West Virginia
- **Number of Employees:** 17,000
- **Leadership:** John W. Paul, President and CEO

### HM Health Solutions
- **Headquarters:** Pittsburgh
- **Description:** HM Health Solutions meets the information technology platform and other business needs of health insurance plans by providing proven business processes, expert knowledge and integrated cloud-based platforms.
- **Customers:** Businesses, specifically health plans
- **Products and Services:** Advanced, end-to-end health insurance solutions including the enterprise health solution, print management, infrastructure management and data center hosting.
- **Geographic Service Area:** Global
- **Number of Employees:** 2,060
- **Leadership:** Matthew V. T. Ray, President

Learn more about how we proudly serve you at [HighmarkHealth.org/2014AnnualReport](http://HighmarkHealth.org/2014AnnualReport)
Highmark Inc. and its subsidiaries and affiliates provide health insurance to 5.3 million members in Pennsylvania, West Virginia and Delaware.

Visionworks serves one customer at a time through its more than 650 optical retail stores in 40 states and the District of Columbia.

United Concordia Dental’s network includes 103,000 dentists at more than 283,000 access points, putting two or more dentists within 10 miles of every member.

Allegheny Health Network hospitals are among those recognized as U.S. News & World Report’s “Best Hospitals.”

Allegheny Health Network includes 17,000 employees and 2,100 affiliated physicians who deliver care to patients in western Pennsylvania and beyond.

HM Health Solutions now supports 11 Blue plans in 7 states and 3 countries on state-of-the-art technology platforms.

In 2014, HVHC Distribution & Manufacturing custom-made more than 4.6 million pairs of eyeglasses for its Visionworks and Davis Vision customers.

The Highmark Health enterprise is the 3rd largest integrated health care delivery & financing system in America.

Highmark Inc. and its subsidiaries and affiliates provide health insurance to 5.3 million members in Pennsylvania, West Virginia and Delaware.

HM Insurance Group ranks among the top 4 stop loss carriers, providing protection from financial risks for self-funded groups.

Learn more about how we proudly serve you at [HighmarkHealth.org/2014AnnualReport](http://HighmarkHealth.org/2014AnnualReport)