

HVHC
INC.

Corporate Overview



Overview

- Headquartered in Pittsburgh, PA
- Independent Licensee of the Blue Cross & Blue Shield Association
- Health Care Program Membership is 4.6M
- Posted \$12.4B in Total 2007 Revenue



mission



**To Provide Access to Affordable, Quality
Health Care Enabling Individuals to
Live Longer, Healthier Lives**



Highmark “Family” Offers Full Service

- Subsidiaries Enable Us to Capitalize on Full-Service Customer Satisfaction
- Chronic Conditions in U.S. Are on the Rise
- Provide Early Diagnosis & Treatment for Chronic Diseases
- Vision Insurance & Attractive Benefit Due to Affordability



Alignment of Resources



HVHC Will Be The...

- Market-Focused Leader of Integrated Vision Solutions
- Servicing Value-Seeking Customers/Patients
- Offering Differentiated Products & Services
- Developing Strong Partnerships with Independent ODs, Various Provider Organizations & Other Retail Partners





Who is HVHC?



One of the Nation's Premier
Managed Vision Care Companies



A Top Global Eyewear Company



The Largest U.S.-Owned, Optical
Retail Chain

brands



Exclusive Provider of Great Brands

GUESS
BY MARCIANO

TOMMY  HILFIGER
EYEWEAR

Candie's
eyes

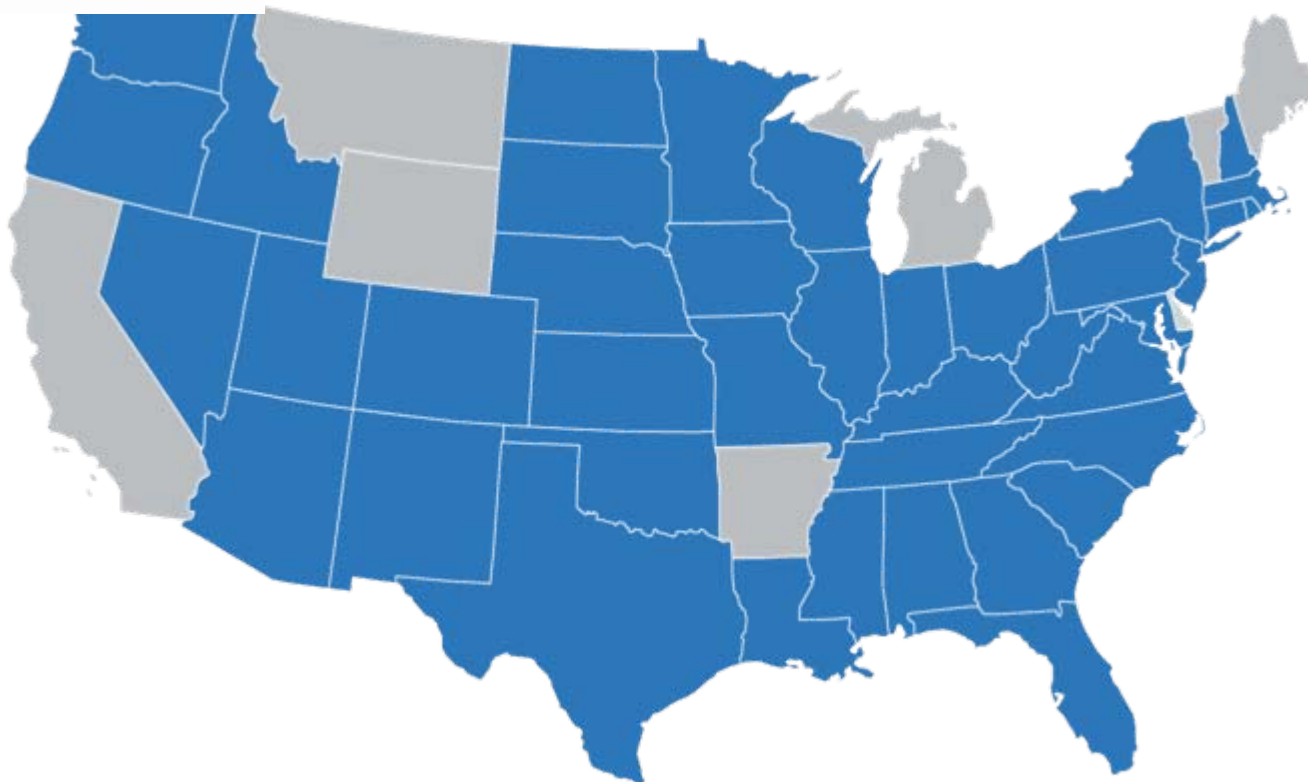
GANT[®]
EYEWEAR

Overview

- Value to the Member - Low Out-of-Pocket Cost with Freedom of Choice in Eyewear
- Value to the Client - Competitive Rates & Flexibility in Plan Design, Funding Options & Network Composition



retail



Overview

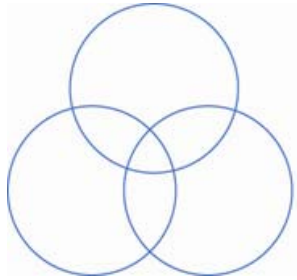
- Utilize State-of-the-Art Technology
- Manufacture at the Highest Quality Standards
- Ensure Prompt Delivery of Products to the Customer
- Provide Better Value



How Are We Dealing With the Economic Environment?

- Determined our “Point of View”
- Invested in What Matters to the Customer
- Became Proactive vs. Reactive
- Built a Sustainable Platform
 - To Service Customers Effectively
 - To Grow Profitably
- Established Clear Values
- Outlined Rules of Engagement





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