



Dear Highmark Vision Member:

Thank you for allowing Highmark to provide your vision care benefits. We're writing today to inform you of an upcoming change in the Davis Vision* network that Highmark uses for your vision coverage.

Beginning July 1, 2009, Pennsylvania Wal-Mart locations will no longer be considered in-network for your routine vision coverage. Since you or someone in your family received vision services at a Wal-Mart location in the past, we wanted to make sure you are aware of this change. When you need to use your vision benefits in the future, you have two options:

- **You can save money by choosing a network vision care provider.** The extensive Davis Vision network includes more than 25,000 vision care providers nationwide in both private practice and retail locations, including more than 2,500 providers in Pennsylvania. When you choose a network provider, you'll enjoy the maximum benefits available from your plan, and you don't have to file claim forms or wait to be reimbursed.
- **You can continue to receive services at Wal-Mart.** If your coverage includes out-of-network benefits, you may need to pay more out of your own pocket. If your coverage does not include out-of-network benefits, you're responsible for the entire cost of the services you receive.

To find a network provider that's convenient for you, go to www.highmark.com and choose the plan that serves your area. Then, under the "Find Providers" section, click on "Find a network vision provider," and follow the easy instructions.

Again, thank you for choosing Highmark for your vision benefits. If you have any questions about your vision coverage or finding a network provider, visit our Web site or call Customer Service at 1-800-223-4795.

Sincerely,

A handwritten signature in black ink that reads 'Deborah L. Rice'.

Deborah L. Rice
Executive Vice President, Health Services

*Davis Vision is a separate company that administers Highmark vision coverage.