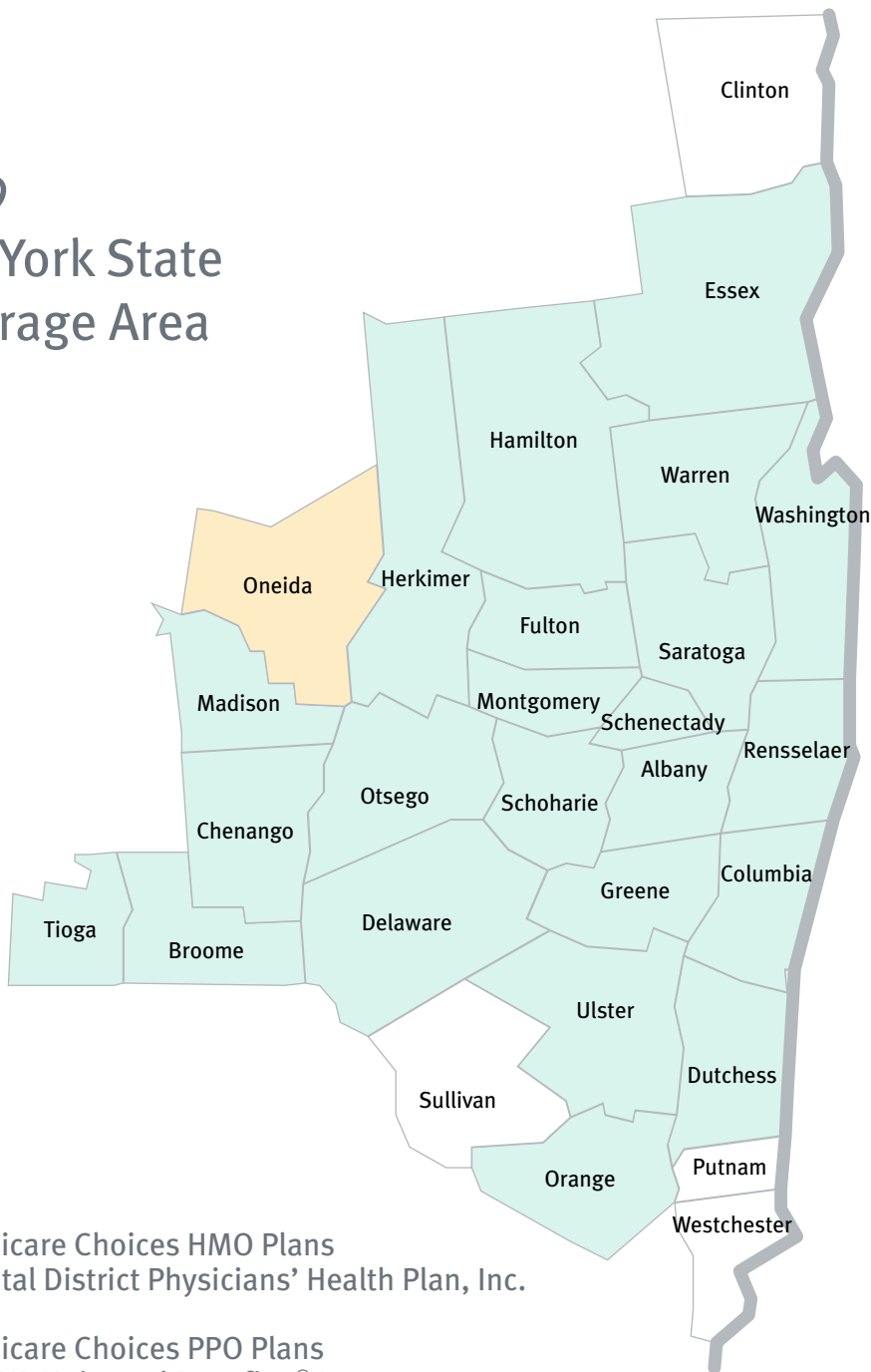


Medicare Plans Group

2009
New York State
Coverage Area



KEY

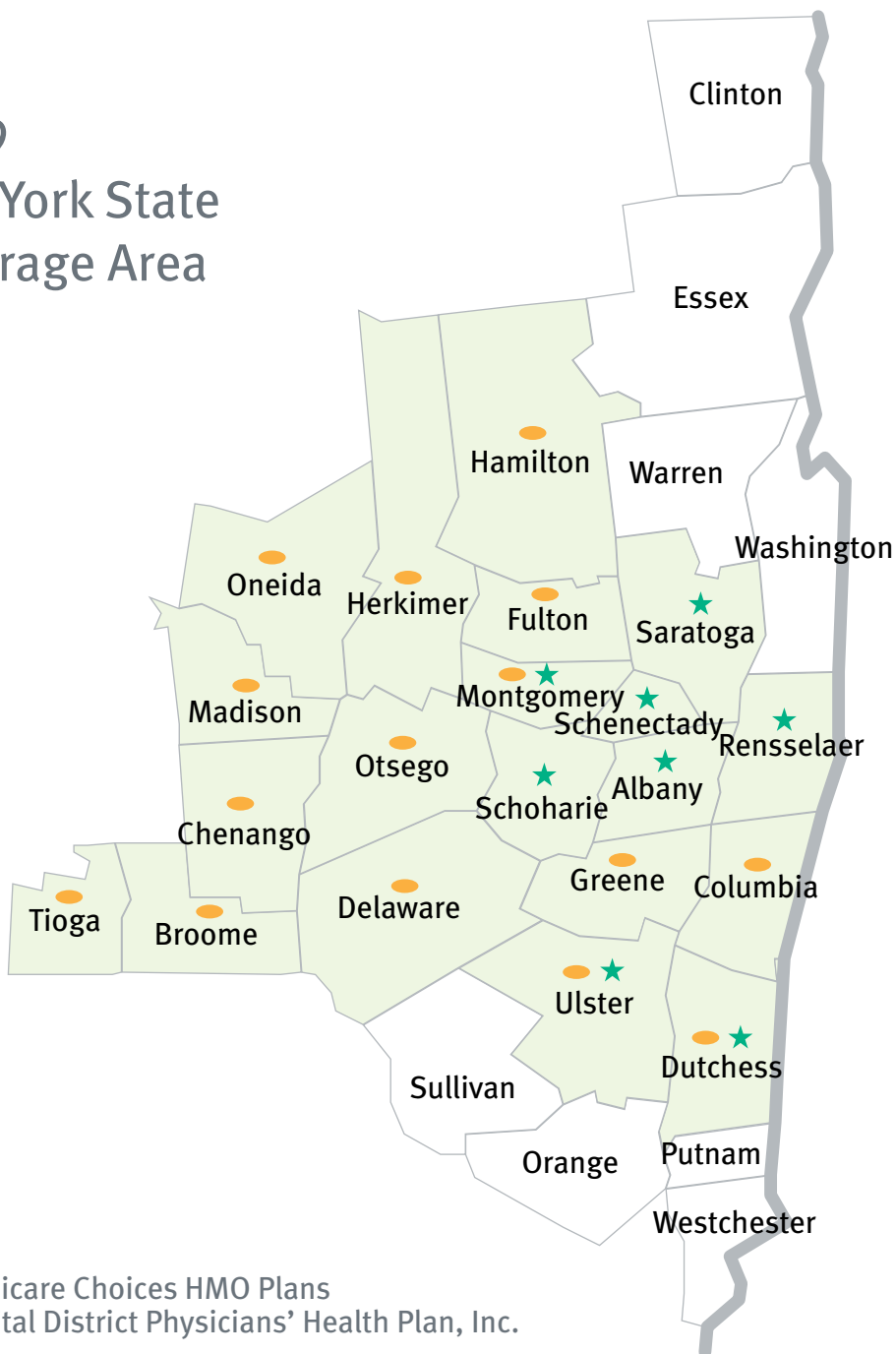
- Medicare Choices HMO Plans
Capital District Physicians' Health Plan, Inc.
and
Medicare Choices PPO Plans
CDPHP Universal Benefits,® Inc.
- Medicare Choices PPO Plans
CDPHP Universal Benefits,® Inc.



A plan for life.

Medicare Plans Individual

2009
New York State
Coverage Area



New for 2009
PPO:
Columbia
Delaware
Fulton
Greene
Hamilton
Montgomery
Tioga

- KEY**
- ★ Medicare Choices HMO Plans
Capital District Physicians' Health Plan, Inc.
 - Medicare Choices PPO Plans
CDPHP Universal Benefits,® Inc.



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