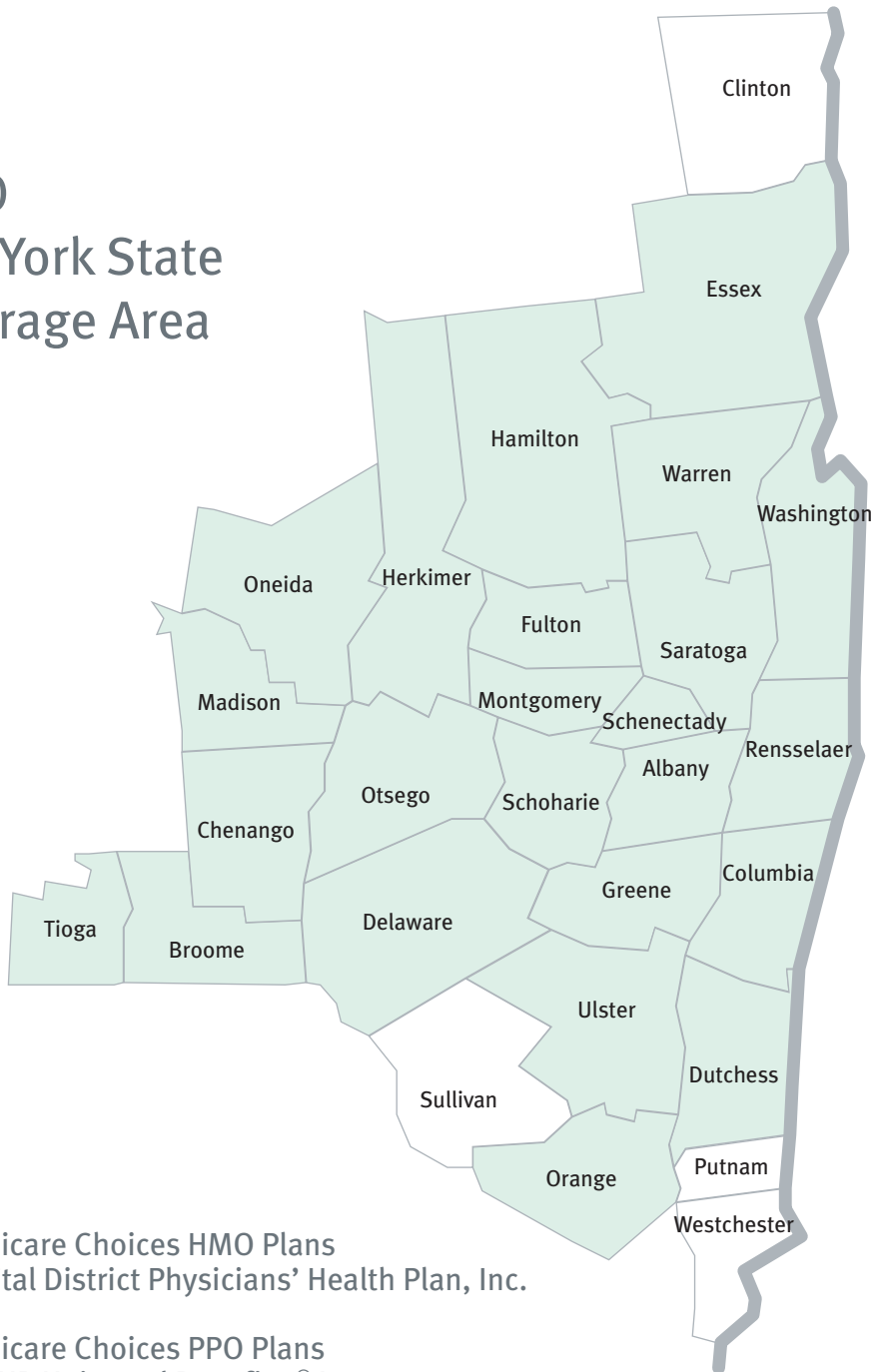


Medicare Plans Group

2010
New York State
Coverage Area



KEY

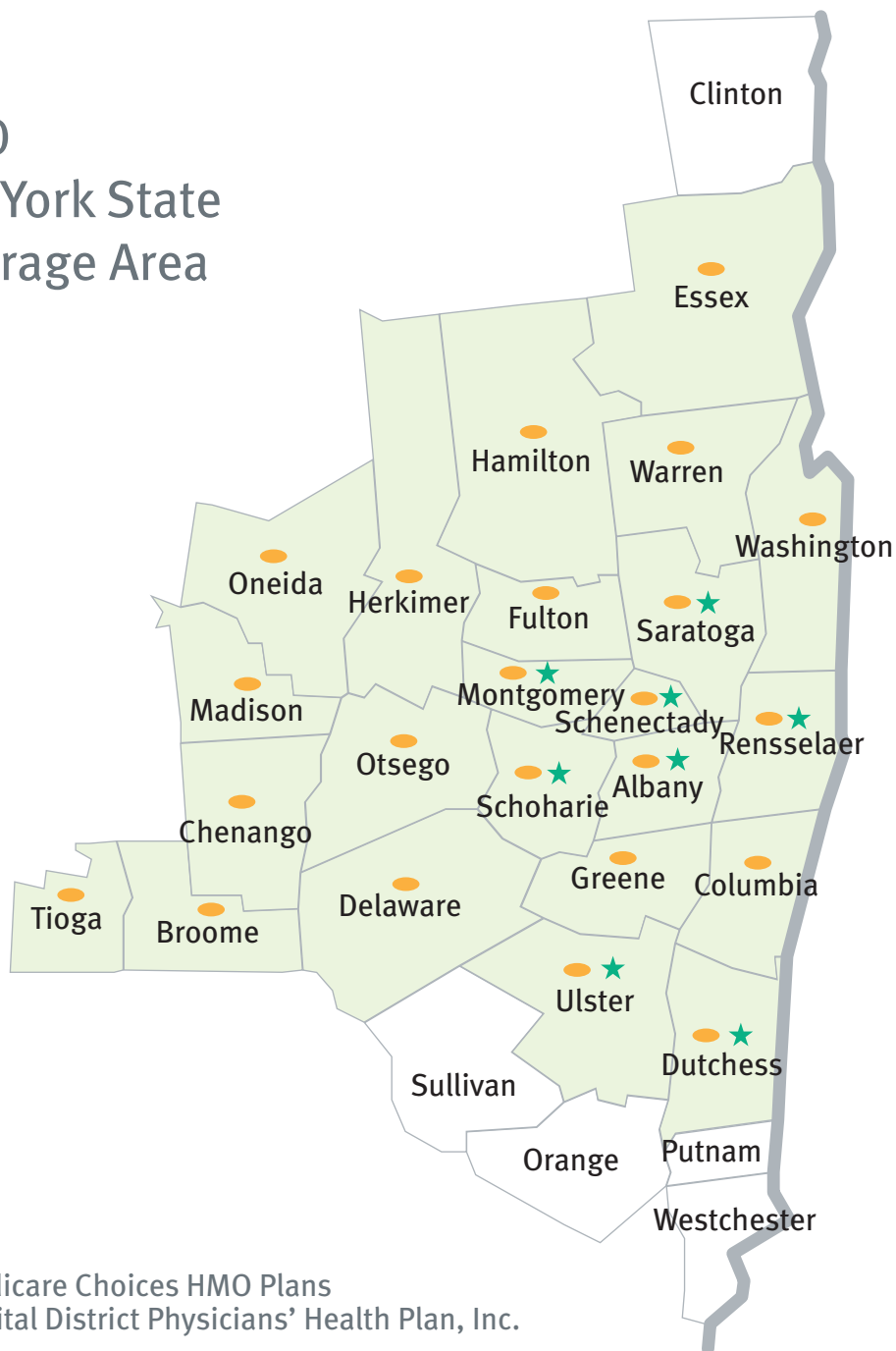
- Medicare Choices HMO Plans
Capital District Physicians' Health Plan, Inc.
and
Medicare Choices PPO Plans
CDPHP Universal Benefits,® Inc.



A plan for life.

Medicare Plans Individual

2010
New York State
Coverage Area



New for 2010
PPO:
Albany
Essex
Rensselaer
Saratoga
Schenectady
Schoharie
Warren
Washington

KEY

- ★ Medicare Choices HMO Plans
Capital District Physicians' Health Plan, Inc.
- Medicare Choices PPO Plans
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