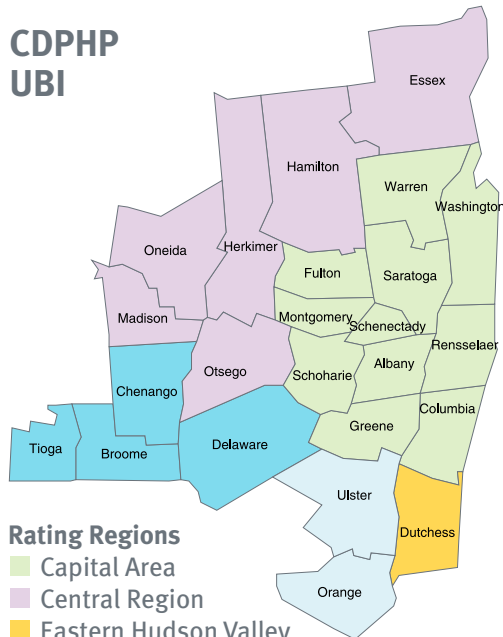


Commercial Service Area

RATING REGIONS

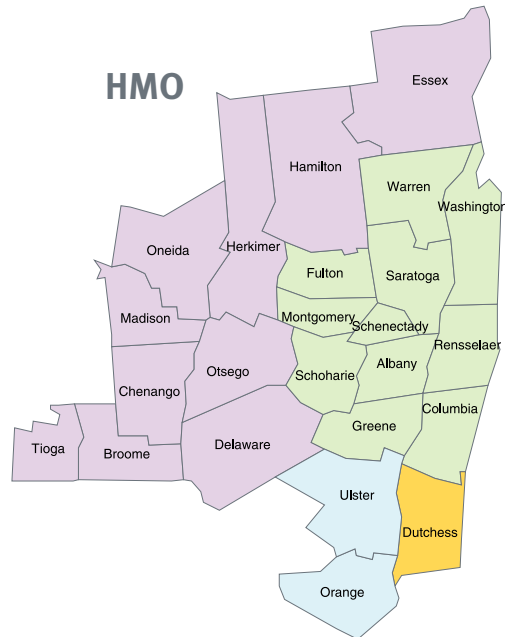
CDPHP UBI



Rating Regions

- Capital Area
- Central Region
- Eastern Hudson Valley
- Western Hudson Valley
- Southern Tier

HMO



FIND-A-DOC

Thousands of physicians participate with CDPHP. We make it easy for you to learn more by using Find-A-Doc.

Go to www.cdphp.com and click on **Find-A-Doc** on the home page. Then follow these three easy steps to begin your search:

- Step 1. Enter a ZIP code or city and state information, and how far out you want to search.
- Step 2. Indicate the specialty (type of doctor) you want to find. If you are looking for a specific physician or group, enter the name in the field provided.
- Step 3. Enter your member ID or select your product from the drop-down box. Click “Continue.”

Your search results will appear sorted by the closest distance to your specified location. You may also choose to sort your results alphabetically by last name.

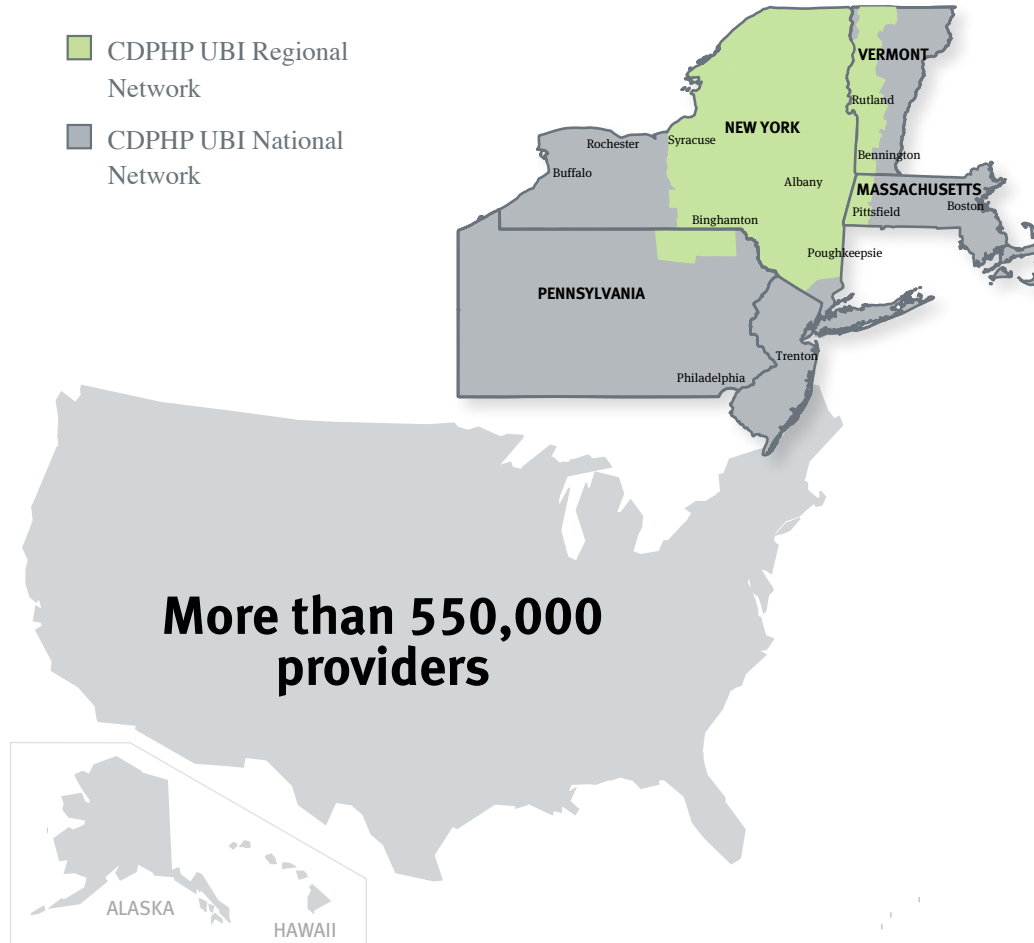
Tip: There are thousands of physicians in our network. You can narrow your search results by choosing from one of the options shown on the right side of the results page, including gender, specialty, hospitals, and languages.



NATIONAL NETWORK

CDPHP UBI offers a comprehensive network throughout the New York metro area and across the nation. This extensive network is included as a base benefit with most EPO, PPO, and High Deductible EPO and PPO plans.*

In-network coverage is available in all 50 states as well as Puerto Rico. Members have access to more than 550,000 providers throughout the U.S. Go to Find-A-Doc to locate a provider.



EMERGENCY CARE

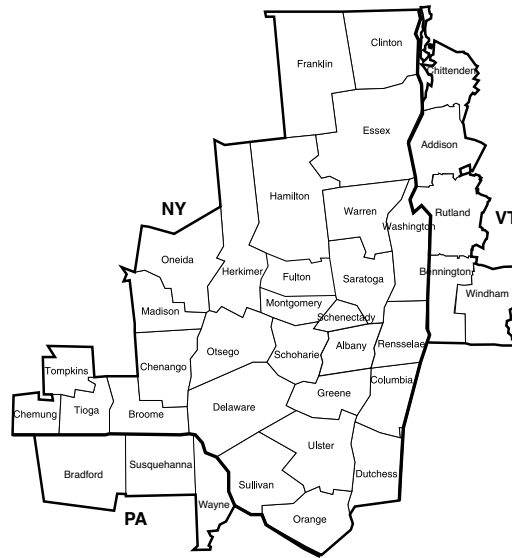
All CDPHP members are covered for worldwide emergency care at the in-network level. If a member experiences a sudden emergency so severe that immediate medical attention is needed to avoid serious health damage, a member should dial 911 or go to the nearest hospital emergency room no matter where he/she is. It is recommended that the member notify his/her physician as soon as possible.

** This benefit does not extend to members of the Federal Employees Health Benefits Plan, FoxFirst, or Medicare Choices PPO plans.*

EXTENDED NETWORKS

A CDPHP UBI large group may have chosen a network that extends its in-network options outside the service area. The front of the member ID card displays the logo of the extended network to which the group has access, either through Beech Street Corporation or PHCS (Private Healthcare Systems).

Within the service area pictured in the corresponding map below, care must be delivered by one of the CDPHP UBI health care practitioners to be covered at the in-network level. Outside of this service area, however, a member may use the extended network and the services will be considered in-network.



Beech Street extended network coverage does not apply in these counties. Please refer to www.cdphp.com for a list of providers who are considered in-network.



PHCS extended network coverage does not apply in these counties. Please refer to www.cdphp.com for a list of providers who are considered in-network.