

**CDPHP Universal Benefits, Inc.
6 Wellness Way
Latham, NY 12110**

CDPHP UBI Address Change Amendment

I. General.

This amendment changes the Your Certificate as described below.

The CDPHP Universal Benefits, Inc. corporate address has changed to the following:

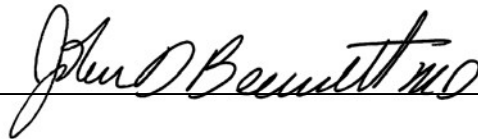
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II. General Provisions

Input in Developing Our Policies.

Subscribers may participate in the development of Our policies by forwarding your suggestions or ideas to our Member Mailbox; Attn: CDPHP UBI Member Services Department, 6 Wellness Way, Latham, NY 12110.

CDPHP UNIVERSAL BENEFITS, INC.

A handwritten signature in black ink, appearing to read "John D. Bennett", is written over a horizontal line.

By:

**John D. Bennett, MD, FACC
President and CEO**