



*Allegheny, Armstrong, Beaver, Bedford, Blair,
Butler, Cambria, Cameron, Clarion, Clearfield,
Crawford, Elk, Erie, Fayette, Forest, Greene,
Huntington, Indiana, Jefferson, Lawrence,
McKean, Mercer, Potter, Somerset, Venango,
Warren, Washington, and Westmoreland.*



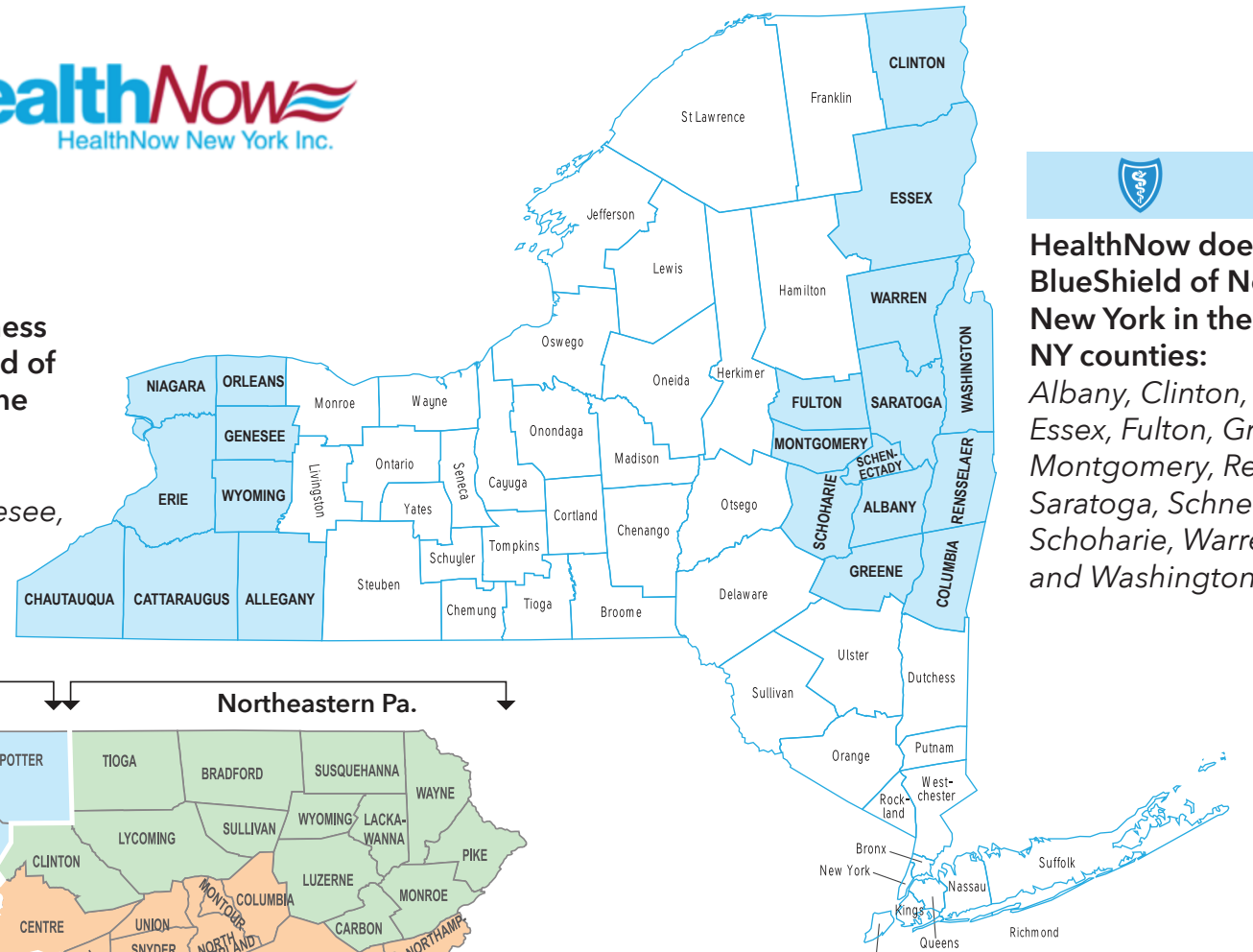
In these Northeastern Pa. counties:
*Bradford, Carbon, Clinton, Lackawanna,
Luzerne, Lycoming, Monroe, Pike,
Sullivan, Susquehanna, Tioga, Wayne,
and Wyoming.*



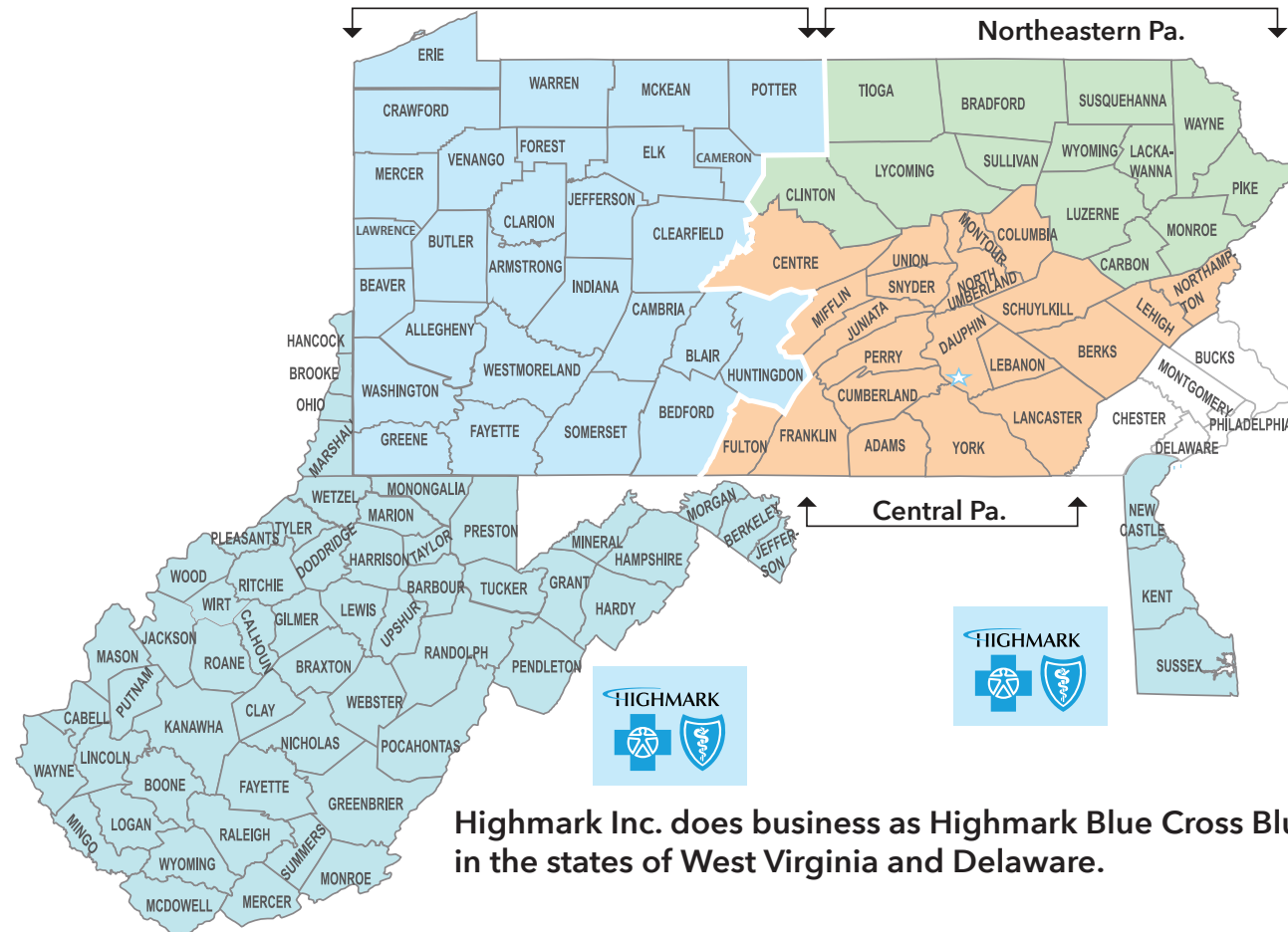
Highmark Inc. does business as Highmark Blue Shield in these Central Pa. counties:
Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Juniata, Franklin, Fulton, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, and York.



HealthNow does business as BlueCross BlueShield of Western New York in the following NY counties:
Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.



*Albany, Clinton, Columbia,
Essex, Fulton, Greene,
Montgomery, Rensselaer,
Saratoga, Schenectady,
Schoharie, Warren,
and Washington.*



Highmark Inc. does business as Highmark Blue Cross Blue Shield in the states of West Virginia and Delaware.

