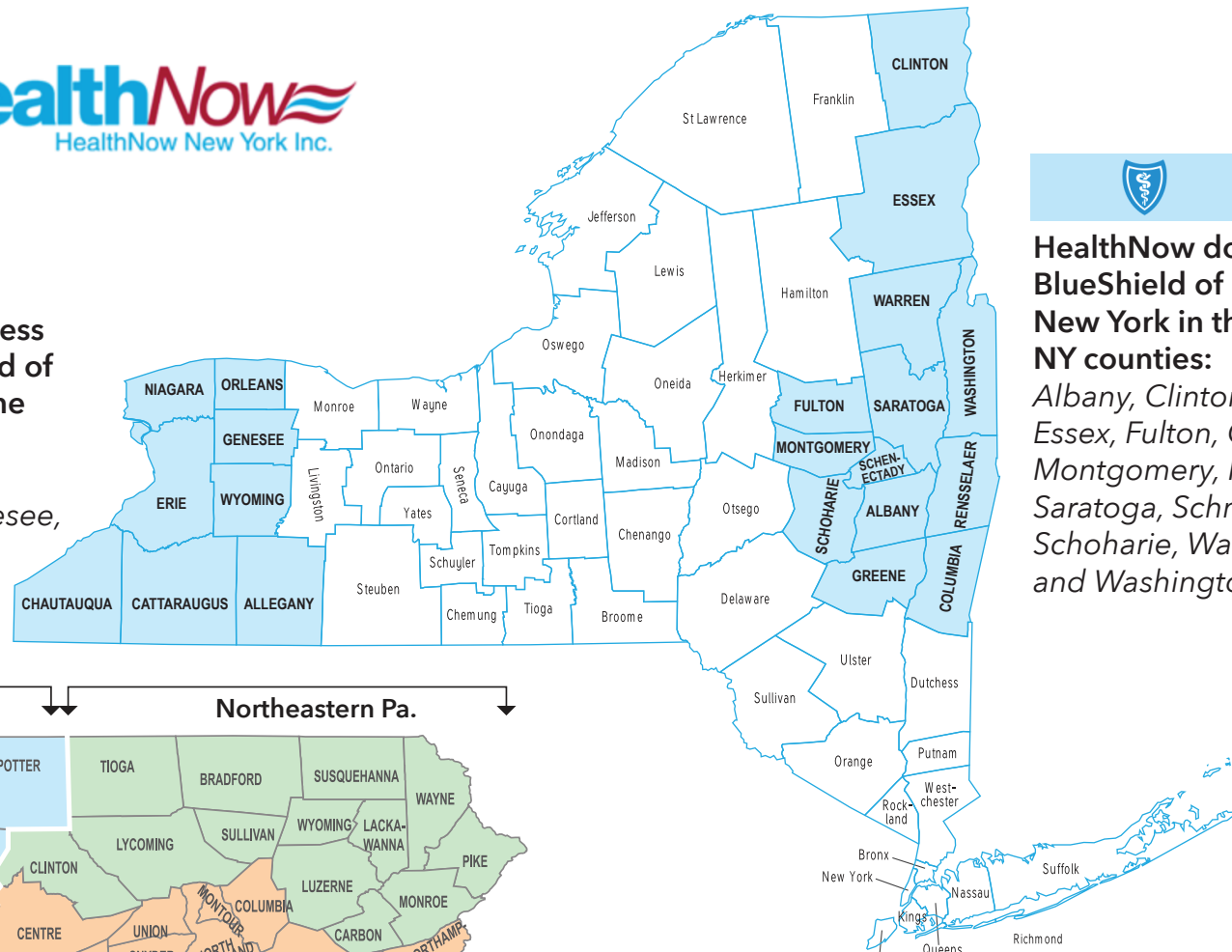




Highmark Inc. does business as Highmark Blue Cross Blue Shield in these Western Pa. counties:
Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, and Westmoreland.



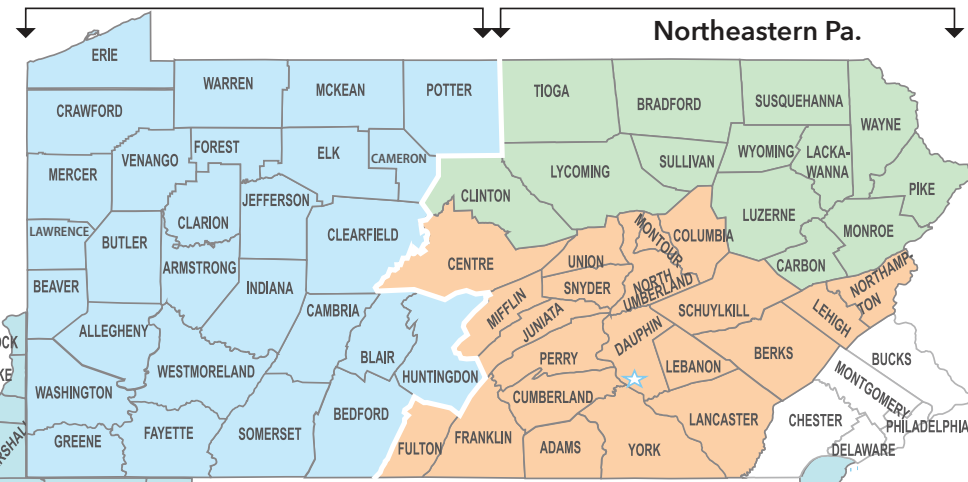
HealthNow does business as BlueCross BlueShield of Western New York in the following NY counties:
Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.



HealthNow does business as BlueShield of Northeastern New York in the following NY counties:
Albany, Clinton, Columbia, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington.



In these Northeastern Pa. counties:
Bradford, Carbon, Clinton, Indiana, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, 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.



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

