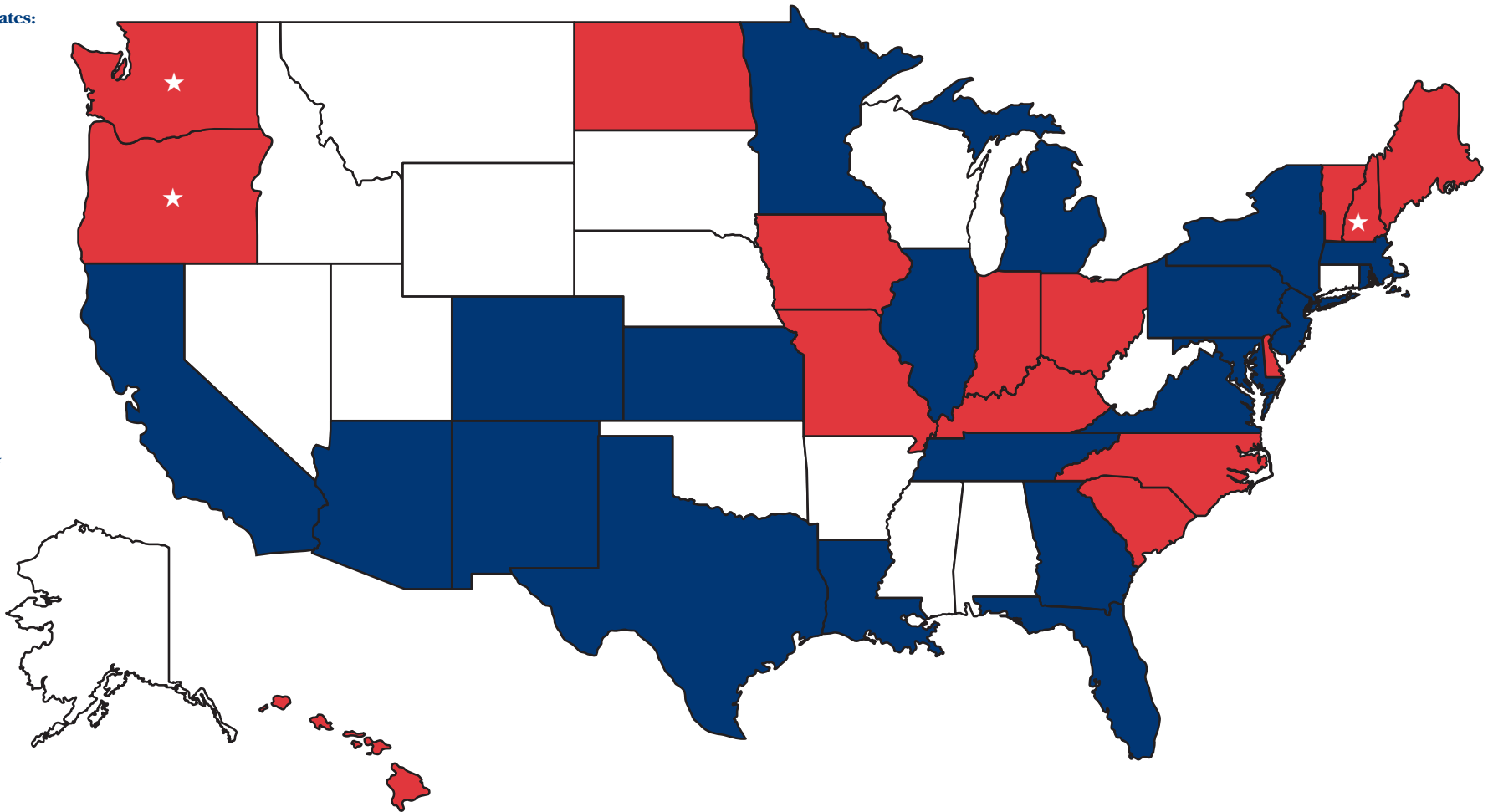


# Preferred Network For ConnectiCare Network USA—PPO Plan

*ConnectiCare Network USA has a Preferred Network in 35 states and the District of Columbia. The states in red are the latest additions—quoting begins May 1, 2003 for July 1, 2003 effective dates. This network is maintained by Private Health Care Systems, Inc. (PHCS), of Waltham, Mass., which has one of the largest PPO networks in the country.*

## Preferred Network States:

1. Arizona
2. California
3. Colorado
4. Delaware
5. Florida
6. Georgia
7. Hawaii
8. Illinois
9. Indiana
10. Iowa
11. Kansas
12. Kentucky
13. Louisiana
14. Maine
15. Maryland
16. Massachusetts
17. Michigan
18. Minnesota
19. Missouri
20. New Hampshire\*
21. New Jersey
22. New Mexico
23. New York
24. North Carolina
25. North Dakota
26. Ohio
27. Oregon\*
28. Pennsylvania
29. Rhode Island
30. South Carolina
31. Tennessee
32. Texas
33. Vermont
34. Virginia
35. Washington\*
- District of Columbia



★ Coverage under this plan for residents of New Hampshire, Oregon and Washington is subject to regulatory approval. PPO coverage and services are administered by ConnectiCare Insurance Company, Inc.