The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to

https://regence.com/go/2024/policy/ID/SLHPSilver5500SeparateRXDeductibleStLukesHealthPartners or call 1 (888) 232-5763. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1 (888) 232-5763 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>network provider</u> : \$5,500 individual / \$11,000 family per calendar year. <u>Out-of-network provider</u> : \$16,300 individual / \$32,600 family per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply."	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at healthcare.gov/coverage/preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	Yes. \$2,000 individual / \$4,000 family per calendar year for prescription drug coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>network provider</u> : \$9,450 individual / \$18,900 family per calendar year. <u>Out-of-network provider</u> : \$81,500 individual / \$163,000 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Pediatric vision services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/ID/StLukesHealthPartn ers or call 1 (888) 232-5763 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Page 1 of 7

Do you need a <u>referral</u> to see a specialist?	No.	You can see the specialist you choose without a referral.
occ a <u>opeolanor</u> .		

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	 \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for all other services 	50% coinsurance	<u>Copayment</u> applies to each in- <u>network provider</u> office visit only. All other services are covered at the	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	 \$80 <u>copay</u> / office visit, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for all other services 	50% coinsurance	<u>coinsurance</u> specified, after <u>deductible</u> .	
	Preventive care/screening/ immunization No charge, deductib	No charge, <u>deductible</u> does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	50% coinsurance	None	
n you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	None	
If you need drugs to treat your illness or condition	Generic drugs	 \$10 <u>copay</u>, <u>deductible</u> does not apply / retail prescription \$30 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	 \$10 <u>copay</u>, <u>deductible</u> does not apply / retail prescription \$30 <u>copay</u>, <u>deductible</u> does not apply / home delivery prescription 	Prescription drugs not on the Drug List are not covered, unless an exception is approved. <u>Deductible</u> does not apply for preferred brand insulin and drugs specifically designated as preventive for treatment of certain chronic diseases that are on the Optimum Value Medication List.	
More information about prescription drug <u>coverage</u> is available at https://regence.com/go/ 2024/ID/4tier	Preferred brand drugs	20% <u>coinsurance</u> / retail prescription 20% <u>coinsurance</u> / home delivery prescription	20% <u>coinsurance</u> / retail prescription 20% <u>coinsurance</u> / home delivery prescription	90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply) 90-day supply / home delivery prescription 30-day supply / <u>specialty drug</u> prescription	
2024/1D/4tier	Brand drugs	50% <u>coinsurance</u> / retail prescription 50% <u>coinsurance</u> / home	50% <u>coinsurance</u> / retail prescription 50% <u>coinsurance</u> / home	<u>Specialty drugs</u> are not available through home delivery. <u>Cost shares</u> for preferred brand insulin will not exceed	

Common Medical	Services You May	What You	u Will Pay	Limitations, Exceptions, & Other Important	
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Specialty drugs	delivery prescription 50% <u>coinsurance</u> / <u>specialty drug</u>	delivery prescription 60% <u>coinsurance</u> / <u>specialty drug</u>	 \$100 / 30-day supply retail prescription or \$300 / 90-day supply home delivery prescription. No charge, <u>deductible</u> does not apply for certain preventive drugs, contraceptives and immunizations at a participating pharmacy. If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the <u>copayment</u> and/or <u>coinsurance</u>. The first fill of <u>specialty drugs</u> for hemophilia may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy or a specialty pharmacy designated as a hemophilia treatment center. 	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	None	
	Physician/surgeon fees	20% coinsurance	50% coinsurance		
	Emergency room care Emergency medical	20% coinsurance	20% coinsurance	In- <u>network</u> deductible applies to in- <u>network provider</u>	
	transportation	20% coinsurance	20% coinsurance	and out-of-network provider services.	
If you need immediate medical attention	Urgent care	\$80 <u>copay</u> / office visit, <u>deductible</u> does not apply;	\$80 <u>copay</u> / office visit, <u>deductible</u> does not apply;	<u>Copayment</u> applies to each in- <u>network provider</u> or <u>out-of-network provider</u> office visit only. All other services are covered at the <u>coinsurance</u> specified, after	
If you have a hospital stay		20% <u>coinsurance</u> for all other services	20% <u>coinsurance</u> for all other services	<u>deductible</u> . In- <u>network</u> <u>deductible</u> applies to in- <u>network provider</u> and <u>out-of-network provider</u> services.	
	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	\$2,000 / day for inpatient non-emergency admission in non-participating facilities	
	Physician/surgeon fees	20% coinsurance	50% coinsurance	None	
If you need mental health, behavioral health, or substance	Outpatient services	\$20 <u>copay</u> / office visit, <u>deductible</u> does not apply;	50% coinsurance	<u>Copayment</u> applies to each in- <u>network provider</u> office/psychotherapy visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .	
abuse services		20% coinsurance for all			

Common Medical	Services You May	What You Will Pay		Limitationa Exacutiona 8 Other Important
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		other services		
	Inpatient services	20% coinsurance	50% coinsurance	\$2,000 / day for inpatient non-emergency admission in non-participating facilities
	Office visits	20% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care
If you are pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	may include tests and services described elsewhere in the SBC (i.e. ultrasound). \$2,000 / day for inpatient non-emergency admission in non-participating facilities
	Home health care	20% coinsurance	50% coinsurance	None
	Rehabilitation services	20% coinsurance	50% coinsurance	20 outpatient visits each for rehabilitation and
If you need help recovering or have other special health	Habilitation services	20% <u>coinsurance</u>	50% coinsurance	habilitation services / year Includes physical therapy, occupational therapy and speech therapy. \$2,000 / day for inpatient non-emergency admission in non-participating facilities
needs	Skilled nursing care	20% coinsurance	50% coinsurance	30 inpatient days / year
	Durable medical equipment	20% coinsurance	50% coinsurance	None
	Hospice services	20% coinsurance	50% coinsurance	
K	Children's eye exam	No charge, <u>deductible</u> does not apply	50% <u>coinsurance,</u> <u>deductible</u> does not apply	For services provided by an <u>out-of-network provider</u> , you pay all charges up front then submit a <u>claim</u> for reimbursement. 1 routine eye examination / year for individuals under age 19 VSP doctors are the only in- <u>network providers</u> .
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	50% <u>coinsurance,</u> <u>deductible</u> does not apply	For services provided by an <u>out-of-network provider</u> , you pay all charges up front then submit a <u>claim</u> for reimbursement. 1 pair of lenses / year 1 set of frames / year Glasses limited to individuals under age 19. Frames from VSP doctors are limited to Otis & Piper

	Common Medical	Sarviaas Vau May	What You Will Pay		Limitations, Exceptions, & Other Important
Event		Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
					Eyewear Collection. VSP doctors are the only in- <u>network providers</u> .
		Children's dental check- up	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	2 cleanings* / year 2 preventive oral examinations / year Coverage limited to individuals under age 19. *Coverage may include another cleaning, refer to your <u>plan</u> for further information. Coverage includes basic and major dental services for individuals under age 19, refer to your <u>plan</u> for further information.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Abortion, except when performed to preserve the life of the enrolled individual	Dental care (Adult)	Routine eye care (Adult) Deutine feet care except for dispetie notionte		
Bariatric surgery	Infertility treatmentLong-term care	 Routine foot care, except for diabetic patients Weight loss programs 		
Cosmetic surgery, except congenital anomalies	Private-duty nursing			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Acupuncture, 18 visits / year	Hearing aids (children under age 26), 1 / ear e	every • Non-emergency care when traveling outside the		

Chiropractic care, 18 spinal manipulations / year

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the plan at 1 (888) 232-5763. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 1 (800) 318-2596.

U.S.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the <u>plan</u> at 1 (888) 232-5763 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform. You may also contact the Idaho Department of Insurance by calling 1 (208) 334-4250 or the toll-free message line at 1 (800) 721-3272; by writing to the Idaho Department of Insurance, Consumer Affairs, 700 W State Street, 3rd Floor; P.O. Box 83720, Boise, ID 83720-0043; through the Internet at: doi.idaho.gov; or by E-mail at: consumeraffairs@doi.idaho.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

36 months

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (888) 232-5763.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$5,500
Specialist copayment	\$80
Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost			\$12,700

In this example, Peg would pay:

Cost Sharing			
Deductibles	\$5,500		
<u>Copayments</u>	\$10		
Coinsurance	\$1,300		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$6,870		

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$5,500
Specialist copayment	\$80
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$900
<u>Copayments</u>	\$400
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$200
The total Joe would pay is	\$2,100

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$5,500
Specialist copayment	\$80
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$2,500
<u>Copayments</u>	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Regence:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Medicare Customer Service

1-800-541-8981 (TTY: 711)

Customer Service for all other plans

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784 medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើរអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ

ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-

6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)፡፡

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

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توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 6347-6347-1 تماس بگیرید.

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