Summary of Benefits and Coverage: What this Plan covers & What You Pay For Covered Services Ambetter from SilverSummit Healthplan: Ambetter Balanced Care 4 (2019)

Coverage Period: 01/01/2019-12/31/2019

Coverage for: Individual/Family | Plan Type: HMO



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, visit

https://ambetter.SilverSummitHealthplan.com/2019-brochures.html, or call 1-866-263-8134 (TTY/TDD 1-855-868-4945). 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 <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-866-263-8134 (TTY/TDD 1-855-868-4945) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$7,050 individual/\$14,100 family.	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. <u>Preventive care services</u> , primary care, <u>specialist</u> , and <u>urgent</u> <u>care</u> office visits, generic and preferred brand drugs are covered before you meet your <u>deductible</u> .	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</u> <u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$7,050 individual/\$14,100 family. No, for non- <u>network providers</u> .	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 <u>out-of-pocket limit</u> ?	<u>Premiums, 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 <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>Find a Provider</u> or call 1- 866-263-8134 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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</u> <u>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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

		What You	ı Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$60 <u>Copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	Not covered	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.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details.	
	Imaging (CT/PET scans, MRIs)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	

			ı Will Pay	Limitation, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
	Generic drugs (Tier 1)	Retail: \$15 <u>Copay</u> /prescription; Mail order: \$45 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	<u>Prescription drugs</u> are provided up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount.	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is	Preferred brand drugs (Tier 2)	Retail: \$50 <u>Copay</u> /prescription; Mail order: \$150 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount.	
available at <u>Preferred</u> <u>Drug List</u> .	Non-preferred brand drugs (Tier 3)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount.	
	Specialty drugs (Tier 4)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	
	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	

			ı Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Emergency room care	No charge after <u>deductible</u>	No charge after <u>deductible</u>	None	
If you need immediate medical	Emergency Medical transportation	No charge after <u>deductible</u>	No charge after <u>deductible</u>	None	
attention	ion \$100 <u>Copay</u> /visit; <u>Urgent Care</u> <u>deductible</u> does not apply	None			
lf you have a	Facility fee (e.g., hospital room)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	
hospital stay	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	
If you need mental health, behavioral health, or substance	Outpatient services	\$30 <u>Copay</u> /office visit; <u>deductible</u> does not apply; No charge after <u>deductible</u> for all other services	Not covered	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
abuse services	Inpatient services	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	

		What You Will PayMay NeedNetwork Provider (You will pay the least)Out-of-Network Provider (You will pay the most)		
Common Medical Event	Services You May Need			Limitation, Exceptions, & Other Important Information
If you are pregnant	Office visits	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge after <u>deductible</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	No charge after <u>deductible</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

		What You Will PayNetwork Provider (You will pay the least)Out-of-Network Provider (You will pay the most)		Limitation, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need				
	Home health care	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. Unlimited benefit except for one medical social service consultation per course of treatment; one nutrition consultation by a certified registered dietitian; and health aide services are furnished only when receiving nursing services or therapy.	
If you need help	Rehabilitation services	No charge after <u>deductible</u>	Not covered	60 Visits per year.	
recovering or have other special health needs	Habilitation services	No charge after <u>deductible</u>	Not covered	60 Visits per year.	
neeus	Skilled nursing care	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. 100 Days per year.	
	Durable medical equipment	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. 1 item every 3 years.	
	Hospice services	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. A limit of 5 days per episode applies to respite services and bereavement services.	
If your child needs	Children's eye exam	No charge	Not covered	1 Visit per year.	
dental or eye care	Children's glasses	No charge	Not covered	1 Item per year.	
dental of eye cale	Children's dental check-up	Not covered	Not covered	None	

Excluded Services & Other Covered Services

Services your Plan Generally Does NOT cover (Check your policy or plan documentation for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture

- Cosmetic surgery
- Dental care
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Bariatric surgery (1 procedure	 Hearing aids (Limited to a single 	 Infertility treatment (See policy for 		
per lifetime)	purchase of a type of Hearing	coverage details)		
Chiropractic care (20 visits per	Aid, including repair and	 Private-duty nursing 		
year)	replacement, once every three (3) yrs)	 Routine foot care (Related to diabetes treatment) 		

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: Ambetter from Silver Summit Healthplan at 1-866-263-8134 (TTY/TDD 1-855-868-4945); Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, <u>visit www.HealthCare.gov</u> or call 1-800-318-2596.

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: Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-263-8134, TTY/TDD 1-855-868-4945. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-263-8134, TTY/TDD 1-855-868-4945. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-263-8134, TTY/TDD 1-855-868-4945. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-263-8134, TTY/TDD 1-855-868-4945.

-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 providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage

Peg	is	Havin	gа	baby
<u> </u>			-	

(9 months of in-network prenatal care and a hospital delivery)

- The plan's overall deductible \$7,050 Specialist copayment \$60 Hospital (facility) coinsurance 0% 0%
- Other coinsurance

This EXAMPLE even includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery facility Services Diagnostic test (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	¢40.000
Total Example Cost	\$12,800
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$6,600
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,060

Managing Joe's type 2 Diabetes			
(a year of routine in-network care of controlled condition)	of a well-		
The <u>plan's</u> overall <u>deductible</u>	\$7,050		
 <u>Specialist copayment</u> 	\$60		
 Hospital (facility) <u>coinsurance</u> 	0%		
 Other <u>coinsurance</u> 	0%		
This EXAMPLE even includes service Primary care physician office visits (includes as education) Diagnostic tests (blood work) Prescription Drugs Durable medical equipment (glucose m	ludes		

Total Example Cost \$7,400

In this example. Joe would pay:

Cost Sharing		
Deductibles	\$1,900	
Copayments	\$1,500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$3,460	

Mia's Simple Fracture

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

• T	he <u>plan's</u> overall <u>deductible</u>	\$7,050
• <u>S</u>	pecialist copayment	\$60
• H	lospital (facility) <u>coinsurance</u>	0%
 C 	Other <u>coinsurance</u>	0%

This EXAMPLE even includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (Physical therapy)

Total Example Cost	\$1,900
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In this example, Mia would pay:

\$1,600
\$200
\$0
\$0
\$1,800

The plan would be responsible for the other costs of these EXAMPLE covered services.

Statement of Non-Discrimination

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

Ambetter from SilverSummit Healthplan:

- 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, 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, contact Ambetter from SilverSummit Healthplan at 1-866-263-8134 (TTY/TDD 1-855-868-4945).

If you believe that Ambetter from SilverSummit Healthplan 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: Ambetter from SilverSummit Healthplan Appeals Unit, 2500 North Buffalo Drive, Suite 250, Las Vegas, NV 89128, 1-866-263-8134 (TTY/TDD 1-855-868-4945), Fax 1-855-742-0125. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from SilverSummit Healthplan is available to help you. 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, available at https://corportal.hhs.gov/cor/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://corportal.hhs.gov/cor/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.

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Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de SilverSummit Healthplan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from SilverSummit Healthplan, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
Chinese:	如果 您, 或是 您 正在協助的對象,有關於 Ambetter from SilverSummit Healthplan 方面的問題, 您 有權利免費以 您 的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-866-263-8134 (TTY/TDD 1-855-868-4945)。	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from SilverSummit Healthplan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 풍역사와 얘기하기 위해서는1-866-263-8134 (TTY/TDD 1-855-868-4945) 로 전화하십시오.	
Vietnamese :	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from SilverSummit Healthplan, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Đề nói chuyện với một thông dịch viên, xin gọi 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
Amharic:	አርስዎ ወይም አርሰዎ የሚርዱት ሰው ስለ Ambetter from SilverSummit Healthplan ማብር ጥያቄ ካለዎት ያስምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም መረጃ የማግኘት መብት አለዎት፣ ፣ አስተርጓሚ ለማነጋገር በ 1-866-263-8134 (TTY/TDD 1-855- 868-4945) ይደውሉ፣ ፣	
Thai:	หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from SilverSummit Healthplan ท่านมีลิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
Japanese:	Ambetter from SilverSummit Healthplan について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。 通訳が必要な場合は、1-866-263-8134 (TTY/TDD 1-855- 868-4945) までお電話ください。	
Arabic:	باك صل مترجم على لا تحت يت كل فة أو أدون من بالغاث ال ضرورية والمعلومات المساعدة على الحصول في الحق لدوك، Ambetter from SilverSummit Healthplan حول أسادائة: ساعد شخص لدى أو لدوك كان ذا 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
Russian :	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from SilverSummit Healthplan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-866-263-8134 (ТТҮ/TDD 1-855-868-4945).	
French :	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from SilverSummit Healthplan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
Persian:	ک رین صحبت د راي که ديدنريافت خود زيان به رايگان به صورت را اطلاعات و کمک که برخورداريد حق اين از داريد، Ambetter from SilverSummit Healthplan مورد در سؤالي که ديد مي کمک او به که کسي يا شما، اگر . . به گهيريد د ماس (TTY/TDD 1-855-868-4945) شاره با مترجم با	
Samoan :	'Ăfai e iai ni au fesili, po'o ni fesili fo'i a se isi 'o 'e fesoasoani i ai, e uiga i le Ambetter from SilverSummit Healthplan, e iai lau āiā e sa'ili ai ni fa'amatalaga i lau lava gagana e aunoa ma se totogi. 'A 'e fia talanoa i se fa'amatala'upu, telefoni le 1-866-263-8134 (TTY/TDD 1-855-868-4945).	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from SilverSummit Healthplan hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-866-263-8134 (TTY/TDD 1-855-868-4945) an.	
llocano:	No dakayo, wenno ti tultulunganyo, ket addaan iti saludsod maipapan ti Ambetter from SilverSummit Healthplan, addaankayo iti karbengan nga agpatulong ken dumawat iti impormasyon a naiyulog iti lengguaheyo nga awanan ti bayad. Tapno makasarita iti tao a mangiyulog iti sabali nga lengguahe, umawag iti 1-866-263-8134 (TTY/TDD 1-855-868-4945).	

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