## Summary of Benefits and Coverage: What this Plan covers & What You Pay For Covered Services Ambetter from Peach State Health Plan: Ambetter Essential Care 2 HSA (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.pshpgeorgia.com/2019-brochures.html, or call 1-877-687-1180 (TTY/TDD: 1-877-941-9231). 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 1-877-687-1180 (TTY/TDD: 1-877-941-9231) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$6,550 individual/\$13,100 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 services</u> 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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/.</u>
Are there other <u>deductibles</u> 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> : \$6,550 individual/\$13,100 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> ?	Premium, balance-billing 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 <u>Find a Provider</u> or call 1- 877-867-1180 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-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.

		ervices You May Need Network Provider (You Out-of-Network Provider will pay the least) (You will pay the most)		
Common Medical Event	Services You May Need			Limitation, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge after <u>deductible</u>	Not covered	None
If you visit a health care <u>provider's</u> office	<u>Specialis</u> t visit	No charge after <u>deductible</u>	Not covered	None
or clinic		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.

		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	
	Generic drugs (Tier 1)	No charge after <u>deductible</u>	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	reat your illness or conditionPreferred brand drugs (Tier 2)No charge alter deductibleNot coveredMore information about prescription drug coverage is available at PreferredNon-preferred brand drugs (Tier 3)No charge after deductibleNot covered	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.		
about <u>prescription</u> <u>drug coverage</u> is available at <u>Preferred</u>		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.			
<u>Drug List</u>	<u>Specialty drugs</u> (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.	
lf you have	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	
outpatient surgery	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	

		What You Will Pay		Limitation, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	ay Need Network Provider (You Out-of-Network Provider will pay the least) (You will pay the most)			
If you need	Emergency room care	No charge after <u>deductible</u>	No charge after <u>deductible</u>	In- <u>network</u> facilities may provide services from out- of- <u>network</u> providers. For out-of- <u>network</u> emergency services, you may be responsible for the difference between the provider's billed charges and the plan's allowed amount. (See note on balance billing above this chart.)	
If you need immediate medical attention	Emergency Medical transportation	No charge after <u>deductible</u>	No charge after <u>deductible</u>	In- <u>network</u> facilities may provide services from out- of- <u>network</u> providers. For out-of- <u>network</u> emergency services, you may be responsible for the difference between the provider's billed charges and the plan's allowed amount. (See note on balance billing above this chart.)	
	<u>Urgent Care</u>	No charge after <u>deductible</u>	Not covered	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	al stay         Physician/surgeon fees         No charge after         Not covered		Not covered	Prior authorization may be required.	
If you need mental health, behavioral	Outpatient services	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
health, or substance abuse services	Inpatient services	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.	

			u Will Pay		
			Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
If you are pregnant	Office visits	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 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	u 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
	Home health care	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. 120 Visits per year.
	Rehabilitation services	No charge after <u>deductible</u>	Not covered	40 Visits combined per year for Speech, Physical and Occupational Therapy and Chiropractic Care.
If you need help recovering or have other special health needs	Habilitation services	No charge after <u>deductible</u>	Not covered	40 Visits combined per year for Speech, Physical and Occupational Therapy and Chiropractic Care.
	Skilled nursing care	No charge after <u>deductible</u>	Not covered	Prior authorization may be required. 60 Days per year in a facility.
	Durable medical equipment	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.
	Hospice services	No charge after <u>deductible</u>	Not covered	Prior authorization may be required.
	Children's eye exam	No charge	Not covered	1 Visit per year.
If your child needs dental or eye care	Children's glasses	No charge after <u>deductible</u>	Not covered	1 ltem per year.
	Children's dental check-up	Not covered	Not covered	None

# **Excluded Services & Other Covered Services**

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

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

- Bariatric surgery
- Cosmetic Surgery
- Dental care
- Long-term care

- Non-emergency care when
  - traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
Chiropractic care (Limited to 40	<ul> <li>Hearing aids (cochlear implants</li> </ul>	<ul> <li>Routine foot care (Related to</li> </ul>	
specialists' visits per year	only)	diabetes treatment)	
combined with Speech, Physical	<ul> <li>Infertility treatment (Covered for</li> </ul>	<ul> <li>Weight loss programs (4 Visits</li> </ul>	
and occupational Therapy)	the diagnosis of infertility only)	per year for nutritional counseling	
		for treatment of obesity)	

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 Peach State Health Plan at 1-877-687-1180 (TTY/TDD: 877-941-9231); Georgia Office of Insurance and Safety Fire Commissioner, Two Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, Phone No. (404) 656-2070 or (800) 656-2298. 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: Georgia Office of Insurance and Safety Fire Commissioner, Two Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, Phone No. (404) 656-2070 or (800) 656-2298.

## 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 1-877-687-1180, TTY/TDD 1-877-941-9231 Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1180, TTY/TDD 1-877-941-9231 Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1180, TTY/TDD 1-877-941-9231 Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-687-1180, TTY/TDD 1-877-941-9231

-To see examples of how this plan 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 H	aving	a	bal	by
•					-

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

The plan's overall <u>deductible</u> \$6,550
 <u>Specialist coinsurance</u> 0%
 Hospital (facility) <u>coinsurance</u> 0%
 Other coinsurance 0%

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	\$12,800
•	. ,
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$6,550
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peq would pay is	\$6,610

Managing Joe's type 2 Diabetes			
(a year of routine in-network care c controlled condition)	of a well-		
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> </ul>	\$6,550		
Specialist coinsurance	0%		
<ul> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	0%		
Other <u>coinsurance</u>	0%		
<ul> <li>Other <u>consurance</u></li> <li>This EXAMPLE even includes services like:</li> <li>Primary care physician office visits (includes disease education)</li> <li>Diagnostic tests (blood work)</li> <li>Prescription Drugs</li> <li>Durable medical equipment (glucose meter)</li> </ul>			

Total Example Cost\$7,400

#### In this example, Joe would pay:

\$6,550		
\$0		
\$0		
What isn't covered		
\$60		
\$6,610		

#### **Mia's Simple Fracture**

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

The <u>plan's</u> overall <u>deductible</u>	\$6,550
<ul> <li><u>Specialist</u> <u>coinsurance</u></li> </ul>	0%
<ul> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	0%
• 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:

\$1,900		
\$0		
\$0		
What isn't covered		
\$0		
\$1,900		

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

#### Statement of Non-Discrimination

Ambetter from Peach State Health Plan 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 Peach State Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Peach State Health Plan:

- 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 Peach State Health Plan at 1-877-687-1180 (TTY/TDD 1-877-941-9231).

If you believe that Ambetter from Peach State Health Plan 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 Peach State Health Plan Complaints Department, 1100 Circle 75 Parkway, Suite 1100, Atlanta, GA 30339, 1-877-687-1180 (TTY/TDD 1-877-941-9231), Fax 1-866-532-8855. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Peach State Health Plan 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 Peach State Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1180 (TTY/TDD 1-877-941-9231).	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Peach State Health Plan, 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 1-877-687-1180 (TTY/TDD 1-877-941-9231).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Peach State Health Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1180 (TTY/TDD 1-877-941-9231)로 전화하십시오.	
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Peach State Health Plan 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 1-877-687-1180 (TTY/TDD 1-877-941-9231)。	
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Peach State Health Plan વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1180 (TTY/TDD 1-877-941-9231) ઉપર કૉલ કરો.	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Peach State Health Plan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1180 (TTY/TDD 1-877-941-9231).	
Amharic:	አርስዎ ወይም አርሰዎ የሚርዱት ሰው ስለ Ambetter from Peach State Health Plan ዋብር ጥያቄ ካለዎት ያለምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም መረጃ የማባኘት መብት አለዎት፣ ፤ አስተርጓሚ ለማነጋገር በ 1-877-687-1180 (TTY/TDD 1-877-941-9231) ይደውሉ፤ ፤	
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Peach State Health Plan के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुआषिये से बात करने के लिए 1-877-687-1180 (TTY/TDD 1-877-941-9231) पर कॉल करें।	
French Creole:	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from Peach State Health Plan, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-877-687-1180 (TTY/TDD 1-877-941-9231).	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Peach State Health Plan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1180 (TTY/TDD 1-877-941-9231).	
Arabic:	إذا كان لنوك أو لدى شخص تساعد أسئلة حول Ambetter from Peach State Health Plan، لنوك الحق في الحسول على المساعنة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-877-687-1180 (TTY/TDD 1-877-941-921).	
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Peach State Health Plan, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-687-1180 (TTY/TDD 1-877-941-9231).	
Persian:	اگر شما، با کسي که به او کمک مي کنيد سؤالي در مورد Ambetter from Peach State Health Plan داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريقت کنيد. براي صحبت کردن با مترجم با شناره 1180-887-887 (TTY/TDD 1-877-941-9231) تماس بگيريد.	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Peach State Health Plan 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 1-877-687-1180 (TTY/TDD 1-877-941-9231) an.	
Japanese:	Ambetter from Peach State Health Plan 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、1-877-687-1180 (TTY/TDD 1-877-941-9231)までお電話ください。	

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