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/2023/booklet/OR/StandardSilverPreferred or call 1 (888) 367-2116. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance</u> <u>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) 367-2116 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>network</u> : \$4,800 individual / \$9,600 family per calendar year. Out-of- <u>network</u> : \$10,000 individual / \$20,000 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" or as "No charge."	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?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>network</u> : \$9,100 individual / \$18,200 family per calendar year. Out-of- <u>network</u> : \$15,000 individual / \$30,000 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-</u> <u>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 payless if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/OR/Preferred or call 1 (888) 367-2116 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</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.
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 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	\$40 <u>copay</u> / office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% <u>coinsurance</u>	<u>Copayment</u> applies to each in- <u>network</u> office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . In- <u>network</u> acupuncture services are subject to \$40 <u>copayment</u> / visit, <u>deductible</u> does not apply; out-of-	
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; 30% <u>coinsurance</u> for all other services	50% <u>coinsurance</u>	network subject to the <u>coinsurance</u> specified, after <u>deductible</u> . 12 acupuncture visits / year In- <u>network</u> spinal manipulations are subject to \$40 <u>copayment</u> / visit, <u>deductible</u> does not apply; out-of- <u>network</u> subject to the <u>coinsurance</u> specified, after <u>deductible</u> . 20 spinal manipulation visits / year	
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u>	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 plan will pay for.	
If you have a tast	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
lf you have a test	Imaging (CT/PET scans, MRIs) 30% <u>coinsurance</u> 50% <u>coinsurance</u>		50% coinsurance	None	
If you need drugs to treat your illness or	Preferred generic drugs & generic drugs	\$15 <u>copay</u> / preferred retail prescription \$45 <u>copay</u> / preferred home delivery prescription \$35 <u>copay</u> / retail prescription \$105 <u>copay</u> / home delivery prescription		Prescription drugs not on the Drug List are not covered, unless an exception is approved. No coverage for <u>prescription drugs</u> provided by an out of- <u>network</u> pharmacy.	
condition More information about prescription drug coverage is available at	Preferred brand drugs	\$60 <u>copay</u> / retail prescription \$180 copay / home delivery prescription		<u>Deductible</u> does not apply. 90-day supply / retail prescription (your <u>cost share</u> is	
	Brand drugs		/ retail prescription ne delivery prescription	per 30-day supply) 90-day supply / home delivery (mail order) prescription	
https://regence.com/go/ 2023/OR/6tier	Preferred <u>specialty</u> drugs & specialty drugs	50% <u>coinsurance</u> / preferred <u>specialty drug</u> 50% <u>coinsurance</u> / <u>specialty drug</u>		30-day supply / <u>specialty drug</u> prescription <u>Specialty drugs</u> are not available through home delivery (mail order). <u>Cost shares</u> for insulin will not exceed \$80 / 30-day supply retail prescription or \$240 / 90-day supply home	

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	
				delivery (mail order) prescription. No charge 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> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy. Coverage for self-administrable cancer chemotherapy drugs is 30% coinsurance.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
	Physician/surgeon fees	30% coinsurance	50% coinsurance	None	
	Emergency room care	30% <u>coinsurance</u>	30% <u>coinsurance</u>	In- <u>network</u> <u>deductible</u> applies to in- <u>network</u> and out-of- <u>network</u> services.	
lf you need immediate	Emergency medical transportation 30% coinsurance 30% coinsurance	In- <u>network</u> <u>deductible</u> applies to in- <u>network</u> and out-of- network services.			
medical attention	<u>Urgent care</u>	\$70 <u>copay</u> / office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% <u>coinsurance</u>	<u>Copayment</u> applies to each in- <u>network</u> office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .	
lf you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	\$3,500 / day for inpatient non-emergency admission in non-participating facilities	
Stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 <u>copay</u> / office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% <u>coinsurance</u>	<u>Copayment</u> applies to each in- <u>network</u> office/psychotherapy visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .	

Common Modical	Comisso Vou Mou	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Inpatient services	30% <u>coinsurance</u>	50% coinsurance	\$3,500 / day for inpatient non-emergency admission in non-participating facilities	
	Office visits	30% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services.	
	Childbirth/delivery professional services	30% coinsurance	50% <u>coinsurance</u>	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	30% <u>coinsurance</u>	50% <u>coinsurance</u>	may include tests and services described elsewhere in the SBC (i.e. ultrasound). \$3,500 / day for inpatient non-emergency admission in non-participating facilities	
	Home health care	30% coinsurance	50% coinsurance	None	
	Rehabilitation services \$40 copay / outpatient visit, deductible does not apply; 50% coinsulation services 30% coinsurance for inpatient services 50% coinsulation services		50% <u>coinsurance</u>	30 inpatient days (up to 60 days for head or spinal cord injury) each for <u>rehabilitation</u> and <u>habilitation services</u> / year 30 outpatient visits each for <u>rehabilitation</u> and habilitation services / year	
If you need help recovering or have other special health needs	Habilitation services	\$40 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for inpatient services	50% <u>coinsurance</u>	<u>Copayment</u> applies to each in- <u>network</u> outpatient visit only. All inpatient services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Includes physical therapy, occupational therapy and speech therapy. \$3,500 / day for inpatient non-emergency admission in non-participating facilities	
	Skilled nursing care	30% coinsurance	50% coinsurance	60 inpatient days / year	
	Durable medical equipment	30% <u>coinsurance</u>	50% <u>coinsurance</u>	1 synthetic wig / year 1 pair of glasses or contacts / year for individuals with severe medical or surgical problems other than refractive procedures	
	Hospice services	30% coinsurance	50% <u>coinsurance</u>	30 respite inpatient or outpatient days / lifetime Respite limited to 5 consecutive days at a time.	
lf your child needs dental or eye care	Children's eye exam	No charge	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 claim for reimbursement. 1 routine eye examination / year for individuals under age 19 VSP doctors are the only in- <u>network providers</u> .	

Common Medical	Sorviege Vou 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	
	Children's glasses	No charge	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 claim 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 Eyewear Collection. VSP doctors are the only in- <u>network providers</u> .	
	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 document for more information and a list of any other excluded services.)			
Bariatric surgery	Infertility treatment	Routine eye care (Adult)	
Cosmetic surgery, except congenital anomalies	Long-term care	 Routine foot care, except for diabetic patients 	
Dental care (Adult)	Private-duty nursing	Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Abortion	Chiropractic care, spinal manipulations only	 Non-emergency care when traveling outside the 	
Acupuncture	Hearing aids	U.S.	

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) 367-2116. 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.

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) 367-2116 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 Oregon Division of Financial Regulation by calling 1 (503) 947-7984 or the toll-free message line at 1 (888) 877-4894; by writing to the Oregon Division of Financial Regulation, Consumer Advocacy Unit, P.O. Box 14480, Salem, OR 97309-0405; through the Internet at: dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx; or by E-mail at: DFR.InsuranceHelp@oregon.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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (888) 367-2116.

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 plan's overall deductible	\$4,800
Specialist copayment	\$80
Hospital (facility) <u>coinsurance</u>	30%
Other coinsurance	30%

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. Dea would have	

in this chample, i cy would pay.	
Cost Sharing	
Deductibles	\$4,800
Copayments	\$11
Coinsurance	\$2,225
What isn't covered	
Limits or exclusions	\$61
The total Peg would pay is	\$7,097

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

The <u>plan's</u> overall <u>deductible</u>	\$4,800
Specialist copayment	\$80
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits *(including disease education)*

disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$877
<u>Copayments</u>	\$1,239
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$178
The total Joe would pay is	\$2,294

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$4,800
Specialist copayment	\$80
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	
\$2,090	
\$405	
\$0	
\$0	
\$2,495	

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) ប្រយ័ត្នះ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ 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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