

PPO HDHP/HSA Silver BlueOptions 05194



HSA Compatible with Rx 30% after In-network Deductible

HSAFUNDING: EE \$300.00

Coverage for: Individual | Plan Type: PPO

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

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, www.[insert].com. 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 www.[insert].com or call 1-800-664-5295 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-Network: \$2,800 Per Person/ \$2,800 Family. <u>Out-of-Network</u> : \$5,600 Per Person/ \$5,600 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</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 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>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> ?	<u>In-Network</u> : \$7,000 Per Person/ \$7,000 Family. <u>Out-Of-Network</u> : \$14,000 Per Person/ \$14,000 Family.	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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	Premium, balance-billed 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://providersearch.floridablue.com/pr ovidersearch/pub/index.htm or call 1- 800-664-5295 for a list of <u>network</u> providers.	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 <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.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information	
		(You will pay the least)	(You will pay the most)		
	Primary care visit to treat an injury or illness	Value Choice Provider: No Charge after <u>Deductible</u> / Primary Care Visits: <u>Deductible</u> + 30% <u>Coinsurance</u> / Virtual Visits: <u>Deductible</u> + 30% <u>Coinsurance</u>	<u>Deductible</u> + 50% <u>Coinsurance</u> / Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Value Choice Specialist: No Charge after <u>Deductible</u> / Specialist: <u>Deductible</u> + 30% <u>Coinsurance</u> / Virtual Visits: <u>Deductible</u> + 30% <u>Coinsurance</u>	<u>Deductible</u> + 50% <u>Coinsurance</u> / Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.	
	Preventive care/screening/ immunization	No Charge, <u>Deductible</u> does not apply	40% <u>Coinsurance</u>	Physician administered drugs may have higher cost share. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Value Choice Specialist: No Charge after <u>Deductible</u> / Independent Clinical Lab: No Charge after <u>Deductible</u> / Independent Diagnostic Testing Center: <u>Deductible</u> + 30% <u>Coinsurance</u>	<u>Deductible</u> + 50% <u>Coinsurance</u>	Tests performed in hospitals may have higher cost share.	
	Imaging (CT/PET scans, MRIs)	Deductible + 30% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Prior Authorization may be required. Your benefits/services may be denied.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or condition	Generic drugs	Deductible + 30% Coinsurance	In-Network Deductible + 50% <u>Coinsurance</u>	Up to 30 day supply for retail, 90 day supply for mail order. Responsible Rx programs such as Prior Authorization may apply. See Medication guide for more information.	
More information about prescription	Preferred brand drugs	Deductible + 30% Coinsurance	In-Network Deductible + 50% Coinsurance	Up to 30 day supply for retail, 90 day supply for mail order.	
<u>drug coverage</u> is available at	Non-preferred brand drugs	Deductible + 30% Coinsurance	In-Network Deductible + 50% Coinsurance	Up to 30 day supply for retail, 90 day supply for mail order.	
https://www.floridabl ue.com/members/to ols- resources/pharmac y/medication-guide	https://www.floridabl ue.com/members/to ols- resources/pharmac Specialty drugs <u>Deductible</u> + 30% at retail	<u>Deductible</u> + 30% <u>Coinsurance</u> at retail	In-Network Deductible + 50% Coinsurance	Up to 30 day supply for retail. Not covered through Mail Order.	
	Facility fee (e.g., ambulatory surgery center)	Deductible + 30% Coinsurance	Deductible + 50% Coinsurance	none	
If you have outpatient surgery	Physician/surgeon fees	Deductible + 30% Coinsurance	Ambulatory Surgical Center: <u>Deductible</u> + 50% <u>Coinsurance</u> / Hospital: <u>In-</u> <u>Network Deductible</u> + 30% <u>Coinsurance</u>	none	
	Emergency room care	Deductible + 30% Coinsurance	In-Network Deductible + 30% Coinsurance	none	
If you need immediate medical attention	Emergency medical transportation	Deductible + 30% Coinsurance	In-Network Deductible + 30% Coinsurance	none	
	<u>Urgent care</u>	Value Choice Provider: No Charge after <u>Deductible</u> / Urgent Care Visits: <u>Deductible</u> + 30% <u>Coinsurance</u>	<u>Deductible</u> + 30% <u>Coinsurance</u>	none	
lf you have a hospital stay	Facility fee (e.g., hospital room)	Hospital: <u>Deductible</u> + 30% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Inpatient Rehab Services limited to 30 days.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information	
	Physician/surgeon fees	(You will pay the least) Deductible + 30% Coinsurance	(You will pay the most) In-Network Deductible + 30% Coinsurance	none	
If you need mental health, behavioral health, or substance abuse	Outpatient services	<u>Deductible</u> + 30% <u>Coinsurance</u> / Specialist Virtual Visits: <u>Deductible</u> + 30% <u>Coinsurance</u> / Hospital: <u>Deductible</u> + 30% <u>Coinsurance</u>	<u>Deductible</u> + 50% <u>Coinsurance</u> / Specialist Virtual Visits: Not Covered	Virtual Visit services are <u>only</u> covered for In- Network providers.	
services	Inpatient services	Deductible + 30% Coinsurance	In-Network Deductible + 30% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied.	
	Office visits Deductible + 30% Coinsurance Deductible + 50% Coinsurance		Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)		
lf you are pregnant	Childbirth/delivery professional services	Deductible + 30% Coinsurance	In-Network Deductible + 30% Coinsurance	none	
	Childbirth/delivery facility services	Hospital: <u>Deductible</u> + 30% Coinsurance	Deductible + 50% Coinsurance	none	
	Home health care	Deductible + 30% Coinsurance	Deductible + 50% Coinsurance	Coverage limited to 60 visits.	
lf you need help	Rehabilitation services	Deductible + 30% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Coverage limited to 35 visits, including 26 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
recovering or have	Habilitation services	Not Covered	Not Covered	Not Covered	
other special health needs	Skilled nursing care	Deductible + 30% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Coverage limited to 60 days.	
	Durable medical equipment	Deductible + 30% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.	
	Hospice services	Deductible + 30% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	none	
If your child needs	Children's eye exam	Not Covered	Not Covered	Not Covered	
dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	ovider Out-of-Network Provider		
	Children's dental check-up	Not Covered	Not Covered	Not Covered	
Excluded Services &	Excluded Services & Other Covered Services:				
Services Your <u>Plan</u>	Generally Does NOT Cover (C	Check your policy or <u>plan</u> docum	ent for more information ar	nd a list of any other <u>excluded services</u> .)	
Acupuncture		 Hearing aids 	• F	Pediatric glasses	
Cosmetic surgery Infertility treatment Private-duty		Private-duty nursing			
Dental care (Adult)		Routine eye care (Adult)			
Habilitation services		Pediatric dental check-up	Pediatric dental check-up Routine foot care unless for treatment of		
		Pediatric eye exam Weight loss programs		Veight 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 surgeryChiropractic care	e - Limited to 35 visits	 Most coverage provided ou States. See www.floridablu 		Ion-emergency care when traveling outside the J.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: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 www.HealthCare.gov or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> 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 insurer at 1-800-664-5295. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u> contact your employee services department. You may also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or www.dol.gov/ebsa/healthreform.

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.

——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.

\$2.800

30%

30%

30%

Peg is Having a Baby (9 months of <u>in-network</u> pre-natal care and a hospital delivery)
The <u>plan's</u> overall <u>deductible</u> \$2,800

The <u>plan's</u> overall <u>deductible</u>
 <u>Specialist Coinsurance</u>
 Hospital (facility) <u>Coinsurance</u>
 Other No Charge

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (*ultrasounds and blood work*)

Specialist visit (anesthesia)Total Example Cost\$12,700In this example, Peg would pay:In this example, Peg would pay:Cost SharingSecond Second Sec

	Ψ_,100	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5,570	

Managing Joe's type 2 Diabetes
(a year of routine <u>in-network</u> care of a well-
controlled condition)

- The <u>plan's</u> overall <u>deductible</u>
- Specialist Coinsurance
- Hospital (facility) <u>Coinsurance</u>
- Other <u>Coinsurance</u>

30%

30%

\$0

This EXAMPLE event includes services like:

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

Total Example Cost	\$5,600
n this example, Joe would pay:	
<u>Cost Sharing</u>	
Deductibles	\$2,800
<u>Copayments</u>	\$800
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,720

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

care)

The plan's overall deductible	\$2,800
Specialist Coinsurance	30%
Hospital (facility) Coinsurance	30%
Other <u>Coinsurance</u>	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
this example, Mia would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>www.floridablue.com</u>.

Section 1557 Notification: Discrimination is Against the Law

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

We provide:

- · Free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact:

- Health and vision coverage: 1-800-352-2583
- Dental, life, and disability coverage: 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, you can file a grievance with:

Health and vision coverage (including FEP members): Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY) Fax: 1-904-301-1580 section1557coordinator@floridablue.com Dental, life, and disability coverage: Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator 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://ocrportal.hhs.gov/ocr/portal/lobby.jsf, by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019 1-800-537-7697 (TDD) Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

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1-800-352-2583 (TTY: 1-800-955-8770)。FEP:請致電 1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-252-3852 (رقم هاتف الصم والبكم: 1-008-559-008. اتصل برقم 1-008-7222-333.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે.

\$ोन 5रो 1-800-352-2583 (TTY: 1-800-955-8770). FEP: \$ोन 5रो 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ทริ โดยติดต่อหมายเลขโทรฟริ 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

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。1-800-352-2583(TTY:1-800-955-8770)まで、お電話にてご連絡ください。FEP:1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زیانی رایگان در دسترس شما خواهد بود. با شماره (TTY: 1-800-955-8770) 2583-2580-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yáníłti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji' hodíílnih 1-800-333-2227.

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