Group Health Cooperative

Better Together HMO Bronze No Medical Ded/9200 MOOP Limited Cost Sharing

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, please call 1-800-605-4327. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-800-605-4327 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive Care and Certain Office Visits are covered before the deductible is met.	This plan 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>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. \$3,000/Individual or \$6,000/Family for <u>prescription</u> drug coverage. There are no other specific <u>deductibles.</u>	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> li <u>mit</u> for this <u>plan</u> ?	\$9,200/Individual or \$18,400/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 on 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?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
	Yes. See <u>www.ghcscw.com</u> or call 1-800-605-4327 for a list of <u>network 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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay the most)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge	\$45	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Example: Office visits with Your Primary Care Provider (PCP)
	Specialist visit	No Charge	\$160	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral.</u> Examples: Specialist Hearing Exams, Autism Spectrum Specialist Office Visit; Most Specialists do not require Prior Authorization
	Preventive care/screening/immunization	No Charge	No Charge	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Coverage is limited to preventive services as defined by the Affordable Care Act.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	\$55	Not Covered	Prior authorization is required. Cost sharing waived at non-IHCP with IHCP referral. X-rays and routine lab tests ordered by Your Provider do not require Prior Authorization.
	Imaging (CT/PET scans, MRIs)	No Charge	\$1,000	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral.</u> Examples: CT, PET Scans, MRIs
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://planfinder.ghcscw.com/	Generic drugs (Tier 1)	No Charge	\$35	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Covers up to a 30-day supply; 31-90 day supply available from January to September for multiple Copays - subject to a maximum cost limit; Some brand names and many generics; Drugs in Tier 1 are the greatest value

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay the most)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, Other Important Information
	Preferred brand drugs (Tier 2)	No Charge	\$175	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Covers up to a 30-day supply; 31-90 day supply available from January to September for multiple Copays - subject to a maximum cost limit; Many brand names and some generics
	Non-preferred brand drugs (Tier 3)	No Charge	50% after Pharmacy Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Covers up to a 30-day supply; 31-90 day supply not available; There are often similar or equivalent drugs in either Tier 1 or Tier 2
	Specialty drugs (Tier 4)	No Charge	50% after Pharmacy Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Covers up to a 30-day supply; 31-90 day supply not available; May require the use of a specialty- designated pharmacy
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	\$1,500	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral. Certain oral surgeries do not require Prior Authorization
If you need immediate medical attention	Emergency room care	No Charge	\$1,500	\$1,500	Cost sharing waived at non-IHCP with IHCP referral. Coverage is limited to emergency care; Copayment waived if admitted as a hospital inpatient
	Emergency medical transportation	No Charge	50%	50%	Cost sharing waived at non-IHCP with IHCP referral. Coverage is limited to emergency care

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay the most)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, Other Important Information	
	Urgent care	No Charge	\$45	\$45	Cost sharing waived at non-IHCP with IHCP referral.	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.	
	Physician/surgeon fees	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.	
If you need mental health, behaviora health, or substance abuse services	Outpatient services	No Charge	\$45	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Prior Authorization is required for Health Psychology, Diagnostic Testing, ECT, and TMS. All services may be subject to ongoing review for medical necessity.	
	Inpatient services	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.	
If you are pregnant	Office visits	No Charge	No Charge	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. In-Network cost-sharing value is limited to preventive services. Cost-sharing described elsewhere in this SBC may apply depending on the maternity-related test or service.	
	Childbirth/delivery professional services	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.	
	Childbirth/delivery facility services	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.	

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay the most)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, Other Important Information
If you need help recovering or have other special health needs	Home health care	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral.</u> Limited to 60 visits per Member per year
	Rehabilitation services	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . Limited to 40 combined visits per Member per year for Occupational and Physical; Limited to 20 visits per Member per year for Speech; Limited to 36 visits per Member per year for Cardiac
	Habilitation services	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> sharing waived at non-IHCP with IHCP referral. Limited to 40 combined visits per Member per year for Occupational and Physical; Limited to 20 visits per Member per year for Speech
	Skilled nursing care	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral.</u> Limited to 30 days per inpatient stay per Member
	Durable medical equipment	No Charge	20%	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral.</u> See Certificate for additional Limitations and Exclusions
	Hospice services	No Charge	50%	Not Covered	Prior authorization is required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral.</u> Example: End of Life Services

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay the most)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, Other Important Information
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Routine Eye Examinations are only covered for Members through the end of the month in which they turn 19. Routine Eye Examinations must be provided by an In-Network Optometrist (OD); Limited to one eye exam per Member per year
	Children's glasses	No Charge	No Charge	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Either one pair of GHC- SCW Basic lenses and Select frames or a one-year supply of contact lenses from GHC-SCW per Child per year; Please contact GHC-SCW Eyecare for covered contact lenses
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Not Covered

Excluded Services & Other Covered Services:

Dental Care (Adult)Drug ScreeningInfertility TreatmentLong-term careNon-emergency care when traveling outside the U.S.Personal Comfort ItemsPrivate-Duty NursingRoutine Eye Care (Adult)Routine Foot Care	Abortion (except in cases of rape, incest, or when the life	Acupuncture	 Bariatric surgery
Long-term care• Non-emergency care when traveling outside the U.S.• Personal Comfort ItemsPrivate-Duty Nursing• Routine Eye Care (Adult)• Routine Foot Care	of the mother is endangered)	Cosmetic surgery	Custodial Care
Private-Duty Nursing • Routine Eye Care (Adult) • Routine Foot Care	Dental Care (Adult)	Drug Screening	 Infertility Treatment
	Long-term care	 Non-emergency care when traveling outside the U.S. 	 Personal Comfort Items
	Private-Duty Nursing	Routine Eye Care (Adult)	Routine Foot Care
Weight Loss programs	Weight Loss programs		

Hearing Aids

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: Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services 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 Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan 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 plan documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your plan. For more information about your rights, this notice, or assistance, contact: GHC-SCW Member Services at 1-800-605-4327 or 608-828-4853. You may also contact Wisconsin's Office of the Commissioner of Insurance at 1-800- 236-8517 or 608-266-0103. In addition, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

Does this plan provide Minimum Essential Coverage? Yes

Chiropractic Care

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? Not Applicable

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 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 plan 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 having a baby (9 months of in-network pre-natal care and a hospital delivery)	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		(in-network em	Mia's Simple Fracture ergency room visit and follow up care)
 The plan's overall <u>deductible</u> \$0 	• The plan's	overall <u>deductible</u> \$0	 The plan's ov 	erall <u>deductible</u> \$0
 Specialist [cost sharing] \$160 	 Specialist 	<u>cost sharing]</u> \$160	 Specialist [cos 	<u>st sharing]</u> \$160
 Hospital (facility) [cost sharing] 50% 	 Hospital (fa 	acility) [<u>cost sharing]</u> 50%	 Hospital (facil 	ity) [<u>cost sharing]</u> 50%
 Other [cost sharing] 50% 	 Other [cost 	t sharing] 50%	 Other [cost sh 	naring] 50%
This EXAMPLE event includes services like:	This EXAMPLE e	event includes services like:	This EXAMPLE eve	ent includes services like:
Specialist office visits (prenatal care)	Primary care physic	cian office visits (including disease	Emergency room care	(including medical supplies)
Childbirth/Delivery Professional Services	education)		Diagnostic test (x-ray)	
Childbirth/Delivery Facility Services	Diagnostic tests (blood work)		Durable medical equipment (crutches)	
Diagnostic tests (ultrasounds and blood work)	Prescription drugs		Rehabilitation services (physical therapy)	
<u>Specialist</u> visit (anesthesia)	Durable medical ec	quipment (glucose meter)		
Total Example Cost \$12,700.00			Total Example Cos	t \$2,800.00
In this example, Peg would pay:	Total Example C	cost \$5,600.00	In this example, Mia	would pay
Cost sharing	In this example, J	oe would pay:		Cost sharing
Deductibles \$0.00		Cost sharing	Deductibles	\$0.00
Copayments \$220.00	Deductibles	\$0.00	Copayments	\$1710.00
Coinsurance \$4230.00	Copayments	\$1720.00	Coinsurance	\$700.00
What isn't covered	Coinsurance \$620.00		What isn't covered	
Limits or exclusions \$50.00	What isn't covered		Limits or exclusions \$10.00	
The total Peg would pay is \$4500.00	Limits or exclusions \$20.00		The total Mia would	d pay is \$2420.00
	The total Joe wo	ould pay is \$2360.00		

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [insert]. Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

GHC-SCW Nondiscrimination Notice

Group Health Cooperative of South Central Wisconsin (GHC-SCW) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. GHC-SCW does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

GHC-SCW:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services 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 assistance services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: 1-608-828-4815), or by email at member_services@ghcscw.com.

If you believe that GHC-SCW 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 GHC-SCW's Chief Compliance Officer, 1265 John Q. Hammons Drive, Madison, WI 53717, Telephone: (608) 251-4156, TTY: (608) 828-4815, Fax: (608) 257-3842, or Email: compliance@ghcscw.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, GHC-SCW's Chief Compliance Officer 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, 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, 1-800-537-7697 (TDD).

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

This notice is available at GHC-SCW's website: https://ghcscw.com/SiteCollectionDocuments/Nondiscrimination_Notice_and_Language_Assistance_Services.pdf.



Group Health Cooperative of South Central Wisconsin (GHC-SCW) MK24-100-0(8.24)O | CSC24-24-01-1(08/24)F Version 3: 8/2024



GHC-SCW Language Assistance Services

English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Español (Spanish):

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

繁體中文 (Chinese):

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 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815)

Deutsch (German):

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

(Arabic): العربية

(1-608-828-4853, 1-800-605-4327, ext. 4504 المساعدة اللغوية المساعدة اللغوية 1-608-828-4853, 1-800-605-4327, ext. 4504 المساعدة اللغوية 1-608-828-4853, 1-800-605-4327, ext. 4504 المساعدة اللغوية 1-608-828-4853 المساعدة 1-608-828-4853 المساعدة 1-608-828-4853 المساعدة 1-608-828-4853 المساعدة 1-608-828-4853 المساعدة 1-608-828-4853 المساعدة 1-608-828-828

Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

한국어 (Korean):

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 번으로 전화해 주십시오.

Tiếng Việt (Vietnamese):

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Deitsch (Pennsylvania Dutch):

Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

ພາສາລາວ (Lao):

ໂປດຊາບ: ຖ້ຳວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼື ອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີ ພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Français (French):

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Polski (Polish):

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

हदिी **(Hindi)**:

ध्यान दें: यदआिप हदिी बोलते हैं तो आपके लएि मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) पर कॉल करें।

Shqip (Albanian):

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

Tagalog (Tagalog - Filipino):

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

BETTER TOGETHER



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