Coverage Period: 01/01/2025-12/31/2025

KAISER PERMANENTE : KP OR Gold KP Plus 1000 w/ VX & Massage

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest

Coverage for: Individual / Family | Plan Type: EPO

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 see <u>www.kp.org/plandocuments</u> or call 1-800-813-2000 (TTY: 711). For 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 http://www.healthcare.gov/sbc-glossary or call 1-800-813-2000 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000 Individual / \$2,000 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 deductible?	Yes. Preventive care and services indicated in chart starting on page 2.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$8,700 Individual / \$17,400 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 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?	Premiums, balance billing charges, health care this plan doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.kp.org or call 1-800-813-2000 (TTY: 711) for a list of In-Network Providers .	You pay the least if you use a <u>provider</u> in the <u>In-Network Provider</u> tier. You pay more if you use a <u>provider</u> in the <u>Out-of-Network Provider</u> tier. 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</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>).
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain specialists.	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> .

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

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	First 3 visits: \$5 / visit, deductible does not apply. Additional visits: \$20 / visit, deductible does not apply.	\$40 / visit, <u>deductible</u> does not apply.	The first 3 visits can be any combination of primary care, mental/behavioral health, substance abuse services, and other qualified visits. Out-of-Network Provider: Limited to certain benefits, up to a combined maximum of 10 visits and/or services / year.	
If you visit a health care provider's office or clinic	Specialist visit	\$40 / visit, <u>deductible</u> does not apply.	\$60 / visit, <u>deductible</u> does not apply.	Out-of-Network Provider: Limited to certain benefits, up to a combined visits and/or services / year.	
	Preventive care/screening/immunization	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	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. <u>Out-of-Network Provider</u> : Limited to certain benefits, up to a combined maximum of 10 visits and/or services / year.	
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: \$20 / visit, deductible does not apply. Lab tests: \$20 / visit, deductible does not apply.	X-ray: \$40 / visit, deductible does not apply. Lab tests: \$40 / visit, deductible does not apply.	Out-of-Network Provider: Limited to certain benefits, up to a combined visits and/or services / year.	
	Imaging (CT/PET scans, MRIs)	\$300 / visit, deductible does not apply.	Not covered	Some services may require prior authorization.	

_(11/16)

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Important Information	
	Generic drugs	\$10 (retail); \$20 (mail order) / prescription, deductible does not apply.	\$30 (retail) / prescription, deductible does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. Out-of-Network Provider: Limited to a combined maximum of 5 prescription fills / year.	
If you need drugs to treat your illness	Preferred brand drugs	\$40 (retail); \$80 (mail order) / prescription, deductible does not apply.	\$60 (retail) / prescription, deductible does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. Out-of-Network Provider: Limited to a combined maximum of 5 prescription fills / year.	
or condition More information about prescription drug coverage is available at www.kp.org/formulary	ition ormation escription verage is e at Non-preferred brand drugs	50% coinsurance (retail & mail order), deductible does not apply.	50% <u>coinsurance</u> (retail), <u>deductible</u> does not apply.	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines, when approved through exception process. Must be authorized through the non-preferred drug process. Out-of-Network Provider: Limited to a combined maximum of 5 prescription fills / year.	
	Specialty drugs	50% <u>coinsurance</u> (retail), <u>deductible</u> does not apply	50% <u>coinsurance</u> (retail), <u>deductible</u> does not apply.	Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through exception process. Out-of-Network Provider: Limited to a combined maximum of 5 prescription fills / year.	
If you have	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	Not covered	Prior authorization required.	
outpatient surgery	Physician/surgeon fees	25% <u>coinsurance</u>	Not covered	Prior authorization required.	
If you need immediate medical	Emergency room care Emergency medical transportation	25% <u>coinsurance</u> 25% <u>coinsurance</u>	25% <u>coinsurance</u> 25% <u>coinsurance</u>	None None	
attention	<u>Urgent care</u>	\$50 / visit, <u>deductible</u> does not apply.	\$50 / visit, deductible does not apply.	Out-of-Network Provider: only covered if you are out of the service area.	

_(11/16) Page 3 of 7

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Important Information	
If you have a	Facility fee (e.g., hospital room)	25% coinsurance	Not covered	Prior authorization required.	
hospital stay	Physician/surgeon fees	25% coinsurance	Not covered	Prior authorization required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	First 3 visits: \$5 / visit, deductible does not apply. Additional visits: \$20 / visit, deductible does not apply.	\$40 / visit, <u>deductible</u> does not apply.	The first 3 visits can be any combination of primary care, mental/behavioral health, substance abuse services, and other qualified visits. Out-of-Network Provider: Limited to certain benefits, up to a combined maximum of 10 visits and/or services / year.	
	Inpatient services	25% coinsurance	Not covered	Prior authorization required.	
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Out-of-Network Provider: Limited to certain benefits, up to a combined maximum of 10 visits and/or services / year.	
	Childbirth/delivery professional services	25% coinsurance	Not covered	Prior authorization required.	
	Childbirth/delivery facility services	25% coinsurance	Not covered	None	
	Home health care	25% coinsurance	Not covered	130 visit limit / year. Prior authorization required	
If you need help recovering or have other special needs	Rehabilitation services	Outpatient: \$40 / visit, deductible does not apply. Inpatient: 25% coinsurance	Outpatient: \$60 / visit, deductible does not apply. Inpatient: Not covered	Outpatient: 30 visit limit / year. Prior authorization required. Inpatient: Prior authorization required. Outof-Network Provider: Limited to certain benefits, up to a combined maximum of 10 visits and/or services / year.	

_(11/16) Page 4 of 7

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	Important Information	
	Habilitation services	\$40 / visit, <u>deductible</u> does not apply.	\$60 / visit, deductible does not apply.	30 visit limit / year. Prior authorization required. Out-of-Network Provider: Limited to certain benefits, up to a combined maximum of 10 visits and/or services / year.	
	Skilled nursing care	25% coinsurance	Not covered	60 day limit / year. Prior authorization required.	
	Durable medical equipment	25% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. Prior authorization required.	
	Hospice services	No charge, <u>deductible</u> does not apply.	Not covered	Prior authorization required.	
If your child needs	Children's eye exam	No charge for refractive exam, deductible does not apply.	\$40 / visit for refractive exam, deductible does not apply.	Limited to 1 exam / year. Out-of-Network Provider: Limited to certain benefits, up to a combined maximum of 10 visits and/ services / year.	
dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	Limited to one pair of select frames and lenses or six month supply contact lenses / 1 calendar year.	
	Children's dental checkups	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
- Cosmetic surgery
- Dental care (Adult & Child)
- Infertility treatment

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12 visit limit / year)
- Chiropractic (20 visit limit / year)

- Hearing aids (1 aid / ear, every 36 months)
- Routine eye care (Adult)

Weight loss programs

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 shown in the chart below. 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 <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 on how 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 agencies in the chart below.

Kaiser Permanente Member Services	1-800-813-2000 (TTY: 711) or <u>www.kp.org/memberservices</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Oregon Division of Financial Regulation	1-888-877-4894 or <u>www.dfr.oregon.gov</u>

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u> you may not be eligible for the <u>premium tax credit</u>.

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 1-800-813-2000 (TTY: 711).

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-813-2000 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-813-2000 (TTY: 711).

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-800-813-2000 (TTY: 711) uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-813-2000 (TTY: 711).

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-813-2000 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-813-2000 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-800-813-2000 (TTY: 711).

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	\$1,000
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	25%
Other (blood work) copayment	\$20

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$1,000	
Copayments	\$100	
Coinsurance	\$1,900	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,060	

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	25%
Other (blood work) copayment	\$20

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including 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		
<u>Deductibles</u>	\$0	
Copayments	\$1,000	
Coinsurance	\$20	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,020	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	25%
Other (x-ray) copayment	\$20

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
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In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,000	
Copayments	\$300	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,500	

Nondiscrimination Notice

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - · Qualified sign language interpreters
 - · Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - · Information written in other languages

If you need these services, call Member Services at 1-800-813-2000 (TTY: 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: 1-800-813-2000 (TTY: 711), Fax: 1-855-347-7239.

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 2020, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-813-2000 (TTY: 711).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሱ 1-800-813-2000 (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2000-813-800 (TTY: TTY).

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 1-800-813-2000(TTY: 711)。

قارسى (Farsi) توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلات زبانى بصورت رایگان برای شما فراهم مى باشد. با 2000-813-800-1 (711: 711) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-813-2000 (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-813-2000 (TTY: 711).

日本語 (Japanese) 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。**1-800-813-2000** (TTY: **711**)まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយ ផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរសិព្វ **1-800-813-2000** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-813-2000 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັ້ງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-813-2000 (TTY: 711). Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-813-2000 (TTY: 711).

ਪੱਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀ ਪੱਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-813-2000 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-813-2000 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-813-2000 (ТТҮ: 711).

Español (Spanish) ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-813-2000 (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-813-2000 (TTY: 711).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-813-2000 (TTY: 711).

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