



## Healthcare for all your ages and stages

Life is full of meaningful moments and milestones.



When those moments include a change to your **health** needs, you'll be **prepared** for whatever life brings with an award-winning health plan in your corner. You can be **confident** knowing you have access to **quality** care and plenty of ways to find it.

When your needs do change, you can feel secure knowing you chose the right health plan to serve you best at all stages of your life.

#### Awards and recognitions

- Top 10 large corporate philanthropist in Washington (Puget Sound Business Journal, 2022).
- HIMSS Microsoft for Healthcare Innovation Award for patient engagement, 2019.



## Wherever you go

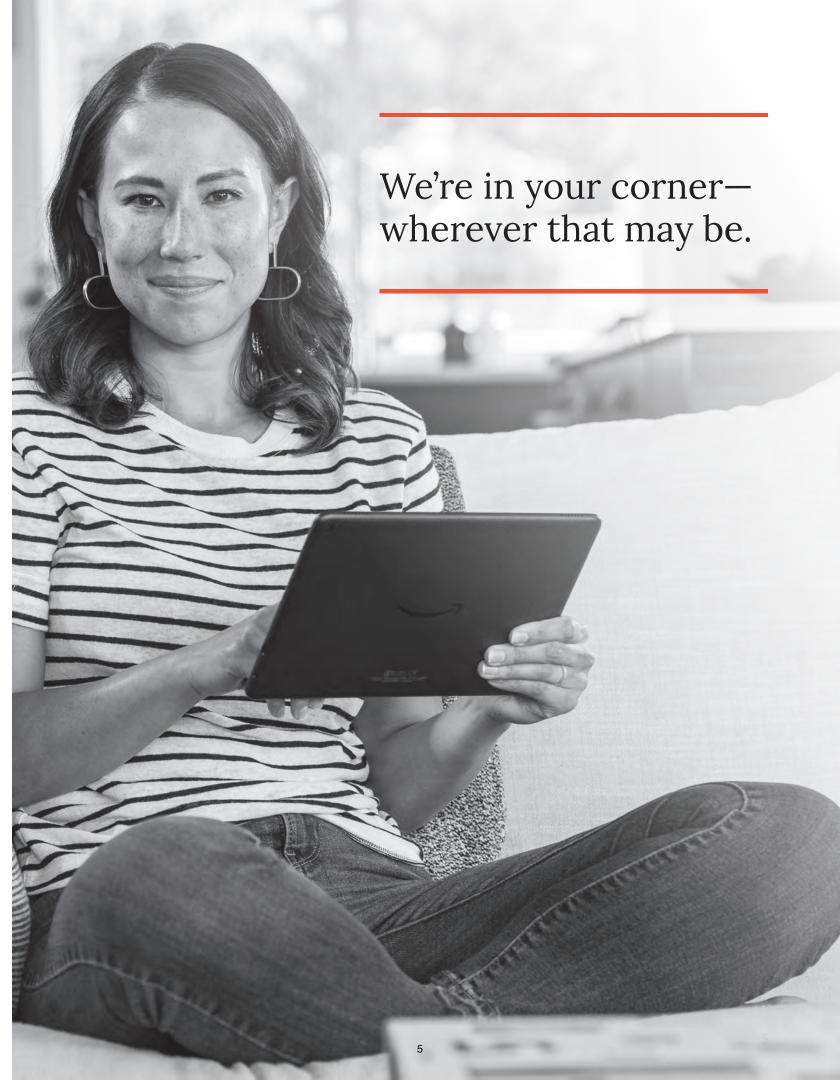
At home, across the country, and around the world—the power of Blue is with you.

**Locally,** our expansive network is built on strong relationships with providers, hospitals, and specialists.

**Across the United States,** you can see in-network providers anywhere in the country with the BlueCard® program.

**Around the world,** you can get care in nearly 200 countries and territories with the Blue Cross Blue Shield Global Core program. Our assistance coordinators are available to help arrange your care.





## Whenever you need care

Our purpose is to improve customers' lives by making healthcare work better. One of the main ways we do that is by giving you access to care when and where you need it.

#### Network

Backed by the Blue Cross Blue Shield Association, Premera Blue Cross has the largest provider network in the country. More than 90 percent of doctors and hospitals nationwide are in our broadest network, so it's easy to get high-quality care at the best possible price.

### Primary care

In a recent study, over a third of Americans reported having trouble finding a doctor within the past three years.\* To address the shortage of doctors, Premera is investing in educational programs to increase the number of future primary care providers.

### Virtual care

With so many options, you can get treatment by phone, text, or video wherever you go and whenever you need it:

Primary care

**Urgent** care

Mental health care

Specialty care

#### Improving primary care access

In Washington, where Premera is headquartered, the company has teamed up with Kinwell Medical Group to expand primary care services for Premera members across the state.

#### kinwellhealth.com

## Whatever kind of care you need

You have many ways to get your best care.

24-Hour NurseLine (\$0)	If you have a health concern but are uncertain about what to do next, consult with a registered nurse by calling the free 24-Hour NurseLine to discuss your symptoms and get advice on the best way to receive care.
Virtual care	Avoid the hassle, wait, and cost of visiting a provider in-person by receiving care from in-network providers, therapists, and other specialists—on the go or from the comfort of home. Check out Premera MyCare for more information.
Office visit (\$)	Visit a provider's office to get examinations, x-rays, lab work, and other in-person medical services.
Urgent care (\$\$)	Urgent care clinics can provide care for illnesses like ear infections, the flu, sprains, or other minor injuries.
ER (\$\$\$)	Go to the closest emergency room for immediate care for serious or life-threatening conditions like severe abdominal pain, shortness of breath, sudden numbness, loss of consciousness, or broken bones.

Current member? Get plan info on your phone.



Download the Premera health plan app for easy, convenient, on-the-go access to medical plan info.





Download Premera MyCare to access all your virtual care providers whenever you need them.

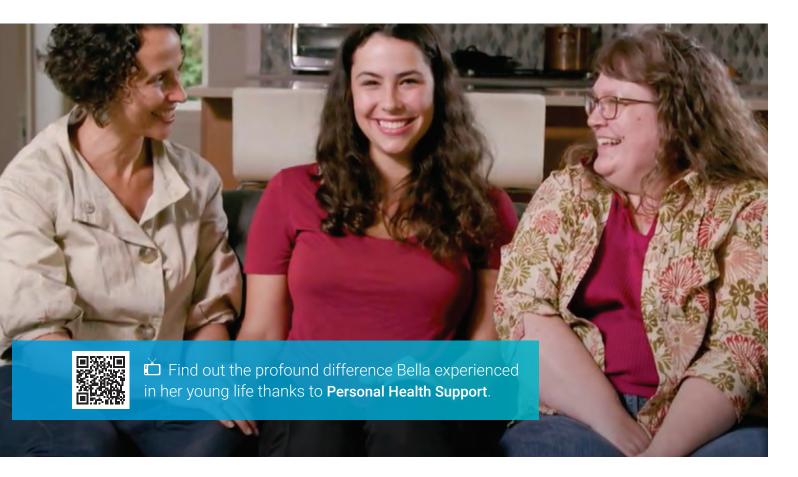
## How ever you feel physically

#### Some health issues aren't simple.

If you find that you need help with a chronic condition, illness, or hospitalization, Personal Health Support clinicians are available to provide assistance based on your needs.

When you work with **Personal Health Support**, you'll be better able to:

- · Manage a condition, such as asthma, diabetes, or heart disease
- Take care of yourself or a loved one to prevent readmission after a hospital stay
- · Ask the right questions about an illness or procedure

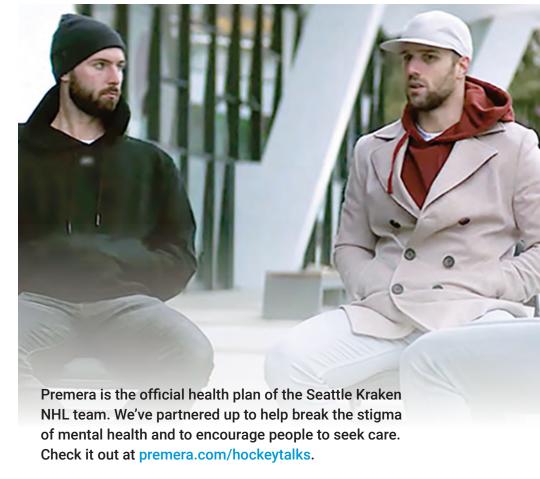


## How ever you feel mentally

## Sometimes it's not a physical ailment that disrupts our lives.

We may find ourselves unable to shake feelings of sadness, exhaustion, or anger. We may rely too much on substances, such as alcohol, to get us through the day. In fact, the National Alliance on Mental Illness (NAMI) reports that 1 in 5 U.S. adults and 1 in 6 U.S. youth aged 6–17 experience mental illness each year. And, tragically, suicide is the second leading cause of death among people aged 10–34.\*

Every Premera plan covers mental health visits the same as a standard office visit with your primary care provider. There are no visit limits. And you have many choices for getting care, so you can find the type of care that fits your life and your needs, whether that's a virtual visit, an in-person appointment, or an in-patient stay.



Find out more about getting mental health or substance use care at premera.com/visitor/mentalhealth.

## You'll get no-cost preventive care

When you get routine preventive care from an in-network provider, you don't pay for it—your health plan does.

Under the Affordable Care Act, all health plans cover certain preventive services with no out-of-pocket cost to you, such as:

- Routine wellness exams
- Screenings and tests
- Vaccinations
- Medications and supplements
- · Reproductive and women's health

**Note:** This is not a complete list of covered preventive services. Services within the above categories may have age, risk, and other requirements to be considered preventive. Checkout **premera.com/visitor/care-essentials** for more information about preventive care. Current members can sign in at **premera.com** for specific benefits covered by your plan.

Check with your primary care provider to find out what services are right for you.











Understand Preventive
Care Visits



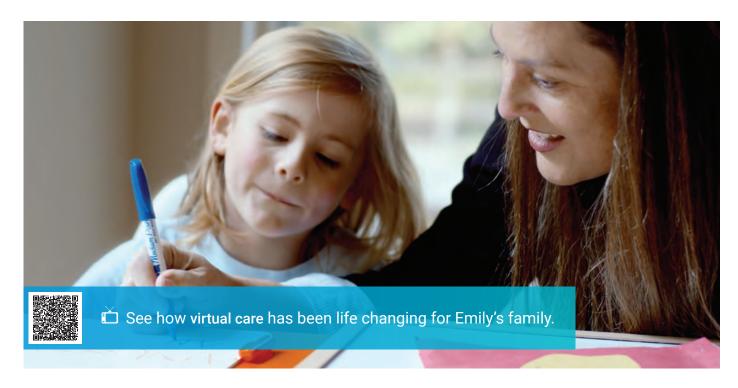
According to the Centers for Disease Control and Prevention, preventive care services could save over 100,000 lives in the United States every year.\*

## And high-quality, low-cost virtual care

Whether it's primary, urgent, or mental health care, our virtual network prioritizes your needs and provides first-rate care.

Illness can occur at any time. So why wait for office hours to have your medical concerns addressed? Providers are just a few clicks away, ready to offer you the care you need. Avoid the wait and cost of inperson care with a virtual care visit instead.

To find out more about the virtual care options available to you, sign in to your account at **premera.com** or reach out to your HR representative.



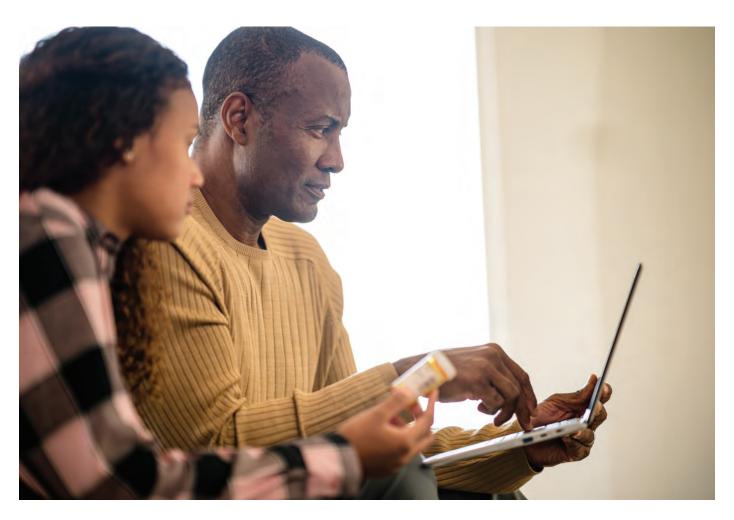
**Current member?** Download **Premera MyCare** to access all your virtual care providers whenever you need them.





## Plus, there are lots of easy ways to manage your care

When your plan is activated, take a couple minutes to do these tasks that will make it as easy as possible to manage your care and get the most value from your plan.



### Create an account



When you create an account on **premera.com**, you can:

- Track your care costs (such as deductible and out-of-pocket maximum)
- Refill or manage your prescriptions and get dose reminders
- Find doctors, hospitals, and pharmacies that are in your network
- Read more about the details of your benefits

### Download the apps

Two mobile apps offer the quickest access to plan information and care.





The Premera mobile app ensures you always have access to your health plan information—wherever you are.

- Search for doctors and other providers
- Monitor your claims
- Show proof of your coverage with your virtual ID card

Download the Premera mobile app on **Android** or **iOS**.







## Find and receive care from within the Premera MyCare app. Here you'll be able to:

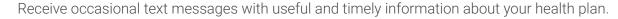
- See which virtual care services are available to you
- Connect with virtual care providers
- Have virtual care visits with your provider

Download the Premera MyCare app on **Android** or **iOS**.





### Get text reminders



- Call **866-369-3496** to sign up today.
- · You can stop texts at any time.

#### Give us a call



If you prefer to talk by phone, call our customer service team at 800-722-1471.

We're available to assist you from 5 a.m. to 8 p.m. Pacific Time, Monday through Friday.

## Getting started with your pharmacy benefit

With Premera Blue Cross pharmacy benefits, our goal is to ensure your plan is simple to understand and your medications are easy to manage.

Here's some information to get you started with this important benefit.



#### Find a medication

Each drug list covers thousands of prescription medications. To check if a medication is covered by your plan and find out if there are any restrictions:

- Visit premera.com/visitor/covered-drugs
- Sign in to your account at premera.com

Current member? Your Rx plan is on your ID card or in the **Premera mobile app**.



#### Find a pharmacy

Pharmacies in your plan network can be found through the **Find a Doctor tool** on **premera.com**.



#### **Explore** more

- Ever wondered how prescription pricing works?
   Watch this video to find out.
- The online Pharmacy Benefit Guide has additional need-to-know information.

#### **Current member?**

Your Rx plan is on your ID card or in the **Premera mobile app**.

#### Terms to know

#### Formulary

A list of prescription drugs covered by a prescription drug plan. Also called a drug list.

#### Tier

Within a formulary, medications fall into categories or levels, each with a different copay or coinsurance.

#### Copay

A set fee you pay when you get a prescription filled. The copay may vary depending on which tier drugs are in.

#### Coinsurance

Your share of the cost of medication. For example, if your plan pays 90%, your coinsurance (the part you pay) is the remaining 10%.

## Save on prescriptions

Keep more money in your wallet by using these easy tips.



#### **Current member?**

Sign in to your account on **premera.com** to manage your prescriptions:

- Compare costs at local pharmacies
- Order and refill prescriptions
- Check drug costs and coverage

The high cost of medications is a major factor in increasing healthcare costs. We work to keep your out-of-pocket costs as low as possible with a broad retail pharmacy network with competitive rates.

You can lower your costs further by using these tips:

**Choose generic drugs.** Generic drugs are the same as brand-name drugs, but they cost much less. Be sure to ask your doctor if a less expensive generic drug is available the next time you need a new prescription.

**Get prescriptions delivered.** Mail order is ideal for prescriptions you take regularly. You can save on prescriptions through Express Scripts home delivery, part of your pharmacy benefit.

## Your prescription drug coverage

#### Manage your medications easily

Sign in to premera.com to:

- Check which prescriptions are covered
- Compare costs
- · Find in-network pharmacies
- Order and refill prescriptions

#### Specialty drugs

If you have a complex condition such as multiple sclerosis, rheumatoid arthritis, or cancer, you may need special medications that are not available at most retail pharmacies. They are usually self-injected and may need refrigeration.

The Premera specialty pharmacy program:

- · Can show you how to use these products
- Offers free delivery and refill reminders
- · Gives you 24-hour access to pharmacists and nurses

For more information, sign in to **premera.com** and select **Prescriptions**.

#### Why generics?

It's always a good idea to ask about generics when your doctor prescribes medications. Generics are:

- Often cheaper than brand name drugs
- Comprised of the same active ingredients in the same dosage form
- Approved by the FDA

#### How it works

When you fill a prescription at the pharmacy, you pay a designated copay or coinsurance. How much you pay depends on the tier, or level, the drug is assigned to.

**\$ TIER 1** Generics

**\$\$ TIER 2** Most brand name drugs

**\$\$\$ TIER 3** Lower value drugs

**\$\$\$\$ TIER 4** Most specialty drugs for complex

medical conditions

If you are considering your plan options, visit **premera.com** and select **Covered Drugs** to see how your medications are covered on a Premera plan. If you are a current member, your member ID card lists what your copay or coinsurance is.

#### Save with mail order

Mail-order prescriptions through Express Scripts may cost less. Sign in to your Premera account to find out more.

### Premera HMO Core Plus

#### A forward-thinking, affordable healthcare experience

Premera HMO Core Plus is a comprehensive plan focused on improving your health.



#### Lower cost

Premera Blue Cross HMO is committed to offering an affordable health plan while maintaining high-quality care. The HMO network includes more than 1,900 primary care providers, 11,000 specialists, and Kinwell primary care clinics, just for Premera members.

#### Whole-person care

Your care is centered around a close partnership between you and a primary care provider (PCP) who:

- Is your primary point of contact, coordinating your care and referring you to specialists
- Provides you with care focused on prevention and your physical and mental health needs

#### Better member experiences

Convenience is an HMO top priority. You can look forward to:

- Easy access to customer service agents who are HMO experts, known as the HMO Plus Team.
- Online PCP selection and provider finder.
- Mobile apps to manage your plan and connect you to virtual care.

Find out more about your Premera HMO Core Plus plan at **hmo.premera.com**.

## How to use your HSA

Your health savings account (HSA) carries tax advantages if you use the funds for healthcare. Your HSA is part of your high-deductible health plan. Here are the basics.

#### When to use it

- Use it to pay for qualified medical expenses until you reach your deductible.
- After you've reached your deductible, use it to pay for coinsurance amounts until you reach your out-of-pocket maximum.
- Once you've reached your out-of-pocket maximum, let your HSA fund grow tax free. Your care is now covered in full by your plan.

#### How to Use It

- Pay with your healthcare payment card (if included with your plan).
- Pay out of pocket and reimburse yourself later.
- Pay out of pocket and let your HSA fund keep growing.
- Contact your employer's Human Resources office to see if you can manage your account online.

#### Save your receipts

Always save your itemized receipts and any documents that verify you used your HSA funds for IRS-approved expenses. For a list of IRS-approved healthcare expenses, visit **premera.com/hsa**.

### Total joint replacement surgery benefit

Your Premera Blue Cross health plan offers low- to no-cost surgeries from select surgeons at designated hospitals for **total knee** and **hip replacement**.

#### **Exclusive benefits**

You'll receive these benefits when you have surgery at one of the designated hospitals listed below:



You pay \$0 toward the cost of care when your Premera deductible is met.



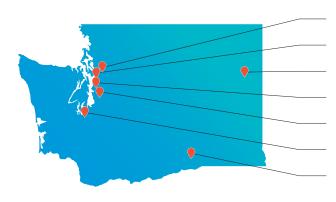
Your travel expenses are covered for you and a care companion when you travel to one of our Premera-Designated Centers of Excellence (COE) that is over 50 miles from your home.\*



Your appointments are scheduled by our concierge service. They will also transfer your medical records and make your travel arrangements.

#### **Exclusive providers**

Your plan covers total joint replacement with select surgeons at these locations. Each hospital has a proven record of exceptional patient experience and surgical outcomes.



Providence Regional Medical Center (Everett, WA)

Swedish Edmonds Campus (Edmonds, WA)

Providence Sacred Heart Medical Center (Spokane, WA)

Swedish Ballard Campus (Seattle, WA)

Swedish First Hill Campus (Seattle, WA)

Providence St. Peter (Olympia, WA)

Kadlec Regional Medical Center (Richland, WA)

#### **Current member?**

Find out if you qualify for the total joint replacement benefit. Call Personal Health Support at **888-742-1479**.

\*Available on select Premera plans; benefit may vary. Travel expenses in excess of IRS limits may result in taxable interest to you.

## Travel benefits for abortion services

Making healthcare possible when you need it.

Thinking about ending your pregnancy but live in a state where abortions are restricted? Find out about how Premera Blue Cross puts your health first by covering travel to states where you can get the care you need.

#### Who is eligible

You can be reimbursed for travel to get an abortion if you:

- Are covered by a participating Premera health plan
- · Live in a state that restricts abortion services at the time care is needed

#### What is covered

When you travel to get an abortion, you can be reimbursed for:

- Round-trip commercial airfare for yourself (plus a companion if medically necessary or to accompany a minor)
- Hotel accommodations
- Airport parking
- Private car mileage (if traveling over 50 miles)
- Hospital or clinic parking
- · Ground transportation between airport, hotel, and hospital or clinic

Note: Subscriber is responsible for expenses in excess of IRS limits. For more information, go to **irs.gov/pub/irs-pdf/p502.pdf**.

#### Find out more today

Call the customer service number on the back of your ID card. The travel team is available Monday through Friday, 7 a.m. to 6 p.m. Pacific Time.

#### Current member? Here's how to get started:

- 1. Start with a call to Premera customer service. The phone number is on the back of your member ID card.
- 2. We'll make sure your procedure is a covered benefit and that your state is currently restricting abortion services.
- **3.** If you want to use the benefit, you prepay for your travel.
- **4.** We'll send you a travel guide that includes a reimbursement form.
- **5.** When your travel is complete, submit the completed form with receipts and we'll reimburse you for eligible travel expenses, such as airfare, train, bus, or ferry.

## Travel benefits for gender-affirming care

Making healthcare possible when you need it.

Wanting to seek gender-affirming care but live in a state where services are restricted? Find out about how we put your health first by covering travel to states where you can get the care you need.

#### Who is eligible

You can be reimbursed for travel to get gender-affirming care if you:

- Are covered by a participating Premera Blue Cross health plan
- Live in a state that restricts these services at the time care is needed

#### What is covered

When you travel to get gender-affirming care, you can be reimbursed for:

- Round-trip commercial airfare for yourself (plus a companion if medically necessary or to accompany a minor)
- Hotel accommodations
- Airport parking
- Private car mileage (if traveling over 50 miles)
- Hospital or clinic parking
- · Ground transportation between airport, hotel, and hospital or clinic

Note: Subscriber is responsible for expenses in excess of IRS limits. For more information, go to **irs.gov/pub/irs-pdf/p502.pdf**.

#### Find out more today

Call the customer service number on the back of your ID card. The travel team is available Monday through Friday, 7 a.m. to 6 p.m. Pacific Time.

#### Current member? Here's how to get started:

- 1. Start with a call to Premera customer service. The phone number is on the back of your member ID card.
- 2. We'll make sure your procedure is a covered benefit. If a procedure needs medical prior authorization, we'll guide you through that process, too.
- **3.** If you want to use the benefit, you prepay for your travel.
- **4.** We'll send you a travel guide that includes a reimbursement form.
- 5. When your travel is complete, submit the completed form with receipts and we'll reimburse you for eligible travel expenses, such as airfare, train, bus, or ferry.

## Virtual care – anytime, anywhere

### Primary, urgent, and mental health care

#### Illness can occur at any time. So why wait for office hours to have your medical concerns addressed?

Whether it's primary, urgent, or mental health care, our virtual network prioritizes our member's needs. Providers are just a few clicks away, and ready to offer you the care you need.

### 98point6

On demand, text-based primary care where general medicine and primary care providers are available to answer your questions. They can diagnose and treat you if you're sick or have a chronic condition.



Video chat with a doctor to receive care for cold and flu symptoms, pediatric care (ages 1+), skin conditions, allergies, headaches, diet/nutrition, medication management, and mental health therapy.



Virtual access to a licensed therapist through text or video for non-urgent mental health care.

#### Want to find out more?

To learn more about the virtual care options available to you, sign in to your account at **premera.com** or **Premera MyCare**.\*

"If you already have the Doctor On Demand or Talkspace apps downloaded, you can continue using them as is. You are not required to access them through the Premera MyCare app.

98point6, Doctor On Demand, and Talkspace are independent companies that provide virtual care services on behalf of Premera Blue Cross

## Kinwell primary care

#### Primary care services just for Premera Blue Cross members

As a Premera member, you and your family have access to Kinwell clinics, which are delivering a new standard for primary care in Washington.

#### The Kinwell clinic experience includes:

- · Same- and next-day appointments
- · High quality, accessible, and patient-centered health care for the whole family
- · Integrated preventive services and behavioral health care
- · Virtual or in-person appointments with your provider of choice
- Easy online scheduling
- · In-clinic lab tests

#### **CURRENT MEMBER?**

Schedule a virtual or in-person appointment today at

kinwellhealth.com.





#### Open now

- 1 Spokane (North Country Homes)
- 2 Spokane Valley
- 3 Spokane (6th & Washington)
- 4 Yakima
- 5 Wenatchee
- 6 Pasco
- 7 Renton
- 8 Lynnwood
- 9 Denny Way
- 10 Poulsbo
- 11 Mill Creek
- 12 Olympia

- 13 Westlake
- 14 Ballard
- 15 Bellingham
- **16** Redmond
- 17 Federal Way

Kinwell Medical Group is an independent organization that operates primary care clinics providing services for Premera members on behalf of Premera Blue Cross.

### Substance use treatment

Do you depend on substances more than you'd like? Or do you find that substance use negatively affects your daily life? Recovery is possible with these options.

Geography, time, or day are not barriers. You have 24/7/365 access to substance use disorder treatment with the support of a licensed professional.

7.7%

of the U.S. population experienced substance use disorder in 2019.<sup>1</sup>

#### **Boulder**

**Boulder** is a digital clinic that offers long-term support and telehealth treatment for substance use, including alcohol and opioid use disorders—with treatment grounded in kindness, respect, and unconditional support.

#### ⇔ Workit Health

**Workit Health** provides personalized treatment through therapy, coaching, and medication support—all in the privacy of your home. Recover on your terms and on your schedule, as part of your daily routine.

#### **Current member?**

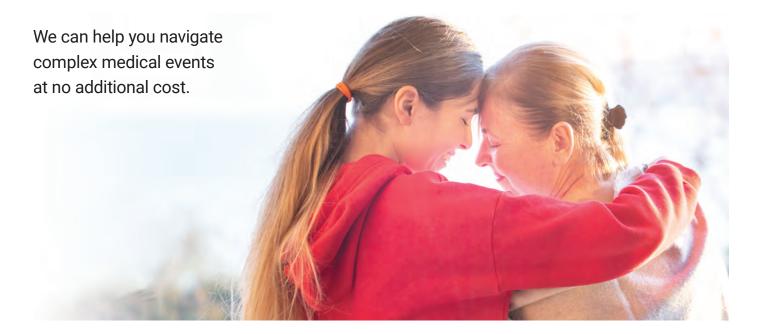
Download **Premera MyCare** to access Boulder and Workit Health now.<sup>2</sup>

 $<sup>^{1}</sup>McCance-Katz, Elinore. "The National Survey on Drug Use and Health: 2019." Substance Abuse and Mental Health Services Administration (SAMHSA). September 2020.$ 

If you already have Boulder Care and/or Worklt Health apps downloaded, you can continue using as is. You are not required to access through the Premera MyCare app.

Boulder Care and WorkIt Health are independent companies that provide virtual opioid use and alcohol use disorder care services on behalf of Premera Blue Cross.

## Personal Health Support



#### You don't have to do this alone

When a health crisis hits, it's easy to get overwhelmed. There are so many things to learn, resources to find, and systems to juggle—when all you want is for you and your loved one to feel better.

A Premera licensed healthcare professional will work with you and your healthcare providers as a single point of contact who can get answers to your questions and advocate on your behalf.

#### Premera can:

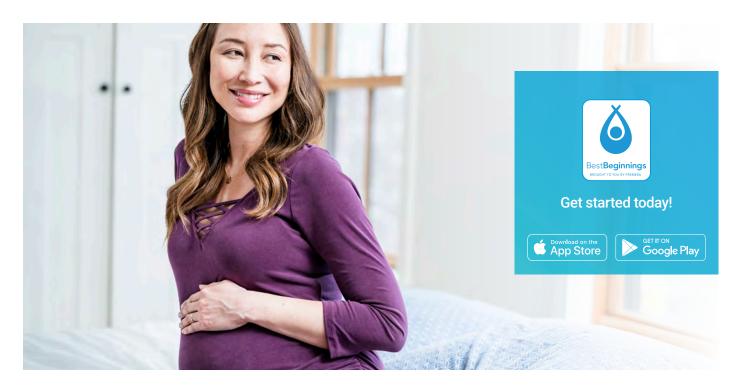
- Advocate for you and your family
- Help you navigate the health system
- Help you make informed decisions about your or your loved one's condition
- Locate community resources and support for the patient and for you

#### **Current member?**

For help with a complex medical situation, call 888-742-1479 (TTY:711) or email healthhelp@premera.com

## Giving growing families the best start possible

BestBeginnings is a comprehensive maternity program that provides information and support for pregnancy, delivery, postpartum care, and newborn care.



#### With BestBeginnings, you have access to:

- The BestBeginnings app. Record your medical milestones, prepare for doctor visits, log your health history and test results, research questions before and after delivery, and track your baby's growth. It's also a link to your healthcare plan so you have one less thing to think about.
- Extra clinical support. Premera Personal Health Support (PHS) clinicians are here for you when you need them. Their knowledge is especially helpful for moms who are over age 35 or have a history of multiple births, pre-term birth, miscarriage, or complicating health conditions. Call 855-756-0797 to speak with a PHS clinician.
- Maternity and newborn benefits.\* You have access to prenatal care, postpartum care, breast pumps, and more.
   Visit premera.com/care-essentials/pregnancy to discover more about your maternity benefits.

## Take small steps.

Little changes can deliver a big payoff. Dr. Jen Koon takes the stairs instead of the elevator whenever she can. And she always hits the produce section first when she's grocery shopping to make sure she loads up on fruits and vegetables. "These aren't big goals or milestones—just gentle lifestyle modifications," she says.

# Take time to savor your meals.

"I eat well and enjoy a multi-course evening meal in my kitchen while I watch the world go by," says Dr. Jacob Heller. Stick with healthy choices most of the time. But leave room for the occasional treat, too. "Depriving yourself of that kind of joy is counterproductive," he says.





#### Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera 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: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights 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, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can also file a civil rights 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 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

#### Language Assistance

<u>UWAGA</u>: Je**żeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-14/1 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Lique para 800-722-1471 (TTY: 711).** 

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) (TTY: 70-800 تماس بگیرید.

## Notes



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