

Benefits Matrix

PPO Doctor - MultiPlan Practitioner Network

NBLA 250	NBLA 300	NBLA 500	NBLA 1000
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PPO Doctor

- Choice - Broad access to nearly 575,000 healthcare professionals.
- Savings - Negotiated discounts that result in significant cost savings for you when choose to see a participating provider.
- Quality - MultiPlan applies rigorous criteria when credentialing providers for participation in the MultiPlan Network, so you can be assured you are choosing your healthcare provider from a high-quality network.
- (Please refer to the Limited Medical Insurance Benefit to see your choices on the Doctor Visit reimbursement)



Insurance Benefits – Limited Medical

(Not available in MD, ME, NH, NY, OR, SD, VT, or WA)

NBLA 250	NBLA 300	NBLA 500	NBLA 1000
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Doctor Visits Benefit

Pays the amount listed per visit to a Doctor's Office to be diagnosed or treated for a covered accident or sickness. You will be paid for up to 3 visits per individual or 6 visits per family per year.

\$25
a visit

\$50
a visit

\$75
a visit

\$100
a visit

Preventive Care Benefit

Pays the amount listed per visit for a preventive or wellness visit. You will be paid for up to a maximum of 1 visit per individual or 2 visits per family per calendar year.

\$50
a visit

\$50
a visit

\$50
a visit

\$50
a visit

Daily Hospital Confine Benefit

Pays the amount listed per day for up to 30 days if you have to be admitted and stay in a hospital for a covered accident or sickness.

\$250
a day

\$300
a day

\$500
a day

\$1000
a day

Intensive Care Unit Benefit

Pays you the amount listed per day up to 14 days if you are confined to an intensive care unit in a hospital for a covered accident or sickness. This is in addition to the Daily Hospital Confinement Benefit.

An
additional
\$500
a day

An
additional
\$600
a day

An
additional
\$1,000
a day

An
additional
\$1,000
a day

Intensive Care Unit Benefit

Pays you the amount listed per day up to 14 days if you are confined to an intensive care unit in a hospital for a covered accident or sickness. This is in addition to the Daily Hospital Confinement Benefit.

An
additional
\$500
a day

An
additional
\$600
a day

An
additional
\$1,000
a day

An
additional
\$1,000
a day

Inpatient/Outpatient Surgical Benefit

Pays benefits according to the surgical schedule as set forth in the description of coverage provided in your membership materials. The maximum amount payable for all surgical procedures performed in a calendar year for a covered person is \$20,000.

Up to
\$1,000
per
procedure

Maximum
\$20,000
year

Up to
\$2,000
per
procedure

Maximum
\$20,000
year

Up to
\$3,000
per
procedure

Maximum
\$20,000
year

Up to
\$8,000
per
procedure

Maximum
\$20,000
year

Ambulance Benefit

Pays you \$100 per transport for a maximum of 5 transports per year.

N/A

\$100

\$100

\$100

Emergency Room Benefit

Pays the amount listed per visit to a Emergency room to be diagnosed or treated for a covered accident or sickness. You will be paid for up to 3 visits per year.

N/A

\$50

\$100

\$100

Individual Membership Fee

\$159

\$209

\$269

\$329

Family Membership Fee

\$259

\$319

\$409

\$539

ONE-TIME Application Fee

\$110

\$110

\$110

\$110

Benefits Matrix – Limited Medical (Continued)

Other Insurance Benefits	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
<p>Critical Illness Benefit</p> <p>Pays up to the amount listed to the primary insured upon diagnosis of critical illness. There is a 12 month pre-existing condition waiting period. Available to age 65.</p>	N/A	N/A	\$2,500	\$5,000
<p>Insured Pharmacy</p> <p>Includes the following Insured Pharmacy Benefits:</p> <ul style="list-style-type: none"> • As an NBLA member, you will always pay the lowest price for prescriptions. If the cost for a prescription is ever less than the co-pay, you will pay the lower price. • \$2,700 Annual Benefit per individual and \$2,700 per family member for family coverage. • \$50 Annual Deductible per covered person • \$12 Co-pay for most generic prescriptions • Brand name prescriptions at discount • Save up to 15% to 60% on drugs not included in formulary 	\$12 on generics	\$12 on generics	\$12 on generics	\$12 on generics
<p>Dental Benefit</p> <ul style="list-style-type: none"> • \$1,000 Maximum Annual Coverage per Person with a \$50 annual Deductible per Person. • Major Procedures require 12 month waiting period unless converting from prior coverage. 	N/A	N/A	\$1,000 Annual max	\$1,000 Annual max
<p>Accident Medical Benefit</p> <ul style="list-style-type: none"> • Pays up to the amount listed per occurrence for medical expenses resulting from an injury cause by a covered accident • \$100 Deductible per Person per Incident • Available to age 65 	\$1,000	\$1,000	\$5,000	\$7,500
<p>Accidental Death & Dismemberment</p> <ul style="list-style-type: none"> • Pays beneficiary up to the amount listed for member's death in a covered accident or a portion for loss of certain parts of the body. • Pays up to the amount listed for spouse and eligible children. 	\$7,000	\$7,000	\$12,000	\$27,000



Careington International Discount Programs

Careington International Program Disclosures

THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.*

The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. Before purchase, you may access a list of participating health care providers at www.searchforaprovider.com. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512)463-6599 website: www.license.state.tx.us/complaints. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers.

*Medicare statement applies to MD residents when pharmacy discounts are part of program. This program is not available in Montana and Vermont.

Careington International Discount Programs

	My Wellness Plus	Basic Gold	NBLA 250	NBLA 300
Dental Discount – Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleaning, and major work such as dentures, root canals, and crowns.	✓	✓	✓	✓
Chiropractic Savings – Save 30% on adjustments, save 50% on Diagnostic and X-rays, and Free thirty minute consultation. (Please note: X-rays are not eligible in Colorado.)	✓	✓	✓	✓
Alternative Medicine Savings – Save 20% to 25% on variety of Wellness Programs including Physical and Massage Therapy, Yoga, Acupuncture, and more.	✓	✓	✓	✓
Vision Savings – Save 20% to 40% off the retail price of exams, eye glasses, and contact lenses from more than 40,000 providers nationwide.	✓	✓	✓	✓
Laboratory Services – Save 40% to 80% on lab services.	✓	✓		
Diagnostic Imaging – Save 20% to 70% on MRA's, MRI's, CT SCANS, and PET Scans from more than 1,800 + diagnostic facilities across the U.S.	✓	✓		
Prescription Drug Discount – Save 15% to 40% on generic and name brand prescriptions at your Neighborhood Pharmacy. (Please note: the higher discount savings are typically on the generic drugs.) Over 54,000 pharmacies in the US participate.	✓	✓		
Diabetic Supplies Savings – Save 20% to 30% off retail price on Durable Medical Equipment. Save 20% to 40% off retail price on Disposable Medical Supplies. Save 20% to 25% off retail price on Nutritional Supplements and Daily Living Aids.	✓	✓		
(PHCS) Physician Discount – Visit one of the 525,000 provider locations nationwide, you can access 25% to 45% savings on medical services.		✓		

EXCLUSIONS for INSURANCE BENEFITS Limited Medical

This information is a brief description of the important features of the plan. It is not a contract. All benefits provided by this insurance are subject to the terms, definitions, conditions, exclusions and limitations as set in group master policy AGL-119000 issued in the state of GA. The group policy is subject to the laws of the jurisdiction in which it is issued. The availability of this offer may change. These insurance benefits are underwritten by Life Insurance Company of North America (LINA), NAIC # 65498. LINA is domiciled in the state of Pennsylvania with the principal place of business of 1601 Chestnut Street, Philadelphia, PA 19192.

THIS IS NOT BASIC HEALTH INSURANCE. THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS LIMITED BENEFIT INDEMNITY INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR BASIC HEALTH COVERAGE, COMPREHENSIVE HEALTH COVERAGE OR MAJOR MEDICAL INSURANCE. IT IS A LIMITED INDEMNITY PROGRAM THAT PAYS BENEFITS FOR A COVERED INJURY OR SICKNESS ON A PER DIEM BASIS OR SCHEDULED DOLLAR AMOUNT PER VISIT, PROCEDURE OR TRANSPORT. BENEFITS AND COVERAGES MAY VARY BY STATE.

Exclusions For Insurance Benefits – Limited Medical (Continued)

EXCLUSIONS & LIMITATIONS

Benefits will not be paid for a loss caused by or resulting from:

- 1) Intentionally self-inflicted injuries;
- 2) Voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor. (Accidental ingestion of a poisonous substance is not excluded);
- 3) Driving while intoxicated or driving under the influence of a controlled substance unless administered on the advice of a doctor;
- 4) Commission or attempt to commit a felony;
- 5) Participation in a riot or insurrection;
- 6) Declared or undeclared war or act of war;
- 7) Active duty in any armed forces. We will refund any premium paid for this time. (Reserve or National Guard active duty or training is not excluded unless it extends beyond 31 days);
- 8) Pregnancy or childbirth (except for complications of pregnancy, non-elective miscarriage and non-elective abortion which are considered as any other sickness);
- 9) Elective or cosmetic surgery. This does not include reconstructive, cosmetic surgery: a) incidental to or following surgery for trauma, infection or other disease of the involved part; or b) due to congenital disease or anomaly of a Covered Dependent child which has resulted in a functional defect;
- 10) Dental surgery, unless the surgery is the result of an accidental injury;
- 11) Any mental or nervous disease or disorder;
- 12) Piloting or serving as a crewmember or riding in any aircraft except as a fare-paying passenger on a regularly schedule or charter airline;
- 13) Work related injuries covered under Worker's Compensation, Employer's Liability Laws, or similar occupational benefits;
- 14) Medical mishap or negligence, including malpractice;
- 15) While traveling outside the United States, Canada, Mexico, or any United States possessions, except for a Medical Emergency or a covered Accidental Death or Accidental Dismemberment;
- 16) Treatment by an Immediate Family member or a member of the Covered Person's household;
- 17) Alcoholism or drug addiction;
- 18) Hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproductive organs, voluntary abortion, or elective sterilization within 6 months after the Covered Person's effective date of insurance;
- 19) Rest care, convalescent care, or rehabilitative care;
- 20) Injury or death from an Accident where the Covered Person's intoxication would be considered a contributing cause to the Accident. Intoxication is determined according to the laws and/or regulations of the jurisdiction in which the Accident occurred. It will be considered a contributing cause if:
 - An investigation into the cause of the Accident by a police department or other government body makes such determination ; or
 - It meets a "prudent and reasonable" test. "Prudent and reasonable" means that a review of the circumstances of the Accident by an ordinarily prudent person would find that the most reasonable interpretation of the facts indicate that intoxication was a causal factor.
- 21) Loss for which the Covered Person would not be responsible in the absence of this Coverage.

Benefits will not be paid for confinements in hospitals owned or operated by the national government, unless a charge is made (whether or not there is insurance coverage).

PRE-EXISTING CONDITIONS LIMITATION

Periods of confinement which begin during the first 12 months that your insurance is in force are not covered if they are caused by or result from a pre-existing condition.

A pre-existing condition is an injury or sickness for which you received medical advice, care or treatment during the 12 month period immediately prior to your effective date of coverage.

NBLA General Disclosures

- The NBLA Program (the "Program") provides access to Medical Discount Savings at certain in-network healthcare providers of medical services, plus both Medical Insurance Benefits and Limited Supplemental Indemnity Insurance Benefits. None of these, individually or in combination are a substitute for MAJOR MEDICAL INSURANCE, NOR INTENDED TO REPLACE IT.
- NBLA does not make any payments to healthcare providers. Association Members are required to make payment directly to healthcare providers at the time of service.
- NBLA Members are responsible to file insurance claims for appropriate reimbursement. Please call our Member Services telephone number and we will assist you every step of the way
- All Medical Insurance Benefits and Limited Benefits Health Insurance coverage and claims are handled directly with licensed insurance companies.
- This Program and contract are not protected by any state Health and Life Guarantee Association.

If you have any questions or issues on your Association Membership, Wellness & Lifestyle Features, Limited Benefits Health Insurance or Other Insurance Benefits, please call our Member Services at 1.888.774.0848

Association Memberships

NBLA Memberships

	Basic Wellness	My Wellness Plus	Basic Gold	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
Individual Membership Fee	\$138 (Annual Only)	\$22 mo. \$219 yr.	\$32 mo. \$329 yr.	\$159	\$209	\$269	\$329
Family Membership Fee	\$138 (Annual Only)	\$26 mo. \$269 yr.	\$36 mo. \$369 yr.	\$259	\$319	\$409	\$539
ONE-TIME Application Fee	\$10	\$15	\$15	\$110	\$110	\$110	\$110

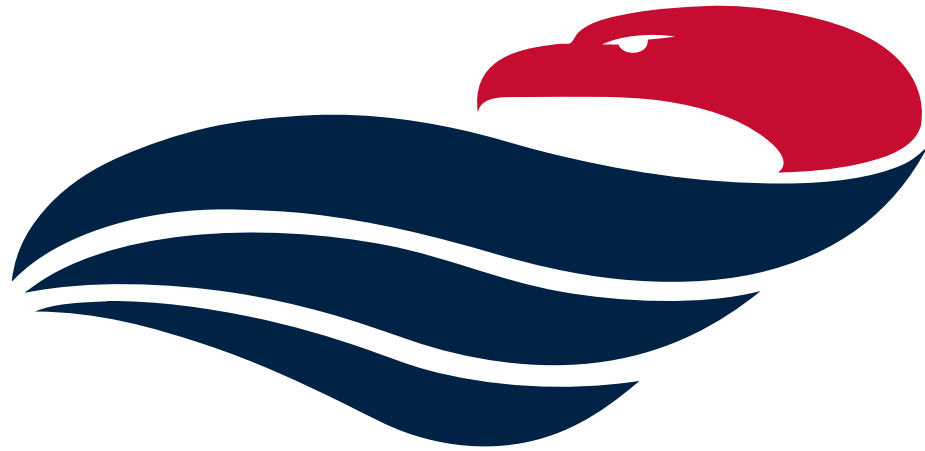
Membership Services and Features

Wellness Assessment – This world-class Lifestyle Management Program offers behavior change programs in seven areas to support good health: weight management, exercise programs, stress management, depression prevention, smoking cessation, managing cholesterol, and managing high blood pressure.	✓	✓	✓	✓	✓	✓	✓
MyeWellness – Provides you access to daily articles, tips and instruction on nutrition, exercise and disease prevention.	✓	✓	✓	✓	✓	✓	✓
Ask A Nurse Hotline – Registered nurses provide members information and advice about personal health issues 24 hours a day, 7 days a week.		✓	✓	✓	✓	✓	✓
Travel Assistance – 24 hour access for travel assistance in event of medical emergency. Requires travel more than 100 miles from home.		✓	✓	✓	✓	✓	✓
Helicopter Emergency Rescue – Maximum \$4,000 reimbursement for cost of medically necessary helicopter-only transportation for certifiable injury. (Not available in Florida)		✓	✓	✓	✓	✓	✓
Patient Advocacy Service <ul style="list-style-type: none"> • If you have experienced a medical incident and the portion of the bills you are responsible for exceeds \$2,500, you may be eligible for a service called Patient Advocacy provided by The Karis Group. • With the Patient Advocacy service, you may realize a deductions in your hospital bill up to 50% or more. You are assigned a Case Manager who negotiates the lowest hospital rates at any hospital in the U.S. on your behalf. (Please note: each hospital stay is negotiated on an individual basis) • Depending on your financial situation and the providers involved, this may include program qualification, discounted settlement or payment plans. 			✓	✓	✓	✓	✓
Eden Brite Advanced Teeth Whitening – Members enjoy 30% off Eden Brite™ dental products. With the Celebrity White Advanced Teeth Whitening System, you can safely whiten your teeth with the same compound used by dentists. Get a whiter, cleaner, more confident smile in the comfort of your own home, in as little as three days.	✓	✓	✓				
Jiffytech Remote Computer Support – Telephone roadside dispatch twenty-four hours a day, seven days a week handled by a live agent. One claim limit per year for each active customer. Full road and towing services for all self-propelled, four-wheeled vehicles, trucks, RV's and motorcycles.	✓	✓	✓				

Association Memberships (Continued)

NBLA Memberships

	Basic Wellness	My Wellness Plus	Basic Gold	NBLA 250	NBLA 300	NBLA 500	NBLA 1000
Jiffytech Kids Internet Parental Control – Save 25% on Internet filtering and parental controls support. These products and services give parents control over their family's use of the Internet. It enables parents to monitor and control what sites their children access and enables them to block offensive or potentially dangerous sites.		✓	✓				
Legal Services – Save 25% on legal fees and one FREE thirty minute consultation		✓	✓	✓	✓	✓	✓
Taxline Financial Services – Member access to tax and financial planning services to help members manage finances / plan for the future.		✓	✓	✓	✓	✓	✓
Stolen Identity Coverage – Helps restore your good name and credit record quickly in the event someone steals your identity. A dedicated identity restoration team will do the work needed to restore your good name and credit record.		✓	✓	✓	✓	✓	✓
Internet Service Provider – State-of-the-art service offers Digital Telephone Service, Enhanced 411, Remote data backup service, and Dial-Up or DSL Internet Access		✓	✓	✓	✓	✓	✓
1-800-FLOWERS – Save up to 10% on an extensive array of fresh floral arrangements, plants, gift baskets, gourmet foods, home and lifestyle items and garden products.		✓	✓	✓	✓	✓	✓
Meineke Auto Repair – Save 10% on automotive services and save 5% on tires and batteries.		✓	✓	✓	✓	✓	✓
Travel Discounts – A full service travel agency with a wide range of travel programs with savings on air travel, car rentals, hotels, cruises, tour packages and members are guaranteed lowest published airfares at time of booking.		✓	✓	✓	✓	✓	✓
National Hotel Discounts – Save up to 50% at more than 3,100 hotels, motels, inns and resorts (based on availability) in the U.S., Canada and over 15 countries and save to 50% at over 1,500 hotels specializing in reservations for sold-out dates. Save up to 70% on cruise line brochure rates and up to 30% on car rental.		✓	✓	✓	✓	✓	✓
RV Motor Home Savings – Save on purchase of selected motorhomes, pop-up campers and other RVs		✓	✓		✓	✓	✓
Interstate Moving – Save 25% on legal fees and one FREE thirty minute consultation		✓	✓		✓	✓	✓
Fitness Club / Equipment – Save up to 60% savings on monthly dues at over 1,500 top fitness clubs nationwide, including select Bally Total Fitness, Gold's Gym and Ladies Workout Express locations. Month-to-Month Memberships.						✓	✓
Vitamins / Nutritional Supplements – Save 25% to 50% on a wide range of vitamins and mineral supplements from a nationally recognized manufacturer.							✓
Auto Financing – A hassle-free vehicle buying / leasing service that saves members time and money. Members pick out the vehicle type, and VehicleAssistant negotiates the best price.							✓
Prescription Assistance – A patient assistance program that provides medicine for free or at low co-pay if annual gross household income is under \$16,000 for individuals or \$24,000 for families.							✓



NATIONAL BETTER LIVING
ASSOCIATION

Presented by **The Benefit Solutions Group**

3948 Legacy Drive, Suite 106, Box 379 Plano, TX 75023-8300 | Phone: (800) 404-0999 | Fax: (800) 622-0811



We offer programs, services and discounts through National Better Living Association memberships that address day-to-day healthcare needs:

- **Wellness & Lifestyle Features and Benefits** support good health and wellness in your everyday life.
- **PPO Network & Patient Advocacy Service** lowers out-of-pocket costs on important healthcare needs.
- **Careington International Discount Program** provides economical savings for Dental and Vision services and more.

❖ **Basic Membership**

Wellness Assessment a world-class Lifestyle Management Program offers behavior change programs in seven areas to support good health: weight management, stress management, depression prevention, smoking cessation, managing high blood pressure and more.

- **Enhanced Basic Memberships** includes the Careington International Discount programs and Patient Advocacy Services.

❖ **Platinum Memberships**

Limited Medical Insurance Benefits at economical prices for Doctor Visits, Preventive Care Visits, Hospital Stays, ICU and Surgery.

- **Other Insurance Benefits:** Pharmacy Insurance, Accident Insurance and more.



THIS IS NOT TRADITIONAL MAJOR MEDICAL INSURANCE NOR INTENDED TO REPLACE IT.



MEMBER INFORMATION

I am applying to the National Better Living Association ("NBLA"), a Georgia nonprofit, non-stock corporation, for membership ("Membership") in the Membership Plan indicated below. I understand that I will not become an NBLA member unless and until NBLA accepts my application. I understand I can cancel my NBLA membership for any reason within 30 days from the date of this application and receive a refund of membership fees. I have read and signed this application and the payment authorization at the bottom of this page.

Name (First, Middle, Last)			Home Telephone		
Street Address			Date of Birth		Work Telephone
City	State	Zip code	Email Address (optional to receive program updates)		

MEMBERSHIP CLASS (PLAN) SELECTION		INDIVIDUAL		FAMILY		ENROLL/ACTIVATE EE
A	NBLA Basic Wellness (Annual)	<input type="checkbox"/> \$138		<input type="checkbox"/> \$138		<input type="checkbox"/> \$10
B	NBLA My Wellness Plus (Monthly/Annual)	<input type="checkbox"/> \$22	<input type="checkbox"/> \$219	<input type="checkbox"/> \$26	<input type="checkbox"/> \$269	<input type="checkbox"/> \$15
C	NBLA Basic Gold (Monthly/Annual)	<input type="checkbox"/> \$32	<input type="checkbox"/> \$329	<input type="checkbox"/> \$36	<input type="checkbox"/> \$369	<input type="checkbox"/> \$15
D	NBLA 250	<input type="checkbox"/> \$159		<input type="checkbox"/> \$259		<input type="checkbox"/> \$110
E	NBLA 300	<input type="checkbox"/> \$209		<input type="checkbox"/> \$319		<input type="checkbox"/> \$110
F	NBLA 500	<input type="checkbox"/> \$269		<input type="checkbox"/> \$409		<input type="checkbox"/> \$110
G	NBLA 1000	<input type="checkbox"/> \$329		<input type="checkbox"/> \$539		<input type="checkbox"/> \$110
Total						\$ _____ .00

DEPENDENT INFORMATION (if Family Membership Selected)

	Name	DOB ___/___/___	Full-Time Employer / Accredited School	Hrs Worked / Attended
Spouse: <input type="checkbox"/> M <input type="checkbox"/> F		DOB ___/___/___		
Dependent1: <input type="checkbox"/> M <input type="checkbox"/> F		DOB ___/___/___		
Dependent2: <input type="checkbox"/> M <input type="checkbox"/> F		DOB ___/___/___		
Dependent3: <input type="checkbox"/> M <input type="checkbox"/> F		DOB ___/___/___		

PAYMENT OPTIONS (Choose One)

1. <input type="checkbox"/> Bank Draft	Routing Number (9 digits)	Account number <input type="checkbox"/> Checking <input type="checkbox"/> Savings
2. <input type="checkbox"/> Debit or Credit Card	Account Number	Expiration Date (mmyy)

ACCOUNT HOLDER'S INFORMATION (IF DIFFERENT FROM MEMBER)

Name (First, Middle, Last)			
Street Address			Telephone Number
City	State	Zip code	Email Address (to send updates)

AUTHORIZATION

I hereby request and authorize my Bank to charge my account for drafts or EFT notices drawn by National Better Living Association or its agent, Allied Health Benefits, Inc. (AHB). If paying by credit card, I authorize the National Better Living Association or its agent, AHB to charge my card the amount detailed in this application. This authorization shall remain in effect until revoked in writing and in accordance with the currently published cancellation clause in the NBLA Membership Terms & Conditions, and the bank receives such notice. I agree that NBLA and AHB shall be fully protected in charging such payments to my account. I agree that NBLA's and AHB treatment of and rights in respect to each charge shall be the same as if it were personally signed by me. I further agree that should any such charge be dishonored, whether with or without cause, or intentionally or unintentionally, NBLA and AHB shall have no liability whatsoever if such dishonor results in the forfeiture of any Benefits of Membership or the NBLA Program. I have instructed NBLA and AHB to send this authorization to my Bank or Credit Institution.

SIGNATURE	DATE
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Please complete this form and fax to 800-622-0811 or mail to: The Benefit Solutions Group, 3948 Legacy Drive, Suite 106, Box 379, Plano, TX 75023-8300

Office Use Only	Agent # 63567	IMR Name: Delyn Reed
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