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

Coverage for: Individual and/or Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.[insert].com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.[insert].com or call 1-800-664-5295 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall       In-Network: \$300 Per Person         deductible?       \$600 Family.         Out-of-Network: Not Applicable		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 <u>deductible?</u>	Yes. <u>Preventive care</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Yes. <u>In-Network</u> : <b>\$2,500</b> Per Person/ <b>\$5,000</b> Family. <u>Out-Of-</u> <u>Network</u> : <u>Not Applicable.</u>	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 <u>out-of-pocket limit</u> ?	<u>Premium</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://providersearch.floridablue.co m/providersearch/pub/index.htm or call 1-800-664-5295 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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</u> <u>billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	Primary Care Visits: \$25 <u>Copay</u> Virtual Visits: \$25 <u>Copay</u>	Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.	
lf you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	Specialist: \$35 <u>Copay</u> Virtual Visits: \$35 <u>Copay</u>	Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.	
or clinic	Preventive care/screening/ immunization	No Charge	Not Covered	Physician administered drugs may have higher cost share. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Independent Clinical Lab: No Charge/ Independent Diagnostic Testing Center: \$30 <u>Copay</u>	Not Covered	Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
	Imaging (CT/PET scans, MRIs)	\$300 <u>Copay</u>	Not Covered	Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to	Generic drugs	\$0 <u>Copay</u> per Prescription at retail, \$0 <u>Copay</u> per Prescription by mail	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order.	
treat your illness or condition More information about prescription drug	Preferred brand drugs	\$40 <u>Copay</u> per Prescription at retail, \$80 <u>Copay</u> per Prescription by mail	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order.	
<u>coverage</u> is available at <u>www.express-</u> <u>scripts.com/JPOFFHIT</u>	Non-preferred brand drugs	\$75 <u>Copay</u> per Prescription at retail, \$150 <u>Copay</u> per Prescription by mail	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order.	
	Specialty drugs	Specialty drugs are subject to the cost share based on applicable drug tier.	Not Covered	Not covered through Retail. Up to 30 day supply through specialty mail order.	
	Facility fee (e.g., ambulatory surgery center)	<u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.	
lf you have outpatient surgery	Physician/surgeon fees	Ambulatory Surgical Center: \$35 <u>Copay</u> Hospital: <u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	none	
lf you need immediate	Emergency room care	\$300 <u>Copay</u> per Visit + 30% <u>Coinsurance</u>	\$300 <u>Copay</u> per Visit + 30% <u>Coinsurance</u>	none	
medical attention	Emergency medical transportation	\$200 <u>Copay</u>	\$200 <u>Copay</u> per Visit	Out-of-Network only covered for emergencies.	
	<u>Urgent care</u>	\$30 <u>Copay</u>	Not Covered	Out-of-Network only covered out-of-state.	
If you have a hospital stay	Facility fee (e.g., hospital room)	<u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	Inpatient Rehab Services limited to 30 days. Prior Authorization may be required. Your benefits/services may be denied.	
Slay	Physician/surgeon fees	Deductible + 30% Coinsurance	Not Covered	none	

Common Medical Event	Services You May Need	What You Will PayNetwork ProviderOut-of-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information	
lf you need mental health, behavioral	Outpatient services	Physician Office: \$35 <u>Copay</u> Hospital: \$25 <u>Copay</u>	Not Covered	Prior Authorization may be required. Your benefits/services may be denied. Virtual Visit services are <u>only</u> covered for In-Network providers.	
health, or substance abuse services	Inpatient services	<u>Physician Services:</u> 30% <u>Coinsurance</u> / Hospital: <u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.	
	Office visits	\$35 <u>Copay</u> on initial Visit	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
lf you are pregnant	Childbirth/delivery professional services	<u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	none	
	Childbirth/delivery facility services	<u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	none	
	Home health care	\$20 <u>Copay</u>	Not Covered	none	
	Rehabilitation services	\$35 <u>Copay</u>	Not Covered	Coverage limited to 60 visits, including 20 spinal manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
	Habilitation services	Not Covered	Not Covered	Not Covered	
If you need help recovering or have other special health needs	Skilled nursing care	<u>Deductible</u> + 30% <u>Coinsurance</u>	Not Covered	Prior Authorization may be required. Your benefits/services may be denied. Prior Authorization may be required. Your benefits/services may be denied.	
	Durable medical equipment	Motorized Wheelchairs: \$500 <u>Copay</u> / All Other: \$30 <u>Copay</u>	Not Covered	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age. Prior Authorization may be required. Your benefits/services may be denied.	
	Hospice services	\$20 <u>Copay</u>	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.	

	Common		What You Will Pay		Limitations, Exceptions, & Other Important	
	Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	f your child needs	Children's eye exam	Covered	Covered	Routine Eye Exams (includes Refractions) - Adult=1 exam per 24 months/child age 0-17, 1 exam per 12 months.	
dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered		
		Children's dental check-up	Not Covered	Not Covered	Not Covered	

# Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover	(Check your policy or plan document for more informa	ation and a list of any other <u>excluded services</u> .)		
<ul> <li>Acupuncture</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> <li>Generic drugs</li> <li><u>Habilitation services</u></li> </ul>	<ul> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Non-preferred brand drugs</li> <li>Pediatric dental check-up</li> <li>Pediatric glasses</li> </ul>	<ul> <li>Preferred brand drugs</li> <li>Private-duty nursing</li> <li>Routine foot care unless for treatment of diabetes</li> <li>Specialty drugs</li> <li>Weight loss programs</li> </ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
<ul> <li>Bariatric surgery</li> <li>Chiropractic care - Limited to 60 visits</li> </ul>	<ul> <li>Most coverage provided outside the United States. See www.floridablue.com.</li> </ul>	<ul><li>Pediatric eye exam</li><li>Routine eye care (Adult)</li><li>Routine hearing exams</li></ul>		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your <u>Grievance and Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the insurer at 1-800-664-5295. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u> contact your employee services department. You may

also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or <u>www.dol.gov/ebsa/healthreform</u>.

## Does this plan provide Minimum Essential Coverage? Yes

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

#### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## 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.

<b>Peg is Having a Baby</b> (9 months of <u>in-network</u> pre-natal care hospital delivery)	e and a	Managing Joe's type 2 Diabetes (a year of routine <u>in-network</u> care of a well- controlled condition)		Mia's Simple Fracture ( <u>in-network</u> emergency room visit and follow up care)	
The plan's overall deductible\$300Specialist Copayment\$35Hospital (facility) Coinsurance30%Other No Charge\$0		The plan's overall deductible\$300Specialist Copayment\$35Hospital (facility) Coinsurance30%Other Copayment\$30		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>Copayment</u></li> <li>Hospital (facility) <u>Coinsurance</u></li> <li>Other <u>Copayment</u></li> </ul>	\$300 \$35 30% \$300
This EXAMPLE event includes services like: <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits ( <i>including</i> <i>disease education</i> ) <u>Diagnostic tests</u> ( <i>blood work</i> ) <u>Prescription drugs</u> <u>Durable medical equipment</u> ( <i>glucose meter</i> )		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		Cost Sharing	
Deductibles	\$300	Deductibles	\$0	<u>Deductibles</u>	\$300
<u>Copayments</u>	\$0	<u>Copayments</u>	\$400	<u>Copayments</u>	\$700
Coinsurance	\$2,200	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$90
What isn't covered		What isn't covered		What isn't covered	

Limits or exclusions

The total Joe would pay is

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: www.floridablue.com.

Limits or exclusions	\$70
The total Peg would pay is	\$2,570

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\$10

\$1,100

Limits or exclusions

The total Mia would pay is

\$4.300

\$4,700

Section 1557 Notification: Discrimination is Against the Law

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program<sup>®</sup> (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO, Florida Combined Life and FEP:

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

If you need these services, contact:

- Florida Blue (health and vision coverage): 1-800-352-2583
- Florida Combined Life (dental, life, and disability coverage): 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Florida Blue (including FEP members): Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY) Fax: 1-904-301-1580 section1557coordinator@floridablue.com Florida Combined Life:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, by mail or phone at:

#### U.S. Department of Health and Human Services

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

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

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

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

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

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583 (TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

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

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

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-253-3852 (رقم هاتف الصم والبكم: 1-008-559-0778. اتصل برقم 1-333-008-2 7222.

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

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

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

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

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

झोन करो 1-800-352-2583 (TTY: 1-800-955-8770). FEP: झोन करो 1-800-333-2227

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

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583(TTY: 1-800-955-8770)まで、お電話にて ご連絡ください。FEP: 1-800-333-2227

> توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (778-855-108-1 TTY: 258-352-368-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

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

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