The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <a href="https://eoc.anthem.com/eocdps/9ZCWSMG01012024">https://eoc.anthem.com/eocdps/9ZCWSMG01012024</a>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="https://eoc.anthem.com/eocdps/9ZCWSMG01012024">www.healthcare.gov/sbc-glossary/or call (855) 330-1103</a> to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall deductible?   | \$4,000/person or \$8,000/family for In-Network Providers. \$8,000/person or \$16,000/family for Non-Network Providers.  | 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. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. Vision. For more information see below.  | 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| 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><br><u>pocket limit</u> for this<br><u>plan</u> ? | \$8,500/person or \$17,000/family for In-Network Providers. \$17,000/person or \$34,000/family for Non-Network Providers.  | 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</u> <u>limit</u> ?             | Premiums, balance-billing charges, and health care this plan doesn't cover.  | Even though you pay these expenses, they don't count toward the out-of-pocket limit.   |
| Will you pay less if you use a <u>network</u> <u>provider</u> ?             | Yes. See  www.anthem.com/find- care/?alphaprefix=YGR  or call (855) 330-1103 for a list of network providers. Benefits may be limited by Site of Service.  Costs may vary by site of service | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.   |

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|                        | and how the provider bills. |   |
|------------------------|-----------------------------|---|
| Do you need a referral | No.                         | You can see the specialist you choose without a referral. |
| to see a specialist?   |                             |   |

A

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.

|   |  |  | What You Will Pay  |   |  |
|---|--|--|--|---|--|
| Common<br>Medical Event   | Services You May Need                            | Level 1 Pharmacy- RX Only (You will pay the least)   | In-Network<br>Provider<br>(You will pay<br>more)                     | Non-Network<br>Provider<br>(You will pay the<br>most)                     | Limitations, Exceptions, & Other Important Information   |
|   | Primary care visit to treat an injury or illness | Not Applicable   | PPC No charge PCP \$30/visit deductible does not apply               | 20% coinsurance   | Please see <a href="http://www.anthem.com">http://www.anthem.com</a> for a list of <a href="Preferred Primary Care">Preferred Primary Care</a> (PPC) <a href="Providers">Providers</a> . Virtual visits (Telehealth) benefits available. |
| If you visit a health care  | Specialist visit                                 | Not Applicable   | \$60/visit deductible does not apply                                 | 20% coinsurance   | Virtual visits (Telehealth) benefits available.  |
| provider's office<br>or clinic  | Preventive care/screening/immunization           | Not Applicable   | No charge  | 20% coinsurance   | Prescribed FDA approved contraceptives are not subject to cost shares. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.         |
| If you have a test  | Diagnostic test (x-ray, blood work)              | Lab – Office<br>Not Applicable<br>X-Ray – Office<br>Not Applicable   | Lab – Office<br>No charge<br>X-Ray – Office<br>0% <u>coinsurance</u> | Lab – Office 20% <u>coinsurance</u> X-Ray – Office 20% <u>coinsurance</u> | none   |
|   | Imaging (CT/PET scans, MRIs)                     | Not Applicable   | 0% <u>coinsurance</u>  | 20% <u>coinsurance</u>  | none   |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is | Typically Lower Cost Generic<br>(Tier 1a)        | \$3/prescription, deductible does not apply (retail) and \$6/prescription, deductible does not apply (home delivery) | \$13/prescription,<br>deductible does not<br>apply<br>(retail only)  | 50% coinsurance,<br>deductible does not<br>apply (retail only)            | For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See Prescription Drug section  |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9ZCWSMG01012024">https://eoc.anthem.com/eocdps/9ZCWSMG01012024</a>.

|  | What You Will Pay  |  |   |  |  |
|--|--|--|---|--|--|
| Common<br>Medical Event  | Services You May Need  | Level 1 Pharmacy- RX Only (You will pay the least)   | In-Network<br>Provider<br>(You will pay<br>more)                                  | Non-Network Provider (You will pay the most)                   | Limitations, Exceptions, & Other Important Information   |
| available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> | Typically Generic (Tier 1b)  | \$25/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)   | \$35/prescription,<br>deductible does not<br>apply<br>(retail only)               | 50% coinsurance,<br>deductible does not<br>apply (retail only) |  |
|  | Typically Preferred Brand &<br>Non-Preferred Generic Drugs<br>(Tier 2) | \$80/prescription, deductible does not apply (retail) and \$160/prescription, deductible does not apply (home delivery)  | \$90/prescription, deductible does not apply (retail only)                        | 50% coinsurance,<br>deductible does not<br>apply (retail only) |  |
|  | Typically Non-Preferred Brand and Generic drugs (Tier 3)               | 30% coinsurance up to \$400/prescription, deductible does not apply (retail) and 30% coinsurance up to \$800/prescription, deductible does not apply (home delivery) | 40% coinsurance up to \$500/prescription, deductible does not apply (retail only) | 50% coinsurance,<br>deductible does not<br>apply (retail only) |  |
|  | Typically Preferred Specialty (brand and generic) (Tier 4)             | 40% coinsurance up to \$550/prescription, deductible does not apply (retail and home delivery)   | 50% coinsurance up to \$650/prescription, deductible does not apply (retail only) | 50% coinsurance,<br>deductible does not<br>apply (retail only) |  |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center)                         | Not Applicable   | \$500/visit   | 20% coinsurance  | \$250/visit <u>deductible</u> does not apply for Ambulatory Surgical Center for In-Network  Providers. |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9ZCWSMG01012024">https://eoc.anthem.com/eocdps/9ZCWSMG01012024</a>.

|   |   | What You Will Pay                                  |   |   |  |  |
|---|---|--|---|---|--|--|
| Common<br>Medical Event   | Services You May Need                     | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network<br>Provider<br>(You will pay<br>more)                                  | Non-Network Provider (You will pay the most)                  | Limitations, Exceptions, & Other Important Information   |  |
|   | Physician/surgeon fees                    | Not Applicable                                     | 0% <u>coinsurance</u>   | 20% coinsurance   | none   |  |
|   | Emergency room care                       | Not Applicable                                     | \$350/visit   | Covered as In-<br><u>Network</u>                              | Copayment waived if admitted.  |  |
| If you need immediate medical attention                                   | Emergency medical transportation          | Not Applicable                                     | 0% coinsurance  | Covered as In-<br><u>Network</u>                              | Non-emergency Non-Network<br>Ambulance Services are limited<br>to \$50,000 per trip.   |  |
| medical attention   | <u>Urgent care</u>                        | Not Applicable                                     | \$100/visit deductible does not apply   | 20% <u>coinsurance</u>  | In-Network <u>Urgent Care</u> benefit limited to preferred New Hampshire locations.  |  |
| If you have a<br>hospital stay  | Facility fee (e.g., hospital room)        | Not Applicable                                     | 0% coinsurance  | 20% coinsurance   | 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs for In-Network and Non-Network Providers combined.   |  |
|   | Physician/surgeon fees                    | Not Applicable                                     | 0% <u>coinsurance</u>   | 20% coinsurance   | none   |  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Not Applicable                                     | Office Visit \$25/visit deductible does not apply Other Outpatient 0% coinsurance | Office Visit 20% coinsurance Other Outpatient 20% coinsurance | Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone  |  |
|   | Inpatient services                        | Not Applicable                                     | 0% <u>coinsurance</u>   | 20% coinsurance   | none   |  |
|   | Office visits                             | Not Applicable                                     | 0% <u>coinsurance</u>   | 20% coinsurance   | Cost sharing does not apply for  |  |
| If you are pregnant   | Childbirth/delivery professional services | Not Applicable                                     | 0% <u>coinsurance</u>   | 20% coinsurance   | In-Network preventive services.  Depending on the type of  |  |
|   | Childbirth/delivery facility services     | Not Applicable                                     | 0% <u>coinsurance</u>   | 20% <u>coinsurance</u>  | services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Postpartum office visits are part of the professional maternity services. |  |

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\textbf{plan}}$  or policy document at  $\underline{\textbf{https://eoc.anthem.com/eocdps/9ZCWSMG01012024}}$ .

|  | Services You May Need      |  | What You Will Pay                                |   |  |  |
|--|----------------------------|--|--|---|--|--|
| Common<br>Medical Event  |                            | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network<br>Provider<br>(You will pay<br>more) | Non-Network Provider (You will pay the most)                                  | Limitations, Exceptions, & Other Important Information   |  |
|  | Home health care           | Not Applicable                                     | 0% <u>coinsurance</u>                            | 20% coinsurance   | none   |  |
| If you need help<br>recovering or<br>have other<br>special health<br>needs | Rehabilitation services    | Not Applicable                                     | \$30/visit deductible does not apply             | 20% coinsurance   | *Saa Tharany Sarrigas saction  |  |
|  | Habilitation services      | Not Applicable                                     | \$30/visit deductible does not apply             | 20% coinsurance   | *See Therapy Services section.   |  |
|  | Skilled nursing care       | Not Applicable                                     | 0% <u>coinsurance</u>                            | 20% coinsurance   | 100 days/benefit period for skilled nursing services for In- Network and Non-Network Providers combined. |  |
|  | Durable medical equipment  | Not Applicable                                     | 0% <u>coinsurance</u>                            | 20% coinsurance   | *See <u>Durable Medical</u> <u>Equipment</u> Section   |  |
|  | Hospice services           | Not Applicable                                     | 0% <u>coinsurance</u>                            | 20% <u>coinsurance</u>  | none   |  |
| If your child<br>needs dental or<br>eye care                               | Children's eye exam        | Not Applicable                                     | No charge  | \$0 <u>copayment</u> up<br>to <u>plan</u> 's Maximum<br><u>Allowed Amount</u> | *C - Vi-i - C i i  |  |
|  | Children's glasses         | Not Applicable                                     | No charge  | \$0 copayment up<br>to plan's Maximum<br>Allowed Amount                       | *See Vision Services section   |  |
|  | Children's dental check-up | Not Applicable                                     | 0% <u>coinsurance</u>                            | 30% coinsurance   | *See Dental Services section   |  |

#### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

Cosmetic surgery

• Dental care (Adult)

• Long-term care

Private-duty nursing

- Routine foot care unless medically necessary
- Weight loss programs

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

Abortion

- Acupuncture 20 visits/benefit period
- Bariatric surgery

- Chiropractic care 36 visits/benefit period
- Hearing aids

• Infertility treatment

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9ZCWSMG01012024">https://eoc.anthem.com/eocdps/9ZCWSMG01012024</a>.

- Most coverage provided outside the United States. See <a href="https://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>
- Routine eye care (Adult) 1 exam/benefit period

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: New Hampshire Insurance Department, 21 So Fruit St, Suite 14, Concord, NH 03301, Consumer Hotline (800) 852-3416, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <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:

ATTN: Grievances and Appeals, P.O. Box 518, North Haven, CT 06473-0518

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

New Hampshire Insurance Department, 21 So Fruit St, Suite 14, Concord, NH 03301, Consumer Hotline (800) 852-3416

### 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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:

The total Peg would pay is

\$4,070



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 ca  | re and a                    | Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)  |                             | Mia's Simple Fracture (in-network emergency room visit and follow up care)  |                             |  |
|--|-----------------------------|--|-----------------------------|---|-----------------------------|--|
| <ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>  | \$4,000<br>\$60<br>0%<br>0% | <ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>  | \$4,000<br>\$60<br>0%<br>0% | <ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>   | \$4,000<br>\$60<br>0%<br>0% |  |
| This EXAMPLE event includes servilike:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work Specialist visit (anesthesia) | es                          | This EXAMPLE event includes services like:  Primary care physician office visits (including disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose meter) |                             | 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   | \$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:   |                             |  |
| Cost Sharing   |                             | Cost Sharing   |                             | Cost Sharing  |                             |  |
| <u>Deductibles</u>   | \$4,000                     | <u>Deductibles</u>   | \$0                         | <u>Deductibles</u>  | \$2,100                     |  |
| Copayments   | \$10                        | Copayments   | \$2,200                     | Copayments  | \$300                       |  |
| Coinsurance \$0  |                             | Coinsurance \$0  |                             | Coinsurance   | \$0                         |  |
| What isn't covered   |                             | What isn't covered   | What isn't covered          |   |                             |  |
| Limits or exclusions \$60 Limits or exclusions \$  |                             | \$20   | Limits or exclusions        | \$0   |                             |  |

\$2,220

The total Mia would pay is

The total Joe would pay is

\$2,400

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (855) 330-1103

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1103-330 (855).
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**Armenian (hայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 330-1103։

Bassa (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpỗ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù ke, dá (855) 330-1103.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 330-1103 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 330-1103 သို့ ခေါ် ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(855) 330-1103。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (855) 330-1103.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (855) 330-1103.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هنینه ای به زبان مادریتان دریافت کنید، برای گفتگو با یک مترجم شفاهی، با شماره

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (855) 330-1103.

**German (Deutsch):** Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (855) 330-1103.

**Greek (Ελληνικά)** Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (855) 330-1103.

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צו רעדן צו (**Yiddish)** (אידיש): אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו (**Yiddish**) אן איבערזעצער, רופט (855) (855) .

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