Coverage for: Individual/Family Plan Type: PPO

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, contact AultCare at 330-363-6360 or go to www.aultcare.com. 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 www.aultcare.com or call 330-363-6360 or 1-800-344-8858 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers \$700 Individual / \$1,400 Family For out-of-network providers \$2,100 Individual /\$4,200 Family	Generally, you must pay all of the costs from <u>providers</u> up to the calendar year <u>deductible</u> amount before this plan 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. Network preventive care and benefits that apply a copayment are covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles 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> ?	For network providers \$3,000 Individual / \$6,000 Family For out-of-network providers \$28,350 Individual/ \$56,700 Family	The <u>out-of-pocket limit</u> is the most you could pay in a calendar year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, prescription drug coupon, discount or assistance programs, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-nocket limit
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aultcare.com or call 330-363-6360 or 1-800-344-8858 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 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 specialist you choose without a referral.

		What You Will Pay		Limitations Eventions 9 Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$20 copayment	50% coinsurance	Deductible does not apply to office visits	
If you visit a health care provider's office or	Specialist visit	\$40 copayment	50% coinsurance	with a <u>Network provider</u> .	
clinic	Preventive care/screening/ immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% coinsurance	50% coinsurance	None	
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	None	
If you need drugs to	Generic drugs (Tier 2 - Preferred Generic drugs)	Retail: \$10 copayment Mail order: \$10 copayment	Retail: \$10 copayment Mail order: \$10 copayment	Network Deductible applies to tiers 4 through 6. Tier 1 Preventive drugs may be covered at 100%, with no cost to you. A 34-day supply is available at the retail pharmacy for generic and brand name	
treat your illness or condition More information about prescription drug coverage is available at www.aultcare.com	Preferred Brand drugs (Tier 3 - Non-Preferred Generic / Preferred Brand drugs)	Retail: \$20 copayment Mail order: \$20 copayment	Retail: \$20 copayment Mail order: \$20 copayment	prescription drugs. You may obtain up to a 60-day supply of Tier 1 and Tier 2 prescription drugs at the retail pharmacy for the mail order amount. A 90-day supply of Preventive/Generic/Brand drugs are available through the mail order program.	
This plan follows the Marketplace Managed Formulary.	Non-Preferred Brand drugs (Tier 4 - Non-Preferred Generic / Non-Preferred Brand drugs)	Retail: \$60 copayment (after Network Deductible); Mail order: \$60 copayment (after Network Deductible)	Retail: \$60 copayment (after Network Deductible); Mail order: \$60 copayment (after Network Deductible)	Specialty drugs are limited to a 30-day fill and must be obtained from AultCare's Preferred Specialty Pharmacies. Certain Generic Medications may be subject to an incentive which may reduce	

		What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Specialty drugs (Tier 5 and 6 – Preferred Generic Specialty and Preferred Brand Specialty)	\$250 <u>copayment</u> (after <u>Network</u> <u>Deductible</u>)	\$250 <u>copayment</u> (after <u>Network Deductible</u>)	member cost share under the Generic Incentive Program. If a prescription is purchased without using your card, the plan will pay up to the allowed amount. Certain prescription drug coupon, discount, or assistance programs will not apply toward your Deductible or Out-of-Pocket Maximum. Certain classes of medications require a Prior Authorization or Step Therapy. For a complete list of these medications, please visit the AultCare website at www.aultcare.com.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	None	
surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	None	
	Emergency room care	30% coinsurance	30% coinsurance	Network deductible will apply.	
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	Network deductible will apply.	
	<u>Urgent care</u>	\$30 copayment	\$30 copayment	<u>Deductible</u> does not apply to this service.	
If you have a hospital	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Preauthorization is recommended.	
stay	Physician/surgeon fees	30% coinsurance	50% coinsurance	None	
If you need mental health, behavioral health, or substance	Outpatient services	\$20 copayment	50% coinsurance	Services for Mental Health, Behavioral Health, or Substance Abuse are payable on the same basis as any other illness.	
abuse services	Inpatient services	30% coinsurance	50% coinsurance	Preauthorization is recommended.	

		What You Will Pay		Limitations Exceptions 2 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Office visits	30% coinsurance	50% coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of service, a copayment, deductible, or coinsurance may apply.
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	Preauthorization is recommended.
	Home health care	30% coinsurance	50% coinsurance	Preauthorization is recommended. Coverage is limited to 100 visits per calendar year.
If you need help recovering or have other special health needs	Rehabilitation services	\$20 <u>copayment</u>	50% coinsurance	Must be illness/injury related. Coverage for outpatient cardiac rehabilitation is limited to 36 visits per calendar year. Outpatient speech therapy is limited to 20 visits per calendar year; outpatient occupational and physical therapy is limited to 40 visits combined per calendar year. Manipulation therapy is limited to 12 treatments per calendar year.
	Habilitation services	30% coinsurance	50% coinsurance	Coverage includes, but is not limited to Autism Spectrum Disorder. Services are limited to the following: Speech/Language/Occupational Therapy - 20 visits per calendar year for each service; and Clinical Therapeutic Intervention including ABA at 20 hours per week; and Mental/ Behavioral Health Outpatient Services.
	Skilled nursing care	30% coinsurance	50% <u>coinsurance</u>	Preauthorization is recommended. Coverage is limited to 90 days per calendar year.

	Services You May Need	What You Will Pay		Limitationa Evacationa & Other	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Durable medical equipment	30% coinsurance	50% coinsurance	Preauthorization is recommended for a single item with a purchase price over \$2,500.	
	Hospice services	30% coinsurance	50% coinsurance	Preauthorization is recommended.	
	Children's eye exam	No charge	50% coinsurance	Coverage limited to one visit/year to age 19.	
If your child needs dental or eye care	Children's glasses	30% coinsurance	50% coinsurance	Coverage limited to standard frames and lenses up to one pair per calendar year. In lieu of glasses, contacts are covered and limited to 1 prescription/calendar year to age 19.	
	Children's dental check-up	Not covered	Not covered		

Excluded Services & Other Covered Services:

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

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered, as allowed under applicable law)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery

- Dental Care
- Hearing Aids
- Infertility Treatment
- Long Term Care

- Non-Emergency care when traveling outside the U.S.
- Routine Eye Care (adult)
- Routine Foot Care
- Weight Loss Programs

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

Chiropractic Care

Habilitation Services

Private Duty Nursing

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: for group health coverage subject to ERISA, contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or www.dol.gov/ebsa/healthreform; for non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

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

provide complete information 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: for group health coverage subject to ERISA, contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or <u>www.dol.gov/ebsa/healthreform</u> or call the Ohio Department of Insurance 1-800-686-1526; for non-federal governmental group health plans and church plans that are group health plans, contact AultCare at 1-800-344-8858 or call the Ohio Department of Insurance 1-800-686-1526.

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? Not Applicable

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

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 330-363-6360 / 1-800-344-8858.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 330-363-6360 / 1-800-344-8858.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 330-363-6360 / 1-800-344-8858.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 330-363-6360 / 1-800-344-8858.]

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$700
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$700	
Copayments	\$0	
Coinsurance	\$2,300	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,060	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$700
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$700	
Copayments	\$600	
Coinsurance	\$60	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,380	

Mia's Simple Fracture

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

■ The plan's overall deductible	\$700
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$700	
Copayments	\$100	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,300	

AultCare/Aultra Notice Tag Lines for the State of Ohio

English

This Notice has Important Information. This notice has important information about your application or coverage through **AultCare** /**Aultra.** Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. **Call Local: 330.363.6360 Outside Stark County: 1.800.344.8858 TTY Local: 711 Outside Stark County: 711**

Spanish

Español

Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través AultCare/Aultra. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al Local: 330.363.6360 Fuera del condado de Stark: 1.800.344.8858 TTY Local: 711 Fuera del condado de Stark: 711

Chinese

中文

本通知有重要的訊息。本通知有關於您透過 AultCare/Aultra 保险公司 提交的申請或保險的重要訊息。請留意本通知內的重要日期。您可能需要在截止日期之前採取行動,以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話本地: 330.363.6360 斯塔克縣外: 1.800.344.8858 TTY線本地:711 斯塔克縣外:711。

German

Deutsche

Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch AultCare/Aultra. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter Local: 330.363.6360 Außerhalb von Stark County: 1.800.344.8858 TTY –Linie Local: 711 Außerhalb von Stark County: 711

Arabic

العربية

يحوي هذا الاشعار معلومات هامة. يحوي هذا الاشعار معلومات مهمة بخصوص طلبك للحصول على النغطية من خلا شركة التأمين AultCare/Aultra ابحث عن التواريخ الهامة في هذا الاشعار. قد تحتاج لاتخاذ اجراء في تواريخ معينة للحفاظ على تغطيتك الصحية او للمساعدة في دفع التكاليف. لك الحق في الحصور على المعلومات والمساعدة بلغتك من دون أي تكلفة. اتصل بـ330.363.6360 خارج مقاطعة ستارك :1.800.344.8858 لخط TTYالمحلى: 711 خارج مقاطعة ستارك :711

Pennsylvania Dutch

Deitsch

Die Bekanntmaching gebt wichdichi Auskunft. Die Bekanntmaching gebt wichdichi Auskunft baut dei Application oder Coverage mit AultCare/Aultra. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschtimmde Deadlines, so ass du dei Health Coverage bhalde kannscht, odder bezaahle helfe kannscht. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griege, un die Hilf koschtet nix Local: 330.363.6360 Außerhalb von Stark County: 1.800.344.8858 TTY – Linie Local: 711 Außerhalb von Stark County: 711.

Russian

русский

Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Страховая компания AultCare/Aultra. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону Местный: 330.363.6360 Вне Старка County: 1.800.344.8858 ТТУ линия Местный: 711 Вне Старка County: 711.

French

Français

Cet avis a d'importantes informations. Cet avis a d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Compagnie d'Assurance AultCare/Aultra. Rechercher les dates clés dans le présent avis. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez Locale: 330.363.6360 En dehors du comté de Stark: 1.800.344.8858 ligne ATS Local: 711 En dehors du comté de Stark: 711

Vietnamese

Viêt Nam

Thông báo này cung cấp thông tin quan trong. Thông báo này có thông tin quan trọng bàn về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình **Công ty Bảo hiểm AultCare/Aultra**. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trọng thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ trúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số **Địa phương: 330.363.6360 Bên ngoài của Stark County: 1.800.344.8858 TTY đường dây Địa phương: 711 Bên ng oài của Stark County: 711.**

Cushite-Oromo

Beeksisni kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaa yookan karaa AultCare/Aultra tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qaba. Guyyaawwan murteessaa ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhumaa irratti wanti raawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabaattu. Lakkoofsa bilbilaa Local: 330.363.6360 Outside of Stark County: 1.800.344.8858 TTY Line Local: 711 Outside of Stark County: 711 tii bilbilaa.

Korean 한국어 본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 AultCare/Aultra 보험 회사계획 을 통한 커버리지 에 관한 정보를 포함하고 있습니다. 본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 지역: 330.363.6360 스타크 카운티 의 외부: 1.800.344.8858 TTY 라인 지역: 711 스타크 카운티 의 외부: 711 로 전화하십시오.

Italian

Italiano

Questo avviso contiene informazioni importanti sulla tua domanda o copertura attraverso AultCare/Aultra. Cerca le date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama Locale: 330.363.6360 Al di fuori di Stark County: 1.800.344.8858 TTY linea Locale: 711 Al di fuori di Stark County: 711.

Japanese

日本語

この通知には重要な情報が含まれています。この通知には AultCare/Aultra 保険会社 の申請または補償範囲に関する重要な 情報が含まれています。この通知に記載されている重要な日付をご確認ください。健康保険や有料サポートを維持するには、 特定の期口までに行動を取らなければならない場合があります。ご差望の言語による情報とサポートが無料で提供されます。 330.363.6360 スターク郡の外: 1.800.344.8858 TTY ライン ローカル: 711 スターク郡の外: 711 までお電話ください。

Dutch

Nederlands

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Ukrainian

український

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Romanian

Română

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