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. Please read the FEHB Plan brochure (RI 73-051) that contains the complete terms of this plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure. Benefits may vary if you have other coverage, such as Medicare. 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 FEHB Plan brochure and the Glossary at www.kp.org/feds/wa-options. You can 1-888-901-4636 (TTY: 711) to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$350 / person up to \$700 / family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. <u>Copayments</u> and <u>coinsurance</u> amounts do not count toward your <u>deductible</u> , which generally starts over January 1. When a covered service/supply is subject to a <u>deductible</u> , only the <u>Plan</u> allowance for the service/supply counts toward the <u>deductible</u> . 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> and services indicated in chart starting on page 2.	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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Plan Providers: \$5,000 / person \$10,000 / family Non-Plan providers: Unlimited	The <u>out-of-pocket limit</u> , or catastrophic maximum, 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</u> <u>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>Premiums</u> , <u>balance-billing</u> charges, 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 <u>www.kp.org/wa</u> or call 1- 888-901-4636 (TTY: 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>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 provider's charge and what your plan pays (balance billing). 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.



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

			ou Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$25 / visit, <u>deductible</u> does not apply	\$25 / visit, then 40% <u>coinsurance</u> , <u>deductible</u> does not apply	Copay applies only to the office visit; <u>deductible</u> and/or applicable <u>coinsurance</u> will	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$35 / visit, <u>deductible</u> does not apply	\$35 / visit, then 40% <u>coinsurance, deductible</u> does not apply	apply to all other services ordered during the visit (e.g., lab and/or x-ray, surgical procedures).	
or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	40% <u>coinsurance,</u> <u>deductible</u> does not apply	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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% coinsurance	None	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Preauthorization required or will not be covered.	
	Tier 1 Generic drugs	\$20 (retail); \$40 (mail order) / prescription	Not covered	Up to a 30-day supply (retail); up to 90-day supply (mail order)	
If you need drugs to treat your illness or	Tier 2 Preferred brand drugs	\$40 (retail); \$80 (mail order) / prescription	Not covered	Up to a 30-day supply (retail); up to 90-day supply (mail order)	
condition More information about prescription drug coverage is available at www.kp.org/wa/fehb- options	Tier 3 Non-preferred drugs	\$60 (retail); \$120 (mail order) / prescription	Not covered	Up to a 30-day supply. Must be ordered by physician with preauthorization.	
	<u>Tier 4 Preferred specialty drugs</u> <u>Tier 5 Non-preferred specialty</u> <u>drugs</u>	Preferred: 25% <u>coinsurance</u> up to \$200 (retail) / prescription Non-preferred: 35% <u>coinsurance</u> up to \$300 (retail) / prescription	Not covered	Up to a 30-day supply. Must be ordered by physician with <u>preauthorization</u> .	

	What You Will Pay				
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	Limitations, Exceptions, & Other Important Information	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None	
ourgory	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
	Emergency room care	\$150 / visit	\$150 / visit	You must notify Kaiser Permanente within 24 hours if admitted to a <u>Non-network provider;</u> limited to initial emergency only. <u>Copayment</u> waived if admitted directly to the hospital as an inpatient.	
If you need immediate	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
medical attention	<u>Urgent care</u>	\$25 / Primary care visit, <u>deductible</u> does not apply \$35 / Specialist care visit, <u>deductible</u> does not apply	\$25 / Primary care visit, <u>deductible</u> does not apply \$35 / Specialist care visit, <u>deductible</u> does not apply	Copay applies only to the office visit; <u>deductible</u> and/or applicable <u>coinsurance</u> will apply to all other services ordered during the visit (e.g., lab and/or x-ray, surgical procedures). <u>Non-Network providers</u> covered when temporarily outside the service area.	
If you have a hospital	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% coinsurance	Preauthorization required or will not be covered.	
stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	Preauthorization required or will not be covered.	
If you need mental health, behavioral health, or substance	Outpatient services	\$25 / visit, <u>deductible</u> does not apply	\$25 / visit, then 40% <u>coinsurance</u> , <u>deductible</u> does not apply	Copay applies only to the office visit; <u>deductible</u> and/or applicable <u>coinsurance</u> will apply to all other services ordered during the visit (e.g., lab and/or x-ray, surgical procedures).	
abuse services	Inpatient services	20% coinsurance	40% coinsurance	Preauthorization required or will not be covered.	
lf you are pregnant	Office visits	No charge, <u>deductible</u> does not apply	40% <u>coinsurance,</u> <u>deductible</u> does not apply	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	

		What Y	ou Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery professional services	No charge, <u>deductible</u> does not apply	40% <u>coinsurance,</u> <u>deductible</u> does not apply	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost</u> <u>shares</u> are separate from that of the mother.	
	Childbirth/delivery facility services	No charge, <u>deductible</u> does not apply	40% <u>coinsurance,</u> <u>deductible</u> does not apply	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost</u> <u>shares</u> are separate from that of the mother.	
	Home health care	20% coinsurance	40% coinsurance	Preauthorization required or will not be covered.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: \$25 / Primary care visit, <u>deductible</u> does not apply \$35 / Specialist care visit, <u>deductible</u> does not apply Inpatient: 20% <u>coinsurance</u>	\$25 / Primary care visit, then 40% <u>coinsurance</u> , <u>deductible</u> does not apply \$35 / Specialist care visit, then 40% <u>coinsurance</u> , <u>deductible</u> does not apply Inpatient: 40% <u>coinsurance</u>	Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year (combined with <u>Habilitation</u> <u>services</u>). Services with mental health diagnoses are covered with no limit. Inpatient: <u>Preauthorization</u> required or will not be covered.	
	Habilitation services	\$25 / Primary care visit, deductible does not apply \$35 / Specialist care visit, <u>deductible</u> does not apply Inpatient: 20% <u>coinsurance</u>	\$25 / Primary care visit, then 40% <u>coinsurance</u> , <u>deductible</u> does not apply \$35 / Specialist care visit, then 40% <u>coinsurance</u> , <u>deductible</u> does not apply Inpatient: 40% <u>coinsurance</u>	Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year (combined with <u>Rehabilitation</u> <u>services</u>). Services with mental health diagnoses are covered with no limit. Inpatient: <u>Preauthorization</u> required or will not be covered.	
	Skilled nursing care	20% <u>coinsurance</u>	40% coinsurance	60-day limit / year. <u>Preauthorization</u> required or will not be covered.	
	Durable medical equipment	20% <u>coinsurance</u>	40% coinsurance	Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> required or will not be covered.	
	Hospice services	20% <u>coinsurance</u>	40% coinsurance	Preauthorization required or will not be covered.	

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	Limitations, Exceptions, & Other Important Information	
If your child needs	Children's eye exam	No charge, <u>deductible</u> does not apply	40% <u>coinsurance,</u> <u>deductible</u> does not apply	Limited to 1 exam / 12 months	
dental or eye care	Children's glasses	Not covered	Not covered	None	
	Children's dental check-up	Not covered	Not covered	None	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)				
 Cosmetic surgery Dental care (Adult and child) Long-term care 	 Non-emergency care when traveling outside the U.S. See FEHB Brochure for information 	Private-duty nursingWeight loss programs		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)				
Other Covered Services (Limitations may apply	to these services. This isn't a complete list. Please see	your FEHB Plan brochure.)		

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at (RI 73-051) or visit www.opm.gov/healthcare-insurance/healthcare. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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 Grievance and Appeals Rights: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your FEHB Plan brochure. If you need assistance, you can contact: Kaiser Permanente Washington Options Federal Member Appeal Department at 1-866-458-5479.

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.

For more information about limitations and exceptions, see the FEHB Plan brochure (RI 73-051) at www.kp.org/feds/wa-options.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-901-4636. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-901-4636. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-901-4636.

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



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 <u>deductible</u>	\$350
Specialist copayment	\$35
Hospital (facility) coinsurance	20%
Other (blood work) <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$350	
<u>Copayments</u>	\$10	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$480	

Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall <u>deductible</u>	\$350
Specialist copayment	\$35
Hospital (facility) coinsurance	20%
Other (blood work) coinsurance	20%
This EXAMPLE event includes service	
Primary care physician office visits (inclu	Iding

Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	

Cost Sharing	
\$50	
\$1,200	
\$0	
\$0	
\$1,250	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall <u>deductible</u>	\$350
Specialist copayment	\$35
Hospital (facility) coinsurance	20%
Other (x-ray) coinsurance	20%

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	\$2,800
	+-,

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$350	
<u>Copayments</u>	\$300	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$850	

KAISER PERMANENTE NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") comply with applicable federal civil rights laws and do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or any other basis protected by applicable federal, state, or local law. We also:

Provide free aids and services to people with disabilities to help ensure effective communication, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats)
- Assistive devices (magnifiers, Pocket Talkers, and other aids)

Provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Kaiser Permanente.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance. Please call us if you need help submitting a grievance. The Civil Rights Coordinator will be notified of all grievances related to discrimination.

Kaiser Permanente

Phone: 206-630-4636 Toll-free: 1-888-901-4636 TTY Washington Relay Service: 1-800-833-6388 or 711 TTY Idaho Relay Service: 1-800-377-3529 or 711 Electronically: kp.org/wa/feedback

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW., Room 509F HHH Building Washington, DC 20201 1-800-368-1019, 800-537-7697 (TDD) Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

For Medicare Advantage Plans Only: Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

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LANGUAGE ACCESS SERVICES

English: ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-901-4636 (TTY: 1-800-833-6388 or 711).

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

中文 (Chinese): 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 1-888-901-4636 (TTY: 1-800-833-6388 / 711)。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

한국어(Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-901-4636 (TTY: 1-800-833-6388 / 711) 번으로 전화해 주십시오.

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).

Filipino (Tagalog): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).

ភាសាខ្មែរ (Khmer)៖ របយ័ត៖ បើសិនអកនិយែខរ, សេជំនួយែជក យេមិនគិតល គឺចនសំប់បំរោអក។ ចូរទូ រស័ព 1-888-901-4636 (TTY: 1-800-833-6388 / 711)។

日本語 (Japanese): 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。1-888-901-4636 (TTY: 1-800-833-6388 / 711) まで、 お電話にてご連絡ください。

አማርኛ (Amharic) ፥ ጣስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያማዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-888-901-4636 (መስማት ለተሳናቸው: 1-800-833-6388 / 711).

Oromiffa (Oromo): XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-901-4636 (TTY: 1-800-833-6388 / 711) 'ਤੇ ਕਾਲ ਕਰੋ।

العربية :(Arabic) لايكم حق الحصول على مساعدة ومعلومات في ملحوظة :إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان .اتصل برقم 4636-901-888-1 رقم هاتف الصم والبكم: (6388-833-601- / 711) .

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

ພາສາລາວ (Lao): ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍ ລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມ ໃຫ້ທ່ານ. ໂທຣ 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

Srpsko-hrvatski (Serbo-Croatian): OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-901-4636 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-833-6388 / 711).

Français (French): ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-901-4636 (ATS: 1-800-833-6388 / 711).

Română (Romanian): ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

Adamawa (Fulfulde): MAANDO: To a waawi Adamawa, e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1-888-901-4636 (TTY: 1-800-833-6388 / 711). فارسی :(Farsi) توجه :اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد .با (Tr

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