Coverage Period: 01/01/2023-12/31/2023
Coverage for: Individual + Family | Plan Type: EPO

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, contact Moda Health at <a href="https://www.modahealth.com/texas">www.modahealth.com/texas</a> or by calling 1-844-827-6571. 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 <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-844-827-6571 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP. For non-IHCP network providers \$9,100 individual / \$18,200 family. Out-of-network providers are not covered without IHCP referral.	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. Services received at an IHCP or with an IHCP referral are covered at no charge. In-network preventive care, primary care, specialist, urgent care, virtual visits, outpatient mental health and substance use disorder services, outpatient rehabilitation and habilitation, adult and children's eye exams, as well as in and out of network value and select tier prescription medications 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 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-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$9,100 individual / \$18,200 family. <u>Outof-network providers</u> are not covered.	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>	Premiums, balance-billing charges, expenses incurred due to brand substitution and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u>
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.modahealth.com/ProviderSearch?productCategory=medical&amp;selectedNetwork=Moda%20Select&amp;state=TX">https://www.modahealth.com/ProviderSearch?productCategory=medical&amp;selectedNetwork=Moda%20Select&amp;state=TX</a> or call 1-844-827-6571 for a list of <a href="medical@network">network</a> 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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Specialist visit	No charge	Specialist visits No charge after deductible  Other visits \$10 copay/adult eye exam, \$45 copay/hearing exam visit	Not covered	Cost sharing waived at non-IHCP with IHCP referral. One adult eye exam every year. One hearing exam every year.
	Preventive care/screening/ immunization	No charge	No charge for most services.  0% coinsurance for remaining services.	Not covered	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)	No charge	No charge after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Includes other tests such as EKG, allergy testing and sleep study. Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.
you navo a toot	Imaging (CT/PET scans, MRIs)	No charge	No charge after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.

			What You Will Pa		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at https://www.modahealt h.com/texas/-/media/Texas/Downlo ads/Shared/Document s/Moda-Texas-Individual-Formulary.pdf	Value drug tier	No charge	No charge after deductible	No charge after <u>deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.  Covers up to a 30-day supply (retail pharmacy) and 90-day
	Generic drugs (Select tier)	No charge	No charge after deductible	No charge after <u>deductible</u>	supply (mail order and participating retail pharmacies). One copay for each 30-day supply. Prior authorization may be required.
	Preferred brand drug tier	No charge	No charge after deductible	No charge after <u>deductible</u>	Mail order at a Moda Health designated mail order pharmacy only.
	Non-preferred brand drug tier	No charge	No charge after <u>deductible</u>	No charge after deductible	Covers up to a 30-day supply for most specialty. Prior authorization may be required. Moda Health designated pharmacy only.
	Specialty drug tier	No charge	No charge after <u>deductible</u>	Not covered	Cost sharing for anticancer medication is 0% coinsurance.  Maximum cost sharing for insulin per 30-day prescription fill is \$25.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required to
	Physician/surgeon fees	No charge	No charge after deductible	Not covered	avoid a penalty of 50% up to a maximum deduction of \$500.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency room care	No charge	No charge after deductible	No charge after deductible	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge after deductible	No charge after deductible	Cost sharing waived at non-IHCP with IHCP referral.
	Urgent care	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you have a	Facility fee (e.g., hospital room)	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be
hospital stay	Physician/surgeon fees	No charge	No charge after deductible	Not covered	required to avoid a penalty of 50% up to a maximum deduction of \$500.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	No charge after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.
	Inpatient services	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
If you are pregnant	Office visits	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with
	Childbirth/delivery professional services	No charge	No charge after deductible	Not covered	IHCP referral. Cost sharing does not apply for preventive services. Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care may
	Childbirth/delivery facility services	No charge	No charge after deductible	Not covered	include tests and services described elsewhere in the SBC (i.e., ultrasound).

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	Home health care	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Calendar year maximum of 60 visits
	Rehabilitation services	No charge	No charge after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Include rehabilitation and habilitation services and spinal
	Habilitation services	No charge	No charge after <u>deductible</u>	Not covered	manipulation. 35 sessions per year. Limits apply separately to rehabilitation and habilitation. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
	Skilled nursing care	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP with IHCP referral. 25 days per year
	Durable medical equipment	No charge	No charge after <u>deductible</u>	Not covered	Includes supplies and prosthetics. Frequency limits apply to some durable medical equipment (DME). Cost sharing waived at non-IHCP with IHCP referral.  Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
	Hospice services	No charge	No charge after <u>deductible</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.

	Services You May Need	What You Will Pay			
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Limited to one eye exam per calendar year for children under age 19. Additional in-network preventive eye screening for children age 3-5 at no cost sharing.
	Children's glasses	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Coverage limited to one pair of glasses per calendar year for children under age 19. Frames from the Otis & Piper collection only
	Children's dental check-up	Not covered	Not covered	Not covered	None.

#### **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 the case of a medical emergency of a pregnant woman)
- Acupuncture
- Bariatric surgery
- Children's dental check-up

- Cosmetic surgery (except as required for certain situations)
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Naturopathic substances

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Chiropractic care, limited to 35 sessions per year, combined with physical, occupational, and speech therapies
- Hearing aids, limited to one hearing aid per ear every three years
- Routine eye care (Adult), limited to one eye exam per year

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa,">http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa,</a> Texas Department of Insurance, 1-800-578-4677 or <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or contact Moda Health at 1-844-827-6571. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.tealth.lineurance">Health Insurance</a> Marketplace. For more information about the <a href="https://www.tealth.lineurance">Marketplace</a>. For more information about the <a href="https://www.tealth.lineurance">Marketplace</a>. Visit <a href="https://www.tealth.lineurance">www.Health.lineurance</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 <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 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: Moda Health at 1-844-827-6571 or Texas Department of Insurance at <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>.

## 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 888-786-7461.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-827-6571.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-827-6571.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 844-827-6571.

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:**



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 <u>plan's</u> overall <u>deductible</u>	\$9,100
■ Specialist copayment	\$(
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### 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>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$50	

# **Managing Joe's Type 2 Diabetes**

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

■ The plan's overall deductible	\$9,100
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### 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>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

## **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$9,100
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### 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	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

# Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

# If you need any of the above, call Customer Service at:

888-217-2363 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

Moda Partners, Inc. Attention: Appeal Unit 601 SW Second Ave. Portland, OR 97204 Fax: 503-412-4003

# Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass, Chief Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

# If you need help filing a complaint, please call Customer Service.

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

U.S. Department of Health and Human Services 200 Independence Ave. SW, Room 509F HHH Building, Washington, DC 20201 800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 888-217-2363 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hổ trợ ngôn ngữ miễn phí cho bạn. Gọi 888-217-2363 (TTY:711)

注意:如果您說中文,可得到免費語言幫助服務。請致電888-217-2363(聾啞人專用:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 888-217-2363 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 888-217-2363 (TTY: 711)

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 888-217-2363 (الهاتف النصى: 711)

بولتے ہیں تو (URDU) توجہ دیں: اگر آپ اردو لسانی اعسانت آپ کے لیے بلا مصاوضہ دستیاب پر کال کریں (TTY: 711) 888-217-2363 ہے۔

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 888-217-2363 (текстовый телефон: 711).

ATTENTION: si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible.
Appelez au 888-217-2363 (TTY: 711)

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 888-217-2363 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 888-217-2363 (TTY: 711)

注意:日本語をご希望の方には、日本語 サービスを無料で提供しております。 888-217-2363 (TYY、テレタイプライターを ご利用の方は711)までお電話ください。 અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 888-217-2363 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການ ຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ ເສັຍຄ່າ. ໂທ 888-217-2363 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 888-217-2363 (ТТҮ: 711)

ATENŢIE: Dacă vorbiţi limba română, vă punem la dispoziţie serviciul de asistenţă lingvistică în mod gratuit. Sunaţi la 888-217-2363 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 888-217-2363 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រ័វការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥត៍គិតថ្លៃ គឺមានផ្ដល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 888-217-2363 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 888-217-2363 (TTY:711) tiin bilbilaa.

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 888-217-2363 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 888-217-2363 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 888-217-2363 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 888-217-2363 (obsługa TTY: 711)



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