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, call 1-877-838-4949 or visit us at www.healthpartners.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-877-838-4949 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-network: \$6,350 Individual/ \$12,700 Family Out-of-network: \$20,000 Individual/ \$40,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes, some preventive care services 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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	There are no other specific <u>deductibles</u> .	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> ?	In-network medical/pharmacy: \$9,450 Individual/\$18,900 Family There is no out-of-network <u>out-of-</u> <u>pocket limit</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.

1 of 9

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Premium, balance-billed charges (unless <u>balanced billing</u> is prohibited), and health care this <u>plan</u> 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 provider</u> ?	Yes. See <u>www.healthpartners.com/cornerstoneind</u> or call 1-877-838-4949 for a list of <u>in-</u> <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> 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 <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 in-network <u>specialist</u> you choose without a <u>referral</u> .



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

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Primary Office Visit: \$0 <u>copay</u> for the first three visits and 30% <u>coinsurance</u> thereafter Convenience Care: \$0 <u>copay</u> for the first three visits and 30% <u>coinsurance</u> thereafterVirtuwell: No charge	Primary Office Visit: 50% <u>coinsurance</u> Convenience Care: 50% <u>coinsurance</u>	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
	<u>Specialist</u> visit	\$0 <u>copay</u> for the first three visits and 30% <u>coinsurance</u> thereafter	50% <u>coinsurance</u>	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services

		What Y	ou Will Pay	
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information
				needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% coinsurance	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at healthpartners.com/preferredrx	Generic drugs	Generic Low Cost: \$5 <u>copay</u> /per prescription, <u>Deductible</u> does not apply at retail, \$15 <u>copay</u> /per 90 day supply, <u>Deductible</u> does not apply at mail Generic High Cost: \$25 <u>copay</u> /per prescription, <u>Deductible</u> does not apply at retail, \$75 <u>copay</u> /per 90 day supply, <u>Deductible</u> does not apply at mail	50% <u>coinsurance</u> at retail, mail not covered	30 day supply retail / 90 day supply mail order. Formulary insulin covered with no member cost- sharing after a \$25 benefit cap per prescription per month. USPTF A & B recommended preventive drugs obtained with a prescription, including OTC drugs, are covered with no member cost-sharing. Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an insured for a product or service, will not apply towards deductible and/or out-of-pocket maximum, to the extent permitted under state and federal law.
	Preferred brand drugs	30% <u>coinsurance</u>	50% <u>coinsurance</u> at retail, mail not covered	Drugs and drug tiers on the formulary may change with notice.
	Non-preferred brand drugs	30% <u>coinsurance</u>	50% <u>coinsurance</u> at retail, mail not covered	
	Specialty drugs	50% coinsurance	Not covered	Specialty drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% <u>coinsurance</u>	None
surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	None

		What Y	ou Will Pay	
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information
	Emergency room care	30% coinsurance	30% <u>coinsurance</u>	Out-of-network services follow in-network benefits.
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	Out-of-network services follow in-network benefits.
	<u>Urgent care</u>	\$0 <u>copay</u> for the first three visits and 30% <u>coinsurance</u> thereafter	50% coinsurance	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	None
	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse needs	Outpatient services	\$0 <u>copay</u> for the first three visits and 30% <u>coinsurance</u> thereafter	50% coinsurance	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
	Inpatient services	30% coinsurance	50% coinsurance	None
	Office visits	No charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% <u>coinsurance</u>	None
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	None
	Home health care	30% coinsurance	50% coinsurance	120 visits per calendar year
	Rehabilitation services	30% coinsurance	50% <u>coinsurance</u>	None
	Habilitation services	30% coinsurance	50% coinsurance	None
If you need help recovering	Skilled nursing care	30% coinsurance	50% coinsurance	120 days per calendar year
or have other special health needs	Durable medical equipment	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Hospice services	30% coinsurance	50% coinsurance	Respite care is limited to 5 days and respite care and continuous care combined are limited to 30 days per episode .

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information
	Children's eye exam	No charge	50% coinsurance	None
If your child needs dental or	Children's glasses	30% coinsurance	Not covered	Limited to one pair of eyeglasses (lenses and frames) or one pair of contact lenses per calendar year.
	Children's dental check-up	30% coinsurance	50% <u>coinsurance</u>	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.)				
Acupuncture	Infertility treatment	 Private-duty nursing 		
Bariatric surgery	Long-term care	 Routine eye care (Adult) 		
Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery	• Non-emergency care when traveling outside the U.S.	Routine foot care		
Dental care (Adults)	Non-formulary drugs without a formulary exception	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

Hearing aids

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: Your plan at 1-800-883-2177, or the MN Dept of Health at 651-201-5100 / 1-800-657-3916, or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.mnsure.org or call 1-855-366-7873.

Your <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Your <u>plan</u> at 1-800-883-2177 or the MN Dept of Health at 651-201-5100 / 1-800-657-3916.

Does this plan provide Minimum Essential Coverage? Yes.

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

Does this <u>plan</u> meet <u>Minimum Value Standards</u>? Not Applicable.

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>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-838-4949. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-838-4949. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-843-3461. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-838-4949.

----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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> Specialist <u>copay</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,350 \$0 30% 30%	 The plan's overall deductible Specialist copay Hospital (facility) Coinsurance Other coinsurance 30% 		 The <u>plan's</u> overall <u>deductible</u> Specialist <u>copay</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,350 \$0 30% 30%
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$6,350	<u>Deductibles</u>	\$1,900	<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0	<u>Copayments</u>	\$500	<u>Copayments</u>	\$5
<u>Coinsurance</u>	\$1,800	<u>Coinsurance</u>	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$8,220	The total Joe would pay is	\$2,420	The total Mia would pay is	\$2,800



Statement of Nondiscrimination for Health Plan Members

Our Responsibilities:

We follow Federal civil rights laws. We do not

discriminate on the basis of race, color, national origin, age, disability or sex. We do not exclude people or treat them differently because of their race, color, national origin, age, disability or sex, including gender identity and sexual orientation.

- We help people with disabilities to communicate with us. This help is free. It includes:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio and accessible electronic formats
- We provide services for people who do not speak English or who are not comfortable speaking English. These services are free. They include:
 - Qualified interpreters
 - Information written in other languages

For Language or Communication Help:

Call 1-800-883-2177 if you need language or other communication help. (TTY: 711)

If you have questions about our non-discrimination policy:

Contact the Civil Rights Coordinator at 1-844-363-8732 or integrityandcompliance@healthpartners.com.

To File a Grievance:

If you believe that we have not provided these services or have discriminated against you because of your race, color, national origin, age, disability or sex, you can file a grievance by contacting the Civil Rights Coordinator at 1-844-363-8732, integrityandcompliance@ healthpartners.com or Civil Rights Coordinator, Office of Integrity and Compliance, MS 21103K, 8170 33rd Ave. S., Bloomington, MN 55425.

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 Room 509F, HHH Building 200 Independence Avenue SW, Washington, DC 20201 1-800-368-1019, 800-537-7697 (TDD)

	1 000 000 1012,000 007 7027 (122)
Español <i>(Spanish)</i> ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-883-2177. (TTY: 711)	ພາສາລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-883-2177. (TTY: 711)
Hmoob <i>(Hmong)</i> LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-883-2177. (TTY: 711)	Deutsch <i>(German)</i> ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-883-2177. (TTY: 711)
Tiếng Việt (<i>Vietnamese)</i> CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-883-2177. (TTY: 711)	العربية (Arabic) العربية ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2177-883-800-1(رقم هاتف الصم والبكم: 711
繁體中文 <i>(Chinese)</i> 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。 請致電 1-800-883-2177. (TTY: 711)	Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-883-2177. (ATS: 711)
Русский (<i>Russian)</i> ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-883-2177. (телетайп: 711)	한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-883-2177. (TTY: 711)
Af Soomaali <i>(Somali)</i> OGAYSIIS: Haddii aad ku hadasho afka soomaaliga, Waxaa kuu diyaar ah caawimaad xagga luqadda ah oo bilaash ah. Fadlan soo wac 1-800-883-2177. (TTY: 711)	Tagalog (<i>Tagalog</i>) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-883-2177. (TTY: 711)
age 1 of 2 Additional languag	ges listed on page 2 21849 (3/20

Oromiffa (<i>Cushite [Oromo])</i>	Italiano <i>(Italian)</i>
XIYYEEFFANNAA: Afaan dubbattu Oromiffa, tajaajila	ATTENZIONE: In caso la lingua parlata sia l'italiano,
gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa	sono disponibili servizi di assistenza linguistica gratuiti.
1-800-883-2177. (TTY: 711)	Chiamare il numero 1-800-883-2177. (TTY: 711)
አማርኛ (Amharic) ማስታወሺ: የሚናገሩት ቋንቋ አማርኛ ኪሆነ የትርጉም እርዳታ ድርጅቶች፤ በነጻ ሲያግዝዎት ተዘጋጀተዋል፡ ወደ ሚኪተለው ቁጥር ይደውሉ 1-800-883-2177. (መስማት ለተሳናቸው: 711)	ภาษาไทย <i>(Thai)</i> เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถไช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-883-2177. (TTY: 711)
unD (Karen)	ελληνικά (Greek)
లీనిఫ్లరీలీమి- శిళ్లీగాయి గాబ్రి గోగిణలి, శిలిశి గోగిణలోతిరిలులు	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας
లాలుర్మోసిలుర్యం శ్రీలతుల్లిప్తు శినియి, ది: 1-800-883-2177.	βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες
(TTY: 711)	παρέχονται δωρεάν. Καλέστε 1-800-883-2177. (TTY: 711)
ខ្មែរ (Mon-Khmer, Cambodian)	Diné Bizaad (<i>Navajo</i>)
ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា	Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad ,
ដោយមិនកិតឈ្នួល គឺអាចមានសំរាប់បំរើរអ្នក។ ចូរ ទូរស័ព្ទ	saad bee áká'ánída'áwo'd <i>ęę'</i> , t'áá jiik'eh, éí ná hóló, koj <u>í</u> '
1-800-883-2177. (TTY: 711)	hódíílnih 1-800-883-2177. (TTY: 711)
Deitsch (<i>Pennsylvanian Dutch</i>)	Ikirundi <i>(Bantu – Kirundi)</i>
Wann du Deitsch schwetzscht, kannscht du mitaus Koschte	ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi
ebber gricke, ass dihr helft mit die englisch Schprooch.	zo gufasha mu ndimi, ku buntu. Woterefona
Ruf selli Nummer uff: Call 1-800-883-2177. (TTY: 711)	1-800-883-2177. (TTY: 711)
Polski <i>(Polish)</i>	Kiswahili <i>(Swahili)</i>
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać	KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza
z bezpłatnej pomocy językowej. Zadzwoń pod numer	kupata, huduma za lugha, bila malipo. Piga simu
1-800-883-2177. (TTY: 711)	1-800-883-2177. (TTY: 711)
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Shqip <i>(Albanian)</i>	नेपाली (Nepali)
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shërbime të asistencës gjuhësore, pa pagesë. Telefononi	सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन
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OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge	MERK: Hvis du snakker norsk, er gratis
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સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા	MAANDO: To a waawi Adamawa, e woodi ballooji-ma to
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