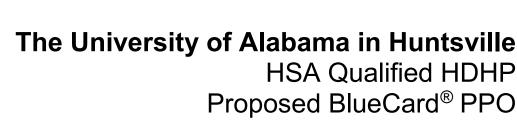
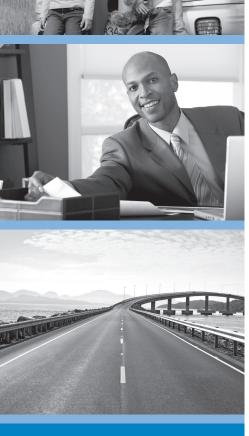
We cover what matters.



BlueCard®PPO Plan Benefits



Effective January 01, 2024



Visit our website at AlabamaBlue.com

BlueCross BlueShield of Alabama

The University of Alabama in Huntsville Proposed BlueCard® PPO - HSA Qualified HDHP Effective January 01, 2024

BENEFIT	IN-NETWORK	OUT-OF-NETWORK	
Benefit payments are based on the amount	of the provider's charge that Blue Cross and/o	r Blue Shield plans recognize for payment of	
benefits. The allowed amount may vary depending upon the type provider and where services are received.			
HEALTH SAVINGS ACCOUNT (HSA)			
	ount established with pre-taxed money in ord enrolled in an HSA-Qualified High Deductibl		
	enfolied in an HSA-Qualified High Deduction it requirements for use in conjunction with a		
	IDHP allows you the opportunity to make cor		
	ntribution amount is indexed each year by th		
	nd \$8,300 for family coverage. If you have a		
please consult your tax accountant.			
SUI	MMARY OF COST SHARING PROVISION	ONS	
(Includes	Mental Health Disorders and Substan	ice Abuse)	
Calendar year deductibles and out-	of-pocket maximums will be calculated in acco	ordance with applicable Federal law.	
Calendar Year Deductible	\$1,600 self-only coverage; \$3,200 family co	overage	
For family coverage, no benefits, except			
preventive care, are paid by the plan to any			
family member until the total medical expenses paid by the family equal the family deductible			
amount.			
	#0.500 If #7.000 f	There is no said to the interest	
Calendar Year Out-of-Pocket Maximum	\$3,500 self-only coverage; \$7,000 family coverage	There is no out-of-pocket maximum for out-of-network services.	
All deductibles, copays and coinsurance for in-	Coverage	out-or-network services.	
network services and out-of-network mental health disorders and substance abuse			
emergency services apply to the out-of-pocket			
maximum including prescription drugs			
The dollar amount of any specialty drug			
financial assistance provided by providers or			
manufacturers will not apply to the in-network			
out-of-pocket maximum			
Once the family Calendar Year Out-of-Pocket Maximum is met, applicable expenses will pay			
at 100% of the allowed amount for the			
remainder of the year			
INPAT	IENT HOSPITAL AND PHYSICIAN BEI	NEELLS	
	Mental Health Disorders and Substan		
,	missions (except medical emergency services	,	
notification within 48 hours for medical eme	ergencies. Generally, if precertification is not of 248-2342 (toll-free) for precertification.	btained, no benefits are available. Call 1-800-	
Inpatient Hospital and Residential		In Alabama, available only for medical	
Treatment Facilities	subject to calendar year deductible 365	emergency services or accidental injury	
	days per confinement	Outside Alabama, covered at 60% of the	
		allowed amount, subject to calendar year	
		deductible; 365 days per confinement	
		·	
In a Aland Physics 1919 (1919)	0 1 1000/ 5/1	In Alabama and 1 500% 500	
Inpatient Physician Visits and Consultations	Covered at 80% of the allowed amount,	In Alabama, covered at 50% of the	
Consultations	subject to calendar year deductible	allowed amount, subject to calendar year deductible	
		Outside Alahama covered at 60% of the	
		Outside Alabama, covered at 60% of the allowed amount, subject to calendar year	
		deductible	

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
	OUTPATIENT HOSPITAL BENEFITS	
(Includes Mental Health Disorders and Substance Abuse) Precertification is required for some outpatient hospital benefits and provider-administered drugs; visit		
AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. Please see your benefit booklet. If precertification is not obtained, no benefits are available.		
Outpatient Surgery (Including Ambulatory Surgical Centers)	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, not covered
	January Canada Garage	Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Emergency Room (Medical Emergency)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services apply to in-network out- of-pocket maximum
Emergency Room (Non-Medical Emergency)	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Emergency Room (Accident)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Emergency Room (Physician)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services apply to the in-network out-of-pocket maximum
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Radiation	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, not covered
Therapy & X-ray	,	Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Intensive Outpatient Services and Partial Hospitalization for Mental Health	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, not covered
Disorders and Substance Abuse Services		Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
(Includes	PHYSICIAN BENEFITS Mental Health Disorders and Substar	nce Abuse)
AlabamaBlue.com/Provid	red for some physician benefits and provider erAdministeredPrecertificationDrugList. Pleas certification is not obtained, no benefits are av	e see your benefit booklet.
Office Visits and Consultations	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
		Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Second Surgical Opinions	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
		Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Telephone and Online Video Physician Consultations Program	Covered at 80% of the allowed amount, subject to calendar year deductible	Not covered
To enroll in the telephone and online video consultations program, go to AlabamaBlue.com/Teleconsultation or call 1-855-477-4549.		
Telephone and online video consultations are available to diagnose, treat and prescribe medication (when necessary) for certain medical issues.		
Telephone and Online Video Physician Consultations Program – Dermatology	Covered at 80% of the allowed amount, subject to calendar year deductible	Not Covered
A service, through Teladoc [™] to diagnose, treat and prescribe medication (when necessary) for certain dermatology issues. To enroll, go to Teladoc.com/Alabama or call 1-855-477-4549		
Telephone and Online Video Physician Consultations Program – Behavioral Health Services A service available to diagnose, treat and prescribe medication (when necessary) for certain behavioral health conditions is available through TeladocTM. To schedule an appointment with a TeladocTM behavioral health provider, go to Teladoc.com/Alabama or call 1-855-477-4549	Covered at 80% of the allowed amount, subject to calendar year deductible initial consult with MD; at 80% of the allowed amount, subject to calendar year deductible ongoing consult with MD; covered at 80% of the allowed amount, subject to calendar year deductible with non-MD provider	Not Covered
Surgery & Anesthesia	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Maternity Care	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Diagnostic Lab & X-ray	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Nurse Practitioner/Nurse Midwife	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Applied Behavioral Analysis (ABA) Therapy Limited to ages 0-18 for autism spectrum disorders	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
uisorucis		
	TELEHEALTH SERVICES	
	rvices subject to applicable cost-sharing performed within the scope of the health co	
/Includes	PREVENTIVE CARE BENEFITS Mental Health Disorders and Substan	an Abuna)
Routine Immunizations and Preventive	Covered at 100% of the allowed amount,	Not Covered
Services	no copay or deductible	Not Covered
See AlabamaBlue.com/PreventiveServices and AlabamaBlue.com/ NetResultsACAPreventiveDrugList for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Certain immunizations may also be obtained		
through the Pharmacy Vaccine Network. See AlabamaBlue.com/VaccineNetworkDrugList for more information		
Precertification is required f	PRESCRIPTION DRUG BENEFITS Mental Health Disorders and Substan for some drugs; if precertification is not obtained.	ed, no benefits are available.
Retail Prescription Drug Card Benefits The pharmacy network for the plan is Prime Participating Network	Covered at 80% of the allowed amount subject to calendar year deductible	Not Covered
 Some copays combined for diabetic supplies Prescription drugs (other than maintenance 	Tier 1 Drugs: Member pays 20% of the allowed amount	
 drugs) - up to a 31-Day supply Maintenance drugs - up to 90-day supply may be purchased 	Tier 2 Drugs: Member pays 20% of the allowed amount	
 View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList The only in-network pharmacy for some 	Tier 3 Drugs: Member pays 20% of the allowed amount	
Tier 4 (specialty) drugs is the Pharmacy Select Network; visit AlabamaBlue.com/SelfAdministered SpecialtyDrugList for a list of these specialty drugs	Tier 4 (specialty) Drugs: Member pays 20% of the allowed amount	
 View the NetResults 1.0 (Up to 4 Tier) drug lists that apply to the plan at AlabamaBlue.com/ NetResults1DrugList4T Locate a Prime Participating Network pharmacy at AlabamaBlue.com/ PrimeParticipatingPharmacyLocator 		
Some immunizations may be received from an in-network pharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: AlabamaBlue.com/VaccineNetworkDrugList.		

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Extended Supply Prescription Drug	Covered at 80% of the allowed amount	Not Covered
Card Benefits	subject to calendar year deductible	
The extended supply pharmacy network for the plan is the Prime Participating Network ESN Network Only maintenance prescription drugs can be	Tier 1 Drugs: Member pays 20% of the allowed amount	
purchased through this extended supply pharmacy service up to a 90-day supply • Specialty drugs are not available through	Tier 2 Drugs: Member pays 20% of the allowed amount	
extended supply pharmacy service		
View the NetResults 1.0 (Up to 4 Tier) drug lists that apply to the plan at AlabamaBlue.com/	Tier 3 Drugs: Member pays 20% of the allowed amount	
NetResults1DrugList4T Locate a Prime Participating Network pharmacy at AlabamaBlue.com/ PrimeParticipatingPharmacyLocator	Tier 4 (specialty) Drugs: Not covered	
Select Generic Specialty and Biosimilar Drugs	100% of the allowed amount, subject to the calendar year deductible	Not Covered
Generic specialty and biosimilar drugs can be dispensed for up to a 30-day supply. The only in-network pharmacy for some generic specialty and biosimilar drugs is the Pharmacy Select Network .		
View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBlue.com/ SelectGenericSpecialtyandBiosimil arDrugList.		
Generic specialty and biosimilar drugs are not available through the Home Delivery Network.		
 Mail Order Pharmacy Benefits Up to a 90-day supply Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/HomeDeliveryNetwork 	Covered at 80% of the allowed amount subject to calendar year deductible Tier 1 Drugs:	Not Covered
or call 1-855-793-5326) • Maintenance-over 31 day supply and Non-	Member pays 20% of the allowed amount Tier 2 Drugs:	
Maintenance-up to 31 day supply drugs can be purchased through this mail order pharmacy	Member pays 20% of the allowed amount	
View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList	Tier 3 Drugs: Member pays 20% of the allowed amount	
View the NetResults 1.0 drug list that applies to the plan at AlabamaBlue.com/ NetResults1DrugList4T	Tier 4 (specialty) Drugs: Not covered	
Specialty Drugs are not available through mail order		
l	EFITS FOR OTHER COVERED SERVI	CES
	Mental Health Disorders and Substan	
Precertification is required for some other covered services; please see your benefit booklet. If precertification is not obtained, no benefits are available.		
Allergy Testing & Treatment	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Ambulance Service	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Air Ambulance Only covered if pre-approved by Case Management Coverage includes transport for members hospitalized more than 150 miles from their home address to a local in-network facility	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Participating Chiropractic Services	Covered at 80% of the allowed amount,	In Alabama, covered at 50% of the
Limited to 24 visits per person per calendar year	subject to calendar year deductible	allowed amount, subject to calendar year deductible
		Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Rehabilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Limited to a maximum of 35 visits per person per therapy each calendar year		
Habilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Limited to a maximum of 35 visits per person per therapy per calendar year		
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Nutritionist Visits	Covered at 80% of the allowed amount,	Covered at 60% of the allowed amount,
Limited to a maximum of 8 visits per person per calendar year. Employee is responsible for any charges above the allowance.	subject to calendar year deductible	subject to calendar year deductible
Home Health and Hospice	Covered at 80% of the allowed amount, subject to calendar year deductible	In Alabama, no benefits are available if a non-preferred provider is used
		Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible
Home Infusion	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
	HEALTH MANAGEMENT BENEFITS	
`	Mental Health Disorders and Substance Abuse)	
Individual Case Management	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.	
Chronic Condition Management	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease and other specialized conditions.	
Contraceptive Management	Covers prescription contraceptives, which include: birth control pills, injectables, diaphragms, IUDs and other non-experimental FDA approved contraceptives; subject to applicable deductibles, copays and coinsurance.	
Baby Yourself®	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at AlabamaBlue.com/BabyYourself.	
Quit for Life Tobacco Cessation Program	A tobacco cessation program for <i>subscriber</i> , <i>spouse and dependents</i> that provides support to participants through telephone-based counseling and nicotine replacement therapy. Call 1-888-768-7848 for participation information.	
Wondr Health ®	Wondr Health® is an online clinical behavioral weight loss program.	

Useful Information to Maximize Benefits

- To maximize your benefits, always use in-network providers for services covered by your health benefit plan. To find in-network providers, check a
 provider directory, provider finder website (AlabamaBlue.com) or call 1-800-810-BLUE (2583).
- In-network hospitals, physicians and other healthcare providers have a contract with a Blue Cross and/or Blue Shield Plan for furnishing
 healthcare services at a reduced price (examples: BlueCard® PPO, PMD). In Alabama, in-network services provided by mental health disorders
 and substance abuse professionals are available through the Blue Choice Behavioral Health Network. Sometimes an in-network provider may
 furnish a service to you that is not covered under the contract between the provider and a Blue Cross and/or Blue Shield Plan. When this happens,
 benefits may be denied or reduced. Please refer to your benefit booklet for the type of provider network that we determine to be an in-network
 provider for a particular service or supply.
- Out-of-network providers generally do not contract with Blue Cross and/or Blue Shield Plans. If you use out-of-network providers, you may be responsible for filing your own claims and paying the difference between the provider's charge and the allowed amount. The allowed amount may be based on the negotiated rate payable to in-network providers in the same area, the average charge for care in the area or in accordance with applicable Federal law.
- Please be aware that providers/specialists may be listed in a PPO directory or provider finder website, but not covered under this benefit plan. Please check your benefit booklet for more detailed coverage information.
- Prime Therapeutics LLC[®] is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.
- Teladoc Health is an independent company that Blue Cross and Blue Shield of Alabama has contracted with to provide you with teleconsultation services. Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

This is not a contract, benefit booklet or Summary Plan Description. Benefits are subject to the terms, limitations and conditions of the group contract (including your benefit booklet). Check your benefit booklet for more detailed coverage information. Please visit our website, AlabamaBlue.com.

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Notice of Nondiscrimination

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does 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 race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, contact our 1557 Compliance Coordinator. If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY), 1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance Coordinator is available to help you.

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, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Foreign Language Assistance

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-216-3144 (ITY: 711) Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (ITY: 711)번으로 전화해 주십시오.

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 1-855-216-3144 (TTY: 711)。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-216-3144 (TTY: 711).

انتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل بـ 3144-216-185.1 (الهاتف النصى: 711). Arabic:

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-216-3144 (TTY: 711).

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-216-3144 (ATS: 711).

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-216-3144 (ITY: 711).

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હોય, તો ભાષા સહાયતા સેવા, તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે. 1-855-216-3144 પર કૉલ કરો (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-216-3144 (ITY: 711).

Hindi: ध्यान दें: अगर आपकी भाषा हिंदी है, तो आपके लिए भाषा सहायता सेवाएँ निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें।

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-855-216-3144 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-216-3144 (телетайп: 711).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-216-3144 (ITY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezplatnej pomocy językowej. Zadzwoń pod numer 1-855-216-3144 (TTY: 711).

Turkish: DİKKAT: Eğer Türkçe konuşuyor iseniz, dil yardımı hizmetlerinden ücretsiz olarak yararlanabilirsiniz. 1-855-216-3144 (TTY: 711) irtibat numaralarını aravın.

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-216-3144 (ITY: 711).

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。1-855-216-3144 (TTY: 711) まで、お電話にてご連絡ください。

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