

Your Vision Care Benefit Program



Handwritten musical notation on a page with a large black ink blot at the top center. The notation includes various notes, rests, and bar lines. A large handwritten number '1338' is visible in the lower-left quadrant, and '01' is written in the lower-right quadrant. The page number '11' is printed at the bottom right corner.



NOTICE

Please note that the Plan has contracts with many health care Providers that provide for the Plan to receive, and keep for its own account, payments, discounts and/or allowances with respect to the bill for services you receive from those Providers.

Please refer to the provision entitled "The Plan's Separate Financial Arrangements with Providers" in the GENERAL PROVISIONS section of this booklet for a further explanation of these arrangements.

WARNING, LIMITED BENEFITS WILL BE PAID WHEN NON PARTICIPATING PROVIDERS ARE USED


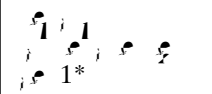
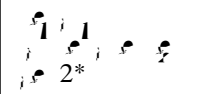
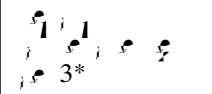
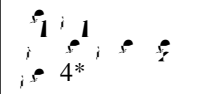
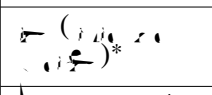
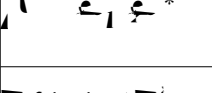
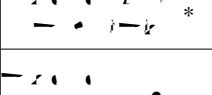


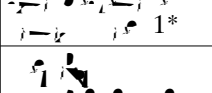
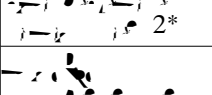
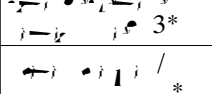
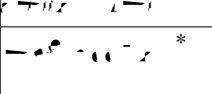

[The following text is extremely faint and illegible due to low contrast and scan quality. It appears to be a detailed notice or disclaimer regarding the use of non-participating providers and the resulting impact on benefits.]

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BENEFIT HIGHLIGHTS

VISION CARE BENEFITS		
<p>1st eye exam \$12</p>		1 st eye exam
<p>2nd eye exam & contact lenses \$12</p>		2 nd eye exam & contact lenses, 10% off \$40
<p>1st eye exam \$24</p>		1 st eye exam, \$125
<p>2nd eye exam \$24</p>	<p>1st eye exam \$12</p>	1 st eye exam
	<p>2nd eye exam \$12</p>	2 nd eye exam
	<p>3rd eye exam \$12</p>	3 rd eye exam
	<p>4th eye exam \$12</p>	4 th eye exam
<p>1st eye exam \$1</p>		1 st eye exam
<p>2nd eye exam \$24</p>	<p>1st eye exam \$75</p>	1 st eye exam, \$75
	<p>2nd eye exam \$75</p>	2 nd eye exam, \$75
	<p>3rd eye exam \$75</p>	3 rd eye exam, \$75
<p>*Value Added Features – Participating Providers may offer Discounted Prices for Non Covered Lenses</p>		

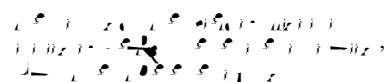
	\$65
	\$85
	\$5
	\$110
	\$65, 80% off, \$120
	\$15
	\$15
	\$15
	\$40
	Up to \$45
	Up to \$57
	Up to \$68
	Up to 20% off Retail Price
	Up to \$75
	Up to 20% off Retail Price



N 1: C a a wa a a a a

N 2: M a a a a

N 3: D a a a a a b a . THE DISCOUNTS ARE NOT INSURANCE.



DEFINITIONS

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CERTIFICATE.....
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CIVIL UNION.....
... ..

CLAIM...

EXPERIMENTAL/INVESTIGATIONAL.....

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 — 2 —
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 — 16 —

— 17 —
 — 18 —
 — 19 —
 — 20 —

MEDICALLY NECESSARY.....

MEDICARE..... (42 U.S.C. 1395c)

MEDICARE SECONDARY PAYER OR MSP..... 42 U.S.C. 1395c
 — 21 —
 — 22 —

ELIGIBILITY

1. The applicant must be a resident of the State of New York at the time of application.

2. The applicant must be at least 18 years of age at the time of application.

- The applicant must be a natural person, not a corporation or partnership.
- The applicant must not be a resident of another State at the time of application.
- The applicant must not be a resident of another State at the time of application.
- The applicant must not be a resident of another State at the time of application.

APPLYING FOR COVERAGE

1. The applicant must apply for coverage through a licensed insurance agent or broker.

2. The applicant must provide accurate information on the application form.

3. The applicant must pay the required premium for coverage.

1. The enrollment period for the 2022-23 school year is from August 1, 2022, to August 31, 2022. (The enrollment period for the 2021-22 school year was from August 1, 2021, to August 31, 2021.)

ANNUAL OPEN ENROLLMENT PERIOD/ EFFECTIVE DATE OF COVERAGE

1. The annual open enrollment period for the 2022-23 school year is from August 1, 2022, to August 31, 2022. (The annual open enrollment period for the 2021-22 school year was from August 1, 2021, to August 31, 2021.)

2. The effective date of coverage for the 2022-23 school year is August 1, 2022. (The effective date of coverage for the 2021-22 school year was August 1, 2021.)

SPECIAL ENROLLMENT PERIODS

Special Enrollment Periods/Effective Dates of Coverage

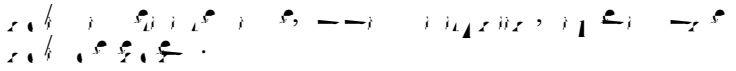
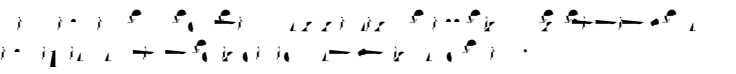
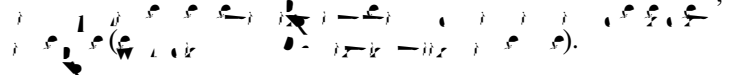

1. The special enrollment period for the 2022-23 school year is from August 1, 2022, to August 31, 2022. (The special enrollment period for the 2021-22 school year was from August 1, 2021, to August 31, 2021.)

2. The effective date of coverage for the special enrollment period for the 2022-23 school year is August 1, 2022. (The effective date of coverage for the special enrollment period for the 2021-22 school year was August 1, 2021.)

3. The special enrollment period for the 2022-23 school year is from August 1, 2022, to August 31, 2022. (The special enrollment period for the 2021-22 school year was from August 1, 2021, to August 31, 2021.)

4. The special enrollment period for the 2022-23 school year is from August 1, 2022, to August 31, 2022.

5. The special enrollment period for the 2022-23 school year is from August 1, 2022, to August 31, 2022. (The special enrollment period for the 2021-22 school year was from August 1, 2021, to August 31, 2021.)

- 
4. 
 5. 
 6. 

Coverage resulting from any of the special enrollment events outlined above is contingent upon timely completion of the Application(s) and remittance of the appropriate premiums in accordance with the guidelines as established by the Plan. Your spouse, party to a Civil Union or Domestic Partner and other dependents are not eligible for a special enrollment period if the Group does not cover dependents.



$\frac{1}{2} \frac{d}{dt} (x^2 + y^2) = x \dot{x} + y \dot{y} = x(-y) + y(x) = 0$

- $\frac{d}{dt} (x^2 + y^2) = 0$
- $x^2 + y^2 = C$
- $\frac{d}{dt} (x^2 + y^2) = 2x \dot{x} + 2y \dot{y} = 2x(-y) + 2y(x) = 0$

$\frac{d}{dt} (x^2 + y^2) = 2x \dot{x} + 2y \dot{y} = 2x(-y) + 2y(x) = 0$

$\frac{d}{dt} (x^2 + y^2) = 2x \dot{x} + 2y \dot{y} = 2x(-y) + 2y(x) = 0$

$\frac{d}{dt} (x^2 + y^2) = 2x \dot{x} + 2y \dot{y} = 2x(-y) + 2y(x) = 0$

$\frac{d}{dt} (x^2 + y^2) = 2x \dot{x} + 2y \dot{y} = 2x(-y) + 2y(x) = 0$

$\frac{d}{dt} (x^2 + y^2) = 2x \dot{x} + 2y \dot{y} = 2x(-y) + 2y(x) = 0$

1. ... 30 ...
2. ... 65 ... 20 ...
3. ... 65 ... 100 ...

Please see your Employer or Group Administrator if you have any questions regarding the ESRD Primary Period or any other provisions of the MSP laws and their application to you, your spouse or your dependents.

Your MSP Responsibilities

...

YOUR IDENTIFICATION CARD

...

SPECIAL LIMITATIONS

1. $\lim_{x \rightarrow 0} \frac{e^x - 1}{x} = 1$
2. $\lim_{x \rightarrow 0} \frac{e^{2x} - 1}{x} = 2$
3. $\lim_{x \rightarrow 0} \frac{e^{3x} - 1}{x} = 3$

VALUE ADDED FEATURES*

Participating Providers may offer discounts on the price of some Non covered services such as:	
Laser Vision Correction	<p>15% discount on the price of some laser vision correction services. 5% discount on the price of some contact lens services.</p> <p>1-844-684-2254</p> <p>www.visionworks.com</p>
Contact Lens	<p>15% discount on the price of some contact lens services. 10% discount on the price of some contact lens services.</p>
Additional Pairs	<p>40% discount on the price of some additional pairs of contact lenses. 15% discount on the price of some additional pairs of contact lenses.</p>
Lenses	<p>Discount on the price of some lenses. Discount on the price of some lenses. Discount on the price of some lenses.</p>

* See your local store for details. © 2022 Visionworks Inc.

- x^2 的导数为 $2x$ ，即 $(x^2)' = 2x$ 。
- x^3 的导数为 $3x^2$ ，即 $(x^3)' = 3x^2$ 。
- x^4 的导数为 $4x^3$ ，即 $(x^4)' = 4x^3$ 。
- x^5 的导数为 $5x^4$ ，即 $(x^5)' = 5x^4$ 。
- x^6 的导数为 $6x^5$ ，即 $(x^6)' = 6x^5$ 。
- x^7 的导数为 $7x^6$ ，即 $(x^7)' = 7x^6$ 。
- x^8 的导数为 $8x^7$ ，即 $(x^8)' = 8x^7$ 。
- x^9 的导数为 $9x^8$ ，即 $(x^9)' = 9x^8$ 。
- x^{10} 的导数为 $10x^9$ ，即 $(x^{10})' = 10x^9$ 。
- x^{11} 的导数为 $11x^{10}$ ，即 $(x^{11})' = 11x^{10}$ 。
- x^{12} 的导数为 $12x^{11}$ ，即 $(x^{12})' = 12x^{11}$ 。
- x^{13} 的导数为 $13x^{12}$ ，即 $(x^{13})' = 13x^{12}$ 。
- x^{14} 的导数为 $14x^{13}$ ，即 $(x^{14})' = 14x^{13}$ 。
- x^{15} 的导数为 $15x^{14}$ ，即 $(x^{15})' = 15x^{14}$ 。
- x^{16} 的导数为 $16x^{15}$ ，即 $(x^{16})' = 16x^{15}$ 。
- x^{17} 的导数为 $17x^{16}$ ，即 $(x^{17})' = 17x^{16}$ 。
- x^{18} 的导数为 $18x^{17}$ ，即 $(x^{18})' = 18x^{17}$ 。
- x^{19} 的导数为 $19x^{18}$ ，即 $(x^{19})' = 19x^{18}$ 。
- x^{20} 的导数为 $20x^{19}$ ，即 $(x^{20})' = 20x^{19}$ 。

Handwritten musical notation consisting of several staves with notes, rests, and other musical symbols.

ORDER OF BENEFIT DETERMINATION

▼ $85 \cdot 3 \cdot 0.038 \cdot 48 \cdot 0 \cdot 0 \cdot 105 \cdot 3$

2. $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$ 11 $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$

$$\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz = \int_0^1 \int_0^1 \left[\frac{1}{2}x^2 + yx + zx \right]_{x=0}^1 dy dz = \int_0^1 \int_0^1 \left(\frac{1}{2} + y + z \right) dy dz = \int_0^1 \left[\frac{1}{2}y + \frac{1}{2}y^2 + zy \right]_{y=0}^1 dz = \int_0^1 \left(\frac{1}{4} + \frac{1}{2} + z \right) dz = \int_0^1 \left(\frac{3}{4} + z \right) dz = \left[\frac{3}{4}z + \frac{1}{2}z^2 \right]_{z=0}^1 = \frac{3}{4} + \frac{1}{2} = \frac{5}{4}$$

3. $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$ 11 $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$

$$\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz = \int_0^1 \int_0^1 \left[\frac{1}{2}x^2 + yx + zx \right]_{x=0}^1 dy dz = \int_0^1 \int_0^1 \left(\frac{1}{2} + y + z \right) dy dz = \int_0^1 \left[\frac{1}{2}y + \frac{1}{2}y^2 + zy \right]_{y=0}^1 dz = \int_0^1 \left(\frac{1}{4} + \frac{1}{2} + z \right) dz = \int_0^1 \left(\frac{3}{4} + z \right) dz = \left[\frac{3}{4}z + \frac{1}{2}z^2 \right]_{z=0}^1 = \frac{3}{4} + \frac{1}{2} = \frac{5}{4}$$

4. $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$ 11 $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$

$$\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz = \int_0^1 \int_0^1 \left[\frac{1}{2}x^2 + yx + zx \right]_{x=0}^1 dy dz = \int_0^1 \int_0^1 \left(\frac{1}{2} + y + z \right) dy dz = \int_0^1 \left[\frac{1}{2}y + \frac{1}{2}y^2 + zy \right]_{y=0}^1 dz = \int_0^1 \left(\frac{1}{4} + \frac{1}{2} + z \right) dz = \int_0^1 \left(\frac{3}{4} + z \right) dz = \left[\frac{3}{4}z + \frac{1}{2}z^2 \right]_{z=0}^1 = \frac{3}{4} + \frac{1}{2} = \frac{5}{4}$$

5. $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$ 11 $\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz$

$$\int_0^1 \int_0^1 \int_0^1 (x+y+z) dx dy dz = \int_0^1 \int_0^1 \left[\frac{1}{2}x^2 + yx + zx \right]_{x=0}^1 dy dz = \int_0^1 \int_0^1 \left(\frac{1}{2} + y + z \right) dy dz = \int_0^1 \left[\frac{1}{2}y + \frac{1}{2}y^2 + zy \right]_{y=0}^1 dz = \int_0^1 \left(\frac{1}{4} + \frac{1}{2} + z \right) dz = \int_0^1 \left(\frac{3}{4} + z \right) dz = \left[\frac{3}{4}z + \frac{1}{2}z^2 \right]_{z=0}^1 = \frac{3}{4} + \frac{1}{2} = \frac{5}{4}$$

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

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FACILITY OF PAYMENT

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... ..

RIGHT OF RECOVERY

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1.
2.
3.

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- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$
- $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = u \dot{u} + v \dot{v}$

... (u^2 + v^2) ...

When is COBRA Coverage Available?

... (u^2 + v^2) ...

You Must Give Notice of Some Qualifying Events

... (u^2 + v^2) ...

How is COBRA Coverage Provided?

How is COBRA Coverage Provided?

COBRA coverage is provided to qualified beneficiaries who are eligible for continuation of their group health plan coverage. The coverage is provided for a maximum period of 18 months, unless a second qualifying event occurs, in which case the coverage may be extended to a maximum of 36 months. The coverage is provided at the same terms and conditions as the group health plan coverage provided to active employees.

COBRA coverage is provided to qualified beneficiaries who are eligible for continuation of their group health plan coverage. The coverage is provided for a maximum period of 18 months, unless a second qualifying event occurs, in which case the coverage may be extended to a maximum of 36 months. The coverage is provided at the same terms and conditions as the group health plan coverage provided to active employees.

Disability Extension of 18-Month Period of Continuation Coverage

COBRA coverage is provided to qualified beneficiaries who are eligible for continuation of their group health plan coverage. The coverage is provided for a maximum period of 18 months, unless a second qualifying event occurs, in which case the coverage may be extended to a maximum of 36 months. The coverage is provided at the same terms and conditions as the group health plan coverage provided to active employees.

Second Qualifying Event Extension of 18-Month Period of Continuation of Coverage

COBRA coverage is provided to qualified beneficiaries who are eligible for continuation of their group health plan coverage. The coverage is provided for a maximum period of 18 months, unless a second qualifying event occurs, in which case the coverage may be extended to a maximum of 36 months. The coverage is provided at the same terms and conditions as the group health plan coverage provided to active employees.

6. $\forall x \exists y (x \neq y \rightarrow x \neq y)$ 6. $\forall x \exists y (x \neq y \rightarrow x \neq y)$
4. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$ 10. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$
30. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$ 30. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$
60. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$ 60. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$
5. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$
6. $\forall x (x \neq 0 \rightarrow \exists y (x \cdot y = 1))$

$\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = \frac{1}{2} \frac{d}{dt} (r^2) = r \dot{r}$

1. $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = \frac{1}{2} \frac{d}{dt} (r^2) = r \dot{r}$

2. $\frac{1}{2} \frac{d}{dt} (u^2 + v^2) = \frac{1}{2} \frac{d}{dt} (r^2) = r \dot{r}$

$\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

4. $\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

5. $\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

6. $\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

7. $\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

8. $\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

$\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

$\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

$\frac{1}{\sqrt{1-x^2}} = \sum_{n=0}^{\infty} \binom{2n}{n} \frac{x^{2n}}{4^n}$

**CONTINUATION OF COVERAGE FOR PARTIES TO
A CIVIL UNION**

1. The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

CONTINUATION OF COVERAGE

2. The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(b)(1) (i) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(ii) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(iii) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(iv) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(v) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(vi) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(vii) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(viii) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(ix) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

(x) The parties to a civil union shall be treated as if they were married for all purposes of the law, including but not limited to the provisions of this chapter, unless otherwise provided by law.

CONTINUATION OF COVERAGE FOR
DOMESTIC PARTNERS

Continuation of Coverage for Domestic Partners. This section contains the text for the continuation of coverage for domestic partners, including the definition of a domestic partner and the conditions for continuation of coverage.

Continuation of Coverage

Continuation of Coverage. This section contains the text for the continuation of coverage, including the conditions for continuation of coverage and the election period for continuation of coverage.

CONTINUATION OF COVERAGE AFTER TERMINATION (Illinois State Laws)

Continuation of Coverage After Termination. This section contains the text for the continuation of coverage after termination, including the conditions for continuation of coverage and the election period for continuation of coverage.

HOW TO FILE A CLAIM

1. The claimant must be a resident of the United States at the time of the death of the insured. The claimant must be a beneficiary of the insurance policy under which the insured died. The claimant must be a person who is entitled to receive the proceeds of the insurance policy under the terms of the policy. The claimant must be a person who is entitled to receive the proceeds of the insurance policy under the terms of the policy.

2. The claimant must file a claim with the insurance company within the required time period. The claimant must file a claim with the insurance company within the required time period. The claimant must file a claim with the insurance company within the required time period. The claimant must file a claim with the insurance company within the required time period.

3. The claimant must provide the insurance company with the required information. The claimant must provide the insurance company with the required information. The claimant must provide the insurance company with the required information. The claimant must provide the insurance company with the required information.

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7. The claimant must provide the insurance company with the required information. The claimant must provide the insurance company with the required information. The claimant must provide the insurance company with the required information. The claimant must provide the insurance company with the required information.

Claims not filed within the required time period will not be eligible for payment.

INTERNAL CLAIMS DETERMINATIONS AND APPEALS PROCESS

INITIAL CLAIMS DETERMINATIONS

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Handwritten musical notation consisting of several staves with notes, rests, and bar lines. The notation is dense and appears to be a complex composition.

Handwritten musical notation on a single staff with notes and rests.

Handwritten musical notation on a single staff with notes and rests.

48
Handwritten musical notation starting with the number 48. The notation includes notes and rests.

Handwritten musical notation on a single staff with notes and rests.

Handwritten musical notation consisting of several staves with notes, rests, and bar lines. It includes some mathematical-like symbols like $(\frac{2}{2})$.

Handwritten musical notation consisting of several staves with notes, rests, and bar lines. It includes mathematical-like symbols such as 15, 30, 60, and 150.0.010.

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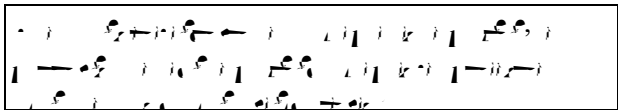
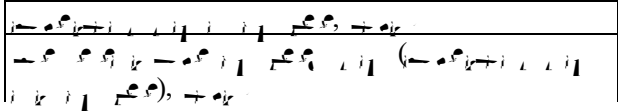
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(217) 558-2083

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	45 days after receiving notice
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	15 days** 30 days

Concurrent Care

24. The Commission is concerned that the concurrent care process is not being followed in a consistent manner. It is noted that the concurrent care process is a key component of the care coordination process and is essential to ensuring that patients receive the most appropriate and effective care. The Commission is therefore recommending that the Health Services Commission (HSC) should ensure that the concurrent care process is followed in a consistent manner across all health services.

INQUIRIES AND COMPLAINTS

The Commission is concerned that the process for handling inquiries and complaints is not being followed in a consistent manner. It is noted that the process for handling inquiries and complaints is a key component of the patient experience and is essential to ensuring that patients receive the most appropriate and effective care. The Commission is therefore recommending that the HSC should ensure that the process for handling inquiries and complaints is followed in a consistent manner across all health services.

The Commission is also concerned that the process for handling inquiries and complaints is not being followed in a consistent manner. It is noted that the process for handling inquiries and complaints is a key component of the patient experience and is essential to ensuring that patients receive the most appropriate and effective care. The Commission is therefore recommending that the HSC should ensure that the process for handling inquiries and complaints is followed in a consistent manner across all health services.

- The Commission is concerned that the process for handling inquiries and complaints is not being followed in a consistent manner.
- The Commission is also concerned that the process for handling inquiries and complaints is not being followed in a consistent manner.

25. The Commission is concerned that the process for handling inquiries and complaints is not being followed in a consistent manner. It is noted that the process for handling inquiries and complaints is a key component of the patient experience and is essential to ensuring that patients receive the most appropriate and effective care. The Commission is therefore recommending that the HSC should ensure that the process for handling inquiries and complaints is followed in a consistent manner across all health services.

1.

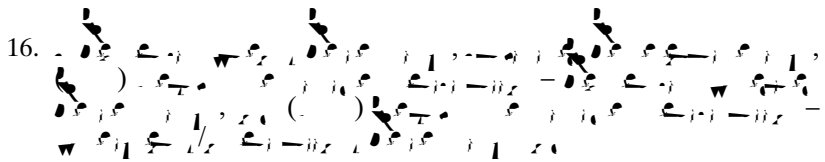
How to Appeal an Adverse Benefit Determination

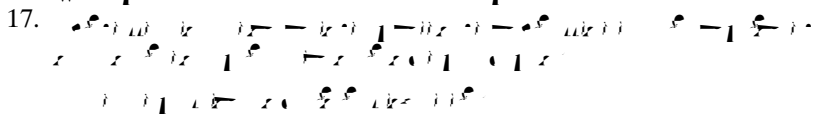
1. You must file a written appeal within 60 days of the date you receive the adverse benefit determination. The date you receive the adverse benefit determination is the date you receive the letter or other communication from the plan administrator or the insurance carrier that states the adverse benefit determination. If you are unable to file an appeal within 60 days because of a serious illness or other extenuating circumstances, you may be able to file an appeal after the 60-day period. You must file an appeal as soon as you are able to do so.

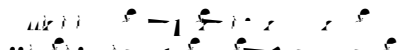
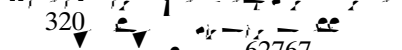
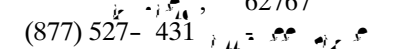
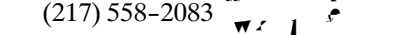
2. You must provide a copy of your appeal to the plan administrator or the insurance carrier. You must also provide a copy of your appeal to the Department of Labor. You may file your appeal with the Department of Labor by mail, by fax, or by hand delivery. You may also file your appeal with the Department of Labor by electronic means if you have a computer and an internet connection. You must file your appeal with the Department of Labor within 60 days of the date you receive the adverse benefit determination. If you are unable to file an appeal within 60 days because of a serious illness or other extenuating circumstances, you may be able to file an appeal after the 60-day period. You must file an appeal as soon as you are able to do so.

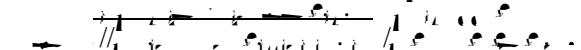
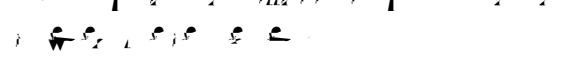
3. You must provide a copy of your appeal to the plan administrator or the insurance carrier. You must also provide a copy of your appeal to the Department of Labor. You may file your appeal with the Department of Labor by mail, by fax, or by hand delivery. You may also file your appeal with the Department of Labor by electronic means if you have a computer and an internet connection. You must file your appeal with the Department of Labor within 60 days of the date you receive the adverse benefit determination. If you are unable to file an appeal within 60 days because of a serious illness or other extenuating circumstances, you may be able to file an appeal after the 60-day period. You must file an appeal as soon as you are able to do so.


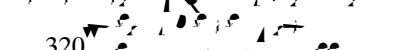
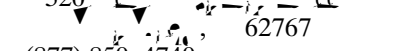
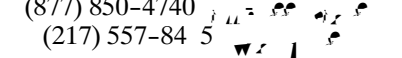
4. You must provide a copy of your appeal to the plan administrator or the insurance carrier. You must also provide a copy of your appeal to the Department of Labor. You may file your appeal with the Department of Labor by mail, by fax, or by hand delivery. You may also file your appeal with the Department of Labor by electronic means if you have a computer and an internet connection. You must file your appeal with the Department of Labor within 60 days of the date you receive the adverse benefit determination. If you are unable to file an appeal within 60 days because of a serious illness or other extenuating circumstances, you may be able to file an appeal after the 60-day period. You must file an appeal as soon as you are able to do so.

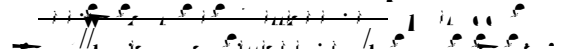

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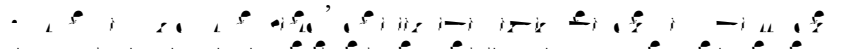
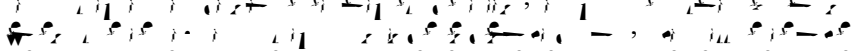

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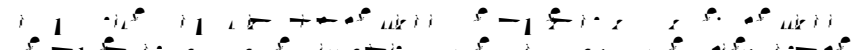
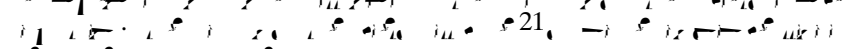




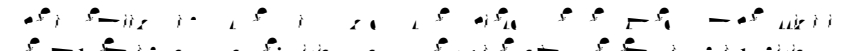
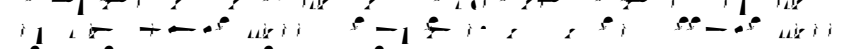
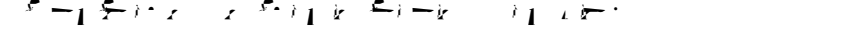

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INDEPENDENT EXTERNAL REVIEW

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 60566- 744
 1-800-538-8833

1-877-527- 431
 1-866-444- (3272).

INDEPENDENT EXTERNAL REVIEW

(“**Final Adverse Determination**”).

a. Standard External Review

(“**Standard External Review**”).

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4. IRO's Decision.

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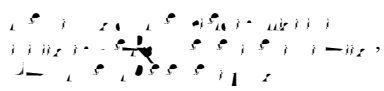
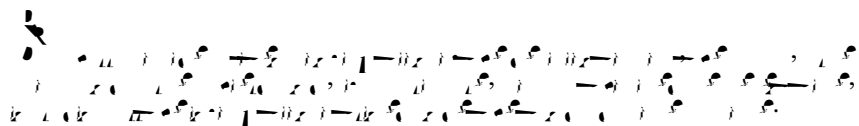
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$\frac{1}{\sqrt{1-x^2}} = \frac{1}{\sqrt{(1-x)(1+x)}} = \frac{1}{\sqrt{1-x}} \cdot \frac{1}{\sqrt{1+x}}$
 $\frac{1}{\sqrt{1-x}} = (1-x)^{-1/2} \Rightarrow \frac{d}{dx} (1-x)^{-1/2} = \frac{1}{2}(1-x)^{-3/2} = \frac{1}{2(1-x)^{3/2}}$
 $\frac{1}{\sqrt{1+x}} = (1+x)^{-1/2} \Rightarrow \frac{d}{dx} (1+x)^{-1/2} = \frac{1}{2}(1+x)^{-3/2} = \frac{1}{2(1+x)^{3/2}}$

20. $\frac{d}{dx} \left(\frac{1}{\sqrt{1-x^2}} \right) = \frac{d}{dx} \left((1-x^2)^{-1/2} \right)$
- (a) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
 - (b) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
 - (c) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
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 - (u) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
 - (v) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
 - (w) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
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 - (y) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$
 - (z) $\frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$

a. Expedited External Review

$\frac{d}{dx} \left(\frac{1}{\sqrt{1-x^2}} \right) = \frac{d}{dx} (1-x^2)^{-1/2}$
 $= \frac{1}{2}(1-x^2)^{-3/2} \cdot (-2x) = \frac{-x}{(1-x^2)^{3/2}}$



$u_1 + \dots + u_n = 0$
 \vdots
 $u_1 + \dots + u_n = 0$

8. INFORMATION AND RECORDS

1. The information and records of the Government of Karnataka shall be maintained in accordance with the provisions of the Information and Public Relations Act, 1987 and the Information and Public Relations Rules, 1987.

2. The information and records of the Government of Karnataka shall be maintained in accordance with the provisions of the Information and Public Relations Act, 1987 and the Information and Public Relations Rules, 1987.

3. The information and records of the Government of Karnataka shall be maintained in accordance with the provisions of the Information and Public Relations Act, 1987 and the Information and Public Relations Rules, 1987.

4. The information and records of the Government of Karnataka shall be maintained in accordance with the provisions of the Information and Public Relations Act, 1987 and the Information and Public Relations Rules, 1987.

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9. The information and records of the Government of Karnataka shall be maintained in accordance with the provisions of the Information and Public Relations Act, 1987 and the Information and Public Relations Rules, 1987.

10. The information and records of the Government of Karnataka shall be maintained in accordance with the provisions of the Information and Public Relations Act, 1987 and the Information and Public Relations Rules, 1987.

... convenience and are not considered covered benefits under this benefit program.

10. TIME LIMIT ON CERTAIN DEFENSES

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11. CONFORMITY WITH STATE STATUTES

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12. ENTIRE CONTRACT

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