

Indiana Horsemen's Benevolent & Protective Association 2016 Benevolence Assistance Rules and Guidelines

PREFACE

These 2016 Benevolence Benefits Rules and Guidelines (“**Rules**”) of the Indiana Horsemen’s Benevolent & Protective Association (“**IHBPA**”) supersede all other previous rules and guidelines for benevolence benefits, including emergency benefits. These Rules are approved by the IHBPA Board of Directors through 1/1/17. These Rules are for the use and guidance of any person who applies to IHBPA for benevolence benefits (an “**Applicant**”) and those who administer the distribution of benefits, including the Benevolence Administrator, the Executive Director, the Benevolence Committee, and the Board of Directors of IHBPA. A copy of the Rules is available upon request to any and all potentially eligible Applicants for treatment, services, coverage, reimbursement, or other benefits or assistance (together, “**Benevolence Assistance**”). Benevolence Assistance will be distributed to eligible Applicants only in accordance with these Rules. These Rules may be changed at the sole discretion of the IHBPA from time to time without prior notice. These Rules shall not be construed or regarded as conferring on any person, including any Applicant, any express or implied right to any Benevolence Assistance.

I. ELIGIBILITY

For purposes of these Rules, an Applicant’s eligibility to receive Benevolence Assistance shall be determined as of the earlier of (i) the date the Applicant files his or her application for Benevolence Assistance; and (ii) the date of the treatment, care, service, or event giving rise to the application for Benevolence Assistance (the “**Eligibility Date**”). The burden of demonstrating compliance with all eligibility requirements, including the obligation to submit all required documentation, shall in all cases rest with the Applicant. By submitting an application for Benevolence Assistance, the Applicant consents to cooperate in any investigation of his or her eligibility. **An Applicant who submits false or misleading information or documentation in support of any application for Benevolence Assistance shall be subject to the penalties set out in section IV, below.**

The following categories of individuals employed in the thoroughbred racing industry may be eligible for Benevolence Assistance, subject to the requirements and limitations set forth elsewhere in these Rules.

A. Licensure, residence, starts, and employment

1. Any trainer (a) who is licensed in the State of Indiana by the Indiana Horse Racing Commission, (b) who is an Indiana resident and has made at least five

starts, or a non-Indiana resident who has made at least ten starts, at an Indiana racetrack in either the previous calendar year or the current calendar year, and (c) who in the current calendar year has started at least 50% of his or her horses' starts at an Indiana track during the Indiana live meets. Notwithstanding the definition of Eligibility Date, above, eligibility established the previous calendar year is retained until the trainer's first start during an Indiana live meet in the current calendar year, after which the trainer's eligibility will be determined according to clauses (a) through (c) and the Eligibility Date, above. A trainer holding multiple types of racing licenses -- i.e., thoroughbred and quarterhorse, and/or thoroughbred and standardbred licenses at the same time -- is eligible to participate in the percentage of benefits determined by dividing the number of his or her Indiana thoroughbred starts by the total number of his or her Indiana thoroughbred, quarterhorse, and standardbred starts in Indiana races during the preceding or current calendar year, as the case may be.

2. Any owner (a) who is licensed in the State of Indiana by the Indiana Horse Racing Commission, (b) who owns the equivalent of at least 100% of a thoroughbred horse, (c) who is an Indiana resident and has made at least five starts, or a non-Indiana resident who has made at least ten starts, at an Indiana racetrack in either the previous calendar year or the current calendar year, and (d) who in the current calendar year has started at least 50% of his or her horses' starts at an Indiana track during the Indiana live meets. Notwithstanding the definition of Eligibility Date, above, eligibility established in the previous calendar year is retained until the owner's first start during an Indiana live meet in the current calendar year, after which the owner's eligibility will be determined according to clauses (a) through (d) and the Eligibility Date, above. An owner holding multiple types of racing licenses -- i.e., thoroughbred and quarterhorse, and/or thoroughbred and standardbred licenses at the same time -- is eligible to participate the percentage of benefits determined by dividing the number of his or her Indiana thoroughbred starts by the total number of his or her Indiana thoroughbred, quarterhorse, and standardbred starts in Indiana races during the preceding or current calendar year, as the case may be.
3. Any assistant trainer, groom, hot walker, exercise rider or other stable employee (collectively, "**Stable Employee**") (a) who is licensed in the State of Indiana by the Indiana Horse Racing Commission, (b) who, as demonstrated by the affidavit of a licensed trainer and by being on a licensed trainer's badge list, is employed by a licensed trainer.
4. Any member of the gate crew, employee of the receiving barn, exercise rider or member of the pony crew (collectively, "**Dual Employee**") (a) who is licensed in the State of Indiana by the Indiana Horse Racing Commission, and (b) who, as demonstrated by the affidavit of a licensed trainer, is employed by a licensed trainer in addition to their paid participation in the four aforementioned activities, during morning training sessions.

5. Any eligible trainer, owner, or Stable Employee who is licensed in the State of Indiana by the Indiana Horse Racing Commission may apply for Benevolence Assistance for (a) his or her spouse, and (b) his or her child who is (i) under the age of 18, (ii) a full time student under the age of 24, or (iii) handicapped, disabled, or otherwise in special need.

B. Income and employment requirements and limitations

1. Benevolence Assistance will not be provided to any Stable Employee or Dual Employee who (a) is not employed by an eligible trainer on the Eligibility Date; or (b) does not provide satisfactory documentation (as described below) that, during the calendar week immediately preceding the calendar week in which the Eligibility Date falls, he/she (i) earned at least \$125 from at least one specific eligible trainer, and (b) worked at least twenty (20) hours for a specific eligible trainer. Satisfactory documentation of earnings for the applicable calendar week shall consist of either a copy of the Applicant's payroll check for that week, if available, or if not, a copy of the Applicant's payroll stub for that week.

A free-lance exercise rider must provide an affidavit of an eligible trainer demonstrating that, during the calendar week immediately preceding the calendar week in which the Eligibility Date falls, he or she earned at least \$120 from at least one specific trainer and exercised at least twelve (12) horses for that specific trainer.

2. Benevolence Assistance will not be provided to any Applicant if he or she (a) is a single person with an adjusted gross income in excess of \$50,000 in the calendar year immediately preceding the calendar year in which the Eligibility Date falls, or (b) is a married person who, together with his or her spouse, has an adjusted gross income in excess of \$100,000 in the calendar year immediately preceding the calendar year in which the Eligibility Date falls. Effective January 1, 2016, the adjusted gross income limitation will be reviewed and adjusted annually in accordance with the Social Security Cost of Living Allowance. Upon request, any Applicant who is an owner or trainer shall provide a true and accurate copy of his or her income tax return, or documentary evidence of his or her exemption from filing an income tax return, for the relevant calendar year.

C. Limitations on Benevolence Assistance

1. In addition to demonstrating compliance with the eligibility requirements above, an Applicant must demonstrate that he or she has fully utilized and exhausted all available insurance coverage and benefits before receiving any Benevolence Assistance.

2. Except as provided below, the maximum Benevolence Assistance that may be granted to any eligible Applicant in any calendar year for medical, dental, optical, podiatric, chiropractic or prescription services is \$6,000. In addition to this amount, the survivors of an eligible Applicant may be granted burial benefits of up to \$3,000 per calendar year. Also, in addition to the aforementioned Benevolence Assistance, the family of an eligible Applicant may be granted child-care assistance for up to \$3,000 per calendar year during the period in which the track is open for racing and/or training, provided that the eligible parent(s) are currently employed at the track. Stable Employees and Dual Employees employed by a trainer who (a) holds Indiana thoroughbred and quarterhorse, and/or Indiana thoroughbred and standardbred licenses at the same time, and (b) makes less than 50% of his or her starts in Indiana thoroughbred races, are eligible to receive up to (i) 50% of the maximum available benefit for Benevolence Assistance and child-care assistance; and (ii) 100% of the maximum available burial benefit.
3. Except where the delay is caused solely by an insurer in the processing of an insurance claim timely filed by an Applicant, applications for Benevolence Assistance will be denied if the application and all supporting documentation required under these Rules are not submitted to the Benevolence Administrator within six (6) months after the date on which an eligible service was provided or an eligible expense incurred.

II. PROCEDURES FOR APPLICATION, DETERMINATION, AND APPEAL

A. Application and initial determination of eligibility

1. To apply for Benevolence Assistance, an Applicant must complete and sign the then-current application form, which shall be provided upon request of the Applicant, and attach all documentation required under these Rules to the completed application form.
 - a. In addition to the documentation of eligibility required by Sections I.A., B., and C., above, the Applicant must also submit all invoices, receipts, statements, and other documents evidencing the dollar amount of Benevolence Assistance requested by the Applicant.
2. The completed form and required documentation shall be submitted to the Benevolence Administrator within the time required by Section I.C.3., above.
3. An Applicant must submit a new application and required documentation for each request for Benevolence Assistance arising from an illness, injury or other occurrence that is unrelated to any illness, injury, or other

occurrence that was the subject of a prior request for Benevolence Assistance; provided, however, that an owner or trainer need not submit a copy of a required income tax return more than once.

4. Upon receipt of the application of an Applicant, the Benevolence Administrator shall:
 - a. note the date of receipt on the face of the completed application form;
 - b. determine whether the application form is complete, signed by the Applicant, and accompanied by all documentation required by these Rules;
 - c. determine whether, based on the documentation submitted with the application form, the Applicant is eligible to receive Benevolence Assistance under Sections I.A., B., and C., above; and
 - d. if the requirements of 4.a. through c., above have been satisfied, determine the amount of Benevolence Assistance, if any, the Applicant may receive, subject to the limitations set out in Section I.C., above.
5. If the Benevolence Administrator determines that the Applicant may receive Benevolence Assistance, he or she shall note the date of the determination on the face of the application and transmit it to the Executive Director for further processing, including payment of the appropriate amount to the appropriate payee, in accordance with these Rules. The Applicant shall be notified in writing within ten (10) days of the amount of the payment to be made ("**Payment Notice**"). Applicant's receipt of a check shall constitute Payment Notice.
6. If the Benevolence Administrator determines that the application form or documentation submitted by an Applicant is materially incomplete, the Benevolence Administrator shall notify the Applicant in writing, clearly explaining the specific information or documentation necessary to complete the application, and upon submission of complete information and documentation by the Applicant, reconsider the application under Sections 4.a. through d., above.
7. If, after receipt of a complete application and complete documentation from an Applicant, the Benevolence Administrator determines that the question of the Applicant's eligibility under Sections I.A., B., or C., above is in doubt, the Benevolence Administrator shall request, receive, and act upon the advice of the Executive Director. If the Executive Director also determines the question is in doubt, he or she shall request, receive and act upon the advice of the HBPA board of directors, in which case it shall make the determination of eligibility.

8. If the Benevolence Administrator, or the Executive Director makes the initial determination that an Applicant is not eligible to receive Benevolence Assistance under Sections I.A., B., or C., above, the Benevolence Administrator shall notify the Applicant in writing within ten (10) days of such initial determination, clearly explaining the reasons for such initial determination (“**Denial Notice**”).

B. Appeal of initial determination of eligibility or amount of Benevolence Assistance

1. If an Applicant disputes the initial determination of eligibility communicated to the Applicant in a Denial Notice or the amount of Benevolence Assistance communicated to the Applicant in a Payment Notice under Section II.A., above, he or she may appeal the initial determination or amount of Benevolence Assistance as follows.
 - a. Within ten (10) days of receipt of the Denial Notice or Payment Notice appealed from, the Applicant shall deliver to the Executive Director (either by personal delivery or by first-class United States mail directed to the address that appears at the end of these Rules) a written request that the Executive Director review the decision communicated in the Denial Notice or Payment Notice (a “**Decision**”). The Applicant’s written request must include the Applicant’s name and contact information and must state clearly and in detail the reasons why the Decision was incorrect. Applicant’s failure to submit his request for review within the time required shall waive all further appeals and review of a Decision, which shall then become final.
 - b. Within ten (10) days of receipt of the written request of the Applicant, the Executive Director shall (i) overturn, (ii) pass on, or (iii) affirm the Decision, and notify the Applicant in writing of the Executive Director’s disposition of the appeal and, if the Executive Directors passes on or affirms the Decision, the Applicant’s right to further review.
 - (i) If the Executive Director overturns the Decision, then the Applicant’s application shall be returned to the Benevolence Administrator for further processing consistent with the Executive Director’s decision.
 - (ii) If the Executive Director passes on the Decision, then the Applicant’s appeal shall be forwarded to the HBPA board of directors for any further consideration if requested by the Applicant as provided in Section II.B.1.c., below.
 - (iii) If the Executive Director affirms the Decision, the Applicant may request further review under the procedures provided in Section II.B.c., below.

- c. Within ten (10) days after the Applicant receives written notice that the Executive Director has either passed on or affirmed the Decision, the Applicant may deliver to the President of IHPBA a written request that the IHPBA Board of Directors (“**Board**”) review the Decision. The Applicant’s written request must include the Applicant’s name and contact information and must state clearly and in detail the reasons why the Decision was incorrect. Applicant’s failure to deliver his request for review to the President of IHPBA within the time required shall waive all further appeals and review of a Decision, which shall then become final.
- d. At the next regularly scheduled meeting of the Board that is held at least ten (10) days after the President of IHPBA has received the Applicant’s request for review, the Board shall either (i) overturn, or (ii) affirm the Decision, and within ten (10) days, notify the Applicant in writing of the Board’s disposition of the appeal.
 - (i) If the Board overturns the Decision, then the Applicant’s application shall be returned to the Benevolence Administrator for further processing consistent with the Board’s decision.
 - (ii) If the Board affirms the Decision, then the Decision is final and shall not be subject to further appeal or review.

C. Criteria

In deciding whether to overturn, pass on, or affirm a Decision in review of an Applicant’s appeal, the Executive Director, and the Board shall consider the following criteria:

1. Whether the Applicant’s application and supporting documentation are complete and demonstrate the Applicant’s eligibility under Section II.A., B., and C., above.
2. Whether any Limitations on Benevolence Assistance set forth in Section II.C., above, apply to the application or Applicant.
3. The Applicant’s demonstrated need for Benevolence Assistance, including any hardship that will be suffered by the Applicant if Assistance is denied, and the availability to the Applicant of other resources that might mitigate such hardship.
4. The availability of funds budgeted by the Board for Benevolence Assistance, including the pendency or expectation of any other applications for Assistance that might require expenditure of those funds in the future.

5. In the case of the Board, any other facts or circumstances that they may, in their sole discretion, deem relevant.

III. HARDSHIP ASSISTANCE

The IHBPA Board of Directors may, in its sole discretion, elect to provide “**Hardship Assistance**” to a person who is not eligible to receive Benevolence Assistance under Sections II.A., B., or C., or to an eligible person beyond the limitations on Benevolence Assistance set forth in Section II.C.2., under the following limited circumstances.

An Applicant who submits false or misleading information or documentation in support of any application for Hardship Assistance shall be subject to the penalties set out in section IV, below.

- A. The applicant for Hardship Assistance (“**Hardship Applicant**”) must submit a request for such assistance in writing using the application form provided for Benevolence Assistance. The form must be completed in full, signed by the Hardship Applicant, and delivered to the Executive Director (either by personal delivery or by first-class United States mail directed to the address that appears at the end of these Rules) together with all supporting documentation reasonably available under the circumstances. The Hardship Applicant shall explain clearly and in detail the reasons why he or she requires assistance beyond what he or she would be eligible to receive in the form of Benevolence Assistance.
- B. Upon receipt of an application for Hardship Assistance, the Executive Director shall determine whether the application presents a case of emergency requiring immediate attention by the Board.
 1. If so, the Executive Director shall make reasonable efforts to convene a meeting of the Board at the earliest time available to a quorum of the Board to consider the Hardship Applicant’s request. An emergency meeting of the board may be conducted in person or by telephone or otherwise.
 2. If the application for Hardship Assistance does not present a case of emergency requiring immediate attention by the Board, it shall be considered at the next regularly scheduled meeting of the Board.
 3. Whether considered in an emergency meeting or a regularly scheduled meeting, the Board shall permit the Hardship Applicant to appear in person or by telephone or otherwise to present his or her case for Hardship Assistance. In determining whether to grant such Assistance, the Board shall consider the following criteria:
 - a. The eligibility of the Hardship Applicant to receive Benevolence Assistance under Sections II.A., B., and C., above.

b. Whether any Limitations on Benevolence Assistance set forth in Section II.C., above, apply to the application or Hardship Applicant.

c. The nature of the emergency or hardship and other extenuating circumstances that might justify Hardship Assistance notwithstanding the Hardship Applicant's ineligibility for Benevolence Assistance or limitations on his or her Benevolence Assistance under Sections II.A., B., and C., above. For clarity, Hardship Assistance may be granted to a Hardship Applicant for reasons other than medical emergency.

d. The availability to the Hardship Applicant of other resources that might mitigate such hardship.

e. The availability of funds budgeted by the Board for Benevolence Assistance, including the pendency or expectation of any other applications for Assistance that might require expenditure of those funds in the future.

f. Any other facts or circumstances that the Board may, in its sole discretion, deem relevant.

C. The Board shall notify the Hardship Applicant of its decision on his or her application as soon as reasonably possible under the circumstances. The Board's decision shall be final and not subject to any right of appeal or further review.

D. The maximum amount of Hardship Assistance that may be granted to a Hardship Applicant, regardless of the amount of Benevolence Assistance he or she has received, is \$5,000 per calendar year

IV. PENALTIES: SUBMISSION OF FALSE OR MISLEADING INFORMATION

A. If, in the course of reviewing any application for Benevolence Assistance or Hardship Assistance or any appeal from a Decision, the Benevolence Administrator, the Executive Director, or any member of the Board determines that an Applicant or a Hardship Applicant (for purposes of this Section IV., each an "**Applicant**") may have submitted any false or misleading information or documentation in support of an application for Benevolence Assistance or Hardship Assistance, the matter shall be referred to the entire Board for consideration at its next regularly scheduled meeting that is more than ten (10) days after the referral.

B. The Applicant shall be notified in writing at least ten (10) days before the meeting and shall be informed of (i) the specific information or documentation that may have been false or misleading, (ii) the Applicant's

right to appear at the meeting to explain why the information or documentation is not false or misleading and/or to demonstrate that the false or misleading information or documentation was not submitted with the intent to obtain Benevolence Assistance or Hardship Assistance to which the Applicant was not entitled; and (iii) the penalties that may be assessed against the Applicant if the Board concludes the information or documentation was false or misleading.

C. If after giving the Applicant the required notice and a reasonable opportunity to be heard, the Board determines that he or she has failed to carry his or her burden of proving that either (i) the information or documentation submitted was not false or misleading, or (ii) the information or documentation was not submitted with the intent to obtain Benevolence Assistance or Hardship Assistance to which the Applicant was not entitled, then the Board may in its sole discretion impose the following penalties:

1. For a first offense:

- a. The Applicant may be denied all Benevolence and Hardship Assistance until all benefits improperly obtained have been repaid to IHBPA; and/or
- b. The Applicant may be denied all Benevolence and Hardship Assistance for a period of six months after all benefits improperly obtained have been repaid to IHBPA; and/or
- c. The Applicant may be limited to Benevolence or Hardship Assistance in the form of reimbursement payments for an additional six-month period after expiration of the six-month period set forth in Section IV.C.1.b., above.

2. For a second offense, the Applicant may be denied all Benevolence and Hardship Assistance for a period of up to two years.

3. For a third or subsequent offense, the Applicant may be permanently denied all Benevolence and Hardship Assistance.

D. The receipt of Benevolence and Hardship Assistance is a privilege and not a right. The Board's determinations under Section IV.C., above, are final and not subject to any right of appeal or review.

V. COMPLAINT POLICY AND PROCEDURES

A. Complaints shall be delivered to the Executive Director on a form prescribed by the IHBPA. The form is available at www.inhbpa.org, or from the IHBPA office on the backside of Indiana Grand race track, or by request from the Executive Director,

and can be filed either electronically, or mailed to the IHBPA, at 32 Hollaway Boulevard, Brownsburg, Indiana, 46112. Any complaint not received on the prescribed form will be returned to the complainant upon receipt.

B. Each complaint shall:

1. Enumerate each alleged violation of the IHRC's statutes or administrative rules and regulations, or IHBPA's By-laws, or these Rules, including the specific statute, rule, regulation, By-law, or Rule violated. Note, however, that the filing of a complaint under this Section V. shall not be a substitute for an appeal by an Applicant of a Decision denying or limiting Benevolence Assistance. Any complaint by an Applicant alleging that Benevolence Assistance was improperly denied or limited shall be rejected and returned to the complainant upon receipt.
2. Provide specific facts and circumstances to support the alleged violations, including any relevant documentation.
3. Provide the name(s) (and contact information, if available) of individuals who are familiar with the relevant facts and circumstances and documents.
4. Be signed by and include the address and contact information of the complainant.

C. Complaints within the scope of benevolence activities shall be forwarded by the Executive Director to the IHBPA Board. The Executive Director or his designee shall review and investigate the complaint and inform the IHBPA Board. The IHBPA Board shall consider the complaint and render a decision, which shall be final and not appealable, directing a response to the Executive Director. The Executive Director will respond to the complainant in writing.

D. Complaints outside the scope of benevolence activities, but still pertaining to facts or circumstances related to the IHBPA, its officers or directors, its staff, or its members, will be reviewed and investigated by the Executive Director or his designee, or in the case of a complaint related to the Executive Director, by the President of IHPBA or his designee. The Executive Director or other person investigating the complaint will advise the Board of his findings, and will respond in writing to the complainant after the Board renders its decision, which shall be final and not appealable.

E. A copy of all complaints and responses shall be maintained by IHBPA. A copy of each complaint regarding either (i) expenditure of funds received by IHBPA pursuant to Indiana Code section 4-35-7-12, or (ii) any other matter under the jurisdiction of the Indiana Horse Racing Commission, will be sent to the Commission's Executive Director and General Counsel within seven (7) days of receipt. A copy of IHBPA's resolution of each such complaint will likewise be sent to the Commission's Executive Director and General Counsel within seven (7)

days of final resolution. The IHBPA will post an annual summary of the complaints received and resolved in the preceding calendar year on its Internet web site.

VI. PRIVACY NOTICE

IHBPA strives to maintain the privacy of your medical information. This notice describes how medical information about you and/or your dependents may be used and disclosed. Please review it carefully.

For purposes of this notice, “medical information” includes both personal and medical information and individually identifiable information such as your name, address, telephone number, and social security number.

We collect medical information about you and/or your dependents from the following sources:

- Information you provide on applications, other forms, or by phone. This may include such information as your name, address, social security number, employment and salary history.
- Information provided by your employer, co-workers, family, friends and providers of service.
- Information from police reports, mortgage or lease statements, and insurance companies.
- Information provided by other horsemen’s groups, racetrack personnel and the Indiana Horse Racing Commission.

IHBPA obtains medical information about you and/or your dependents in order to complete the application process, determine your eligibility for each request for assistance, manage your requests, and pay your providers of service. We may share your medical information with the Indiana Horse Racing Commission and providers of service, including IHPBA’s accounting and legal advisors, to the extent necessary to provide professional service and advice. We limit access to your medical information to employees and others with a valid business need for the information. We hold our employees, representatives, directors and business associates responsible for upholding our privacy standards. We may use your medical information to contact you by phone, U.S. mail, email, personal visit to your job, or through the racetrack paging or texting system. We do not give your medical information to third parties for any type of promotional or marketing purposes not related to IHBPA.

In addition, consistent with our duty to report benevolence activities to our directors, members, and the IHRC, we will make a public disclosure each quarter summarizing (i) the name and license number of each person who has applied for but been denied Benevolence Assistance and Hardship Assistance; (ii) the name and license number of each person who requested and received Benevolence Assistance and Hardship Assistance, including the amount

requested and received in that quarter; and (iii) the year-to-date totals of Benevolence Assistance and Hardship Assistance distributed to or on behalf of each recipient. Copies of this summary will be provided to IHBPA directors and the IHRC, and will be available to any IHBPA member upon written request directed to the Executive Director (either by personal delivery or by first-class United States mail directed to the address that appears at the end of these Rules).

Other uses and disclosures of your medical information that are not listed on the statement will be made only with the patient's written consent. If we make any substantial changes in the way we use your medical information, we will notify you and provide additional information as necessary.

You have the right to inspect and obtain a copy of your medical information. (A \$10 recovery fee may be charged for the retrieval of older records.) Records are kept for six (6) years and are then destroyed.

VII. AMENDMENT

The Board of Directors of IHBPA may amend these Rules at any time or from time to time without prior notice.

PLEASE BRING COMPLETED AND SIGNED FORMS AND ALL SUPPORTING
DOCUMENTATION TO THE HBPA OFFICE AT INDIANA GRAND,
OR MAIL TO:

Michael R. Brown, Executive Director
32 Hollaway Blvd, Brownsburg, IN 46112

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