Who is eligible to enroll?

Automatic Enrollment:

Domestic Undergraduate, Graduate, Masters, Medical and Doctoral students taking 5 or more Athens credit hours, and International students taking 1 or more Athens credit hours (Includes Athens online courses; Excludes eCampus courses) will be automatically enrolled in this insurance plan at upon registration. This includes Dublin and Cleveland HCOM students. Students that are eligible to waive the student insurance may complete the online waiver application through their MyOhio account prior to posted deadline.

International students taking 1 or more Athens credit hours are automatically enrolled in the plan upon registration. Eligible Dependents of enrolled International students including Domestic Partners, living in the United States in F2 or J2 status are required to enroll in the plan upon arrival in the United States.

Voluntary Enrollment:

Athens students taking reduced credit hours (1 to 4 credits) are eligible to purchase this plan on a voluntary basis during open enrollment periods each semester.

Regional Campuses/Centers/Satellite Locations/eCampus: Students taking 1 or more credit hours at one of the regional campuses, (Cleveland, Dublin, Ironton, St. Clairsville, Lancaster, Zanesville, Chillicothe, Pickerington, and Proctorville), eCampus students, and Eligible Dependents including Domestic Partners of enrolled students may participate in the plan on a voluntary basis. Voluntary enrollment does not automatically continue. Enrollment forms must be submitted during Open Enrollment periods each semester. (Fall & Spring Semester for year-round coverage).

Students doing OPT or internships prior to graduation, as well as their dependents, may enroll on a voluntary basis. International visiting instructors/Research scholars with J1 Visa status and their Dependents including Domestic Partners are also eligible to enroll on a voluntary basis.

If the plan includes Dependent coverage, then eligible students who do enroll may also insure their Dependents.

When the policy includes Dependent coverage, eligible Dependents include:

1) The Insured Person’s legal spouse.
2) The Insured Person’s Domestic Partner, if Domestic Partner is included as a “Class of Person to be Insured” as specified in the Policyholder Application.
3) Dependent children up to age 26.
4) Disabled children beyond age 26 if the child is:
   (a) Incapable of self-sustaining employment by reason of intellectual disability or physical handicap.
   (b) Chiefly dependent upon the Insured Person for support and maintenance.
5) Children for whom the parent is required by court or administrative order to provide coverage.
The student (Named Insured, as defined in this Certificate) must actively attend classes (includes Online courses) for at least the first 31 days after the date for which coverage is purchased. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

When the Policy includes Dependent coverage, the eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

1. If a Named Insured has Dependents on the date he or she is eligible for insurance.  
2. If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible: 
   a. On the date the Named Insured acquires a legal spouse or a Domestic Partner who meets the specific requirements set forth in the Definitions section of this Certificate.  
   b. On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of this Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

Coverage availability is guaranteed for all individuals who meet the eligibility requirements specified above.

**Where can I get more information about the benefits available?**

Please read the certificate of coverage to determine whether this plan is right for you before you enroll. The certificate of coverage provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate of coverage are available from the University and may be viewed at [www.Ohio.edu/Student-Insurance](http://www.Ohio.edu/Student-Insurance) or [www.uhcsr.com/Ohio](http://www.uhcsr.com/Ohio). This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2019-1103-2. The Policy is a Non-Renewable One-Year Term Policy.

**Who can answer questions I have about the plan?**

If you have questions please contact Customer Service at 1-800-767-0700 or customerservice@uhcsr.com or Ohio University Student Health Insurance at studentinsurance@ohio.edu.

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### Highlights of Coverage offered by UnitedHealthcare StudentResources

**Coverage Dates and Plan Cost**

<table>
<thead>
<tr>
<th>Rates</th>
<th>Fall 8/16/19 – 2/14/20</th>
<th>Spring 1 2/15/20 – 8/15/20</th>
<th>Spring 2 1/1/20 – 8/15/20</th>
<th>Summer 5/1/20 – 8/15/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,410.00</td>
<td>$1,410.00</td>
<td>$1,757.00</td>
<td>$824.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,410.00</td>
<td>$1,410.00</td>
<td>$1,757.00</td>
<td>$824.00</td>
</tr>
<tr>
<td>One Child</td>
<td>$1,410.00</td>
<td>$1,410.00</td>
<td>$1,757.00</td>
<td>$824.00</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$2,820.00</td>
<td>$2,820.00</td>
<td>$3,514.00</td>
<td>$1,648.00</td>
</tr>
</tbody>
</table>

**Important dates or deadlines**

Students eligible to waive the health insurance policy must complete a waiver application online through their MyOhio Student Center prior to the posted deadlines.

**Fall Semester 2019 Waiver Deadline:** September 13, 2019. Completing a waiver for Fall semester will waive the insurance policy for Fall 2019, Spring and Summer 2020 semesters.

**Spring Semester 2020 Waiver Deadline:** January 31, 2020. Completing a waiver for Spring semester will waive the insurance policy for Spring and Summer 2020 semesters.

**Summer Semester 2020 Waiver Deadline:** May 29, 2020. Completing a waiver for Summer semester will waive the insurance policy only for Summer semester 2020.
OPEN ENROLLMENT
Students wishing to enroll on a voluntary basis must complete enrollment forms each semester prior to the waiver deadlines listed above.

Voluntary Enrollment requires an enrollment form to be completed each semester during Open Enrollment. Voluntary Enrollment does not automatically continue. Open Enrollment begins 30 days prior to the effective start date of the coverage period.

Other Available Coverage
Also available for Ohio University students is a UnitedHealthcare Insurance Company fully insured Dental plan. To enroll go to [www.uhcsr.com/ohio](http://www.uhcsr.com/ohio).

Also available for Ohio University students is a supplementary Global Emergency Services policy, which includes coverage for Repatriation and Evacuation. This plan may be purchased directly from the American College Student Association (ACSA) on their website: www.acsa-travelsolutions.com to supplement an alternate health insurance policy.

Student Health Center Message | Athens Campus Referral Requirement

STUDENTS ONLY
The student should use the services of the Ohio University Campus Care (OUCC) first where treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of the OUCC for which no prior approval or referral is obtained will be subject to an additional $150 Deductible. A referral issued by the OUCC must accompany the claim when submitted. Only one referral is required for each Injury or Sickness per Policy Year.

An OUCC referral for outside care is not necessary only under any of the following conditions:

1. Medical Emergency. The student must return to OUCC for necessary follow-up care.
2. When the OUCC is closed.
3. Medical care received when the student is more than 30 miles from campus.
4. Medical care obtained when a student is no longer able to use the OUCC due to a change in student status.
5. Maternity, obstetrical and gynecological care.

Dependents are not eligible to use the OUCC; and therefore, are exempt from the above limitations and requirements.

<table>
<thead>
<tr>
<th>Highlights of the Student Injury and Sickness Insurance Plan Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>METALLIC LEVEL – PLATINUM WITH ACTUARIAL VALUE OF 91.050%</strong></td>
</tr>
<tr>
<td><strong>Preferred Providers:</strong> The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link: <a href="http://www.uhcsr.com/ohio">UHC Choice Plus</a>.</td>
</tr>
<tr>
<td><strong>Ohio University Campus Care:</strong> The Deductible will be waived and benefits will be paid at 100% after a $15 Copay per visit for Covered Medical Expenses incurred when treatment is rendered at the Ohio University Campus Care (OUCC).</td>
</tr>
<tr>
<td>The Policy Deductible applies to all benefits, except:</td>
</tr>
<tr>
<td>• When a Copay applies to the services as shown below.</td>
</tr>
<tr>
<td>• When the service indicates the Deductible is waived.</td>
</tr>
<tr>
<td>• Pediatric Dental services and Pediatric Vision Care services.</td>
</tr>
<tr>
<td><strong>Ohio University Campus Care Referral Required:</strong> This plan includes an Ohio University Campus Care Referral Requirement. Benefits will be reduced without a referral from the Ohio University Campus Care for treatment received from a provider other than the Ohio University Campus Care. Refer to the plan Certificate of Coverage for details and exceptions.</td>
</tr>
<tr>
<td>Overall Plan Maximum</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td><strong>Plan Deductible</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
</tr>
<tr>
<td>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
</tr>
<tr>
<td>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
</tr>
<tr>
<td>Mail order through UHCP at 2.5 times the retail Copay up to a 90-day supply.</td>
</tr>
<tr>
<td>Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP)</td>
</tr>
<tr>
<td>Campus Care Pharmacy - $5 Copay per Tier 1, $20 Copay per Tier 2 and $35 Copay per Tier 3, up to a 31-day supply per prescription.</td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
</tr>
<tr>
<td>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> for a complete list of the services provided for specific age and risk groups.</td>
</tr>
<tr>
<td><strong>The following services have per Service Copays</strong></td>
</tr>
<tr>
<td>This list is not all inclusive. Please read the plan certificate for complete listing of Copays.</td>
</tr>
<tr>
<td><strong>Pediatric Dental and Vision Benefits</strong></td>
</tr>
</tbody>
</table>
**Exclusions and Limitations**

This Exclusions and Limitations section describes items which are excluded from coverage and are not considered to be Covered Medical Expenses.

No benefits will be paid for services designated as "No Benefits" in the Schedule of Benefits or for procedures, equipment, services, supplies, or charges which the Company determines are not Medically Necessary or do not meet the Company’s medical policy, clinical coverage guidelines, or benefit policy guidelines.

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to any of the following:

1. Acupuncture.
2. Cosmetic procedures. Cosmetic procedures are primarily intended to preserve, change, or improve the Insured Person’s appearance, including surgery or treatments to change the size, shape, or appearance of facial or body features (such as the Insured’s skin, nose, eyes, ears, cheeks, chin, chest, or breasts).
   - Benefits specifically provided in the Policy for Reconstructive Procedures.
   - Myocardial infarction.
   - Pulmonary embolism.
   - Thrombophlebitis.
   - Exacerbations of co-morbid conditions.
3. Custodial Care.
   - Care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care.
   - Extended care in treatment or substance abuse facilities for domiciliary or Custodial Care.
4. Any dental treatment not specifically provided for in the Policy.
5. Elective Surgery or Elective Treatment.
6. Examinations related to research screenings.
7. Foot care for the following:
   - Flat foot conditions.
   - Supportive devices for the foot.
   - Subluxations of the foot.
   - Fallen arches.
   - Weak feet.
   - Chronic foot strain.
   - Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).
8. Health spa or similar facilities. Strengthening programs.
9. Hearing aids or exams to prescript or fit them.
11. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
12. Injury sustained while:
   - Participating in any intercollegiate or professional sport, contest or competition.
   - Traveling to or from such sport, contest or competition as a participant.
   - Participating in any practice or conditioning program for such sport, contest or competition.
13. Investigational services.
14. Marital counseling.
15. Voluntary participation in a riot or civil disorder. Commission of or attempt to commit a felony.
16. Physical exams and immunizations required for enrollment in any insurance program, as a condition of employment, or for licensing.
17. Prescription Drugs, services or supplies as follows:
   - Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the Policy.
   - Immunization agents, except as specifically provided under Preventive Care Services.
   - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs.
   - Products used for cosmetic purposes.
   - Drugs used to treat or cure baldness. Anabolic steroids used for body building.
   - Anorectics - drugs used for the purpose of weight control.
   - Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
• Growth hormones.
• Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.

18. Reconstructive procedures, except as specifically provided in the benefits for Reconstructive Procedures.

19. Reproductive/Infertility services including but not limited to the following:
• Cryopreservation of reproductive materials. Storage of reproductive materials.
• Fertility tests.
• Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the
  intent of inducing conception.
• Impotence, organic or otherwise.
• Reversal of sterilization procedures.

20. When the Policyholder has a Student Health Center, services provided by the Student Health Center for which the
  Insured Person has no legal obligation to pay.

21. Naturopathic services.

22. Surgical treatment of gynecomastia.

23. Services provided by any Governmental unit, unless otherwise required by law or regulation.

24. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium
  will be refunded upon request for such period not covered).

  skin or fat. This exclusion does not apply to benefits specifically provided in benefits for Preventive Care Services.

**UnitedHealthcare Global: Global Emergency Services**

If you are a student insured with this insurance plan, you and your insured spouse or Domestic Partner and insured minor
child(ren) are eligible for UnitedHealthcare Global Emergency Services. The requirements to receive these services are as
follows:

International Students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible to receive
UnitedHealthcare Global services worldwide, except in your home country.

Domestic Students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible for UnitedHealthcare
Global services when 100 miles or more away from your campus address or 100 miles or more away from your permanent
home address or while participating in a Study Abroad program.

The Assistance and Evacuation Benefits and related services are not meant to be used in lieu of or replace local emergency
services such as an ambulance requested through emergency 911 telephone assistance. **All services must be arranged
and provided by UnitedHealthcare Global; any services not arranged by UnitedHealthcare Global will not be
considered for payment.** If the condition is an emergency, you should go immediately to the nearest physician or hospital
without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the
appropriate action to assist you and monitor your care until the situation is resolved.

**Key Assistance Benefits include:**
• Emergency Evacuation
• Dispatch of Doctors/Specialists
• Medical Repatriation
• Transportation After Stabilization
• Transportation to Join a Hospitalized Insured Person
• Return of Minor Children
• Repatriation of Remains

Also includes additional assistance services to support your medical needs while away from home or campus. Check your
certificate of coverage for details, descriptions and program exclusions and limitations.

To access services please refer to the phone number on the back of your ID Card or access **My Account** and select My
Benefits/Additional Benefits/UHC Global Emergency Services.

When calling the UnitedHealthcare Global Operations Center, please be prepared to provide:
• Caller's name, telephone and (if possible) fax number, and relationship to the patient;
• Patient's name, age, sex, and UnitedHealthcare Global ID Number as listed on the back of your Medical ID
  Card
• Description of the patient's condition;
• Name, location, and telephone number of hospital, if applicable;
• Name and telephone number of the attending physician; and
• Information of where the physician can be immediately reached.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

### Highlights of Services offered by UnitedHealthcare StudentResources

#### Healthiest You: 24/7 Doctor Access

Starting on the effective date of your policy, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service. By calling the toll-free number listed on the front of your medical ID card or visiting [www.telehealth4students.com](http://www.telehealth4students.com), you have access to board-certified physicians via phone and/or video, where permitted. This service is especially helpful for minor illnesses, such as allergies, sore throat, earache, pink eye, etc. Based on the condition being treated, the doctor can also prescribe certain medications, saving you a trip to the doctor’s office. Using HealthiestYou can save you money and time, while avoiding costly trips to a doctor’s office, urgent care facility, or emergency room. As an insured with StudentResources, there is no consultation fee for this service.* Every call with a HealthiestYou doctor is covered 100% during your policy period.

This service is meant to complement your Student Health Center. If possible, we encourage you to visit your SHC first before using this service.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state.

*If you are an Insured under this insurance Plan, and you call prior to the plan effective date, you will be charged a $40 service fee before being connected to a board-certified physician.

#### Student Assistance: 24/7 Counseling Support

Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources. Services available include counseling, financial and legal advice, as well as mediation. Counseling services are offered by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming. Financial services, provided by licensed CPA’s and Certified Financial Planners offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law. Mediation services are available to help resolve family-related disputes. Translation services are available in over 170 languages for most services. Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments, use health estimators to calculate things like their target heart rate and BMI, and participate in personalized self-help programs. More information about these services is available by logging into My Account at [www.uhcsr.com/MyAccount](http://www.uhcsr.com/MyAccount).

This Summary Brochure is based on Policy #2019-1103-2.

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.
NON-DISCRIMINATION NOTICE

UnitedHealthcare Student Resources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator
United HealthCare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC_Civil_Rights@uhc.com

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online https://ocrportal.hhs.gov/ocr/portal/lobby.jsf


Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201

We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.
LANGUAGE ASSISTANCE PROGRAM

We provide free services to help you communicate with us, such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

English
Language assistance services are available to you free of charge. Please call 1-866-260-2723.

Albanian

Amharic

Arabic

Armenian

Bantu- Kirundi

Bisayan- Visayan (Cebuano)

Bengali- Bangala

Burmese

Cambodian-Mon-Khmer

Chinese

Cherokee

Choctaw

Cushite- Oromo

Dutch

French

Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.

French Creole- Haitian Creole

Gen sèvis èd pòt lang ki disponib gratis pou ou. Rele 1-866-260-2723.

German


Greek

Oi υποδείξεις γλωσσικής βοήθειας σας διατίθενται δωρεάν. Κάλωστε το 1-866-260-2723.

Gujarati

Hindi


Hmong

Muaj oov kev pab txhais lus pub dawb rau koj. Thov huv rau 1-866-260-2723.

Ibo


Ilocano

Adda awan bayadna a serbiso parn iti language assistance. Pangngasim ta tawagam ti 1-866-260-2723.

Indonesian


Italian

Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

Japanese

無料の言語支援サービスをご利用いただけます。1-866-260-2723 までお電話ください。

Karen

Khmer

Korean

언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-260-2723 번으로 전화하십시오.

Kru- Bassa

Bot ba hola ni kobol mahap ngaa wogui wo ba yé ha i nyua yo. Sebel i nsingi ini 1-866-260-2723.

Kurdish Sorani

Lao

Mëngëñ gëramëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmëñ hërmë