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The information contained in this guide is only a brief summary of the listed options. All benefits and limitations of these plans are governed in all cases by the relevant plan documents, insurance contracts, handbooks, *Administrative Rules* and the regulations governing the *Medicare Prescription Drug Benefit, Improvement, and Modernization Act*. The federal regulation at 42 CFR, 2011 § 423, et seq. and the rules of the *Oklahoma Administrative Code*, Title 260, are controlling in all aspects of Plan benefits. No oral statement of any person shall modify or otherwise affect the benefits, limitations or exclusions of any plan.

Cover image: Wichita Mountains