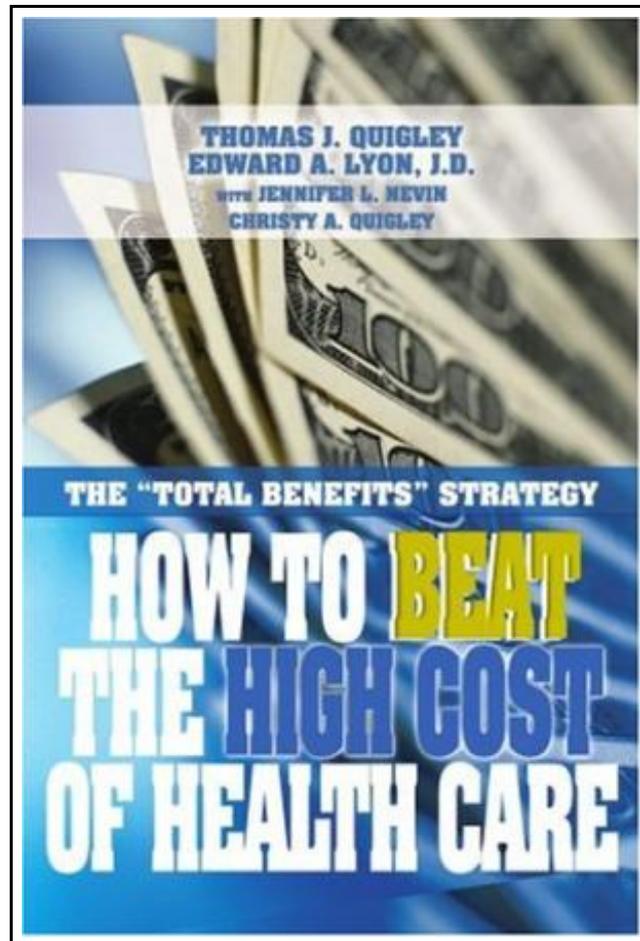


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HOW TO BEAT THE HIGH COST OF HEALTH CARE THE TOTAL BENEFITS STRATEGY



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