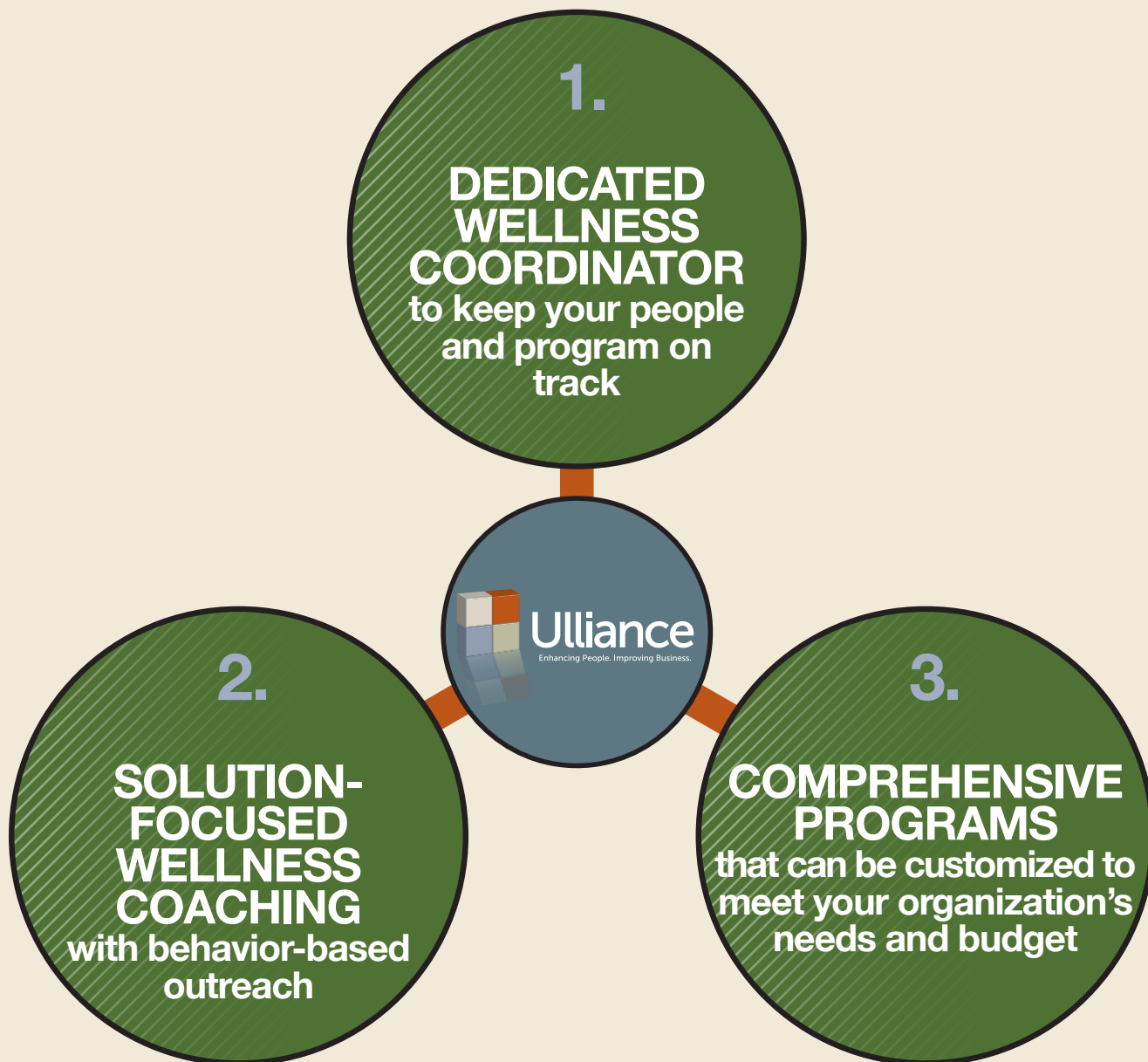


KEY PROGRAM COMPONENTS

Reduce healthcare costs by improving employee health



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