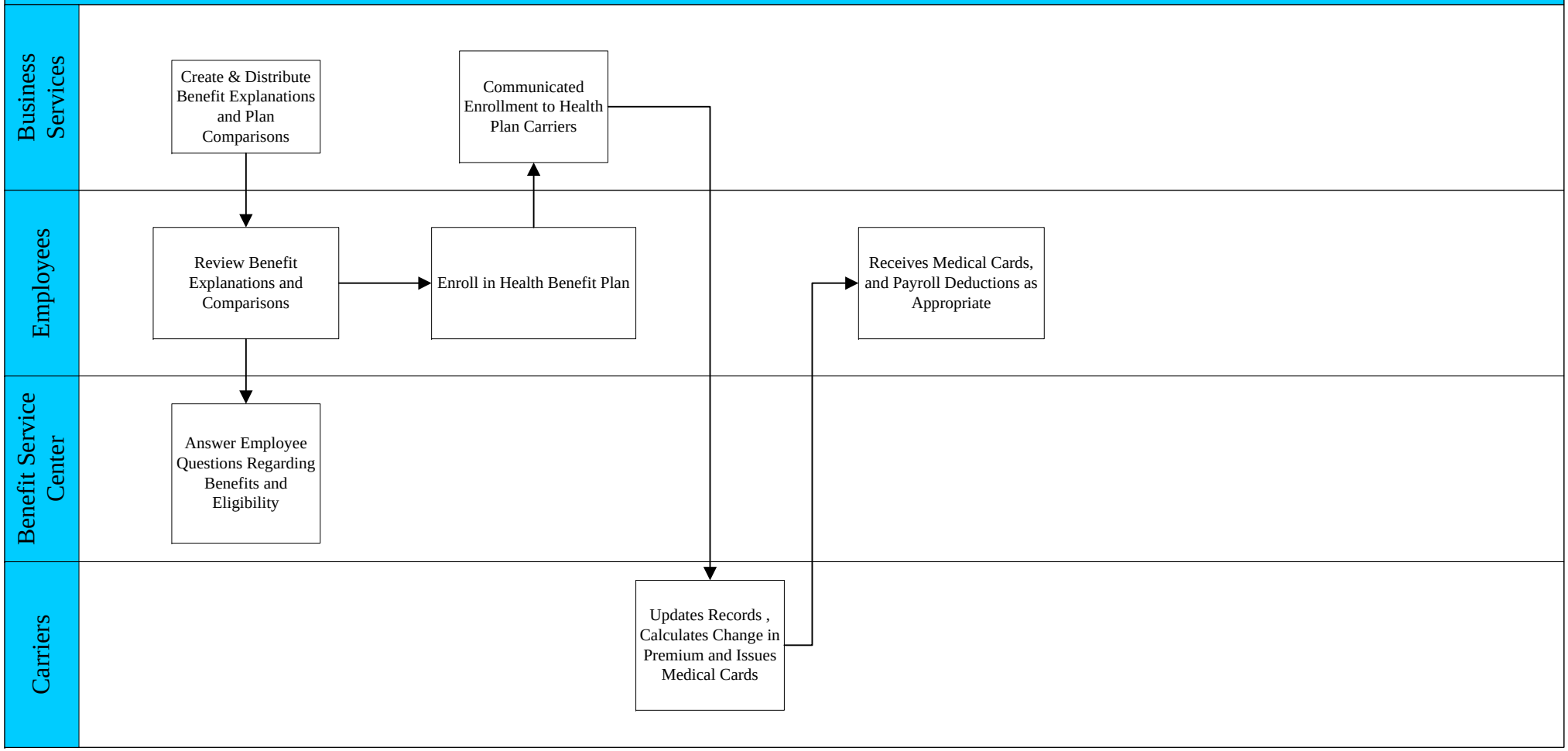Health Benefits - Annual Enrollment