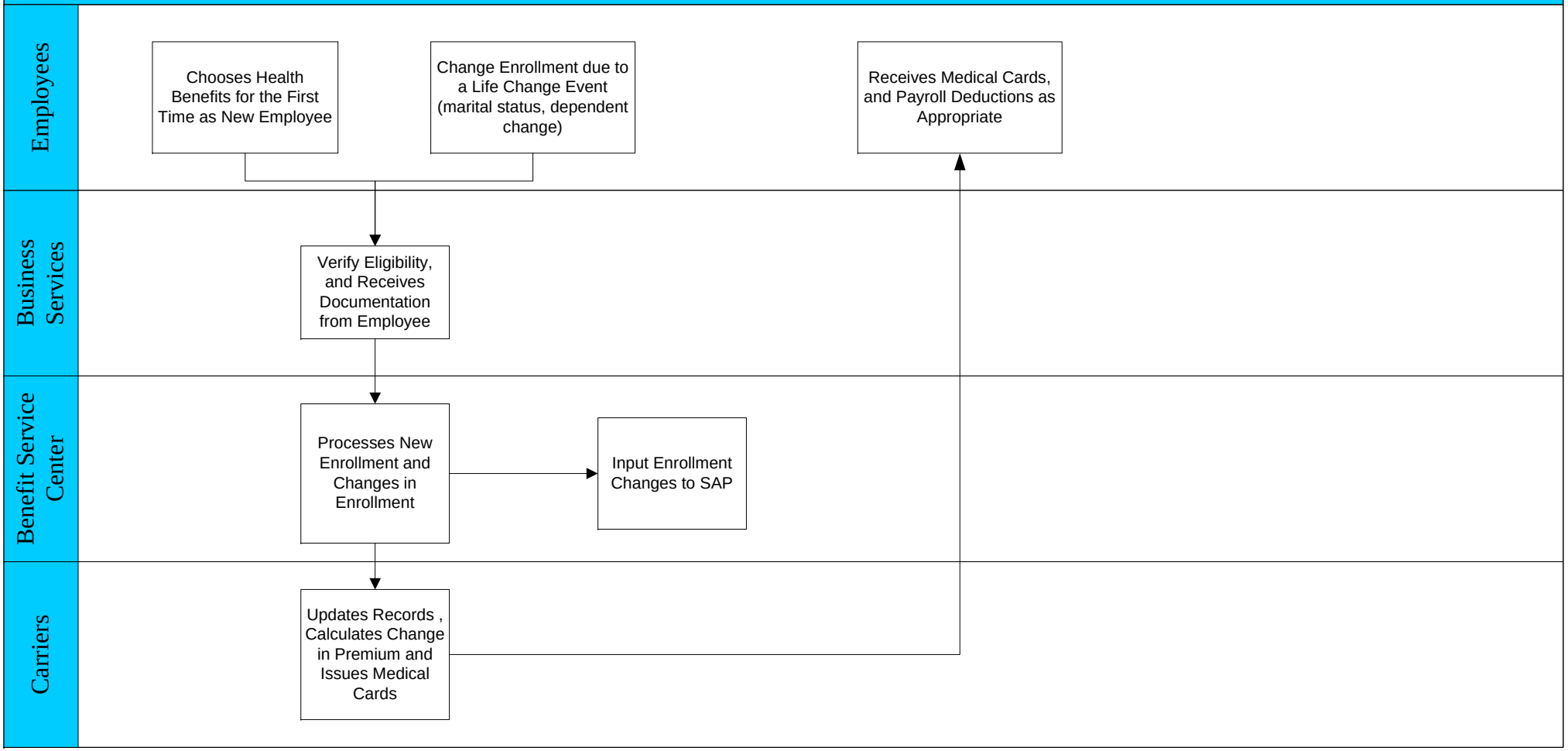Health Benefits – New Employee/Life Change Enrollment