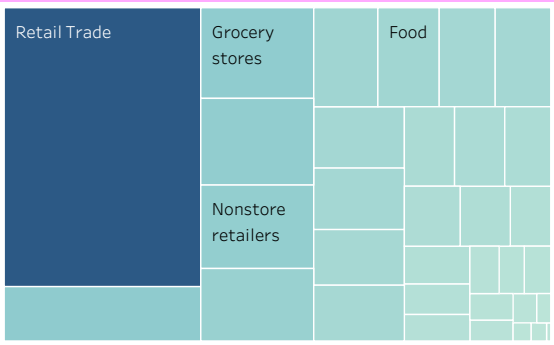


Employer costs Benefits



Employer Costs Contribution plans



Employer Costs Health Insurance

