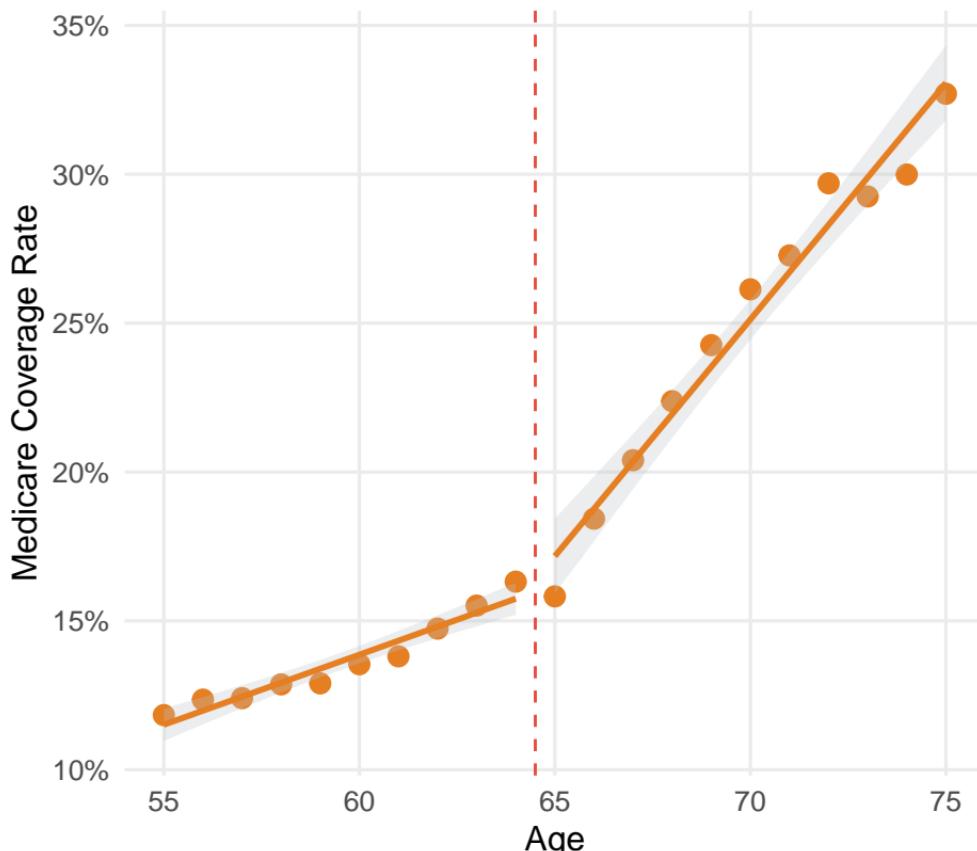


First Stage: Insurance Transition at Age 65

A. Medicare Take-Up at Age 65



B. Employer Insurance at Age 65

