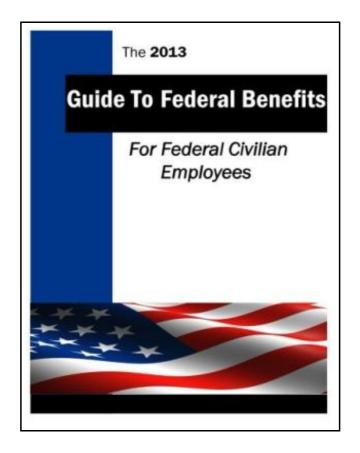
# The 2013 Guide to Federal Benefits: Federal Civilian Employees



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