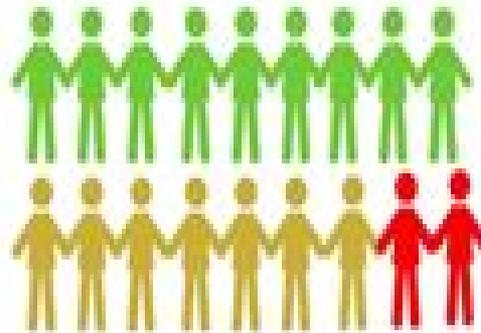


PLAN 1

LOWEST PREMIUM



PLAN 2

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PLAN 3

Highest Premium



The Risk Pool

Liyong Dong



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