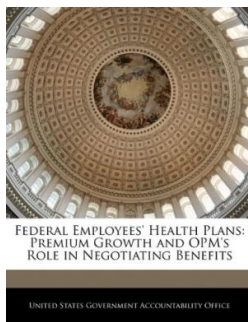


Federal Employees Health Plans: Premium Growth and Opm s Role in Negotiating Benefits



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