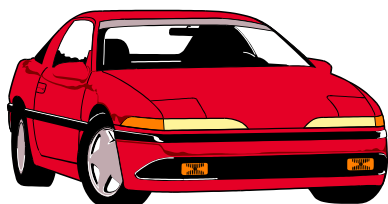


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QUINNIPIAC UNIVESITY EMPLOYEE BENEFITS

Dear Quinnipiac University Employee:

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- **PAYROLL DEDUCT(NO DOWN PAYMENT) or**
- **EFT(ELECTRONIC FUNDS TRANSFER) or**
- **DIRECT BILLING TO YOUR HOME**
- **PROFESSIONAL INSURANCE COUNSELING**
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