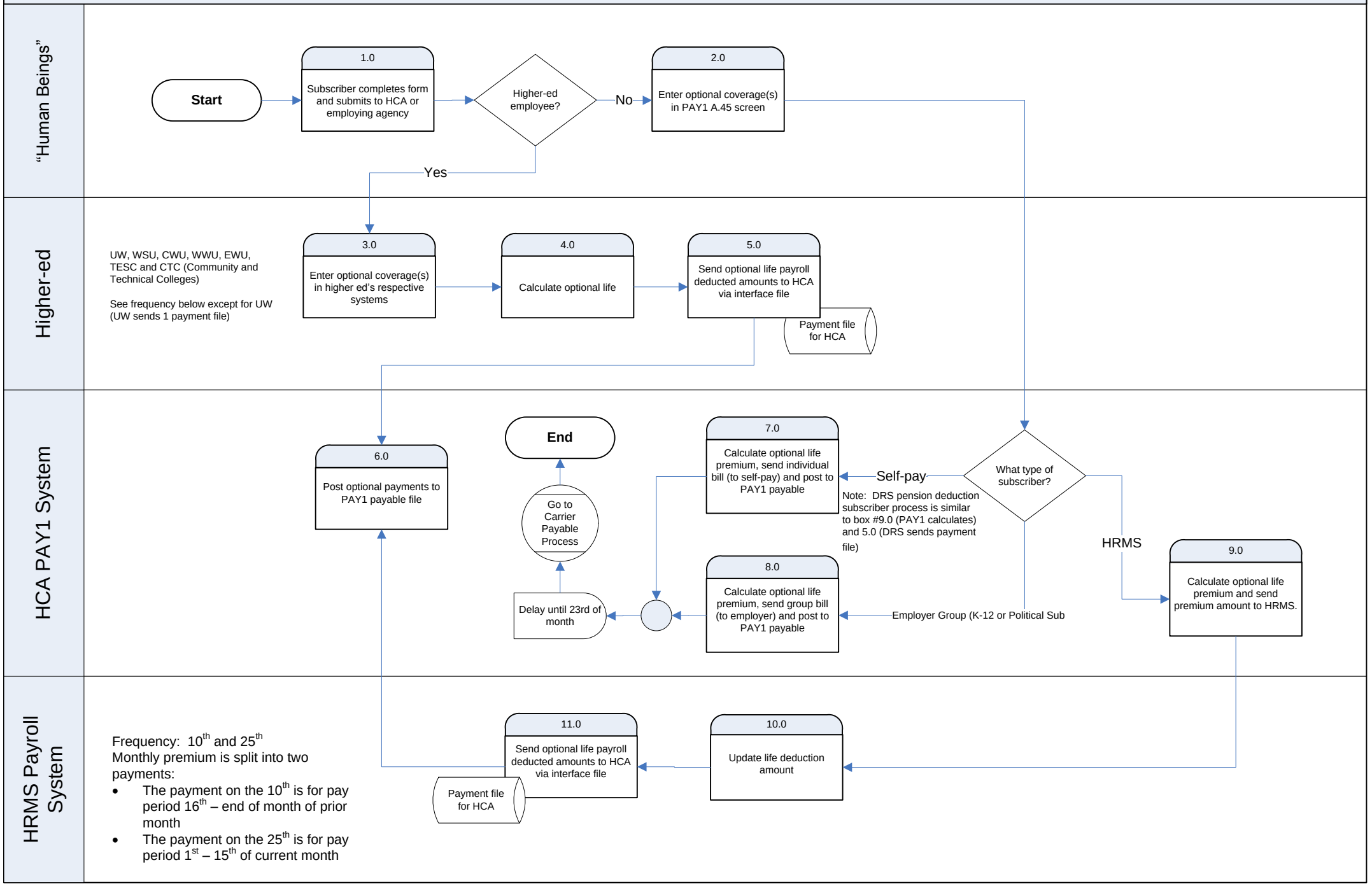PEBB optional life coverage enrollment and carrier payment