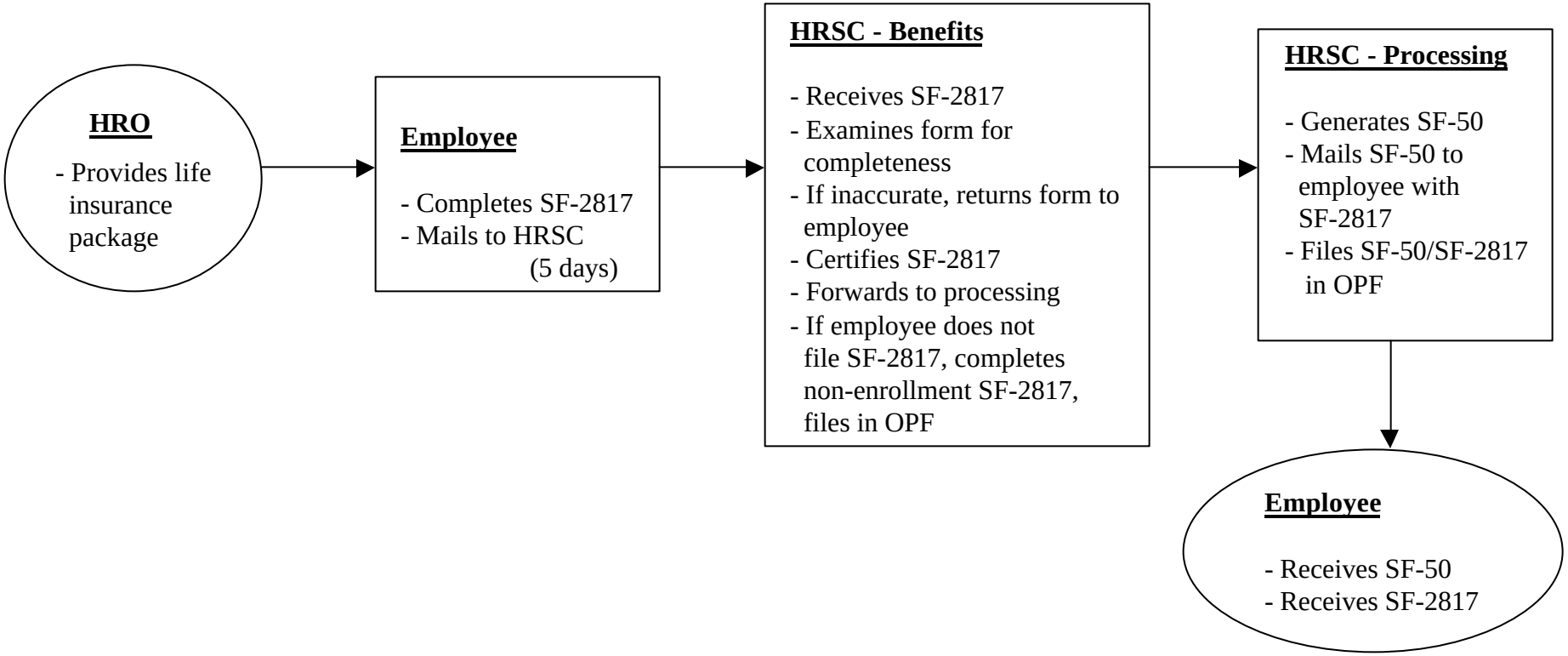A8.21 - Process Life Insurance for New Hire and Rehire after 180 Day Break in Service