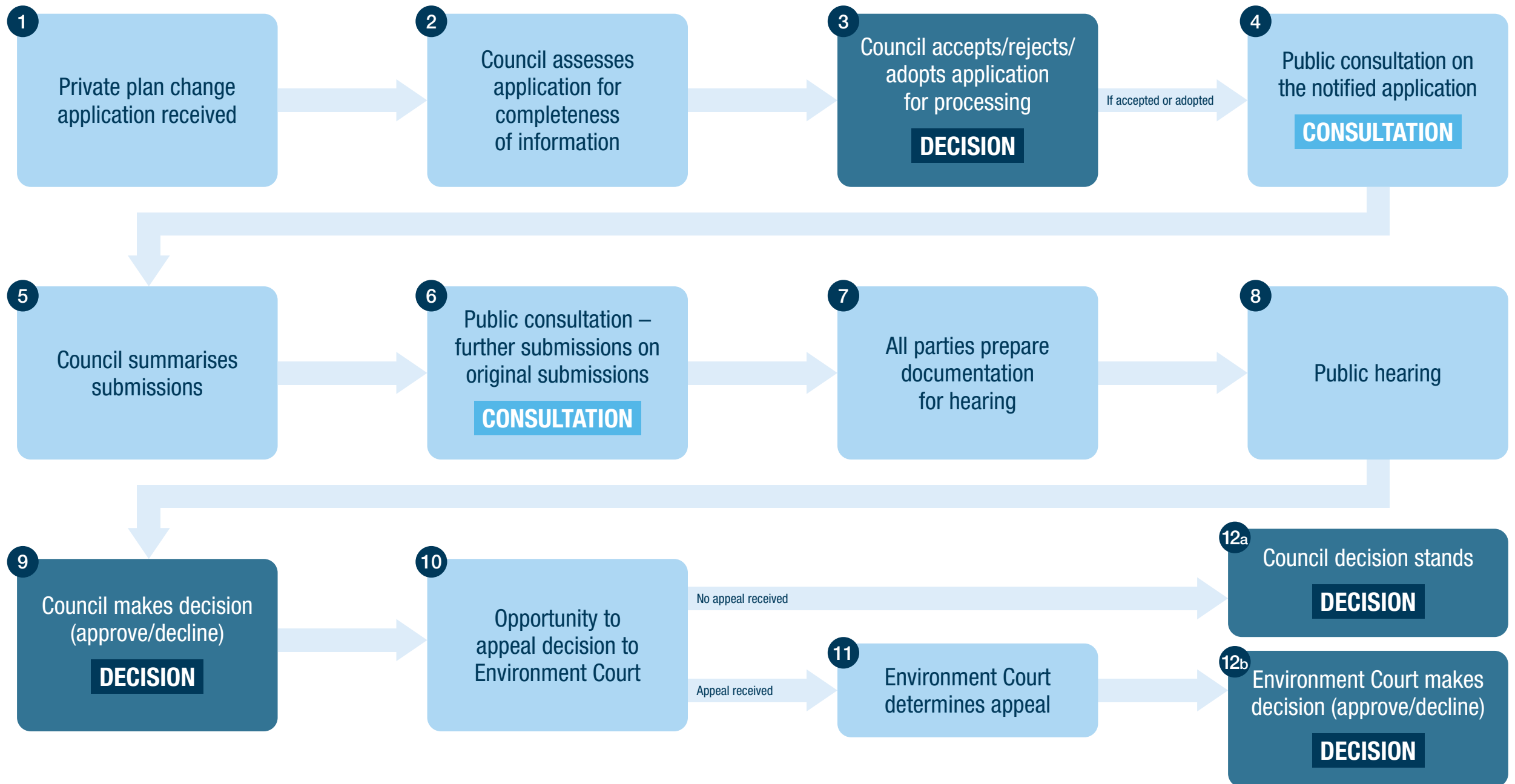


How does the private plan change process work?



Note: Typically the entire process takes about 1–3 years to fully complete.