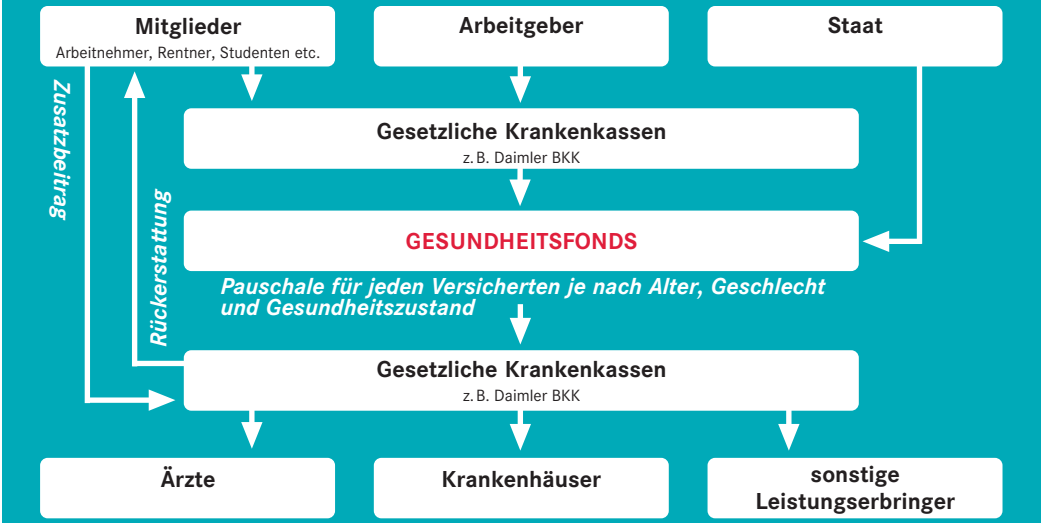So funktioniert der Gesundheitsfonds