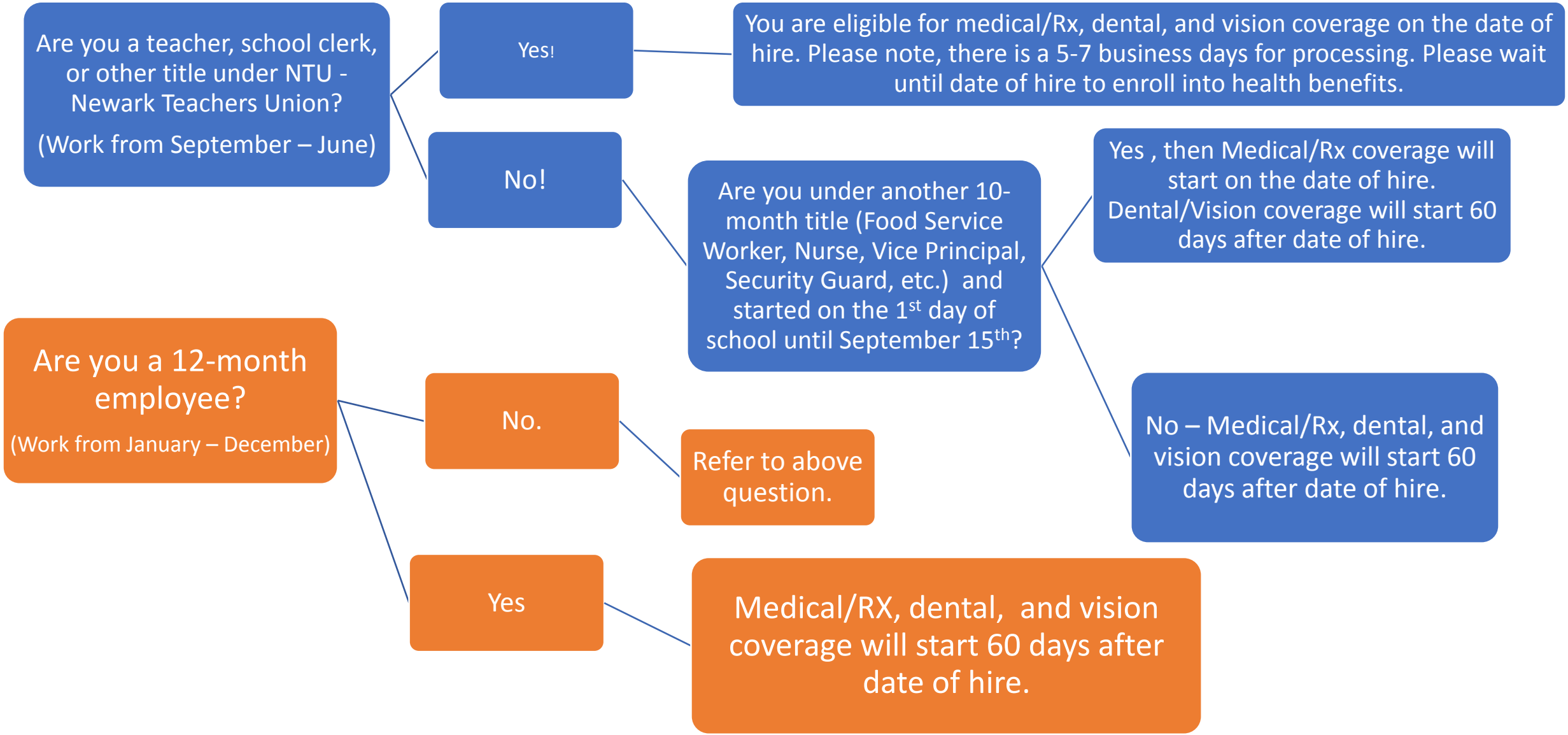When do my benefits start?