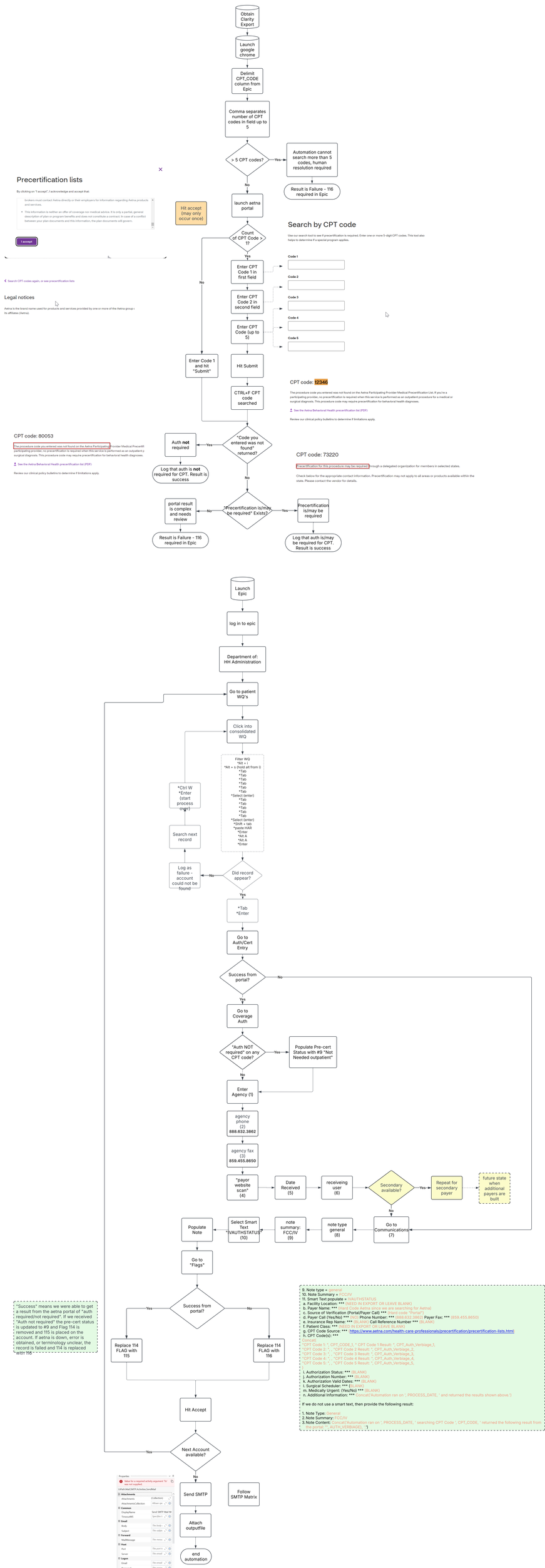Aetna Auth Determination