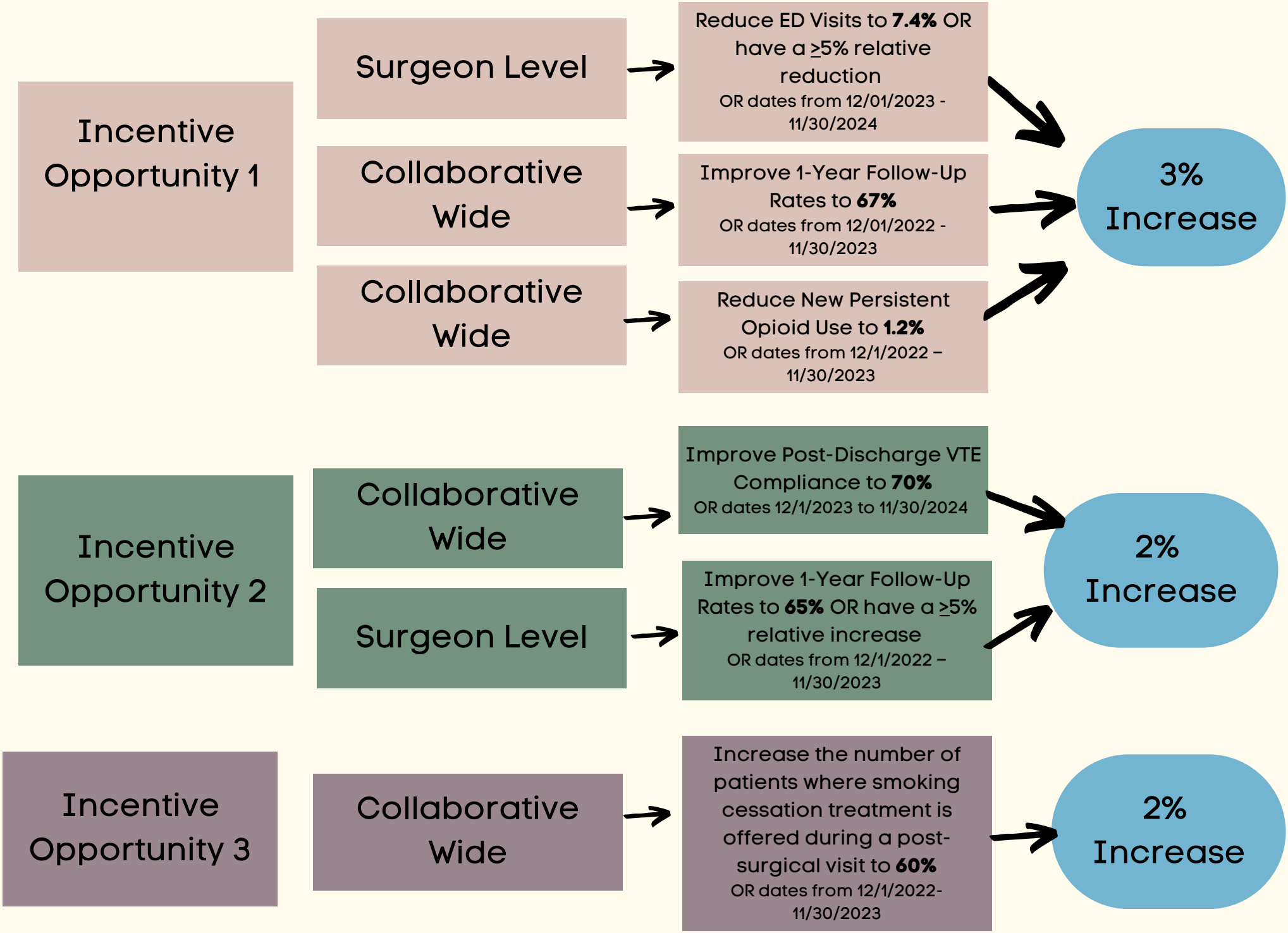2025 MBSC/BCBSM VBR MEASURES