A Matter of Health

By:

James checked his watch, making sure that the meeting would not start too late. He admired the gold, rectangular face and how precise the secondhand moved without the click-click of other big watches. A metronome on his wrist would have driven him mad long ago, but he preferred analog to digital. The watch gave him a regal and genuine air. He donned grey slacks and a tiny-patterned purple and white checkerboard button down, which made him appear larger than his slim body normally appears. His hair is short and styled, a stark contrast to his old mane. He needed a style more manageable once he switched to a client facing position, as a consulting actuary for Decider Enterprises.

The meeting with Amanda, the HR rep for FrontLine Inc., was set for lunch; an intentional decision by Isabell no doubt. Clients seem to be more receptive when they are well fed. Besides, who doesn't appreciate a free lunch once in a while? The clock read 12:07 pm, he's a little late but nothing too drastic. While normally patient, James started tapping on the watch's face, anxious for the meeting and for the probable news that the deli across the street messed up his order again. The air was silent other than tap-tap-tap and the occasional sigh.

It wasn't until 12:24 pm when Amanda arrived. They had met briefly before, back when Lee, James' old boss, was still with the company and servicing their account. She wore a paisley knee length skirt with a bright orange top, contrasting greatly with the cool blues of Decider. She had strawberry blonde hair and an expression that always made her look like she was analyzing the room while she smiled. Something about the way her eyes were always slightly open. With her was an older man who looked to be around 50 years old in a full suit. James detected that something was wrong. This was supposed to be a semi casual meeting yet the man was wearing a freshly pressed black jacket with a silver tie. James was not.

"It's good to see you again", said Amanda, "How have you been? Work keeping steady?"

"As steady as it ever gets, it can be unpredictable at times", James said as he shook her hand. "I'm doing well, my girlfriend just got a lead role in the new musical in town, so I imagine I'll hear a lot of singing for the next couple of months."

"Oh, that's great! I'm glad you're doing well", Amanda said as she motioned to the man on her right. "Allow me to introduce my boss and FrontLine's head of HR, Mr. Jacob Cornelius."

The man turned to the actuary and extended his hand. Although in a suit, he had a soft smile and round face which made him look friendly, unlike most of the HR heads who come in, to usually drop FrontLine's services when they come unannounced. On his wrist was a RELUX 8000, the newest class of smartwatch, marketed as a watch with computing power of a laptop.

"Nice to meet you, James. Please call me Jake", the man said. "Sorry for just dropping by but we have a bit of a pressing issue and I'd rather get your opinion in person about it."

"It's no problem at all, I would have ordered food from a timelier location if I'd known you'd be here, that's all", the actuary said as he closed his eyes and smiled.

"If you don't mind, I'd like to go straight to business anyway. The sooner I can solve this problem, the better"

Jake moved into a nearby conference room, with Amanda following closely behind. James noticed that she had the same RELUX 8000 clamped around her bag. They all took a seat, with James on one side and the FrontLine reps on the other.

"As you know, FrontLine's health plan has been under hard times. We are hemorrhaging money between high claims and stop-loss renewals. We have incorporated wellness programs like gene detection and vital monitoring but nothing seems to help. We have invested greatly into the wellbeing of our employees yet we have not seen positive results." He paused. "Are you familiar with the Integral procedure?" Jake whispered dramatically. He eyes became wider as he spoke, betraying his excitement for his new proposal.

"Vaguely, but I'd love to hear what you think about it", James replied.

"It's a cutting-edge procedure that supposedly fixes one's health for a number of years. There have been multiple studies from universities. I'm not sure exactly how it works. I've tried reading the source material and it went over my head, but I am intrigued by the idea. From what I know, it has a high initial cost but then just a yearly check-up and nothing else. The people in the study reported that they felt great, they looked great, and they were able to live in all situations without developing any maladies. Even those with chronic conditions found them slowly reverse course until they dissipate. Have you heard of any companies including this in their health plans, or even substituting their health plans for this procedure? I know it's unconventional, but soon we won't be able to afford healthcare at all and I'd rather exhaust all of our options. However, I want to hear what you have to say."

After Jake finished, he got up from his chair and started to pace around the room. His RELUX flashed a red light, *maybe indicative of an increased heartrate or stress levels*. He got out of his chair as well and walked to the front of the room.

"I would love to help you figure this out. This hasn't been done before but I think it is an interesting idea. However, I want to explore it further before giving a recommendation or talking to any of the insurance companies about administrating this, if that is okay with you." The gold in his watch gleamed as he gesticulated while talking. He knew that this idea was a gamble, but he was intrigued.

"That's great. How about we schedule a meeting next week, where we can talk about your findings. Sorry for the rush, but we need to act on this as soon as possible if it is to be attainable" Jake approached, arm outstretched.

"That works with me, you don't want to stay for lunch?"

"No, I'm very busy today so I would like to duck out if that's okay. Also, this goes without saying, but please keep this idea in the office. I'd rather have it not get out and people get the wrong idea."

"Of course. Well, I'm glad you thought of me before acting on it. I'll have your answer by next meeting."

"Great, I'll see you later, goodbye. And please don't order us lunch next time. I like to keep meetings brief." Jake walked out as Amanda followed. She was quiet throughout the meeting, sitting in

her chair with a blank expression on her face. She might have already made up her mind about the whole thing.

James returned to his office to start research on the Integral procedure, what will later be known as the most intriguing medical prospect this century. His office walls were decorated with triangles in various shades of blue, the same colors as the company logo of Decider Enterprises. Since his promotion was relatively recent, he hasn't much time to decorate his office or even hire a team underneath him. His troops consisted of a model Toyota Supra and a coffee mug with a picture of a cat that seemed to project the emotions of its user.

He had only begun to settle down when he hears a knock on the door. "Excuse me James, I would like to talk about your recent meeting with FrontLine." The imposing voice of Isabell, the Office Operations Director could be heard through the door. This could only mean she knows about the whole ordeal. She only raises her voice when something could make an impact at the company, for better or worse.

"Is it true that you are considering the Integral procedure for a health plan? If so, I would strongly recommend you take then up on the offer", said Isabell. She stood almost 6 feet tall with medium length black hair, wearing a green dress which matched her RELUX 8000. She was only a little older than James, but had taken an accelerated, successful career path all the way to the top of the office. "It would boost our profile past any other firm in this city. It could also be an unknown cash crop. We would gain notability and be able to set our own rates, without fear of being undercut by the competition, since we would be the pioneers."

"I've been asked to explore the possibility, yes, but I don't think we should jump into including it into this week's summary report yet.", responded James as he got up from his chair to greet her. "I want to take a closer look at this procedure and see how effective it really is."

"What's wrong? Are you skeptical of it? I'm not surprised, it does seem a little too good to be true, but look at everything that the industry has accomplished in the past 20 years. Cures for various types of cancer, a contraceptive that can kill STI's, a medicine to reverse the effects of Alzheimer's; a lot of the older "uncurable" diseases are now on the defensive. I want you to keep an open mind when researching it. When are you meeting with them again?"

"Next week. They want a recommendation for or against it before they approach their carrier. As you know, FrontLine has been taking a beating when it comes to their renewals, and they've been getting desperate in finding ways to control costs."

Isabell smirked and walked over to the door. "Very good, make sure to invite me. Have a nice lunch break." She strolled over to the next office in the hall.

James knew better than to object. Isabell has all her attention on the office and its dealings. He read the daily health news and then checked the Decider database. 15 individuals have undergone the procedure, with 12 of them having no claims after the procedure.

I've never seen anything like it. All 15 were high risk individuals who were predicted to be hospitalized in the next 6 months. The analytics must not have picked it up since it is so new, or maybe it didn't account for it being a true treatment. The other 3 had been diagnosed with depression and

alcoholism in the following months. I thought this procedure was supposed to cure everything, I wonder if it's linked to those mental health claims. These individuals did not have any mental health claims in the past two years. The findings, while interesting, did not sway him one way or the other. He would need more qualitative influence.

He packed up his Decider corporate bookbag, designed with the same blue triangles, and met with his friend Jaylen, another actuarial consultant focusing on healthcare. He wore faded blue chinos with a red, white, and yellow patterned shirt; making up for his busy outfit with his many years of experience.

"So, are you actually going to recommend the Integral procedure?" Jaylen said as he set down his beans and rice. James brought leftover tofu and a cup of yogurt. "I'm not sure, word travels fast around here", James said as he laughed. No surprise there, Isabell is bad at keeping secrets. "I did discover something interesting. In our claims data, 20% of the people who had the procedure developed depression afterwards. Kind of concerning for a supposed cure-all." Jaylen shifted to sitting on his leg, leaning forward over his food.

"Well, if I were you, I would try to talk to someone who had the procedure done. It seems like they're all over the news promoting it. The next big thing in healthcare. Me personally, I don't think I have any clients willing to take on that kind of risk. They're a bit more traditional than yours'. However, I will say this. I have had a success story recently from one of my clients. They used to be your typical hospital system, with everyone getting sick and out of shape. We worked on a wellness program tailored to their needs and we have seen a lot of success. Sure, they aren't claim-free, but they are doing much better now and their premiums are a lot less too. This group you're working on, are they looking for a quick fix?"

James grins and replies," Oh they are definitely looking for the easy way out. But why not? We don't have any inclination one way or the other yet. Their premiums are horrendous, and on track to increase until they can no longer provide coverage. They've tried all the tricks of reducing benefits and increasing employee share, but they can only do so much. Anything would be better than having to take away benefits." While talking, he is animated, standing over the table with a fork in his hand and a tremble in his voice.

"I see you're the man for the job.", said Jaylen as he packed up what remained of his lunch. "Good luck and let me know what happens." James plops back down on his seat and watches Jaylen return to the main office.

After lunch, James returns to his desk for research. He found many people online talking about how their genetic tests, vital signs, and BMI have all stabilized to ideal levels after the procedure. However, he didn't find a person who would give details about it, other than that it was administered by the Numen Corporation. He found posts criticizing it on the less publicized medical forums, claiming that it caused depression. That it is unnatural for humans to not experience the consequences of life in this world.

Dear Christina,

My name is James Torbin and I am a healthcare actuarial consultant. One of my clients is interested in the Integral procedure and so I was wondering if I may speak to you about it. I read your

interview on WXYC and wanted to ask more about your responses. Please call me at 336-854-3940 if you are interested. Thank you for your time and I hope to hear from you soon.

Best regards,

James Torbin

James sent out many of these emails to those who had the procedure. He tried to pick individuals with different ages and backgrounds, in case there are any external factors influencing the claims. Only 15 minutes went by before the ring-beep-ring of his phone went off.

"Hello, this is James Torbin, actuarial consultant of Decider Enterprises. Who am I speaking with?"

"Hi James, this is Petra. You emailed me about the Integral procedure."

"Yes! Thank you for calling me. Mind if I ask you a few questions"

"No problem at all. I like helping promoting it anyway I can."

Her voice was breathy and cheerful, as if she was taking in the fresh, salty air of the beach.

"So how did you get into contact with the doctors performing the operation? What was it like? Do you feel different from before? We'll start with those."

"Well, my friend recommended it to me. She knew that I had a lot of health problems and wanted to see me get better. I got in contact with Numen, the company in charge of it. Their bigger sites have a doctor certified in the procedure. I feel better than before, like a weight was lifted off my shoulders. Now I can finally enjoy life without being held back by my physical state."

"That's an interesting way to put it, so what did they do to you? How did the procedure carry out?"

"I'm sorry, I'm not supposed to talk about that part. That's all I can say."

"Fair enough, have you been to a doctor's office since the procedure?"

"Only once for a 3-month checkup after the operation, but it was all standard and didn't cost me a thing. Everything says I am perfectly healthy."

"Last question, and I'm sorry if it's a bit personal, but I don't quite understand what happens after. Do you have any idea what would occur down the road 10, 20, 50 years from now?"

"Are you asking if I can die? I'm really not sure, I suppose I can but I don't know the details. I don't think I would be able to discuss it anyway. Well thanks for the chat, I need to go pick up my kids from school."

"No problem, I hope you have a nice day. Goodbye."

"Thanks, you too, bye."

James had 2 more calls similar to Petra's. They all reported feeling great and would not delve into specifics. While this was concerning, they seemed to be happy with the results of their procedure.

She did bring up a strange point. If they supposedly have perfect health from now on, do they still age? How does something like that come into existence? How would this affect the working world? *They wouldn't operate on the general population if it had that kind of effect.* James poured over the computer late into the evening, when eventually another call came through.

"Hello James, this is Arlen calling. I read your email and became greatly concerned. Please listen to my story before you make a decision." He sounded panicked on the phone, as if he only had a short time to talk. As if something would prevent him soon. "I had the procedure done 9 months ago, when it was first released past the experimental stages. My life turned around for the better at first. I was physically healthy, still am actually, and happy, at least at first. But something strange affects you after the procedure. I cannot say much, look up the website integrity4integral.com, that will have all the info you need. Sorry for the weird response, but it's all I can do. Goodbye."

James didn't even get a word in before it was over. The call had to be half a minute at most. Although it was evening, James did not want to stop working. He searched the website, integrity4integral, and found disturbing posts on the site.

The Integral Procedure got me healthy, but then this happened...

Under the Curve: The Dark Side of the Integral Procedure

With No Drive, I Don't Survive. James clicks on this article and starts to read.

At first, I thought of bad health as an impediment to life. If my health was perfect, then I would waste no time in the hospital. I could live how I pleased. I signed the non-disclosure agreements, I sold my soul to Numen or whichever shadow corporation regulates the procedure. I didn't care. I just wanted out of the health cycle. I didn't give much thought to the purpose of health, and that was my downfall. While I remain as healthy as can be physically, my mental state is deteriorating. Without the motivator of physical needs, I became despondent. Lazy. I could not motivate myself to even drink enough water, and hardly suffered consequences for it. What they don't tell you at the procedure is that they are taking away not only your lows in health, but also your highs. And you cannot say a thing about it to anyone, lest they will find out. What they don't tell you is that the process can be reversed, and you just signed a document giving them consent to do so. I only write to you now because I know I do not have much time left in this world. The will to survive for me is gone. I read the success stories and think, either they have something strong to live for, way beyond themselves, or they are just like me, trapped into saying what you do not think. I used to love life but hate the pain associated with it, now I am the opposite. For anyone reading this who hasn't yet had the procedure, DON'T.

The computer toolbar read 11:00 p.m. The lights started to dim as James remained bathed in blue light, rubbing the bridge of his nose. Only the night guards stay longer than this. James continued to absorb the controversy surrounding Numen. The closest contact he could get with Arlen were the dial tones confirming he as called by a real number. James did not put much weight into the alleged testimonies. There are always conspiracy theories appearing after every medical breakthrough. However, it is refreshing to read something critical, even if it is suspiciously so. It's hard to get reliable information from the internet nowadays, it is full of people claiming facts for their own agendas rather than the pursuit of knowledge. Giving up his pursuit until tomorrow, he leaves in the moonlight to grab some late dinner.

He settles on FreshFoodNow, the only place he can think of to get decent food at this hour. It also happens to be where Sheila works, a close friend from college who James met through a first-year art class. She didn't go anywhere without a bandana tied around her messy long hair and at least three necklaces. The store itself feels like a giant log cabin. The wooden decor and the unmarked aisles make one feel like they have to hunt for their food in this jungle.

"Hey Sheila, I have a question for you. You always seem to know the current health trends. What do you know about the Integral procedure?", James says to Sheila as he meets her at the counter.

"You've been working late. Yeah, that stuff all seems suspicious to me", muttered Sheila as she slowly bagged his late-dinner sandwich. "I have a friend who got it done and she can't give me a straight answer about it. I value open sources, so anything trying to obstruct me from the facts is untrustworthy. It's the same as those data collector apps on our devices, like that RELUX 8000. Monitoring our health until they see us get unhealthy then bump our rates or drop coverage. I'm ready for healthcare to become a public good."

"You realize that data saves lives, right? Not everyone has access to all this fresh food or even a decent gym. Besides, that doesn't even make sense. You'll be monitored if healthcare goes public as well." James always enjoyed talking to Sheila; her ideas were different from what he was used to at work.

"Whatever man. All I'm saying is that I don't trust it. Why do you ask? Something at work making you think about it." Sheila had finished bagging the groceries. "In a sense, yes.", said James. "By any chance would your friend be okay with talking to me about the procedure sometime?"

"No, I don't think that's a good idea. She's been kind of a shut-in lately and I don't think she would be happy with me if I had strange men calling her." She finished with a wink. "Hope you find what you're looking for, and come back to H-Bar soon. We've been missing you since your big promotion."

James chuckled. "I'll try, see you later."

It's been a week since the meeting with FrontLine and James still has no recommendation. All he learned about the procedure was conflicting information and dead ends. None of the Numen doctors would speak with him and none of the insurance companies dedicated resources to cover it. He had a call with a Numen rep, but he just spouted off the description on the website. FrontLine is in trouble, but this just might be too risky.

On his drive to work, he listened to MedNews, a health news podcast released every Tuesday. They mostly just talk about government issues or some new study on how to be healthy, but this morning was different.

"Today, MedNews has a special segment on the new operations that is on the rage right now, the Integral procedure. Developed by the Numen Corporation, this experiment claims to cure its participants of all ailments and gradually improves them to peak health. Naturally, we wanted to learn more but it is near impossible to learn anything about the procedure besides the official description and testimonies. Well, we had a reporter go undercover as a potential client to see what they really have to offer. They will remain anonymous in case they face consequences for revealing this information publicly. So basically, you have to pay a good amount of money upfront to even be scheduled a

consultation. This already excludes most people from considering the procedure. Second, you have to sign all sorts of non-disclosure agreements about what they do to you in the procedure. They claim it's to protect the operation's sanctity, so it won't be stolen or put into the wrong hands. They also run a background check on the client, to make sure they are trustworthy. This is as far as our reporter got, because before he signed the papers, they were turned away by the Numen clinic personnel. Because this is a private organization and they do not accept insurance, we were unable to retrieve any data regarding their treatments. Now I'm not trying to steer anyone away from it. If what they claim is true, the benefits from the procedure are 100% worth the cost and secrecy. Imagine all the money, time, and stress saved by not having to worry about or take care of your health. Now, to dispel a popular myth, NO. THE INTEGRAL PROCEDURE DOES NOT MAKE YOU IMMORTAL. I know our listeners are smart people, so please stop with the conspiracies here. There are already 8 people who have had the procedure who died. Granted, they died from non-health related causes, such as car accidents and suicides, but they did die. I know it's popular to question the science behind it, I'm in that camp as well, but please don't spread misinformation. It hurts everyone involved. Unfortunately, there's not much of the Med part of MedNews in this segment, but this has been a hot topic as of late, so I thought we'd address it. Please, if you or anyone you know has any more information regarding the Integral procedure, please call or email us at the show. We all would love to hear from you. And with that, here is Kara with the Daily Briefing..."

James paused the podcast as he pulled into the parking lot of Decider. Breathing deeply, he switched off the ignition and stepped out of his car to an overcast sky and slight chill. The office itself was not any more cheerful, with the grey of the outdoors permeating the atmosphere. That, and the anticipation of the FrontLine meeting. He passes Isabell as he retreats to his office, with her following closely behind.

"Did you take into consideration what I said?" Isabell lingers at his doorway just as she did a week ago.

"I did, but I'm not sure this is the right way to help them. Pioneering this procedure in the world of employee benefits would be an honor, but there is a lot I need to ask FrontLine before proceeding. The Integral procedure has long-term effects for a job that might not last forever. I wonder if this is what they actually need, or if Jake is moving too fast with this implementation. Anyway, I'll let you know what occurs."

James sat down, still feeling the eyes of Isabell behind him, and booted up his computer. The cat on his mug looked inquisitive today. Taking a deep breath, he marched towards the break room with a big of green tea. Isabell calls after him, "I want the client to receive what they want, remember that." He was unsure of his final decision, but had a game plan. He brewed his tea while staring at the blue walls.

James found himself staring at his watch again, waiting for FrontLine to arrive. The nervous energy he had during the first meeting has changed into focus. He had a strategy this time around, knowing what to say and when to say it. Jake and Amanda arrived at 12:20 dressed nearly the same as they were before. "Let's get straight to business", Jake said as he motioned his way to the conference room. "I'd like to have something by the end of the day."

James strolled to the front of the room; his shoes made a precise tap-tap as he walked. A confident sound that betrayed no feelings of anxiety. "I hope you two have more time for the meeting

today than last week. There are some questions I would like to ask that are contingent on us taking up your idea."

"That is fine with me", said Jake. "Amanda will do most of the talking this time around. I've given her the task of fleshing out this idea, and she was the one who first suggested it, so she would probably be more able to answer you than I would."

She looked annoyed in our first meeting because she didn't want me challenging her.

"Okay, in that case, let's begin. I'll start with the biggest question I have. How much do you expect to save by having the procedure done on employees rather than having health insurance? I called around to different companies and only one clinic around here has the capacity to undergo the procedure. The upfront cost would be much more than your premium, even with the big increase. So, I guess what I'm saying is, what is your long-term vision regarding employee benefits?"

"Good question. In my opinion, this measure is more about mitigating risk more than anything. As you saw in our data, we have a very unhealthy population that is consistently getting increases on our renewal. We are self-funded, we pay for own claims, so we are stuck paying more and more each year. We tried wellness programs, reward and punishment tactics, and contract negotiations, but nothing seems to help." Amanda hesitated before continuing to speak. "Therefore, instead of having costs grow until we shut down, we planned to borrow some funds and invest in this program, so we won't have to worry about healthcare costs anymore. Sure, it will be a tough upfront cost, but I believe we can make the money back. Besides, we can use this policy in lieu of higher compensation, for I'm sure this will be more desirable to potential talent."

"And what if some of your employees were to receive the procedure and then leave? As you may know, some of those who received the procedure changed their lifestyle since they no longer had to worry about their health. They could quit and take on part-time work, or any number of other scenarios. Or they could even leave and sign with a new company offering a higher salary, since you would lose your leverage after the procedure is conducted."

"That would be a shame. We could switch them to contract work in that case, or make them sign an agreement to stay."

Jake started to shift around in his chair and rub his hands together. He had a minor scowl.

"And what if you were to let go of some of your employees a year or two after the procedure. I know training is usually considered a sunk cost, but this would be a pretty big loss to the company. I'm worried that it would influence your personnel decisions, since you would have such a big investment in every employee."

At this point, Jake whispered something to Amanda. James could not hear what he was saying, but judging by his facial expressions, it was not positive.

"Excuse me James, but we need to step out for a minute." Jake and Amanda left the room and started discussing amongst themselves. Although James could hear them from the hall, their voices were muffled and he could only out a brief change of inflection in Jake's voice. They entered again and went back to their respective chairs. "Any more questions James?", Jake said as he remained standing.

"Yes, one more. I've been researching the Integral procedure for the past week and yet I could not find any data repository with those who underwent it. Numen, the company involved with its implementation, is even more secretive than your typical healthcare system, making it hard for me to see the results. I've talked with those who have loved the results, I've seen testimonies of those ruined by it, and listened to people trying to figure out its multistep process."

James paused and glanced around the room. He stood up straighter and saw both sets of eyes waiting impatiently for him to continue. "Personally, I do not think this procedure would best fit your goals. In another market, perhaps something like this would solve your problems, but right now I feel the cost is just too high. From a humanitarian perspective, I would encourage this. But financially speaking, you would increase your overall risk profile more. You would be getting rid of health risk and replace it with behavioral risk, which might be even harder to control. I know this isn't exactly what you would like to hear, but I think a tailored approach to wellness might be more effective. More emphasis on case management and improving diets and less on incentive-based systems. There isn't a short-term solution to your problem. It will take some work, but I know that we can implement a lasting change."

Jake and Amanda looked at each other and then at James. Amanda was the first to speak. "I see your concerns, but I'm not sure that I'm entirely convinced. Is there anything else you would like to add?"

"Yes, one more thing. Forgive me for being general, but we as humans typically act for self-preservation. We work to support our livelihoods and those of our loved ones. If that is taken away from us, I do not know if we would continue to have the same motivation to achieve greatness. We could celebrate in mediocrity just because we could. The drive would be extinguished by our comfort. For those with families, adding them to the procedure would amplify the risk, and might cause them to drop out of the working world in general. And if you do not include them, no employee with a family would work only for themselves. You need to have leverage to succeed as a company, and this idea takes a lot of it away. I'm not saying this will happen, but it could cause your situation to become more vulnerable."

Jake stood up and stared out the window. "I think you're right about that. We will continue to find a strategy that works for us. Thank you for your investigation. We will continue our business with you and Decider. I hope you can help us find what we are looking for."

With that, him and Amanda left the conference room, the RELUX 8000 gleaming on his wrist. James followed them out shortly after, with Isabell waiting for him.

"Amanda told me everything. That's a bold prediction, but I see your point. I hope you know what you are doing. Invite Jaylen and set a meeting with us tomorrow to discuss what we will do with FrontLine."

James returned to his office and drank some tea. He stared at his computer, preparing to dive back in to his messages from other clients.

If I never had to worry about my health, I wonder what I would be doing.

He starts to read the daily health news.