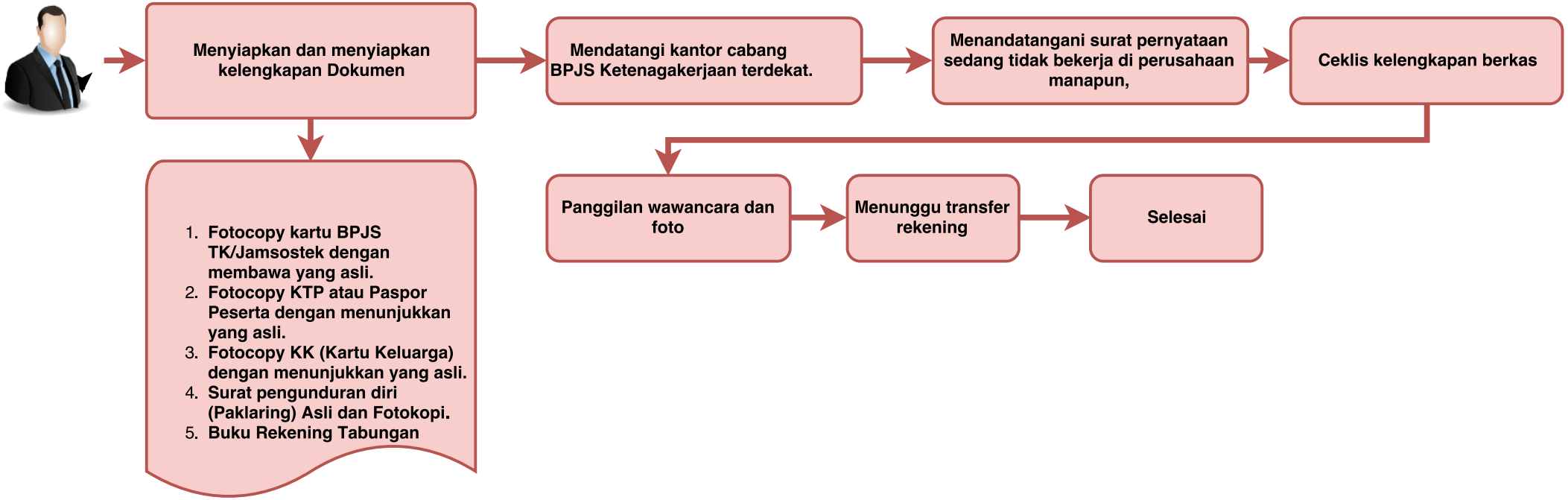PROSEDUR KLAIM JHT BPJS KETENAGAKERJAAN