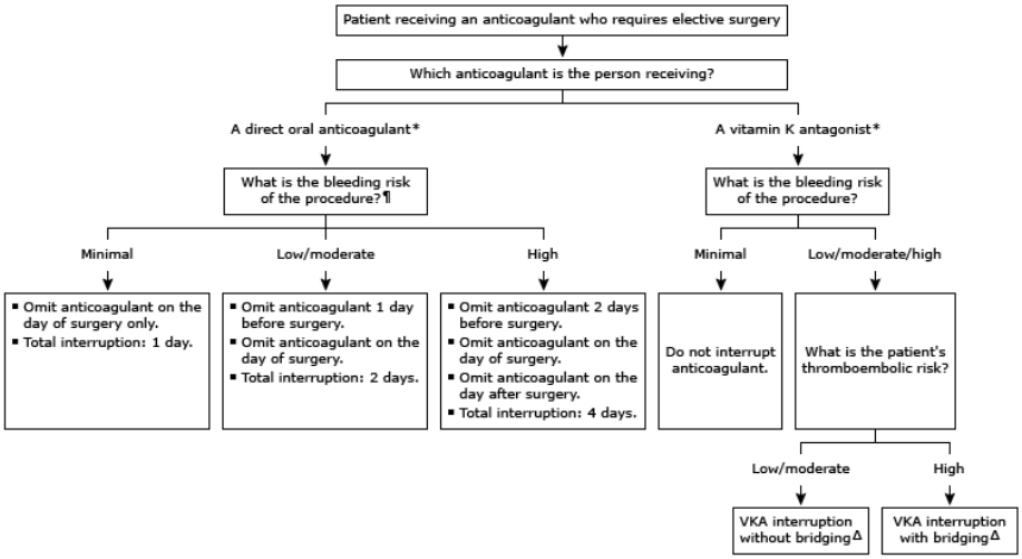Algorithm for anticoagulant discontinuation in individuals undergoing elective surgery