|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| YEAR | Health event | Cost of Illness to Player | Cost of Care | Time Cost (Hours) | Value of Time ($10/Hour) | Decision to seek health care? Answer "Yes" or "No" | Economic Value of Decision for Player | Quarterly Salary | Cumulative Economic Value |
|  |  |  |  |  |  |  |  |  | 10000 |
| 1 | A | 75 | 80 | 2 | 20 |  |  | 3000 |  |
| 1 |  |  |  |  |  |  |  | 3000 |  |
| 1 | Annual Physical |  | 100 | 1 | 20 |  |  |  |  |
| 1 |  |  |  |  |  |  |  | 3000 |  |
| 1 |  |  |  |  |  |  |  | 3000 |  |
| 2 |  |  |  |  |  |  |  | 3000 |  |
| 2 |  |  |  |  |  |  |  | 3000 |  |
| 2 | Annual Physical |  |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  | 3000 |  |
| 2 |  |  |  |  |  |  |  | 3000 |  |
| 3 |  |  |  |  |  |  |  | 3000 |  |
| 3 |  |  |  |  |  |  |  | 3000 |  |
| 3 | Annual Physical |  |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  | 3000 |  |
| 3 |  |  |  |  |  |  |  | 3000 |  |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| YEAR | Health event | Cost of Illness to Player | Cost of Care | Time Cost (Hours) | Value of Time ($10/Hour) | Coinsurance (20%) | Deductible remaining | Decision to seek health care? Answer "Yes" or "No" | Economic Value of Decision for Player | Quarterly Salary | Cumulative Economic Value |
|  |  |  |  |  |  |  |  |  |  |  | 10000 |
| 1 | A | 75 | 80 | 2 | 20 |  | 75 |  |  | 2500 |  |
| 1 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 1 | Annual Physical |  | 100 | 1 | 10 |  |  |  |  |  |  |
| 1 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 1 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 2 |  |  |  |  |  |  | 75 |  |  | 2500 |  |
| 2 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 2 | Annual Physical |  |  |  |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 2 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 3 |  |  |  |  |  |  | 75 |  |  | 2500 |  |
| 3 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 3 | Annual Physical |  |  |  |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  |  |  | 2500 |  |
| 3 |  |  |  |  |  |  |  |  |  | 2500 |  |