

$$\begin{aligned}
\textit{Probability of} \\
\textit{Changing Jobs} &= \Phi \left(\beta_0 + \beta_1 \times \frac{\textit{Health}}{\textit{Insurance}} + \beta_2 \times \frac{\textit{Cost}}{\textit{Factor}} \right. \\
&\quad \left. + \beta_3 \times \frac{\textit{Health}}{\textit{Insurance}} \times \frac{\textit{Cost}}{\textit{Factor}} + \mathbf{z}'\boldsymbol{\gamma} \right), \\
&= \Phi(A_i),
\end{aligned}$$