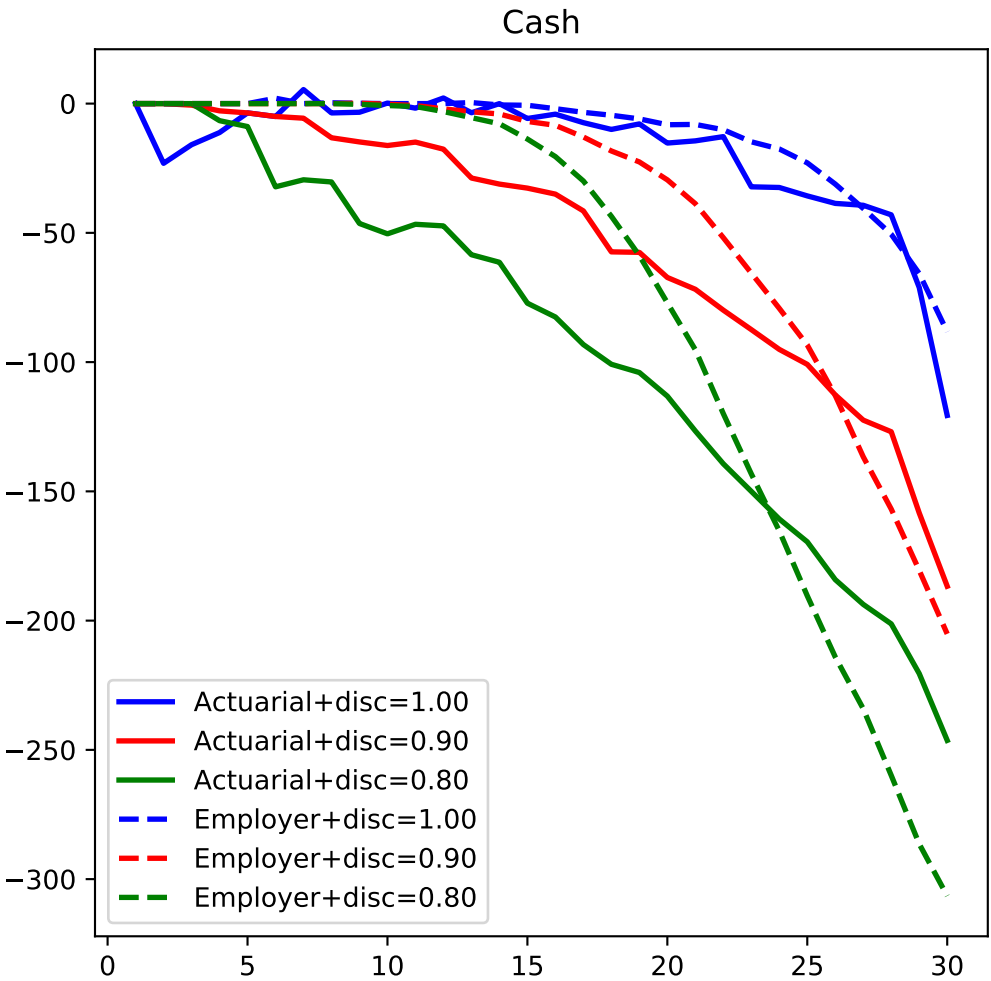
Cash
0
−50
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−250
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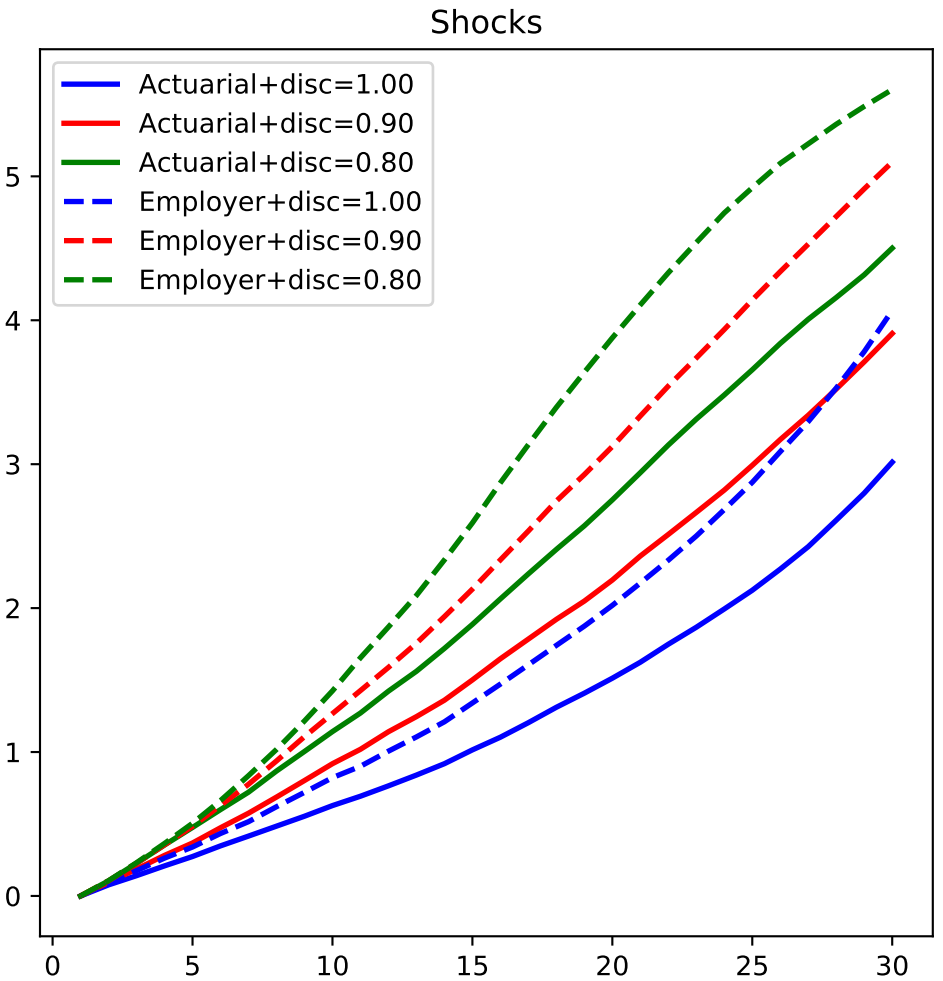
5
10
15
20
25
30
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80


Shocks
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
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1
2
3
4
5
0
5
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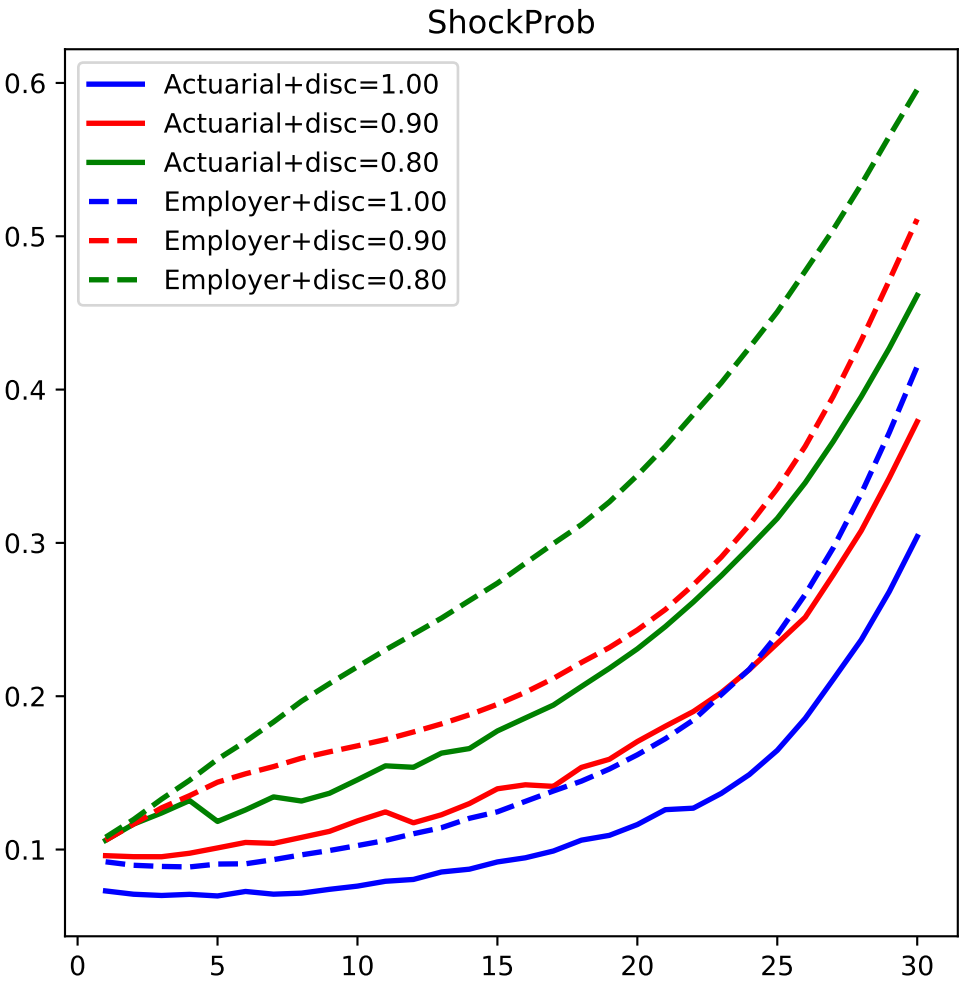
15
20
25
30


ShockProb
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
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0.5
0.4
0.3
0.2
0.1
0
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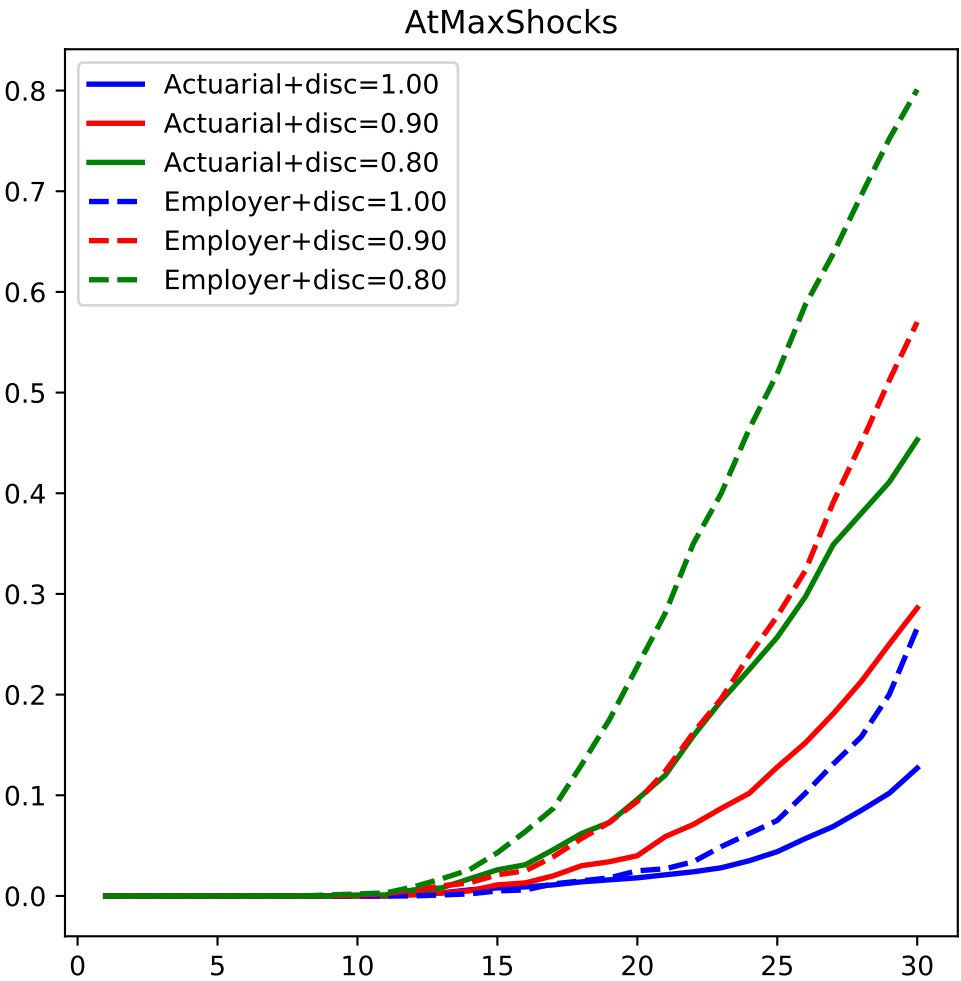
10
15
20
25
30


AtMaxShocks
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Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
0.0
0.1
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0.4
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0.6
0.7
0.8
0
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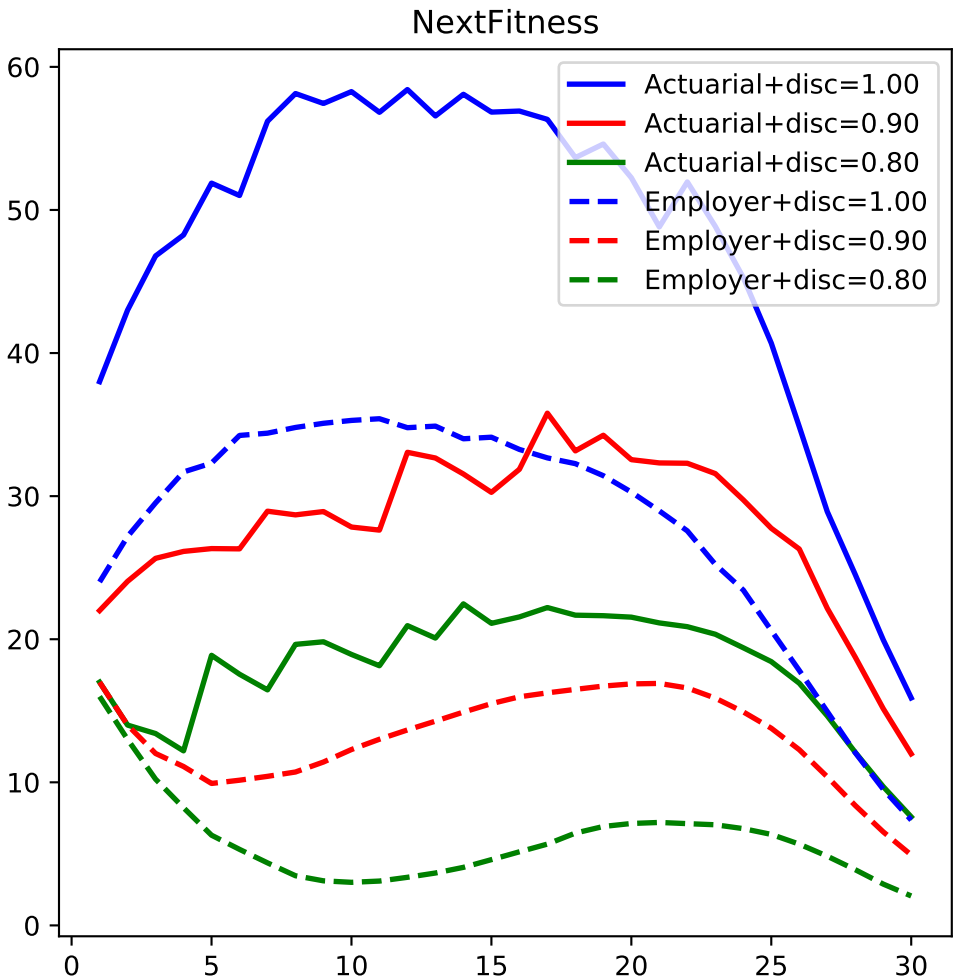
10
15
20
25
30


NextFitness
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
0
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20
30
40
50
60
0
5
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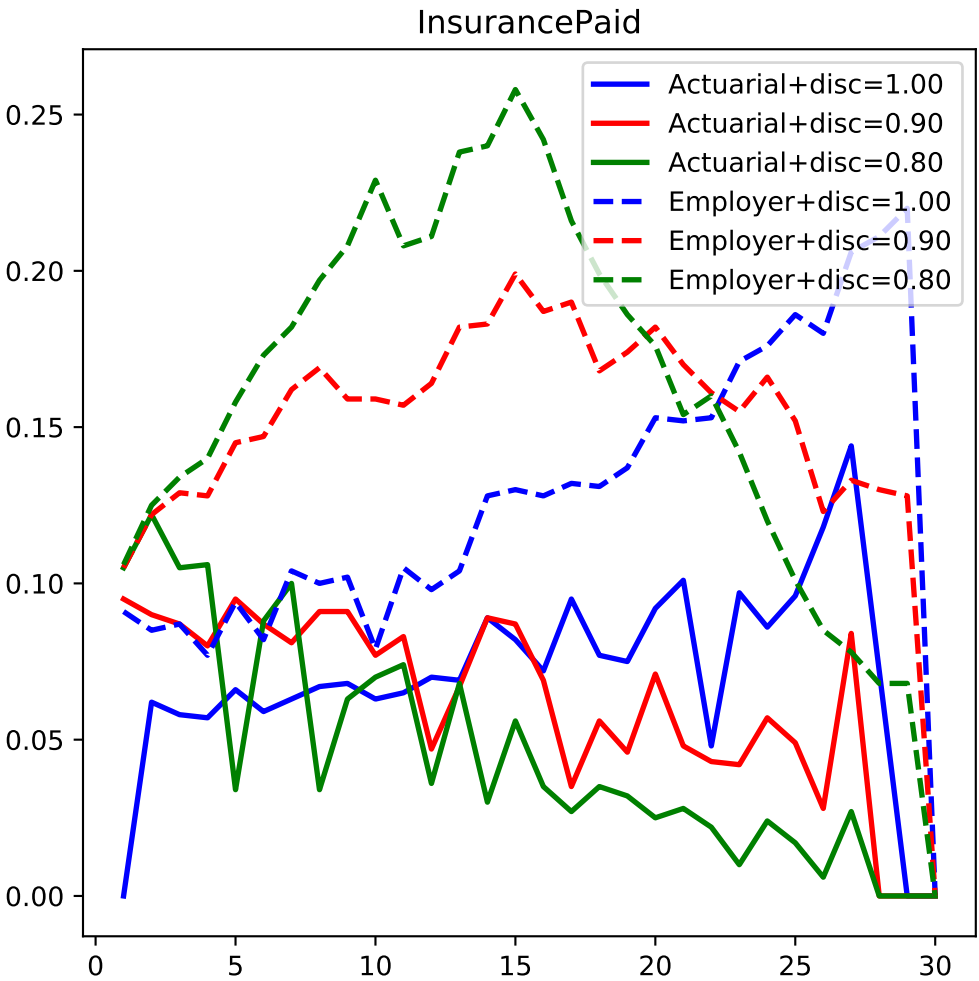
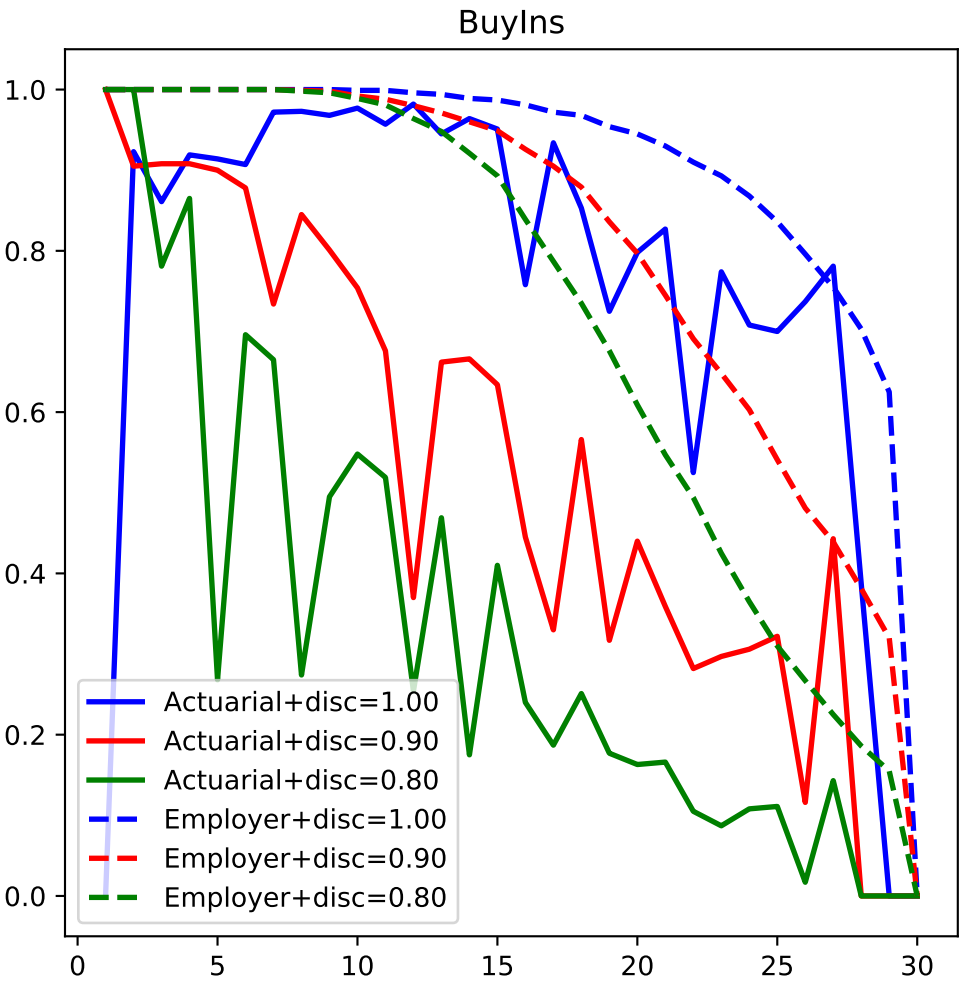
15
20
25
30


InsurancePaid
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
0.25
0.20
0.15
0.10
0.05
0.00
0
5
10
15
20
25
30


BuyIns
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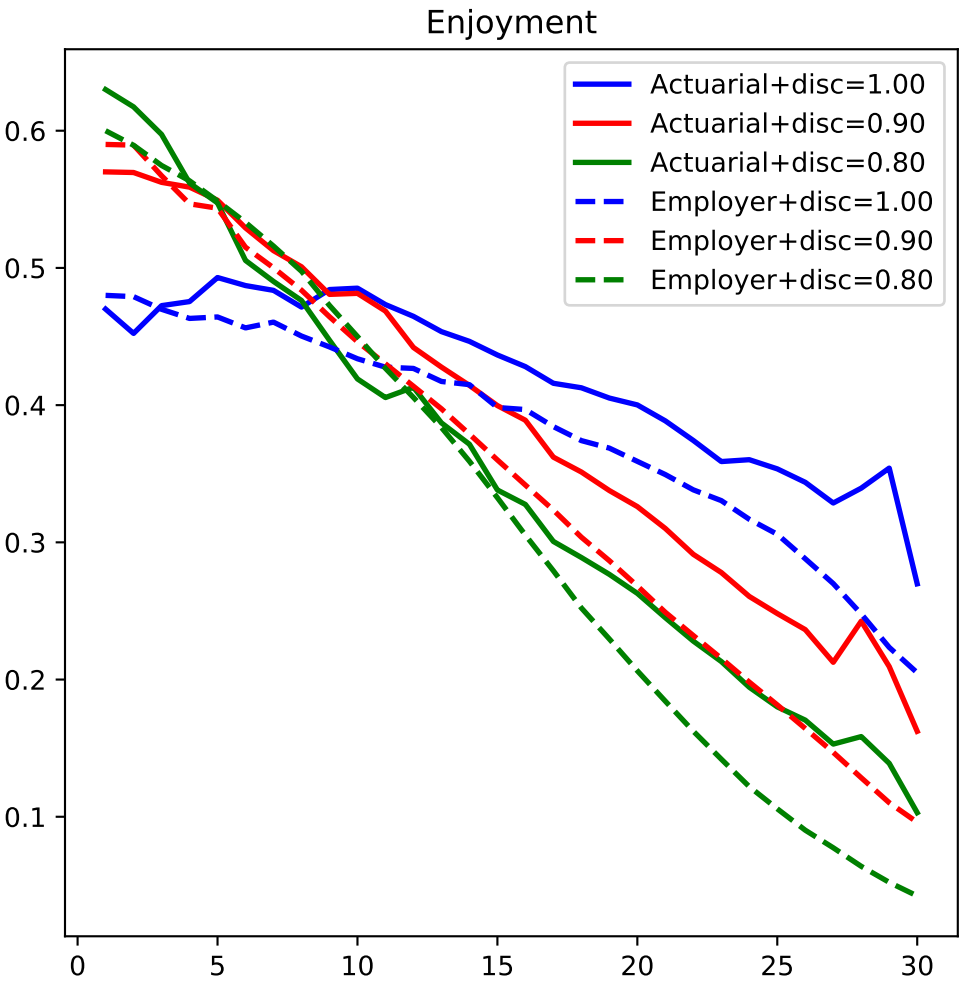
0.8
0.6
0.4
0.2
0.0
0
5
10
15
20
25
30
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80


Enjoyment
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
0.6
0.5
0.4
0.3
0.2
0.1
0
5
10
15
20
25
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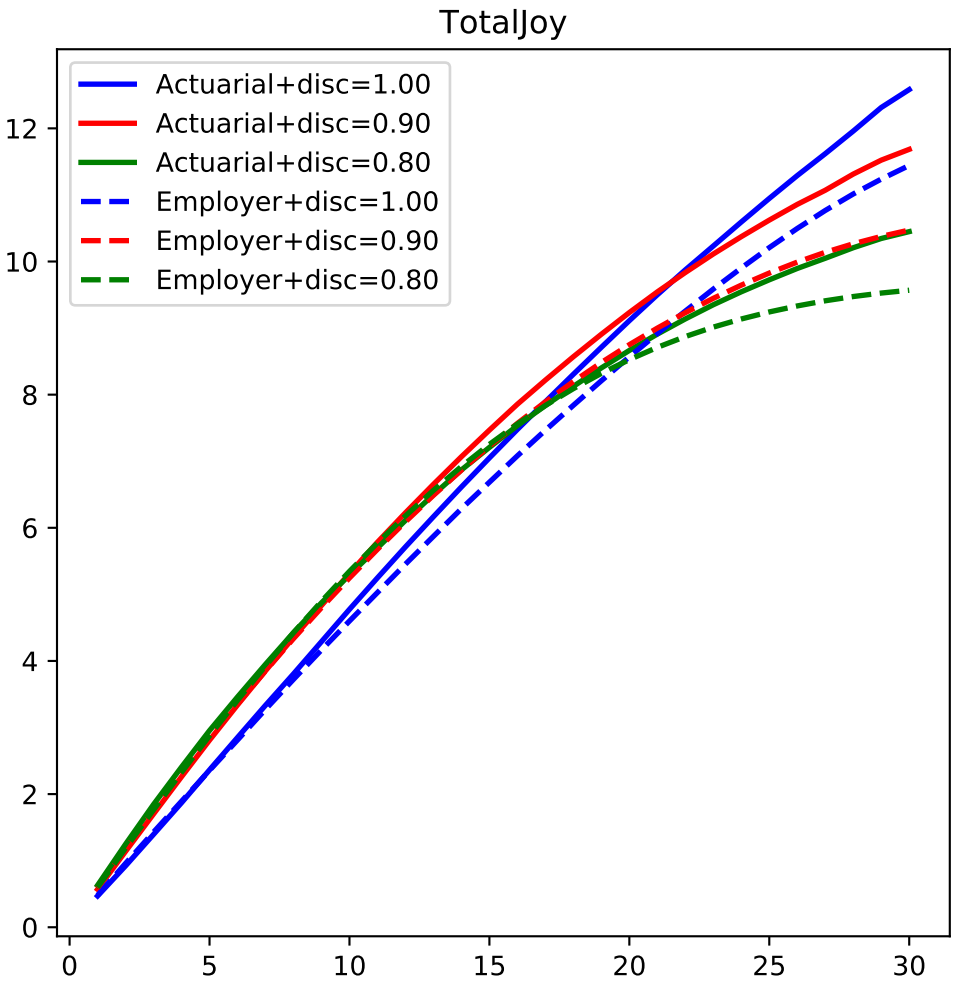
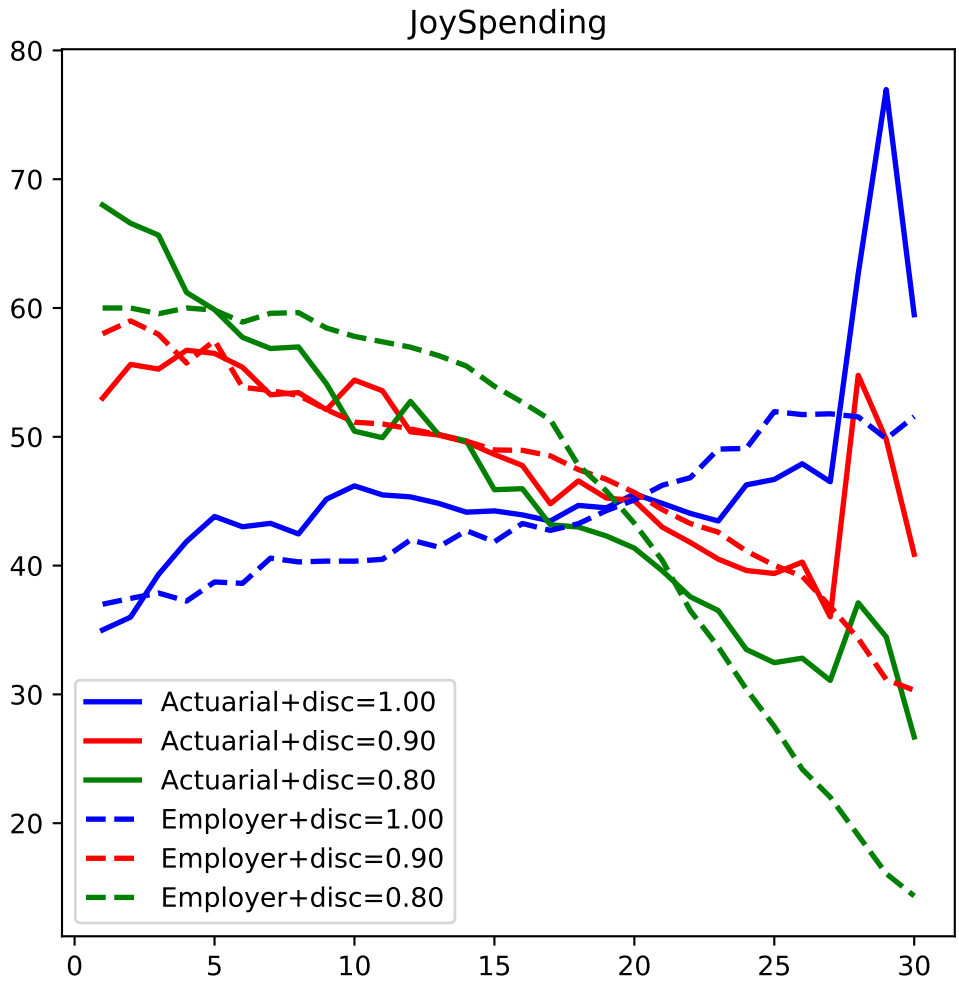
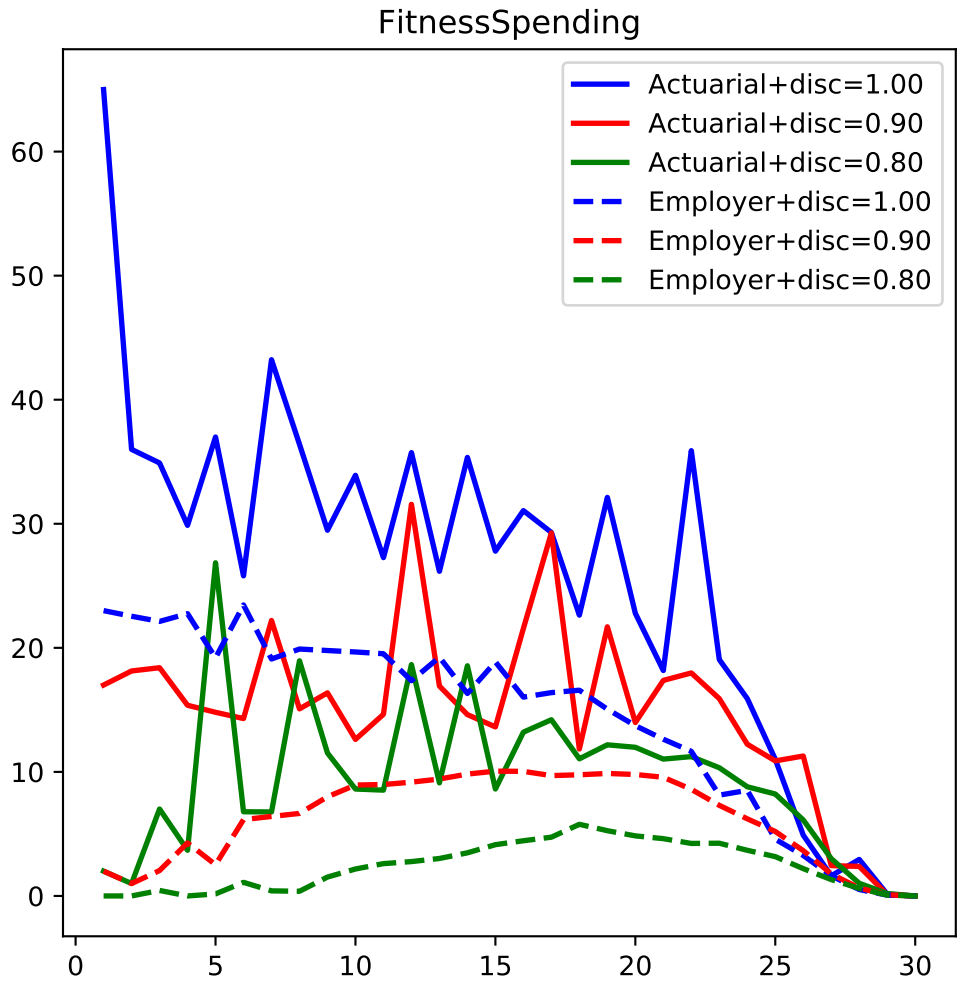

TotalJoy
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
0
2
4
6
8
10
12
0
5
10
15
20
25
30


JoySpending
80
70
60
50
40
30
20
0
5
10
15
20
25
30
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80


FitnessSpending
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
60
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40
30
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0
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15
20
25
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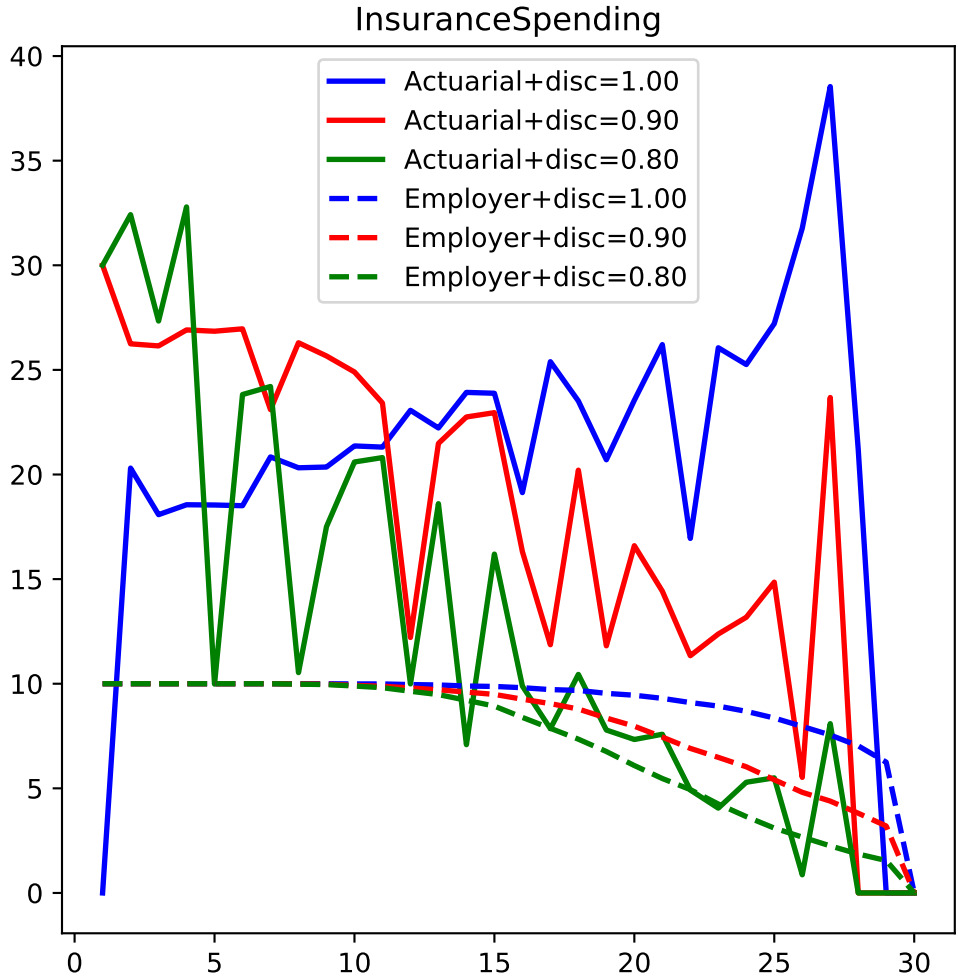
InsuranceSpending
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80
40
35
30
25
20
15
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5
0
0
5
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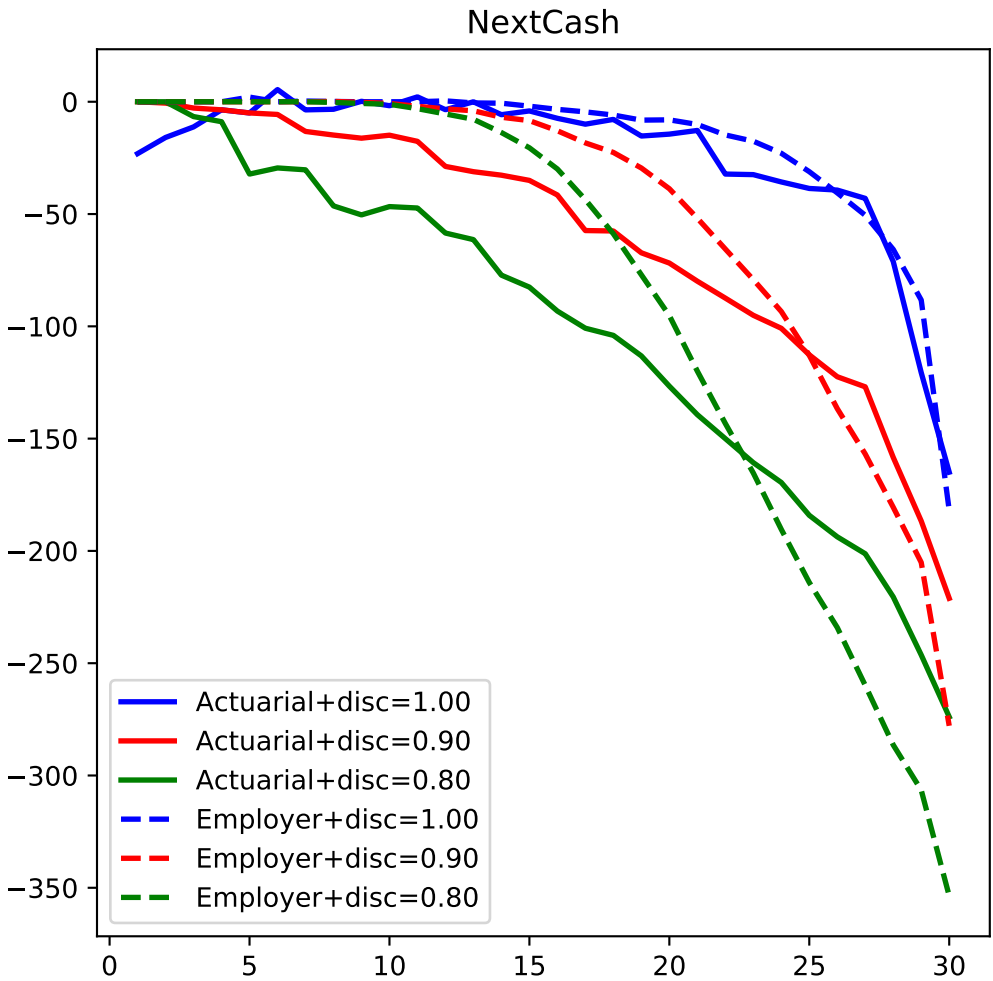
15
20
25
30


NextCash
0
−50
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−200
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−300
−350
0
5
10
15
20
25
30
Actuarial+disc=1.00
Actuarial+disc=0.90
Actuarial+disc=0.80
Employer+disc=1.00
Employer+disc=0.90
Employer+disc=0.80