Stimuli for Assessing Older Adults’ Decision-Making Competence

Simple and Complex Comprehension Problems in the Health, Nutrition, and Finance Domains

C-1. Consider the information about an HMO presented below, and answer the following questions. (Note that all the information required to answer the questions is available in the table.)

2001 monthly premium $100
Annual premium increase 2.0%

Benefits
- In-hospital services No co-payment
- Office visits $10 co-payment

Treatment Quality Indicators:
- Members “very satisfied” with physician access 41%
- Members “very satisfied” with availability of preventative care (e.g. immunizations) 39%

(a) What percentage of members are “very satisfied” with physician access? (Check only one response.)
- 100%
- 2%
- 41%
- 39%

(b) In the year 2002, this HMO’s monthly premium will be:
(Check only one response.)
- $98
- $100
- $102
- $120

C-2. David doesn’t want any HMO that is below average on member satisfaction. He also doesn’t want any HMO below average on access to specialists. Based on the information in the table below which HMO should David choose?
(Check only one response.)
- HMO A
- HMO B
- HMO C

<table>
<thead>
<tr>
<th>HMO</th>
<th>Member Satisfaction</th>
<th>Preventative Care Strategies</th>
<th>Access to Specialists</th>
<th>Customer Service</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>$60</td>
</tr>
<tr>
<td>B</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>$60</td>
</tr>
<tr>
<td>C</td>
<td>●</td>
<td>○</td>
<td>○</td>
<td>●</td>
<td>$60</td>
</tr>
</tbody>
</table>

KEY: ○ = Below Average ● = Average ○ = Above Average
C-3. Consider the information about four HMOs presented below, and answer the following questions. (Note that all the information required to answer the questions is available in the table.)

<table>
<thead>
<tr>
<th></th>
<th>HMO A</th>
<th>HMO B</th>
<th>HMO C</th>
<th>HMO D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$50</td>
<td>$75</td>
<td>$48</td>
<td>$63</td>
</tr>
<tr>
<td>Copayment for prescriptions</td>
<td>$3</td>
<td>$10</td>
<td>$10</td>
<td>$5</td>
</tr>
<tr>
<td>Copayment for screening tests</td>
<td>$10</td>
<td>$15</td>
<td>$10</td>
<td>$5</td>
</tr>
<tr>
<td>Copayment for office visit with primary care doctor</td>
<td>$10</td>
<td>$5</td>
<td>$15</td>
<td>$10</td>
</tr>
<tr>
<td>Percentage of members “very satisfied” with treatment quality</td>
<td>38%</td>
<td>34%</td>
<td>28%</td>
<td>38%</td>
</tr>
<tr>
<td>Percentage of members “very dissatisfied” with treatment quality</td>
<td>12%</td>
<td>14%</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>

(a) What is the lowest copayment for a visit with a primary care doctor?
   (Check only one response.)
   - [ ] $3
   - [ ] $5
   - [ ] $10
   - [ ] $15

(b) Which HMO provides the best treatment quality according to the members’ ratings?
   (Check only one response.)
   - [ ] HMO A
   - [ ] HMO B
   - [ ] HMO C
   - [ ] HMO D
C-4. Susan doesn’t want any HMO that is below average on member satisfaction or customer service. She also doesn’t want any HMO below average on access to specialists. Finally, Susan wants an HMO that is above average on preventive care strategies. Based on the information in the table below which HMO should Susan choose?

(Check only one response.)

- HMO A
- HMO B
- HMO C
- HMO D
- HMO E
- HMO F
- HMO G
- HMO H
- HMO I

<table>
<thead>
<tr>
<th>HMO</th>
<th>Member Satisfaction</th>
<th>Preventative Care Strategies</th>
<th>Access to Specialists</th>
<th>Customer Service</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>$70</td>
</tr>
<tr>
<td>B</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>$70</td>
</tr>
<tr>
<td>C</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>$70</td>
</tr>
<tr>
<td>D</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>$70</td>
</tr>
<tr>
<td>E</td>
<td>○</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>$70</td>
</tr>
<tr>
<td>F</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>$70</td>
</tr>
<tr>
<td>G</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>●</td>
<td>$70</td>
</tr>
<tr>
<td>H</td>
<td>○</td>
<td>●</td>
<td>●</td>
<td>○</td>
<td>$70</td>
</tr>
<tr>
<td>I</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>$70</td>
</tr>
</tbody>
</table>

**KEY:** ○ = Below Average ● = Average ● = Above Average
C-5. Consider the information presented below about a brand of yogurt and answer the following questions.

<table>
<thead>
<tr>
<th>Serving Size</th>
<th>250 g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories Per Serving</td>
<td>200</td>
</tr>
<tr>
<td>Amount Per Serving</td>
<td></td>
</tr>
<tr>
<td>Total Fat</td>
<td>2.5 g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>5.0 mg</td>
</tr>
<tr>
<td>Sugars</td>
<td>29 g</td>
</tr>
<tr>
<td>Protein</td>
<td>12 g</td>
</tr>
<tr>
<td>Net Weight</td>
<td>1000 g</td>
</tr>
</tbody>
</table>

(a) What amount of protein is in one serving of this product?
   (Check only one response.)
   - ☐ 250 g
   - ☐ 50 g
   - ☐ 29 g
   - ☐ 12 g

(b) How many servings will you get out of this product?
   (Check only one response.)
   - ☐ 4 servings
   - ☐ 3 servings
   - ☐ 2 servings
   - ☐ 1 serving
A dietician has given Joe some advice about which brand of cereal he should choose. A summary of what the dietician said is given in the box below.

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Importance</th>
<th>Difference Rule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low sodium</td>
<td>Very important</td>
<td>Cereals that differ by 5 or less milligrams of sodium are the same.</td>
</tr>
<tr>
<td>Low levels of sucrose and sugars</td>
<td>Somewhat important</td>
<td>Cereals that differ by 1 or less grams of sucrose and other sugars are the same.</td>
</tr>
</tbody>
</table>

Which cereal of those below would be the best choice for Joe, assuming he follows the dietician’s instructions? (Check only one response.)

- [ ] Brand A
- [ ] Brand B
- [ ] Brand C

<table>
<thead>
<tr>
<th></th>
<th>Brand A</th>
<th>Brand B</th>
<th>Brand C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories</td>
<td>100</td>
<td>140</td>
<td>115</td>
</tr>
<tr>
<td>Sodium</td>
<td>218 milligrams</td>
<td>220 milligrams</td>
<td>220 milligrams</td>
</tr>
<tr>
<td>Sucrose and Other Sugars</td>
<td>10 grams</td>
<td>12 grams</td>
<td>8 grams</td>
</tr>
</tbody>
</table>
C-7. Consider the information presented below about seven brands of cheese, and answer the following questions.

<table>
<thead>
<tr>
<th>Package Information</th>
<th>Brand A</th>
<th>Brand B</th>
<th>Brand C</th>
<th>Brand D</th>
<th>Brand E</th>
<th>Brand F</th>
<th>Brand G</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serving Size</td>
<td>20 g</td>
<td>20 g</td>
<td>25 g</td>
<td>30 g</td>
<td>25 g</td>
<td>25 g</td>
<td>30 g</td>
</tr>
<tr>
<td>Amount Per Serving</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Fat</td>
<td>5.0 g</td>
<td>5.0 g</td>
<td>4.5 g</td>
<td>6.0 g</td>
<td>2.5 g</td>
<td>4.0 g</td>
<td>4.5 g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>5.0 mg</td>
<td>8.0 mg</td>
<td>10.0 mg</td>
<td>9.0 mg</td>
<td>2.0 mg</td>
<td>5.0 mg</td>
<td>6.0 mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>150 mg</td>
<td>180 mg</td>
<td>145 mg</td>
<td>200 mg</td>
<td>120 mg</td>
<td>160 mg</td>
<td>180 mg</td>
</tr>
<tr>
<td>Protein</td>
<td>12.0 g</td>
<td>14.0 g</td>
<td>15.0 g</td>
<td>11.0 g</td>
<td>7.0 g</td>
<td>8.0 g</td>
<td>11.0 g</td>
</tr>
<tr>
<td>Percent Daily Values</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vitamin A</td>
<td>10%</td>
<td>16%</td>
<td>8%</td>
<td>12%</td>
<td>9%</td>
<td>11%</td>
<td>14%</td>
</tr>
<tr>
<td>Vitamin C</td>
<td>29%</td>
<td>33%</td>
<td>25%</td>
<td>30%</td>
<td>35%</td>
<td>24%</td>
<td>27%</td>
</tr>
<tr>
<td>Calcium</td>
<td>45%</td>
<td>40%</td>
<td>30%</td>
<td>35%</td>
<td>45%</td>
<td>42%</td>
<td>30%</td>
</tr>
<tr>
<td>Net Weight</td>
<td>100 g</td>
<td>240 g</td>
<td>200 g</td>
<td>270 g</td>
<td>150 g</td>
<td>250 g</td>
<td>180 g</td>
</tr>
</tbody>
</table>

(a) Which brand provides the highest percent of the daily requirement of Vitamin C?

- [ ] Brand A
- [ ] Brand B
- [ ] Brand C
- [ ] Brand D
- [ ] Brand E
- [ ] Brand F
- [ ] Brand G

(b) According to the package information, which brand has the highest number of servings per package?

- [ ] Brand A
- [ ] Brand B
- [ ] Brand C
- [ ] Brand D
- [ ] Brand E
- [ ] Brand F
- [ ] Brand G
A dietician has given Anne some advice about which brand of cereal she should choose. A summary of what the dietician said is given in the box below.

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Importance</th>
<th>Difference Rule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low fat</td>
<td>Very, very important</td>
<td>Cereals that differ by 1 or less grams of fat are the same.</td>
</tr>
<tr>
<td>High fiber</td>
<td>Somewhat important</td>
<td>Cereals that differ by 3 or less grams of fiber are the same.</td>
</tr>
<tr>
<td>Low levels of sucrose and other sugars</td>
<td>Slightly important</td>
<td>Cereals that differ by 1 or less grams of sucrose and other sugars are the same.</td>
</tr>
<tr>
<td>High levels of complex carbohydrates</td>
<td>Slightly important</td>
<td>Cereals that differ by 4 or less grams of complex carbohydrates are the same.</td>
</tr>
</tbody>
</table>

Which cereal of those below would be the best choice for Anne, assuming she follows the dietician’s instructions? (Check only one response.)

- [ ] Brand A
- [ ] Brand B
- [ ] Brand C
- [ ] Brand D
- [ ] Brand E
- [ ] Brand F
- [ ] Brand G

<table>
<thead>
<tr>
<th></th>
<th>Brand A</th>
<th>Brand B</th>
<th>Brand C</th>
<th>Brand D</th>
<th>Brand E</th>
<th>Brand F</th>
<th>Brand G</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories</td>
<td>100</td>
<td>140</td>
<td>115</td>
<td>135</td>
<td>120</td>
<td>110</td>
<td>150</td>
</tr>
<tr>
<td>Sodium</td>
<td>215 mg</td>
<td>225 mg</td>
<td>217 mg</td>
<td>214 mg</td>
<td>211 mg</td>
<td>216 mg</td>
<td>217 mg</td>
</tr>
<tr>
<td>Sucrose and Other Sugars</td>
<td>10 g</td>
<td>6 g</td>
<td>9 g</td>
<td>7 g</td>
<td>6 g</td>
<td>7 g</td>
<td>4 g</td>
</tr>
<tr>
<td>Fat</td>
<td>1 g</td>
<td>3 g</td>
<td>0 g</td>
<td>1 g</td>
<td>5 g</td>
<td>1 g</td>
<td>7 g</td>
</tr>
<tr>
<td>Complex Carbohydrates</td>
<td>11 g</td>
<td>15 g</td>
<td>19g</td>
<td>10g</td>
<td>8g</td>
<td>18g</td>
<td>12g</td>
</tr>
<tr>
<td>Potassium</td>
<td>120 mg</td>
<td>160 mg</td>
<td>130 mg</td>
<td>150 mg</td>
<td>120 mg</td>
<td>110 mg</td>
<td>140 mg</td>
</tr>
<tr>
<td>Fiber</td>
<td>3 g</td>
<td>2 g</td>
<td>9 g</td>
<td>8 g</td>
<td>2 g</td>
<td>7 g</td>
<td>4 g</td>
</tr>
<tr>
<td>Protein</td>
<td>5 g</td>
<td>8 g</td>
<td>1 g</td>
<td>1 g</td>
<td>2 g</td>
<td>6 g</td>
<td>3 g</td>
</tr>
</tbody>
</table>
C-9. Consider the information about a mutual fund presented below, and answer the following questions.

<table>
<thead>
<tr>
<th>Fund A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross annual return</td>
</tr>
<tr>
<td>Management fee</td>
</tr>
<tr>
<td>Minimum investment</td>
</tr>
<tr>
<td>Years of activity</td>
</tr>
</tbody>
</table>

(a) What is the account management fee for this fund? (Check only one response.)
- [ ] 8%
- [ ] 0.75%
- [ ] 0.10%
- [ ] 10%

(b) What is the gross annual return on the minimum investment? (Check only one response.)
- [ ] $8
- [ ] $80
- [ ] $800
- [ ] $1,000

C-10. Pamela wants a mutual fund that has a management fee of less than 1%. She also wants a gross annual return of over 6.5%. Based on the information in the table below which fund should Pamela choose? (Check only one response.)

<table>
<thead>
<tr>
<th></th>
<th>Gross Annual Return</th>
<th>Management Fee</th>
<th>Minimum Investment</th>
<th>Years of Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund A</td>
<td>6.2%</td>
<td>0.60%</td>
<td>$500</td>
<td>4</td>
</tr>
<tr>
<td>Fund B</td>
<td>8.1%</td>
<td>1.20%</td>
<td>$1500</td>
<td>10</td>
</tr>
<tr>
<td>Fund C</td>
<td>7.0%</td>
<td>0.80%</td>
<td>$1000</td>
<td>7</td>
</tr>
</tbody>
</table>
C-11. Consider the information about seven mutual funds presented below, and answer the following questions.

<table>
<thead>
<tr>
<th>Fund</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross annual return</td>
<td>10%</td>
<td>11%</td>
<td>8%</td>
<td>12%</td>
<td>9%</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>Management fee</td>
<td>0.50%</td>
<td>2.00%</td>
<td>1.00%</td>
<td>2.00%</td>
<td>0.30%</td>
<td>0.50%</td>
<td>1.00%</td>
</tr>
<tr>
<td>Minimum investment</td>
<td>$4,000</td>
<td>$3,500</td>
<td>$1,000</td>
<td>$3,000</td>
<td>$2,500</td>
<td>$2,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>Years of activity</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td>Percent of Asset allocation to bonds</td>
<td>0.10%</td>
<td>1.00%</td>
<td>7.00%</td>
<td>0.20%</td>
<td>6.00%</td>
<td>5.00%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

(a) What is the lowest account management fee demanded? (Check only one response.)

- [ ] 10.00%
- [ ] 7.00%
- [ ] 1.00%
- [ ] 0.50%
- [ ] 0.30%
- [ ] 0.20%
- [ ] 0.10%

(b) Which mutual fund provides the best net rate of return to the investor, after subtracting management fees? (Check only one response.)

- [ ] Fund A
- [ ] Fund B
- [ ] Fund C
- [ ] Fund D
- [ ] Fund E
- [ ] Fund F
- [ ] Fund G
C-12. Frank has $2,000 to invest. He wants a mutual fund that has a management fee of less than 1.5%. He also wants a fund that has been active for at least 5 years and has a gross annual return of at least 6.0%. Based on the information in the table below which fund should Frank choose? (Check only one response.)

- Fund A
- Fund B
- Fund C
- Fund D
- Fund E
- Fund F
- Fund G
- Fund H
- Fund I

<table>
<thead>
<tr>
<th>Gross Annual Return</th>
<th>Management Fee</th>
<th>Minimum Investment</th>
<th>Years of Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund A</td>
<td>6.25%</td>
<td>0.60%</td>
<td>$1,500</td>
</tr>
<tr>
<td>Fund B</td>
<td>7.30%</td>
<td>1.20%</td>
<td>$2,500</td>
</tr>
<tr>
<td>Fund C</td>
<td>6.00%</td>
<td>0.80%</td>
<td>$1,500</td>
</tr>
<tr>
<td>Fund D</td>
<td>7.00%</td>
<td>1.50%</td>
<td>$2,000</td>
</tr>
<tr>
<td>Fund E</td>
<td>7.15%</td>
<td>0.75%</td>
<td>$2,500</td>
</tr>
<tr>
<td>Fund F</td>
<td>5.85%</td>
<td>2.00%</td>
<td>$1,000</td>
</tr>
<tr>
<td>Fund G</td>
<td>6.20%</td>
<td>1.25%</td>
<td>$2,500</td>
</tr>
<tr>
<td>Fund H</td>
<td>4.00%</td>
<td>1.75%</td>
<td>$500</td>
</tr>
<tr>
<td>Fund I</td>
<td>5.50%</td>
<td>0.90%</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Simple and Complex Consistency Problems in the Health, Nutrition, and Finance Domains

(Note that Versions 1 and 2 for each problem should be separated by several filler tasks and that the version numbers are not provided to respondents.)

<table>
<thead>
<tr>
<th>I-1. [Version 1]</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Below are 6 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown. Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.</td>
<td></td>
</tr>
<tr>
<td><strong>Cost</strong></td>
<td>Dissatisfied</td>
</tr>
<tr>
<td>Plan A</td>
<td>$50</td>
</tr>
<tr>
<td>Plan B</td>
<td>$100</td>
</tr>
<tr>
<td>Plan C</td>
<td>$50</td>
</tr>
<tr>
<td>Plan D</td>
<td>$75</td>
</tr>
<tr>
<td>Plan E</td>
<td>$100</td>
</tr>
<tr>
<td>Plan F</td>
<td>$75</td>
</tr>
</tbody>
</table>

Question 1. Which plan would be your first choice? Please put the plan letter in this space __________
Question 2. Which plan would be your second choice? Please put the plan letter in this space __________
Question 3. Which plan would be your third choice? Please put the plan letter in this space __________
Below are 6 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown.

Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
<th>Dissatisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Somewhat satisfied</th>
<th>Very or completely satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan E</td>
<td>$100</td>
<td>7%</td>
<td>4%</td>
<td>25%</td>
<td>64%</td>
</tr>
<tr>
<td>Plan B</td>
<td>$100</td>
<td>10%</td>
<td>7%</td>
<td>24%</td>
<td>59%</td>
</tr>
<tr>
<td>Plan D</td>
<td>$75</td>
<td>14%</td>
<td>6%</td>
<td>24%</td>
<td>56%</td>
</tr>
<tr>
<td>Plan F</td>
<td>$75</td>
<td>15%</td>
<td>6%</td>
<td>24%</td>
<td>55%</td>
</tr>
<tr>
<td>Plan A</td>
<td>$50</td>
<td>18%</td>
<td>8%</td>
<td>22%</td>
<td>52%</td>
</tr>
<tr>
<td>Plan C</td>
<td>$50</td>
<td>20%</td>
<td>6%</td>
<td>23%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Question 1. Which plan would be your first choice?
Please put the plan letter in this space __________

Question 2. Which plan would be your second choice?
Please put the plan letter in this space __________

Question 3. Which plan would be your third choice?
Please put the plan letter in this space __________
Below are 15 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown.

Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
<th>Dissatisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Somewhat satisfied</th>
<th>Very or completely satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$50</td>
<td>18%</td>
<td>8%</td>
<td>22%</td>
<td>52%</td>
</tr>
<tr>
<td>B</td>
<td>$100</td>
<td>10%</td>
<td>7%</td>
<td>24%</td>
<td>59%</td>
</tr>
<tr>
<td>C</td>
<td>$50</td>
<td>20%</td>
<td>6%</td>
<td>23%</td>
<td>50%</td>
</tr>
<tr>
<td>D</td>
<td>$75</td>
<td>14%</td>
<td>6%</td>
<td>24%</td>
<td>56%</td>
</tr>
<tr>
<td>E</td>
<td>$100</td>
<td>7%</td>
<td>4%</td>
<td>25%</td>
<td>64%</td>
</tr>
<tr>
<td>F</td>
<td>$75</td>
<td>15%</td>
<td>6%</td>
<td>24%</td>
<td>55%</td>
</tr>
<tr>
<td>G</td>
<td>$75</td>
<td>17%</td>
<td>7%</td>
<td>24%</td>
<td>52%</td>
</tr>
<tr>
<td>H</td>
<td>$100</td>
<td>9%</td>
<td>5%</td>
<td>25%</td>
<td>61%</td>
</tr>
<tr>
<td>I</td>
<td>$75</td>
<td>16%</td>
<td>6%</td>
<td>24%</td>
<td>54%</td>
</tr>
<tr>
<td>J</td>
<td>$100</td>
<td>13%</td>
<td>5%</td>
<td>24%</td>
<td>58%</td>
</tr>
<tr>
<td>K</td>
<td>$100</td>
<td>14%</td>
<td>5%</td>
<td>24%</td>
<td>57%</td>
</tr>
<tr>
<td>L</td>
<td>$50</td>
<td>22%</td>
<td>11%</td>
<td>21%</td>
<td>46%</td>
</tr>
<tr>
<td>M</td>
<td>$50</td>
<td>17%</td>
<td>8%</td>
<td>23%</td>
<td>52%</td>
</tr>
<tr>
<td>N</td>
<td>$75</td>
<td>16%</td>
<td>7%</td>
<td>24%</td>
<td>53%</td>
</tr>
<tr>
<td>O</td>
<td>$50</td>
<td>20%</td>
<td>10%</td>
<td>22%</td>
<td>48%</td>
</tr>
</tbody>
</table>

**Question 1.** Which plan would be your first choice?
Please put the plan letter in this space __________

**Question 2.** Which plan would be your second choice?
Please put the plan letter in this space __________

**Question 3.** Which plan would be your third choice?
Please put the plan letter in this space __________
Below are 15 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown. Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
<th>Dissatisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Somewhat satisfied</th>
<th>Very or completely satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan E</td>
<td>$100</td>
<td>7%</td>
<td>4%</td>
<td>25%</td>
<td>64%</td>
</tr>
<tr>
<td>Plan H</td>
<td>$100</td>
<td>9%</td>
<td>5%</td>
<td>25%</td>
<td>61%</td>
</tr>
<tr>
<td>Plan B</td>
<td>$100</td>
<td>10%</td>
<td>7%</td>
<td>24%</td>
<td>59%</td>
</tr>
<tr>
<td>Plan J</td>
<td>$100</td>
<td>13%</td>
<td>5%</td>
<td>24%</td>
<td>58%</td>
</tr>
<tr>
<td>Plan K</td>
<td>$100</td>
<td>14%</td>
<td>5%</td>
<td>24%</td>
<td>57%</td>
</tr>
<tr>
<td>Plan D</td>
<td>$75</td>
<td>14%</td>
<td>6%</td>
<td>24%</td>
<td>56%</td>
</tr>
<tr>
<td>Plan F</td>
<td>$75</td>
<td>15%</td>
<td>6%</td>
<td>24%</td>
<td>55%</td>
</tr>
<tr>
<td>Plan I</td>
<td>$75</td>
<td>16%</td>
<td>6%</td>
<td>24%</td>
<td>54%</td>
</tr>
<tr>
<td>Plan N</td>
<td>$75</td>
<td>16%</td>
<td>7%</td>
<td>24%</td>
<td>53%</td>
</tr>
<tr>
<td>Plan G</td>
<td>$75</td>
<td>17%</td>
<td>7%</td>
<td>24%</td>
<td>52%</td>
</tr>
<tr>
<td>Plan M</td>
<td>$50</td>
<td>17%</td>
<td>8%</td>
<td>23%</td>
<td>52%</td>
</tr>
<tr>
<td>Plan A</td>
<td>$50</td>
<td>18%</td>
<td>8%</td>
<td>22%</td>
<td>52%</td>
</tr>
<tr>
<td>Plan C</td>
<td>$50</td>
<td>20%</td>
<td>6%</td>
<td>23%</td>
<td>50%</td>
</tr>
<tr>
<td>Plan O</td>
<td>$50</td>
<td>20%</td>
<td>10%</td>
<td>22%</td>
<td>48%</td>
</tr>
<tr>
<td>Plan L</td>
<td>$50</td>
<td>22%</td>
<td>11%</td>
<td>21%</td>
<td>46%</td>
</tr>
</tbody>
</table>

Question 1. Which plan would be your first choice? Please put the plan letter in this space __________

Question 2. Which plan would be your second choice? Please put the plan letter in this space __________

Question 3. Which plan would be your third choice? Please put the plan letter in this space __________
Imagine that you need to choose between two dietary supplements recommended by a nutritionist. There are two available to you (described below). Please indicate how attractive you find each supplement.

<table>
<thead>
<tr>
<th>Supplement A</th>
<th>Supplement B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taste</td>
<td>Delicious</td>
</tr>
<tr>
<td>Effectiveness</td>
<td>Good</td>
</tr>
</tbody>
</table>

How attractive is Supplement A to you? (Check only one response.)

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>
not at all attractive | very attractive

How attractive is Supplement B to you? (Check only one response.)

<p>| | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>
not at all attractive | very attractive
I-4. [Version 1a]

Imagine that you need to choose a dietary supplement. Here is one recommended by a nutritionist:

<table>
<thead>
<tr>
<th>Supplement C</th>
<th>Supplement D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taste</td>
<td>FDA Effectiveness Rating</td>
</tr>
<tr>
<td>Delicious</td>
<td>5.2 (1=low, 10=high effectiveness)</td>
</tr>
</tbody>
</table>

How attractive is Supplement C to you? (Check only one response.)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>not at all attractive</th>
<th>very attractive</th>
</tr>
</thead>
</table>

I-4. [Version 1b]

Imagine that you need to choose a dietary supplement. Here is one recommended by a nutritionist:

<table>
<thead>
<tr>
<th>Supplement D</th>
<th>Supplement C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taste</td>
<td>FDA Effectiveness Rating</td>
</tr>
<tr>
<td>Bland</td>
<td>8.9 (1=low, 10=high effectiveness)</td>
</tr>
</tbody>
</table>

How attractive is Supplement D to you? (Check only one response.)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>not at all attractive</th>
<th>very attractive</th>
</tr>
</thead>
</table>

I-4. [Version 2]

Imagine that you need to choose between two dietary supplements recommended by a nutritionist. There are two available to you (described below). Please indicate how attractive you find each supplement.

<table>
<thead>
<tr>
<th>Supplement C</th>
<th>Supplement D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taste</td>
<td>FDA Effectiveness Rating</td>
</tr>
<tr>
<td>Delicious</td>
<td>5.2 (1=low, 10=high effectiveness)</td>
</tr>
</tbody>
</table>

How attractive is Supplement C to you? (Check only one response.)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>not at all attractive</th>
<th>very attractive</th>
</tr>
</thead>
</table>

How attractive is Supplement D to you? (Check only one response.)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>not at all attractive</th>
<th>very attractive</th>
</tr>
</thead>
</table>
I-5. Imagine you are choosing between the two banks shown below.

<table>
<thead>
<tr>
<th></th>
<th>[Version 1]</th>
<th>[Version 2]</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Service</strong></td>
<td>Bank A</td>
<td>Bank B</td>
</tr>
<tr>
<td>Customer support availability</td>
<td>⚫</td>
<td>○</td>
</tr>
<tr>
<td>Prompt helpline response</td>
<td>⚫</td>
<td>○</td>
</tr>
<tr>
<td>Branch convenience</td>
<td>}</td>
<td>}</td>
</tr>
<tr>
<td><strong>Account Features</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest earned</td>
<td>○</td>
<td>⚫</td>
</tr>
<tr>
<td>Overdraft protection</td>
<td>○</td>
<td>⚫</td>
</tr>
<tr>
<td>Easy-to-use telephone banking</td>
<td>○</td>
<td>⚫</td>
</tr>
</tbody>
</table>

KEY: ○ = Below Average, ● = Above Average

Which bank would you be more likely to choose: Bank A or Bank B?

(Choose only one response.)

<table>
<thead>
<tr>
<th>More likely to choose</th>
<th>Bank A</th>
<th>More likely to choose</th>
<th>Bank B</th>
</tr>
</thead>
<tbody>
<tr>
<td>much more likely to choose A</td>
<td></td>
<td>slightly more likely to choose B</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>moderately more likely to choose B</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>slightly more likely to choose B</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>moderately more likely to choose B</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>much more likely to choose B</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
I-6. Imagine you are choosing between the two banks shown below.

<table>
<thead>
<tr>
<th>Account Features</th>
<th>Bank E</th>
<th>Bank F</th>
<th>Bank E</th>
<th>Bank F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest earned</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>●</td>
</tr>
<tr>
<td>Overdraft protection</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>●</td>
</tr>
<tr>
<td>Easy-to-use telephone banking</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>●</td>
</tr>
</tbody>
</table>

**Related Discounts**

| Monthly service fee discounts | ○      | ●      |
| Loan discounts               | ●      | ○      |
| Bill payment service discounts | ●      | ○      |

**Customer Service**

| Customer support availability | ○      | ●      |
| Prompt helpline response      | ○      | ●      |
| Branch convenience            | ○      | ●      |

**Industry Ratings**

| Business Bureau Ratings      | ●      | ○      |
| Service Satisfaction Index   | ●      | ○      |
| Industry Award Ranking       | ●      | ○      |

**KEY:** ○ = Below Average ● = Above Average

---

**Which bank would you be more likely to choose: Bank E or Bank F?**

(Check only one response.)

<table>
<thead>
<tr>
<th>More likely to choose Bank E</th>
<th>More likely to choose Bank F</th>
</tr>
</thead>
<tbody>
<tr>
<td>much more likely to choose E</td>
<td>slightly more likely to choose F</td>
</tr>
<tr>
<td>moderately more likely to choose E</td>
<td>moderately more likely to choose F</td>
</tr>
<tr>
<td>slightly more likely to choose E</td>
<td>much more likely to choose F</td>
</tr>
</tbody>
</table>

☐ 1  ☐ 2  ☐ 3  ☐ 4  ☐ 5  ☐ 6