

Wyoming Benefits Survey 2009



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**Wyoming Department of Employment
Research & Planning**



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Wyoming Department of Employment

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Wyoming Benefits Survey

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Introduction

Employer-sponsored benefits such as health insurance historically have been an important part of recruiting and retaining employees. However, as costs associated with health insurance rise, more employers are either changing the terms of their health insurance benefits to shift more of the premium burden on the employee, increasing deductibles and decreasing benefits, or ceasing to provide insurance at all.

The national average cost of health insurance increased by 119% during the last decade (The Kaiser Family Foundation and Health Research & Educational Trust, 2008). As the cost of this benefit increased, the proportion of employers, especially small employers, who could afford to offer insurance to their employees declined. Nationally, the percentage of employers with three to nine employees that offered health insurance declined from 57% to 49% between 2000 and 2008 (Napel, Bulchis, Trinity, et.al., 2008). Additionally, the percentage of employees considered underinsured, including those who were offered plans with a deductible of \$1,000 or more, increased from 16% to 35% during 2008 (Napel, Bulchis, Trinity, et.al., 2008).

According to the U.S. Census Bureau, the percentage of Americans not covered by private or government health insurance rose from 12.9% in 1987 to 15.3% in 2007. People do not have insurance for a number of reasons. Sometimes their employer does

not offer benefits, or they may be ineligible for other reasons. In other cases, an employee's wages are not sufficient to afford the premiums (Kaiser Family Foundation, 2008). The number of uninsured employees will most likely continue to increase due to the current economic downturn and rising costs.

As a result of the growing number of uninsured people, hospitals shift costs to those who can pay by increasing the cost of services to insured patients, particularly those with employer-sponsored health insurance, to offset the loss in revenue. This causes insurance companies to increase premium costs to employers. An employer may require an employee to pay a larger share of the cost, or the employee may choose a plan with increased deductibles and co-pays and decreased benefits. Or, the employer may simply quit offering health insurance (Strengthening employer-based health care, 2009a).

A case study in New Jersey showed the percentage of uncompensated care, which includes charity care, bad debts, and the amount not paid by Medicare and Medicaid, increased by 4% in six years. However, the estimated cost of providing uncompensated care increased by 51% during the same time (Strengthening employer-based health care, 2009b). This rise in uncompensated care is occurring in Wyoming, too. According to officials at Wyoming Medical Center in Casper, the hospital has seen a 23% increase in the amount of uncompensated care between July 2008 and the present. They expect the amount of uncompensated care to be nearly \$40 million by the end of the 2009 fiscal year (Rupp, 2009).

Table 1: Response Rates by Survey Quarter, Wyoming Benefits Survey, 2008

Response Type	Survey Quarter									
	2008Q1		2008Q2		2008Q3		2008Q4		Total	
	%		%		%		%		%	
	N	(Gross)	N	(Gross)	N	(Gross)	N	(Gross)	N	(Gross)
Total Surveys	708		667		697		679		2,751	
Responded - Operating (Gross Response Rate)	525	74.2%	517	77.5%	572	82.1%	544	80.1%	2,158	78.4%
Insufficient Address Information	21	3.0%	5	0.7%	3	0.4%	2	0.3%	31	1.1%
Refused	25	3.5%	16	2.4%	23	3.3%	11	1.6%	75	2.7%
Temporarily Closed	19	2.7%	4	0.6%	5	0.7%	10	1.5%	38	1.4%
Permanently Out of Business	64	9.0%	17	2.5%	29	4.2%	27	4.0%	137	5.0%
No Employees Working During Reference Period	4	0.6%	1	0.1%	3	0.4%	2	0.3%	10	0.4%

Net Usable Response Rates by Survey Quarter

Response Type	Survey Quarter									
	2008Q1		2008Q2		2008Q3		2008Q4		Total	
	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)
Net Usable Surveys and Response Rate	575	91.3%	624	82.9%	634	90.2%	627	86.8%	2,460	87.7%

The purpose of the Wyoming Benefits Survey is three-fold. First, it provides a standard method of measuring how benefits are offered in the state. Second, it provides a means of monitoring trends over time and allows for a way of identifying major changes to the market and potential issues. Finally, it allows for research and policy analysis (Levit & Wiatrowski, 2001). The following analysis provides details of benefits in Wyoming during 2008.

Response Rates and Methodology

In 2008 a sample of 2,751 employers were randomly selected to complete the benefits survey (Table 1). Of these, 2,158 (78.4%) were operating and responded. Only 75 (2.7%) refused, 38 (1.4%) were temporarily out of business, and 137 (5.0%) were permanently out of business. There was insufficient address information to contact 31 employers

(1.1%) and 10 employers (0.4%) responded that they had no employees during the survey reference period. After removing those who we could not contact, those who refused, those who were closed either temporarily or permanently, and those who did not have any employees during the reference period, the net useable response rate for this year's benefits survey was 87.7%. Across all four quarters, the net useable response rate ranged from a high of 91.3% in the first quarter to a low of 82.9% in the second quarter.

The survey methodology was the same as in previous years. For a complete explanation of methodology, see Hauf, Knapp, and Leonard (2006).

Survey Results

A good indicator of whether an employee will be offered benefits is full-time or part-

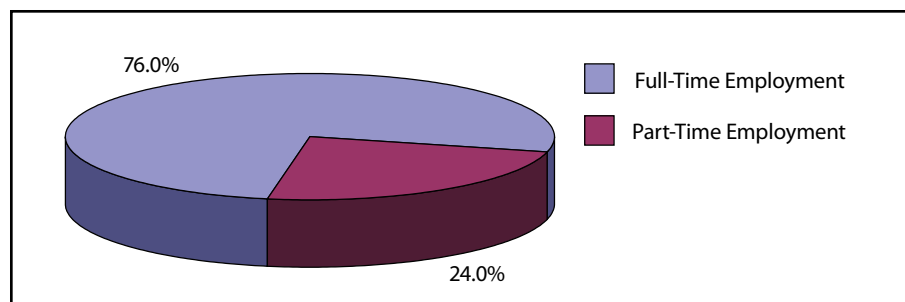


Figure 1: Percentage of Employees in Wyoming by Full- and Part-Time Status, 2008

time work status. Figure 1 shows that in 2008 just over three-fourths (76.0%) of employees held full-time positions while the other 24.0% worked part-time.

Total compensation refers to the amount of money an employer spends on wages combined with the amount spent on other benefits. Contributions to insurance plans and retirement plans represent the majority of total compensation other than wages. In 2008, 4.4% of total compensation consisted of contributions to retirement plans and 8.3% went to insurance costs (see Figure 2).

Table 2 (see page 4) shows the proportion of employers that offered benefits to their employees by full- and part-time status. In all cases, a greater proportion of employers offered benefits to full-time employees than to part-time employees. In 2008 paid holidays was the benefit most often offered to full-time employees (55.6%) followed by paid vacation (55.2%), and health insurance (44.0%). Approximately 39.1% of employers offered retirement benefits to their full-time employees. In comparison, the benefits most often offered to part-time employees included

shift differentials (25.3%), paid holidays (18.6%), and retirement plans (15.2%). Only 6.4% of employers offered their part-time employees health insurance.

Table 3a (see page 5) shows the number of employees that were offered benefits in 2008 by firm size for full- and part-time employees. The largest firms offered the largest number of benefits to both full- and part-time employees. Of the 166,611 full-time employees who were offered health insurance, 114,030 worked in firms with 50 or more employees, while only 5,030 of those working for firms with 1-4 employees were offered the same benefit. Similarly, 115,056 full-time employees working for the state's largest firms received retirement benefits compared to 4,604 working for the state's smallest firms.

Similarly, more part-time employees working for large firms were offered benefits than those working for small firms. Out of 65,573 part-time workers in the state, 21,690 were offered retirement benefits; more than three-fourths (16,499) of whom worked for large firms. In contrast, only 511 of those working part-time for firms with 1-4 employees were offered retirement

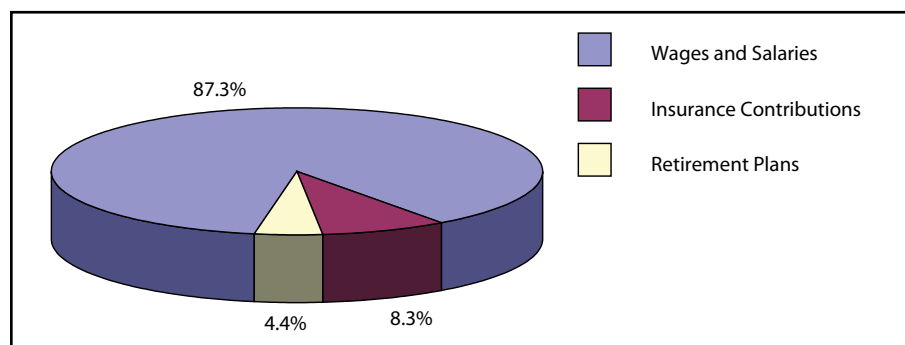


Figure 2: Wyoming Compensation Costs as a Percentage of Total Compensation, 2008

Table 2: Percentage of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming, 2004-2008

Benefit Type	2004		2005		2006		2007		2008	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	3.6%	2.0%	2.7%	1.0%	2.7%	1.2%	2.0%	1.1%	2.8%	1.3%
Dental Plan	35.1%	6.4%	27.2%	4.8%	27.9%	5.2%	28.1%	5.8%	28.7%	4.3%
Dependent Health Insurance	45.0%	6.1%	34.1%	4.0%	35.4%	4.6%	36.1%	5.5%	35.8%	3.3%
Educational/Tuition Assist.	23.6%	10.3%	20.4%	8.8%	20.6%	8.7%	22.8%	12.0%	23.7%	11.7%
Flexible Spending Account	16.3%	5.3%	12.1%	3.5%	12.5%	4.3%	13.2%	5.1%	13.0%	3.5%
Health Insurance	52.2%	7.2%	41.9%	6.1%	43.2%	6.2%	43.0%	7.0%	44.0%	6.4%
Hiring Bonus	5.9%	2.2%	5.3%	1.4%	6.6%	2.1%	7.9%	2.4%	6.8%	1.9%
Life Insurance	32.1%	5.9%	26.8%	3.9%	27.3%	4.2%	28.4%	5.9%	28.4%	4.9%
Long-Term Disability	14.2%	2.2%	11.7%	1.8%	11.8%	2.0%	13.1%	3.4%	11.8%	2.4%
Paid Holidays	59.4%	15.3%	55.6%	16.0%	54.5%	17.5%	55.0%	18.7%	55.6%	18.6%
Paid Personal Leave	19.7%	4.9%	23.2%	6.2%	28.5%	7.5%	31.2%	10.7%	23.9%	7.7%
Paid Sick Leave	36.0%	7.5%	29.5%	6.7%	28.6%	6.7%	27.0%	6.9%	26.7%	6.1%
Paid Vacation	63.0%	14.3%	53.4%	10.4%	53.5%	11.0%	54.7%	13.9%	55.2%	13.9%
Retirement Plan	41.6%	15.8%	35.0%	11.1%	36.4%	13.4%	38.0%	14.8%	39.1%	15.2%
Operate in Shifts	15.9%	16.9%	11.4%	13.7%	11.5%	13.0%	11.0%	9.7%	11.0%	10.2%
Shift Differentials	30.3%	25.7%	30.7%	22.2%	32.1%	23.9%	25.2%	16.4%	32.1%	25.3%
Short-Term Disability	13.2%	2.3%	10.7%	2.1%	10.7%	2.2%	12.3%	3.2%	12.5%	2.1%
Vision Plan	15.6%	4.1%	11.6%	2.1%	13.2%	2.4%	15.8%	3.9%	16.5%	2.5%

benefits. Only 6,455 of 65,573 part-time employees in the state were offered health insurance benefits during 2008. Of those, 5,028 worked for firms with 50 or more employees.

The percentage of employers offering health insurance increased with the number of employees, as did the proportion of employees who were offered the benefit (see Figure 3, page 6). Among

firms with 1-4 employees, 32.0% of employers offered health insurance and 36.7% of employees in firms this size were offered the insurance. In comparison, 91.3% of employers with 50 or more workers offered health insurance and it was offered to 94.6% of employees in firms this size.

The same pattern occurred for retirement benefits (see Figure 4, page

6). Approximately 28.3% of the smallest firms (1-4 employees) offered this benefit to their employees and approximately one-third (33.4%) of employees in firms this size were offered the benefit. For the largest firms (50+ employees), 88.6% of firms offered retirement benefits and 94.4% of their employees were offered a retirement plan.

(Text continued on page 6)

Table 3a: Number and Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2008

Benefit Type	Number of Employees										Total ^a
	1-4		5-9		10-19		20-49		50+		
Total Full-Time Employees	n	%	n	%	n	%	n	%	n	%	208,051
Child Care	227	1.7%	622	3.5%	823	3.8%	2,049	6.3%	26,018	21.3%	29,738 14.3%
Dental Plan	3,170	23.1%	5,167	29.1%	9,414	43.2%	20,735	64.5%	102,439	85.2%	140,925 67.7%
Dependent Health Ins.	4,126	30.1%	6,088	34.5%	12,338	57.3%	23,609	73.0%	111,892	93.1%	158,052 76.0%
Educational/Tuition Assist.	3,215	23.6%	4,645	26.2%	5,756	26.7%	11,012	33.8%	77,032	63.9%	101,660 48.9%
Flexible Spending Account	1,410	10.3%	2,115	11.9%	4,344	20.2%	10,834	33.2%	86,264	71.0%	104,967 50.5%
Health Insurance	5,030	36.7%	8,059	45.1%	14,129	65.8%	25,363	78.4%	114,030	94.6%	166,611 80.1%
Hiring Bonus	612	4.5%	1,324	7.4%	1,815	8.4%	6,502	19.9%	42,852	35.6%	53,106 25.5%
Life Insurance	3,113	22.6%	5,131	28.9%	8,774	40.5%	21,653	66.9%	109,182	92.2%	147,853 71.1%
Long-Term Disability	1,327	9.7%	1,823	10.2%	3,504	16.2%	9,347	28.9%	72,830	60.3%	88,831 42.7%
Operate in Shifts	921	6.7%	1,554	8.7%	3,024	14.0%	7,929	24.3%	61,521	50.7%	74,950 36.0%
Shift Differentials	333	36.1%	424	27.6%	750	25.8%	2,455	33.4%	37,865	62.3%	41,826 55.8%
Paid Holidays	7,527	54.6%	11,271	63.0%	14,168	65.2%	23,134	70.7%	100,820	82.9%	156,919 75.4%
Paid Personal Leave	3,476	25.2%	4,535	25.4%	6,228	28.6%	11,321	34.6%	59,944	49.2%	85,505 41.1%
Paid Sick Leave	3,681	26.8%	4,231	23.7%	6,288	28.9%	11,711	35.8%	62,830	53.1%	88,742 42.7%
Paid Vacation	7,060	51.3%	10,257	57.4%	14,716	67.6%	24,067	73.5%	93,244	76.8%	149,344 71.8%
Retirement Plan	4,604	33.4%	7,774	43.4%	12,753	58.6%	24,183	73.9%	115,056	94.4%	164,371 79.0%
Short-Term Disability	1,567	11.4%	2,024	11.3%	3,984	18.4%	9,634	29.7%	57,463	47.5%	74,671 35.9%
Vision Plan	1,527	11.1%	2,801	15.7%	5,344	24.5%	13,802	42.6%	83,835	69.8%	107,310 51.6%
Total Part-Time Employees	n	%	n	%	n	%	n	%	n	%	65,573
Child Care	65	1.2%	27	0.3%	166	1.7%	307	2.8%	2,262	7.2%	2,827 4.3%
Dental Plan	54	1.0%	94	1.2%	266	2.7%	895	8.3%	4,705	15.5%	6,015 9.2%
Dependent Health Ins.	29	0.5%	46	0.6%	143	1.4%	401	3.7%	4,601	15.2%	5,220 8.0%
Educational/Tuition Assist.	553	10.3%	678	9.0%	849	8.7%	881	8.2%	9,978	32.2%	12,939 19.7%
Flexible Spending Account	65	1.2%	100	1.3%	79	0.8%	732	6.8%	7,649	24.8%	8,625 13.2%
Health Insurance	163	3.0%	292	3.8%	335	3.4%	637	5.9%	5,028	16.6%	6,455 9.8%
Hiring Bonus	18	0.3%	63	0.8%	104	1.1%	318	2.9%	2,547	8.3%	3,050 4.7%
Life Insurance	102	1.9%	74	1.0%	275	2.8%	896	8.3%	4,814	15.2%	6,160 9.4%
Long-Term Disability	21	0.4%	32	0.4%	78	0.8%	136	1.3%	3,641	11.5%	3,908 6.0%
Operate in Shifts	577	10.7%	1,317	17.3%	1,713	17.7%	2,250	20.8%	10,354	33.2%	16,211 24.7%
Shift Differentials	50	8.8%	86	6.9%	321	18.5%	623	31.3%	3,919	37.9%	4,999 30.8%
Paid Holidays	722	13.3%	1,343	17.5%	1,503	15.3%	1,209	11.2%	7,610	23.9%	12,387 18.9%
Paid Personal Leave	321	5.9%	395	5.2%	537	5.5%	979	9.1%	9,005	28.3%	11,237 17.1%
Paid Sick Leave	303	5.6%	355	4.7%	329	3.3%	610	5.6%	5,655	17.8%	7,252 11.1%
Paid Vacation	654	12.0%	1,094	14.3%	1,468	14.9%	1,474	13.6%	6,719	21.1%	11,408 17.4%
Retirement Plan	511	9.4%	724	9.4%	1,484	15.1%	2,471	22.9%	16,499	51.9%	21,690 33.1%
Short-Term Disability	13	0.2%	97	1.3%	120	1.2%	182	1.7%	1,529	4.8%	1,940 3.0%
Vision Plan	6	0.1%	83	1.1%	61	0.6%	407	3.8%	4,128	13.7%	4,685 7.1%

^aPercentages may not add due to rounding.

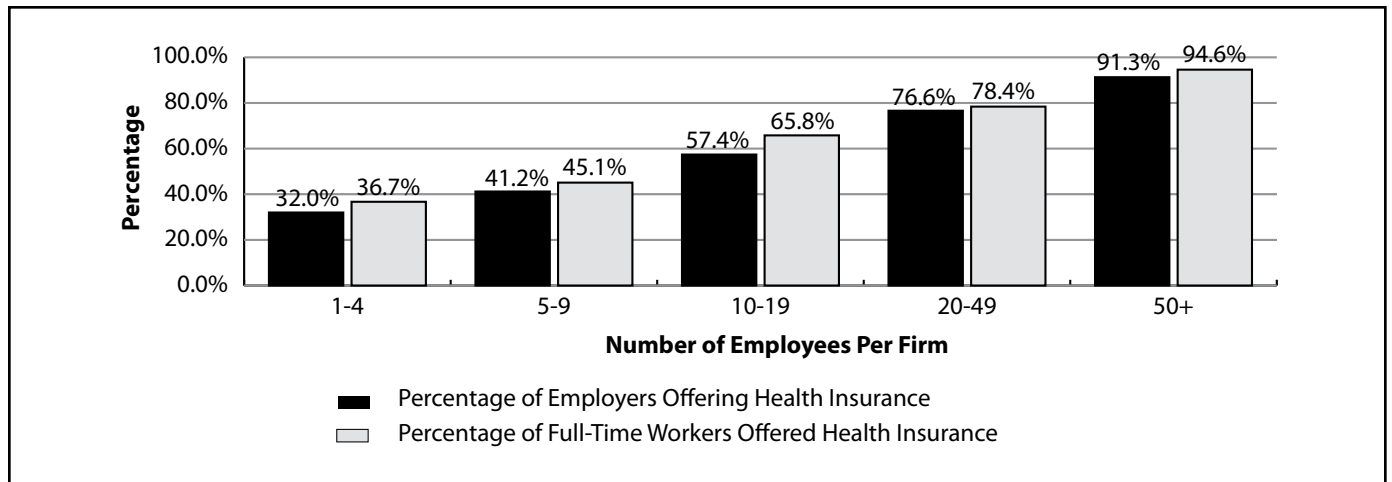


Figure 3: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered Health Insurance by Employer Size, 2008

(Text continued from page 4)

Table 3b (see page 7) shows a larger proportion of large firms offered their employees benefits compared to smaller firms. In general, the smallest proportion of firms offering benefits were those with 1-4 employees and that proportion increased as firm size increased. For example, 17.4% of firms with 1-4 employees, 38.8% of firms with 10-19 employees, and 80.7% of firms with 50 or more employees offered dental

plans to their full-time employees. In 2008, 32.0% of firms with 1-4 employees offered their full-time employees health insurance compared to 91.3% of firms with 50 or more employees. Just over one-quarter (28.3%) of small firms offered retirement plans to their full-time employees while 88.6% of large firms offered this benefit.

The results were similar for part-time

(Text continued on page 8)

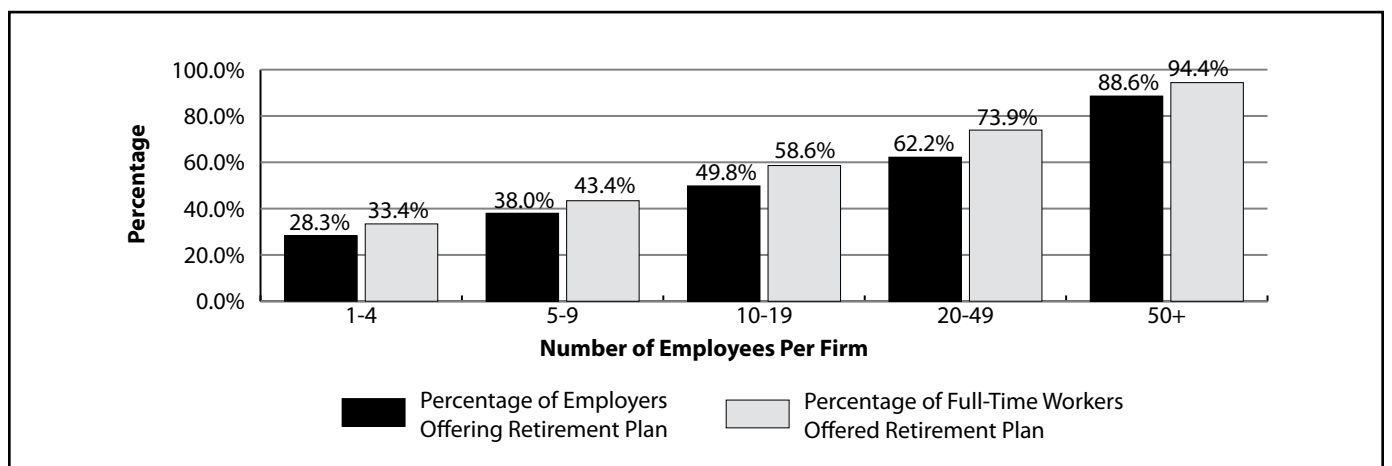


Figure 4: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Employer Size, 2008

Table 3b: Number and Percentage of Wyoming Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming by Number of Employees Per Firm, 2008

Benefit Type	Number of Employees										Total Offering Benefits	% of All Employers
	1-4		5-9		10-19		20-49		50+			
	N	%	N	%	N	%	N	%	N	%		
Full-Time Employees												
Child Care	166	1.8%	97	2.6%	82	3.5%	64	4.3%	80	9.7%	489	2.8%
Dental Plan	1,568	17.4%	934	25.0%	925	38.8%	909	61.2%	666	80.7%	5,002	28.7%
Dependent Health Ins.	2,170	24.1%	1,152	30.9%	1,161	48.7%	1,017	68.5%	749	90.7%	6,248	35.8%
Educational/Tuition Assist.	1,792	20.1%	901	24.4%	520	22.0%	430	29.2%	455	55.8%	4,098	23.7%
Flex. Spending Account	661	7.4%	374	10.1%	374	15.8%	396	26.8%	452	55.0%	2,258	13.0%
Health Insurance	2,885	32.0%	1,537	41.2%	1,363	57.4%	1,137	76.6%	743	91.3%	7,666	44.0%
Hiring Bonus	383	4.3%	169	4.6%	170	7.2%	239	16.2%	212	25.9%	1,173	6.8%
Life Insurance	1,548	17.2%	912	24.5%	851	35.7%	942	63.5%	689	83.4%	4,942	28.4%
Long-Term Disability	639	7.1%	322	8.7%	300	12.6%	387	26.1%	412	50.1%	2,060	11.8%
Operate in Shifts	379	4.2%	377	10.2%	390	16.5%	397	26.8%	369	45.3%	1,912	11.0%
Shift Differentials	153	40.3%	65	17.8%	100	26.5%	89	24.8%	188	50.9%	594	32.1%
Paid Holidays	4,583	50.7%	2,120	56.8%	1,396	58.6%	960	64.7%	648	78.9%	9,707	55.6%
Paid Personal Leave	1,893	20.9%	819	22.0%	655	27.5%	455	30.7%	344	41.6%	4,166	23.9%
Paid Sick Leave	2,250	25.0%	889	23.9%	615	25.8%	500	33.7%	399	49.2%	4,652	26.7%
Paid Vacation	4,349	48.2%	2,130	57.2%	1,502	63.0%	1,033	69.6%	617	75.5%	9,630	55.2%
Retirement Plan	2,559	28.3%	1,418	38.0%	1,187	49.8%	924	62.2%	731	88.6%	6,819	39.1%
Short-Term Disability	730	8.1%	349	9.3%	347	14.5%	388	26.1%	357	43.3%	2,171	12.5%
Vision Plan	797	8.8%	522	14.0%	488	20.5%	549	37.0%	527	63.8%	2,883	16.5%
Part-Time Employees												
Child Care	48	1.1%	12	0.5%	31	1.8%	21	2.0%	26	4.2%	138	1.3%
Dental Plan	44	0.9%	84	3.3%	87	5.2%	89	8.6%	145	23.2%	449	4.3%
Dependent Health Ins.	49	1.1%	49	1.9%	55	3.3%	57	5.5%	136	21.8%	346	3.3%
Educational/Tuition Assist.	452	9.9%	282	11.3%	184	11.1%	118	11.5%	172	28.5%	1,208	11.7%
Flex. Spending Account	62	1.4%	56	2.2%	38	2.3%	74	7.1%	127	21.2%	357	3.5%
Health Insurance	170	3.7%	149	5.9%	128	7.6%	76	7.4%	147	23.4%	670	6.4%
Hiring Bonus	44	1.0%	26	1.0%	35	2.1%	51	4.9%	44	7.3%	200	1.9%
Life Insurance	138	3.0%	66	2.6%	81	4.8%	97	9.4%	135	21.5%	516	4.9%
Long-Term Disability	44	0.9%	32	1.3%	45	2.7%	31	3.0%	98	15.7%	249	2.4%
Operate in Shifts	244	5.3%	302	12.0%	187	11.4%	153	14.9%	170	27.9%	1,057	10.2%
Shift Differentials	44	19.5%	32	10.9%	50	26.8%	41	30.9%	88	52.0%	255	25.3%
Paid Holidays	718	15.5%	544	21.7%	344	20.4%	176	17.1%	162	26.0%	1,944	18.6%
Paid Personal Leave	298	6.4%	174	6.9%	134	7.9%	75	7.3%	128	20.5%	808	7.7%
Paid Sick Leave	205	4.5%	159	6.4%	100	5.9%	72	6.9%	106	17.1%	642	6.1%
Paid Vacation	538	11.6%	373	14.9%	273	16.2%	144	13.9%	129	20.8%	1,456	13.9%
Retirement Plan	437	9.5%	288	11.4%	333	19.8%	264	25.7%	274	43.8%	1,597	15.2%
Short-Term Disability	16	0.3%	49	1.9%	59	3.5%	30	2.9%	69	11.0%	223	2.1%
Vision Plan	5	0.1%	58	2.3%	25	1.5%	51	4.9%	129	20.7%	267	2.5%

(Text continued from page 6)

employees. Fewer firms offered benefits to part-time employees, and larger firms offered benefits more often than smaller firms. Only 3.7% of firms with 1-4 employees offered health insurance benefits to part-time employees while nearly one-quarter (23.4%) with 50 or more employees did. Less than 1 in 10 (9.5%) small firms offered retirement benefits to part-time employees, compared to 43.8% of the largest firms.

In 2008, the benefit offered to the greatest percentage of full-time employees was health insurance (80.9%, Table 4), followed by retirement plans (79.0%), and

dependent health insurance (77.0%). The benefits most often offered to part-time employees were retirement plans (33.1%), followed by shift differentials (31.5%), and educational/tuition assistance (20.1%).

Table 4 also shows trends over time in the percentage of employees that were offered benefits. In general, the percentage of full-time employees offered benefits increased from 2007 while the proportion of part-time employees offered benefits either declined or did not change. As shown in Figure 5 (see page 9), the proportion of full-time employees offered health insurance benefits increased in 2008, as did the proportion of full-time employees who were

Table 4: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming, 2004-2008

Benefit Type	2004		2005		2006		2007		2008	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	8.2%	7.6%	5.7%	0.4%	6.0%	1.6%	5.7%	4.8%	14.3%	4.3%
Dental Plan	74.7%	22.2%	67.8%	9.4%	69.7%	11.2%	65.3%	11.9%	67.7%	9.2%
Dependent Health Insurance	84.6%	26.1%	74.4%	9.6%	74.9%	11.0%	72.8%	11.6%	76.0%	8.0%
Educational/Tuition Assistance	63.7%	36.6%	46.6%	24.7%	47.6%	20.7%	49.6%	20.9%	48.9%	19.7%
Flexible Spending Account	54.1%	22.3%	45.5%	17.7%	47.5%	18.8%	45.6%	17.9%	50.5%	13.2%
Health Insurance	87.9%	33.3%	78.0%	11.3%	79.2%	12.1%	76.3%	13.4%	80.1%	9.8%
Hiring Bonus	20.3%	11.0%	19.9%	5.4%	22.5%	7.7%	27.1%	8.7%	25.5%	4.7%
Life Insurance	76.8%	23.5%	66.8%	8.1%	69.7%	8.9%	67.3%	10.0%	71.1%	9.4%
Long-Term Disability	56.8%	14.2%	45.1%	5.7%	44.1%	6.0%	40.7%	6.2%	42.7%	6.0%
Operate in Shifts	52.8%	51.0%	44.8%	44.6%	44.5%	40.7%	43.1%	30.4%	36.0%	24.7%
Shift Differentials	73.2%	50.9%	45.8%	23.0%	49.2%	26.3%	51.6%	22.1%	55.8%	30.8%
Paid Holidays	79.2%	29.6%	80.6%	25.7%	77.7%	26.4%	73.9%	27.7%	75.4%	18.9%
Paid Personal Leave	35.5%	22.3%	33.3%	10.2%	38.3%	13.5%	46.6%	20.4%	41.1%	17.1%
Paid Sick Leave	63.0%	23.7%	51.7%	19.7%	47.0%	17.5%	39.1%	15.1%	42.7%	11.1%
Paid Vacation	82.2%	35.1%	74.8%	21.3%	76.0%	21.8%	71.8%	28.5%	71.8%	17.4%
Retirement Plan	81.9%	42.4%	75.2%	28.3%	77.8%	30.8%	75.8%	33.1%	79.0%	33.1%
Short-Term Disability	38.9%	11.2%	30.8%	1.8%	31.0%	4.0%	29.4%	4.3%	35.9%	3.0%
Vision Plan	47.4%	20.7%	39.3%	4.4%	44.3%	6.8%	45.9%	9.9%	51.6%	7.1%

offered dependent health care benefits.

The number and percentage of employees offered benefits varied widely by industry (Figure 6). Some industries were more likely to offer a more generous benefits package

than others. It is likely that the seasonal nature of the specific industry drives the benefit structure. For example, it may not be as cost effective to offer benefits to a seasonal work force in leisure & hospitality or construction as it is for a more permanent work force

found in educational & health services or state & local government. Benefits may also be used to attract employees to growing industries such as natural resources & mining.

As shown in Table 5 (see page 11), the percentage of full- and part-time employees who were offered benefits varied by industry with certain benefits more prevalent in some industries. For example, although child care was offered to only 14.3% of full-time employees across all industries, 35.9% of full-time employees in natural resources & mining were offered this benefit, followed by 26.2% in educational & health services. Similarly,

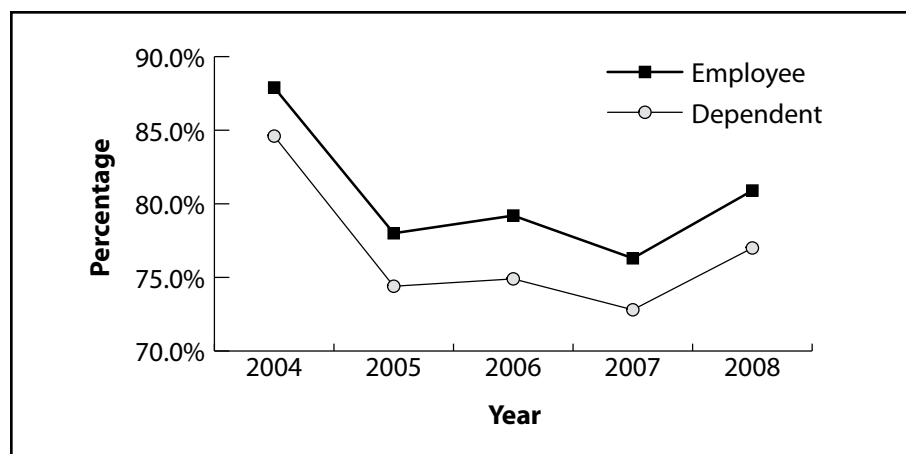


Figure 5: Percentage of Full-Time Employees in Wyoming Offered Health Insurance and Dependent Health Insurance, 2004-2008

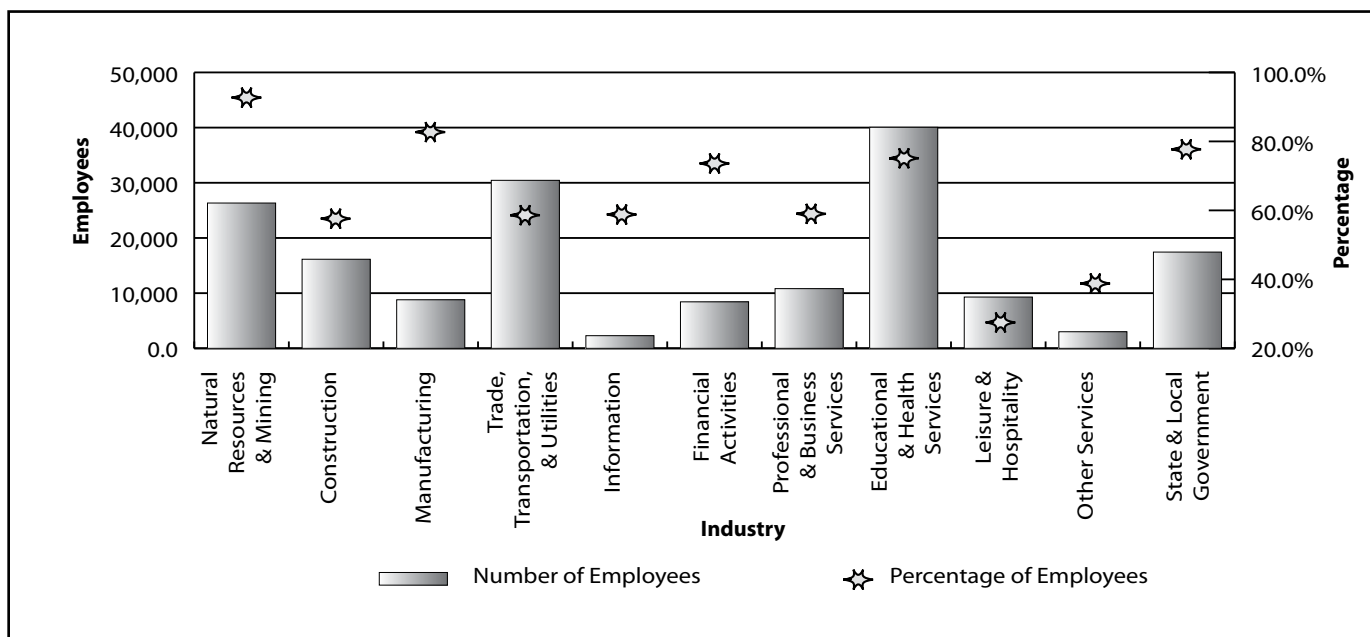


Figure 6: Number and Percentage of Employees (Full- and Part-Time) in Wyoming Offered Health Insurance by Industry, 2008

firms in natural resources & mining and manufacturing offered short-term disability benefits to a greater proportion of full-time employees (68.7% and 53.6%, respectively) compared to all industries (36.1%). State & local government and firms in natural resources & mining offered health insurance benefits to the largest proportion of full-time workers (98.2% and 94.1%, respectively). State & local government also offered retirement benefits to the greatest proportion of full-time workers (99.5%) followed by educational & health services (94.8%).

Firms in natural resources & mining offered a large proportion of their full-time employees most of the benefits included in this survey. Figures 7 and 8 (see page 12) show that approximately 9 of 10 employees (94.1%) were offered health insurance and retirement plans (89.1%). There were only three benefits these firms did not offer to more than half of their employees: paid personal leave (23.1%), paid sick leave (21.4%), and child care benefits (35.9%).

The proportion of employees in the construction industry who were offered benefits was lower than the average for all industries. While 80.9% of employees in all industries were offered health insurance, only 62.8% of construction employees were. Similarly, 79.0% of all employees received retirement benefits compared to 68.4% of those working in construction. The percentage of employees in construction who were offered dependent health insurance was 59.0%, compared to 77.0% for all industries.

An above-average proportion of manufacturing employees were offered health insurance (88.1%) and retirement benefits (84.2%). Approximately 83.3% of these employees were offered dependent

health care as well. Manufacturing firms offered 93.6% of employees paid holidays, and 85.4% were offered paid vacation time.

Trade, transportation, & utilities includes a wide variety of firms; retail stores, trucking companies, and electrical power plants. In 2008, 78.4% of employees in these firms were offered health insurance, which was similar to the average for the state (80.9%). A slightly lower-than-average percentage was offered retirement benefits (72.8%) and 74.2% were offered dependent health insurance.

More full-time employees in the information industry were offered health insurance (84.6%) and retirement benefits (84.5%) than the state average (80.9% and 79.0%, respectively). More than three-fourths of these employees were offered dependent health insurance plans and a similar proportion (74.7%) were offered vision plans.

Compared to full-time workers in all industries, employees in the financial activities industry were more likely to be offered most of the benefits. Approximately 86.0% in this industry were offered health insurance benefits, 80.6% were offered dependent health care benefits, and 81.6% were offered retirement benefits. A greater-than-average proportion of these employees also were offered a dental plan (81.3%), a vision plan (70.6%), and paid vacation time (73.9%).

The professional & business services sector includes a wide range of firms including temporary help agencies, engineering firms, landscaping & snow removal services, and law offices. Compared to the average for all industries in Wyoming,

(Text continued on page 12)

Table 5: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Industry, 2008

Benefit Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Child Care	14.3%	35.9%	8.6%	0.5%	5.9%	0.2%	8.3%	4.6%	26.2%	19.2%	0.1%	0.5%
Dental Plan	68.5%	76.4%	48.1%	77.9%	63.2%	80.4%	81.3%	58.1%	85.7%	45.6%	41.7%	83.3%
Dependent Health Insurance	77.0%	93.7%	59.0%	83.3%	74.2%	83.4%	80.6%	68.3%	89.3%	43.1%	45.0%	97.6%
Educational/Tuition Assistance	49.4%	77.1%	25.3%	66.4%	34.6%	46.7%	66.5%	39.8%	67.4%	28.0%	25.2%	49.6%
Flexible Spending Account	50.7%	73.8%	20.7%	60.9%	38.9%	60.4%	48.5%	38.1%	72.8%	14.8%	27.1%	80.0%
Health Insurance	80.9%	94.1%	62.8%	88.1%	78.4%	84.6%	86.0%	76.5%	92.7%	51.0%	52.9%	98.2%
Hiring Bonus	25.8%	63.5%	8.3%	38.8%	22.4%	22.6%	13.8%	22.0%	33.4%	12.3%	17.8%	0.0%
Life Insurance	72.5%	91.1%	51.9%	80.7%	62.5%	82.8%	79.1%	59.5%	88.8%	42.7%	30.0%	97.3%
Long-Term Disability	43.0%	68.3%	11.8%	45.0%	20.8%	48.6%	62.6%	38.6%	71.6%	9.4%	31.1%	58.2%
Operate in Shifts	36.2%	59.7%	5.9%	62.7%	33.8%	49.7%	6.4%	14.1%	43.1%	43.6%	13.8%	51.2%
Shift Differentials	56.9%	74.1%	73.0%	94.7%	46.0%	34.0%	68.7%	37.3%	71.5%	24.0%	56.8%	17.3%
Paid Holidays	75.5%	81.8%	57.6%	93.6%	78.9%	92.5%	94.9%	87.7%	69.9%	38.8%	72.1%	99.9%
Paid Personal Leave	41.1%	23.1%	34.1%	43.7%	28.8%	55.9%	43.7%	40.1%	81.3%	25.4%	17.3%	33.7%
Paid Sick Leave	43.4%	21.4%	12.7%	48.7%	38.5%	48.7%	61.0%	35.8%	69.3%	26.8%	29.6%	86.0%
Paid Vacation	72.0%	89.2%	54.9%	85.4%	79.7%	61.3%	73.9%	60.3%	63.7%	59.3%	69.6%	86.5%
Retirement Plan	79.0%	89.1%	68.4%	84.2%	72.8%	84.5%	81.6%	77.9%	94.8%	39.7%	47.7%	99.5%
Short-Term Disability	36.1%	68.7%	17.4%	53.6%	26.0%	4.1%	48.2%	34.9%	40.6%	19.8%	29.6%	29.8%
Vision Plan	52.1%	66.1%	25.6%	53.0%	47.4%	74.7%	70.6%	48.7%	61.7%	19.5%	27.8%	85.6%
Part-Time Employees												
Child Care	4.4%	0.0%	0.0%	0.0%	3.0%	0.0%	0.0%	1.3%	11.4%	3.6%	0.0%	0.0%
Dental Plan	9.4%	1.1%	1.6%	13.4%	4.0%	1.4%	5.6%	2.3%	26.9%	4.0%	0.6%	12.0%
Dependent Health Insurance	8.2%	8.5%	1.0%	11.6%	2.5%	0.6%	5.6%	0.2%	23.4%	3.5%	2.2%	13.1%
Educational/Tuition Assistance	20.1%	13.4%	9.5%	17.4%	12.3%	2.8%	20.7%	8.8%	40.5%	14.8%	9.5%	23.3%
Flexible Spending Account	13.4%	4.1%	1.5%	11.6%	7.2%	0.0%	8.6%	2.7%	41.9%	0.0%	1.0%	17.8%
Health Insurance	10.1%	9.6%	5.3%	11.6%	5.2%	10.3%	5.9%	2.9%	24.7%	5.3%	2.6%	13.2%
Hiring Bonus	4.7%	5.1%	1.2%	11.6%	0.7%	0.0%	2.3%	0.6%	15.2%	2.9%	0.6%	0.0%
Life Insurance	9.4%	8.4%	3.5%	5.6%	4.0%	3.8%	2.7%	1.3%	25.1%	4.1%	1.9%	12.8%
Long-Term Disability	6.0%	1.1%	1.0%	6.3%	2.0%	0.6%	2.2%	0.7%	18.9%	1.5%	0.2%	6.0%
Operate in Shifts	25.1%	4.1%	0.5%	17.6%	35.4%	0.0%	9.2%	11.0%	23.7%	23.6%	16.3%	47.0%
Shift Differentials	31.5%	52.9%	100.0%	74.7%	18.3%	N/A	0.0%	2.2%	81.3%	23.6%	4.2%	5.7%
Paid Holidays	18.9%	10.0%	13.0%	19.9%	10.1%	6.5%	24.4%	22.7%	21.2%	12.8%	18.7%	56.4%
Paid Personal Leave	17.1%	2.2%	1.4%	7.9%	5.5%	0.6%	16.3%	11.0%	44.2%	11.1%	5.9%	14.3%
Paid Sick Leave	11.1%	1.4%	3.6%	4.8%	9.4%	0.9%	8.1%	3.7%	25.9%	0.7%	6.9%	23.3%
Paid Vacation	17.4%	4.8%	7.4%	8.6%	13.3%	9.8%	13.3%	19.4%	13.5%	25.3%	14.3%	23.6%
Retirement Plan	33.1%	19.5%	11.4%	21.4%	26.6%	8.4%	31.6%	19.3%	73.3%	18.9%	7.2%	23.9%
Short-Term Disability	3.0%	1.1%	0.5%	1.0%	0.4%	0.0%	0.8%	0.7%	7.9%	1.8%	1.1%	4.9%
Vision Plan	7.3%	1.1%	0.0%	11.6%	2.3%	1.4%	5.5%	2.3%	20.1%	3.5%	0.4%	12.7%

N/A – Not Applicable.

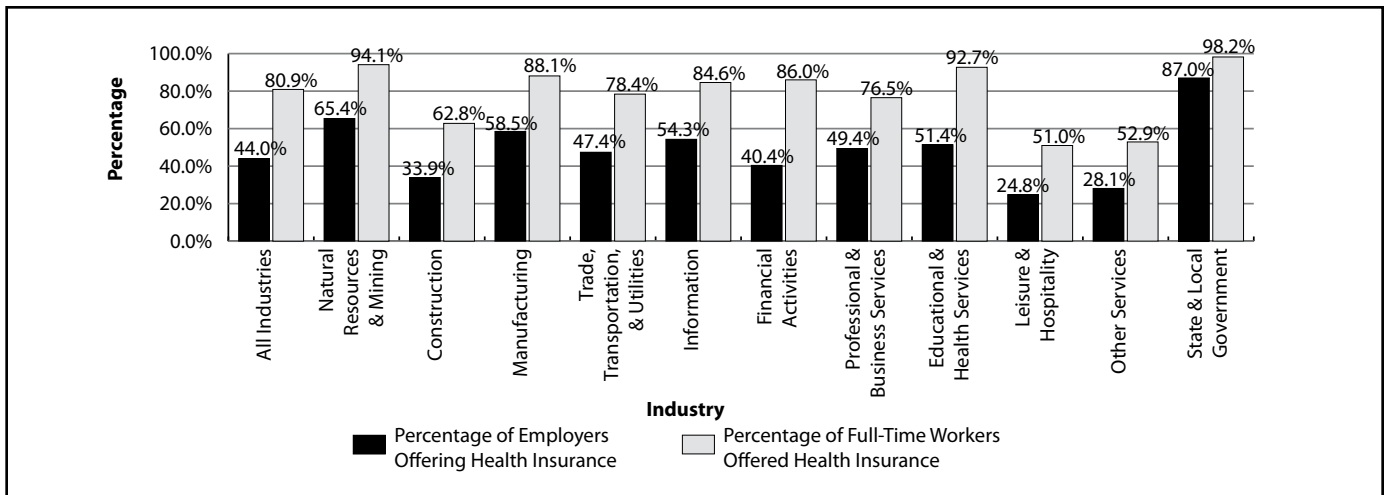


Figure 7: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered Health Insurance by Industry, 2008

(Text continued from page 10)

full-time employees in this industry were somewhat less likely to be offered many benefits. An estimated 76.5% were offered health insurance, 68.3% were offered dependent health benefits, and 77.9% were offered retirement benefits. Paid holidays were offered to 87.7% of these employees, and paid vacation time was offered to 60.3%.

The educational & health services industry includes both private and public employers, such as school districts, hospitals, doctor's offices, and colleges and universities. They include a full range of employer sizes, ranging from very small to very large. Overall, full-time employees in this industry were more likely to be offered health insurance (92.7%) compared to the state average. They were also more likely to

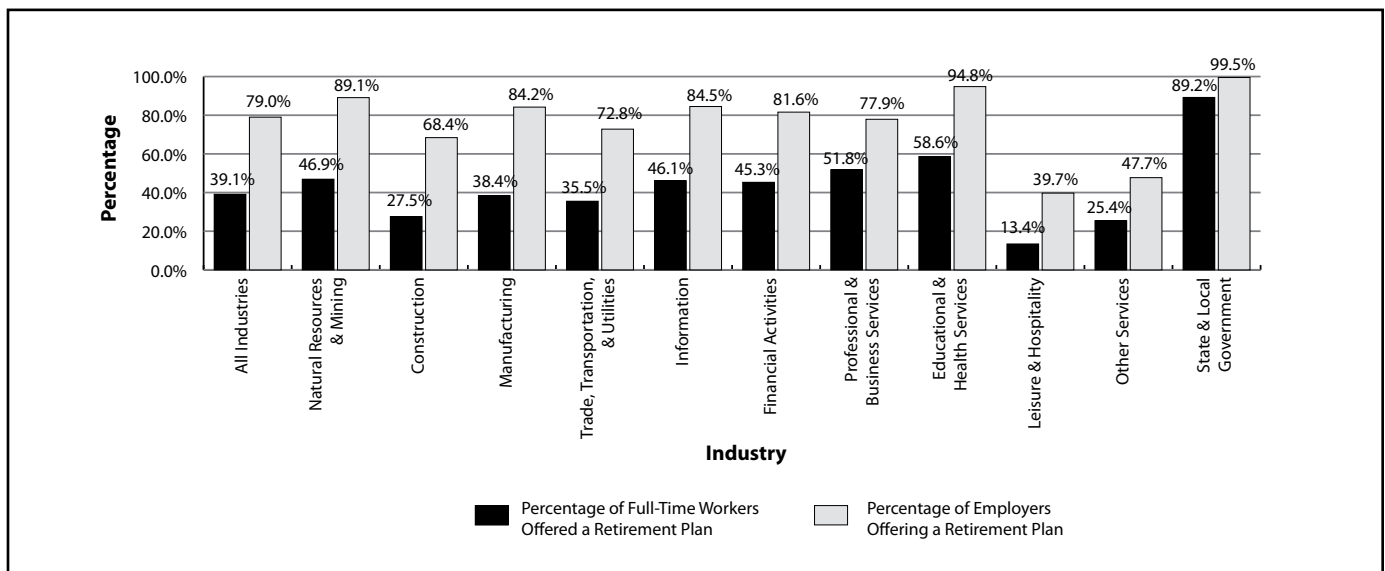


Figure 8: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Industry, 2008

be offered retirement benefits (94.8%) and dependent health benefits (89.3%).

Leisure & hospitality is a highly seasonal industry that includes hotels, restaurants, and museums. This industry offered benefits to the smallest proportion of full-time employees compared to the state average. Just over half (51.0%) of full-time workers in this industry were offered health insurance benefits and 39.7% were offered retirement benefits. Approximately 43.1% were offered dependent health care benefits, 38.8% were offered paid holidays, and 59.3% were offered paid vacation time.

Other services includes businesses such as automotive repair services, hair salons, membership organizations, and commercial laundries. Only 52.9% of full-time employees in this sector were offered health insurance benefits compared to the state average of 80.9%. Likewise, 47.7% of these employees were offered retirement benefits compared to the average of 79.0%.

Full-time employees working in state & local government were very likely to be offered benefits. Nearly all employees in this sector were offered health insurance (98.2%) and retirement benefits (99.5%). Full-time employees were also very likely to be offered other benefits such as paid holidays (99.9%) and paid vacation time (86.5%), dental plans (83.3%) and vision plans (85.6%), and dependent health insurance (97.6%).

Table 6 (see page 14) provides details on the types of retirement plans offered by employers. There are two basic types of plans: defined-contribution and defined-benefit. In a defined-contribution plan, employees and/or employers make specific contributions, such as a certain percentage of wages from each pay period. Benefits from

this type of retirement account typically depend on the amount contributed and the investment's performance. Defined-contribution plans are generally designed to be flexible and portable. An example of this type of account is a 401K account.

In comparison, defined-benefit plans provide a set amount of benefits after retirement based on a set formula. Defined-benefit plans include pension plans where the benefits are related to the employee's years of service and highest salary. Sometimes employers offer both a defined-benefit plan and a defined-contribution plan.

Overall, defined-contribution plans (86.3%) were offered to full-time employees more often than defined-benefit plans (26.5%), but there was some variation among industries. For example, 83.0% of full-time employees in state & local government and 50.9% of educational & health service employees were offered defined-benefit plans. In contrast, those in leisure & hospitality (0.0%), professional & business services (2.5%), and trade, transportation, & utilities (4.4%) were least likely to be offered this type of plan. A majority of full-time employees in all industries were offered a defined-contribution plan.

Employees in larger firms were more often offered defined-benefit retirement plans than those in smaller firms (see Table 7, page 15). Among full-time employees, 34.0% of those working for firms with 50 or more workers were offered a defined-benefit retirement plan. Only 8.4% of full-time workers employed by firms with 1-4 employees were offered this benefit. Figure 9 (see page 16) shows that among all size classes, more than 90% of employees were offered a defined-contribution retirement plan, and it was offered to more than 80% of all employees.

Table 6: Of Full-Time Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Industry, 2008

Retirement Plan Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Defined-Contribution Plan	86.3%	82.2%	89.6%	96.3%	91.8%	98.1%	98.9%	93.3%	77.7%	93.4%	92.3%	78.8%
Employer Paid Only	10.5%	3.7%	8.5%	8.5%	6.9%	11.2%	4.8%	6.7%	27.4%	8.9%	6.5%	2.1%
Employee Paid Only	14.9%	1.1%	2.2%	2.9%	11.3%	0.0%	18.5%	4.7%	29.8%	5.1%	2.4%	45.2%
Paid Jointly	74.6%	95.3%	89.3%	88.6%	81.8%	88.8%	76.7%	88.6%	42.9%	86.0%	91.1%	52.7%
Defined-Benefit Plan	26.5%	12.9%	12.5%	23.3%	4.4%	25.2%	6.1%	2.5%	50.9%	0.0%	6.2%	83.0%
Employer Paid Only	81.0%	100.0%	100.0%	100.0%	93.7%	100.0%	96.5%	100.0%	93.9%	0.0%	53.7%	57.8%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%	0.0%
Paid Jointly	19.0%	0.0%	0.0%	0.0%	6.3%	0.0%	3.5%	0.0%	6.1%	0.0%	41.5%	42.2%

Note: Percentages may not add to 100.0% due to rounding.

The average percentage of employees in the state that chose to enroll in insurance and retirement plans is shown in Table 8 (see page 15). More than three-fourths of employees (78.1%) chose to enroll in health insurance and more than three-fourths (77.7%) chose to enroll their dependents. A greater percentage of full-time employees enrolled in defined-benefit plans (92.7%) than in defined-contribution plans (65.9%). Employees are often automatically enrolled in defined-benefit plans by their employers. Figure 10 (see page 16) shows that enrollment rates between 2007 and 2008 for full-time employees increased for health insurance, dental insurance, and for defined-contribution plans. However, enrollment declined somewhat for defined-benefit plans.

Part-time employees were most likely to enroll in defined-benefit retirement plans

(98.1%), short-term disability insurance (62.9%), and life insurance (60.9%). Only 34.3% of part-time employees chose to enroll in health insurance and 37.4% enrolled in dependent health insurance. A greater proportion of part-time employees in 2008 enrolled in health insurance, dependent health insurance, dental insurance, defined-contribution plans, and defined-benefits plans than in 2007.

Table 9 (see page 17) shows how benefits are paid. Just over half (55.4%) of health insurance premiums offered to full-time employees were fully paid by employers, while dependent health insurance premiums were more often paid jointly (43.7%). Employers paid fully for approximately 69.2% of life insurance premiums and 57.5% of long-term disability insurance but only 34.1% of vision plans were employer-paid.

Table 7: Of Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Number of Employees Per Firm, 2008

Retirement Plan Type	Total	Number of Employees				
		1-4	5-9	10-19	20-49	50+
Full-Time Employees						
Defined-Contribution Plan	86.3%	85.3%	87.1%	88.9%	93.0%	84.6%
Employer Paid Only	10.5%	17.5%	14.6%	12.6%	8.0%	10.2%
Employee Paid Only	14.9%	4.8%	9.1%	8.9%	11.0%	17.3%
Paid Jointly	74.6%	77.7%	76.3%	78.5%	81.0%	72.5%
Defined-Benefit Plan	26.5%	8.4%	5.9%	7.3%	11.1%	34.0%
Employer Paid Only	81.0%	91.3%	77.4%	84.3%	87.4%	80.3%
Employee Paid Only	0.0%	2.2%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	19.0%	6.5%	22.6%	15.7%	12.6%	19.7%
Part-Time Employees						
Defined-Contribution Plan	57.4%	91.0%	74.1%	81.3%	69.7%	51.7%
Employer Paid Only	13.5%	41.1%	26.0%	14.5%	12.7%	11.1%
Employee Paid Only	29.5%	6.8%	12.4%	11.8%	20.8%	36.4%
Paid Jointly	57.0%	52.2%	61.5%	73.6%	66.5%	52.5%
Defined-Benefit Plan	26.9%	5.7%	6.7%	3.8%	24.5%	30.9%
Employer Paid Only	94.3%	83.4%	49.6%	100.0%	58.1%	100.0%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	5.7%	16.6%	50.4%	0.0%	41.9%	0.0%

Note: Totals may not add to 100.0% due to rounding.

Full- and part-time employees received similar days of paid holiday (7.1 days and 7.2 days, respectively, see Table 10, page 17). When paid sick time was offered, both full-time and part-time employees were offered an average of 7.2 days during 2008. After 10 years, full-time employees were eligible for an average of 14.5 days of paid vacation leave while part-time employees were eligible for an average of 12.0 days.

Summary

Approximately three-fourths of full-time employees in Wyoming were offered benefits during 2008. The likelihood of being offered

Table 8: Average Percentage of Wyoming Employees Who were Offered Insurance and Retirement Plans and Chose to Enroll, 2008

Enrolled Benefit	Full-Time	Part-Time
	Mean	Mean
Dependent Health Insurance	77.7%	37.4%
Dental Plan	50.2%	17.8%
Health Insurance	78.1%	34.3%
Life Insurance	85.9%	60.9%
Long-Term Disability	76.3%	46.8%
Retirement		
Defined-Contribution	65.9%	38.0%
Defined-Benefit	92.7%	98.1%
Short-Term Disability	76.2%	62.9%
Vision Plan	70.6%	26.5%

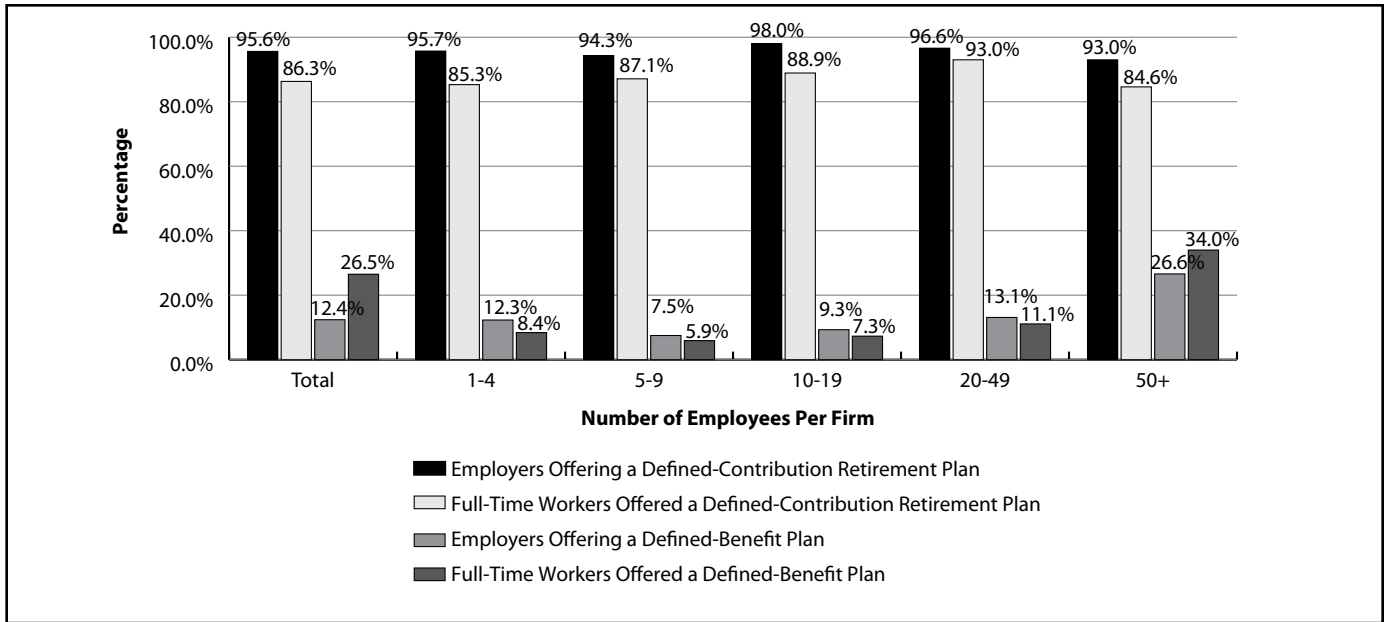


Figure 9: Percentage of Wyoming Employers Offering and Full-Time Workers Offered Retirement Benefits by Employer Size, 2008

benefits varied greatly and depended on industry type and employer size. Employees in state & local government, educational & health services, and natural resources & mining were most likely to be offered benefits, and large firms were more likely than smaller firms to offer most benefits.

Overall, most employees were offered defined-contribution retirement plans, but not as many were offered defined-benefit retirement plans. Employees in large companies and in state and local government were most likely to be offered defined-benefit plans.

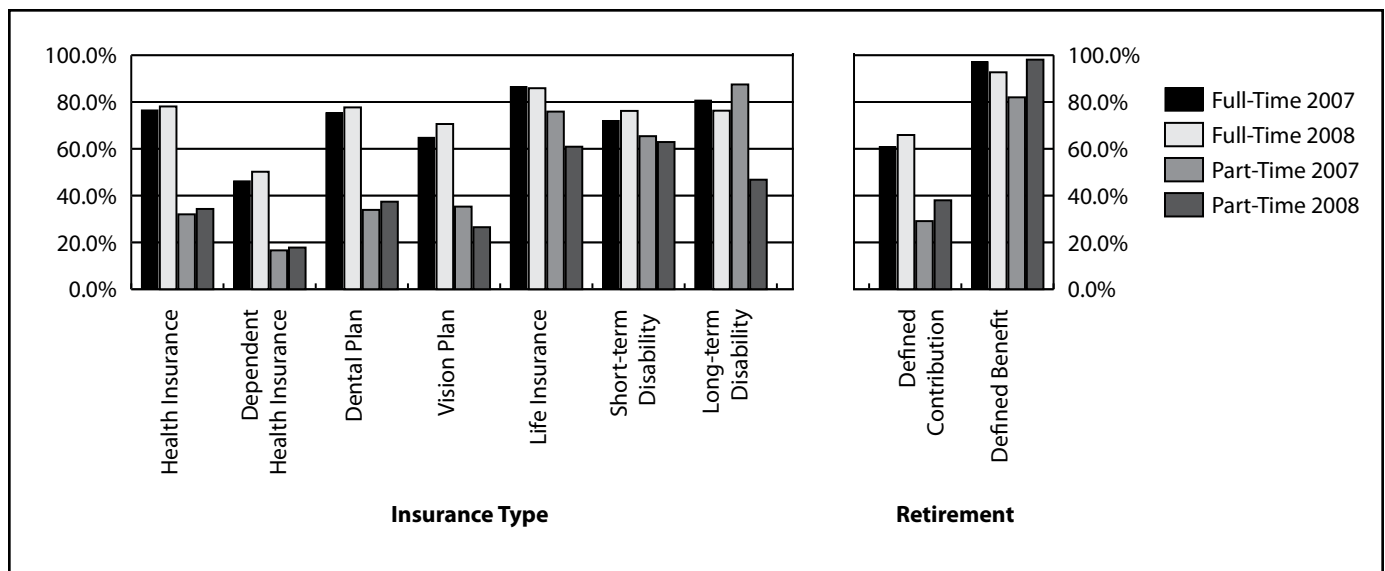


Figure 10: Average Percentage of Wyoming Full-Time and Part-Time Employees Who Were Offered Insurance and Retirement Plans and Chose to Enroll, 2007 and 2008

Table 9: Amount Paid for Benefits by Employers for Wyoming Employees, 2008

Benefit Type	Employer-Paid		Employee-Paid		Jointly Paid	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Dental Plan	46.5%	27.8%	15.2%	28.3%	38.4%	43.9%
Dependent Health Insurance	26.3%	17.9%	30.0%	16.8%	43.7%	65.2%
Health Insurance	55.4%	42.8%	1.6%	11.3%	43.0%	45.9%
Life Insurance	69.2%	63.8%	9.3%	21.1%	21.5%	15.0%
Long-Term Disability	57.5%	45.4%	26.3%	45.6%	16.2%	9.0%
Short-Term Disability	53.2%	46.0%	32.2%	48.9%	14.6%	5.1%
Vision Plan	34.1%	23.6%	27.5%	43.2%	38.4%	33.2%

Table 10: Average Number of Days of Leave Benefits for Wyoming Employees, 2008

Type of Leave	Number of Days			
	Full-Time		Part-Time	
	Mean	Mode	Mean	Mode
Paid Holidays	7.1	6	7.2	6
Paid Sick Leave	7.2	5	7.2	10
Paid Vacation (After 1 Year)	7.4	5	6.3	5
Paid Vacation (After 5 Years)	11.9	10	9.7	10
Paid Vacation (After 10 Years)	14.5	15	12.0	10
Paid Personal Leave (After 1 Year)	8.0	5	6.8	5
Paid Personal Leave (After 5 Years)	11.5	10	9.2	2
Paid Personal Leave (After 10 Years)	13.6	10	10.5	10

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**For more information on benefits in Wyoming,
see Research & Planning's Benefits Website:
<http://doe.state.wy.us/LMI/benefits.htm>**

