child care assistance | dental plan | dependent | medical insurance | tuition assistance | flexible spending | hiring bonus | life insurance | long-term disability | medical insurance | paid holidays | paid personal leave | paid sick leave | paid vacation

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defined benefit retirement plan | defined contribution retirement plan | short-term disability | vision plan | child care assistance | dental plan | dependent medical insurance | tuition assistance | flexible spending | hiring bonus | life insurance | long-term disability | medical insurance | paid holidays | paid personal leave | paid sick leave | paid vacation leave | retirement plan | defined benefit retirement plan | defined contribution retirement plan | short-term disability | vision plan | child care assistance |

dental plan | dependent | medical insurance flexible spending | hiring bonus | life insurance | paid holic disability | medical insurance | paid holic leave | paid sick leave | paid vacation leave | paid benefit retirement plan | defined complan | short-term disability | vision plan | ch

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Wyoming Benefits Survey 2015

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Research & Planning

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Benefits: http://doe.state.wy.us/LMI/benefits.htm
URL for this report:

http://doe.state.wy.us/LMI/benefits/benefits_2015.pdf

"Your Source for Wyoming Labor Market Information"

Who We Are

Research & Planning (R&P) functions as an exclusively statistical entity within the Wyoming Department of Workforce Services. R&P collects, analyzes, and publishes timely and accurate labor market information (LMI) meeting established statistical standards. We work to make the labor market more efficient by providing the public and the public's representatives with the information needed for evidence-

based, informed decision making.

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Wyoming Benefits Survey 2015

by: Lisa Knapp, Senior Research Analyst

This article, based on the Wyoming Employment Benefits Survey, examines the prevalence of employer-provided benefits such as medical insurance, retirement plans, and paid leave in Wyoming during third quarter 2015. These benefits are analyzed in several ways: by full- and part-time employment status, employer size class, industry, and by Wyoming substate region.

to the direct compensation refers to the direct compensation paid to an employee in the form of salary or wages, and also the indirect compensation provided to the employee in the form of benefits. These benefits include medical, dental, and vision insurance, retirement plans, disability plans, and paid leave. Paid leave can take several forms including paid holidays, paid vacation, and paid sick leave. Some companies prefer to roll these different forms of paid leave into one set of hours or days, generally referred to as paid time off, which employees can use for vacation or illness as it suits their needs.

There has been increased conversation in the United States recently about the costs and perks of offering employees paid medical leave. This includes paid sick leave that an employee can use for short-term personal or family illness, paid medical leave for maternity or paternity leave, leave for longer-term personal or family illness, or leave to care for an ailing parent. According to a survey conducted in 2012 of Family Medical Leave Act (FMLA) users, 55% of people took extended sick leave to deal with their own health condition, 21% took leave to care for a new child, and 18% took leave to care for an aging family member, while 6% took leave for reasons unspecified by the respondent (U.S. Department of Labor, September 2015).

Evidence indicates there are numerous advantages to providing paid medical leave

to workers. Some of these are obvious, such as allowing workers – particularly low-wage workers who may otherwise not be able to afford to take time off – time to recover from personal illness, time to go to medical appointments or seek treatment for illnesses, time for parents to bond with newborns and/or recover from childbirth, and time to take care of elderly parents (U.S. Department of Labor, September 2015). Paid medical leave also allows workers the opportunity to stay home with and provide care to a sick child without any negative effects on their job or finances (Smith & Schaffer, 2013).

Paid medical leave has been shown to improve employee morale, and reduce worker reliance on public assistance programs (U.S. Department of Labor, October 2015). Furthermore, this type of leave can improve the economy by potentially increasing the number of younger women in the workforce as well as making American businesses more competitive in a global economy where most countries offer paid medical leave in some form (U.S. Department of Labor, September 2015). There is also evidence that women who have access to paid medical leave, particularly paid maternity leave, are more likely to return to the same employer upon conclusion of the leave and that companies offering this benefit are more likely to retain women who return to the workforce after childbirth (Waldfogel, Higuchi, & Abe, 1998). This can lower

company turnover and save companies the cost of training new employees, estimated to be up to 21% or more of the employee's salary (Boushey & Glynn, 2012).

The U.S. adopted the FMLA into law in 1993, which protects the jobs of workers in companies of at least 50 employees for up to 12 weeks of unpaid medical leave (Peipens, Soman, Berkowitz, & White, 2012). However, the U.S. is the only developed nation in the world that does not have a mandatory paid parental leave policy or other form of paid medical leave in place (Addati, Cassirer, & Gilchrist, 2014). In September 2015, a presidential executive order was issued to provide up to seven days of paid sick leave to employees of federal contractors. There have been calls to pass further legislation mandating paid sick and parental leave for all employees (White House, 2015).

Five states currently have paid medical leave programs: California, Massachusetts, Connecticut, Oregon, and Vermont (National Conference of State Legislatures, 2016), and at least 20 cities have passed similar programs, such as New York City, Philadelphia, Seattle, and Washington, D.C. (Rifelj & Courtney, 2015). Legislation for paid sick leave programs, which are paid for by a small employee tax or by the employer, have been pursued to some degree recently in 20 other states, including Oklahoma, Nebraska, Missouri, Minnesota, Florida, and Wisconsin (O'Connor; 2016). Several private companies, including large tech companies, banks, retail companies, and charitable foundations, have also added paid family leave benefits to their lists of employee benefits in recent years (Adamczyk, 2015).

Wyoming does not have laws governing paid medical leave (Bergey, 2016; Wyoming

Department of Workforce Services Labor Standards Office, N.D.) but many employers offer their employees paid time off or some combination of paid sick, vacation, and holiday leave. This article examines the prevalence of traditional benefits, such as medical insurance and retirement plans, as well as offerings of paid leave by employer size, industry, and substate region.

Methodology

The Wyoming Benefits Survey is designed to collect data from Wyoming employers about the workplace benefits they offer their employees. The survey questionnaire is sent to a random sample of unemployment insurance covered employers from the Quarterly Census of Employment and Wages database on a quarterly basis. Generally, around 70% or more of the questionnaires are completed and returned each quarter (see Table A, page 8). The resulting estimates are based on the average employment in the state during each quarter and the preceding seven quarters, which, in the case of the results used for this analysis, includes employment between fourth quarter 2013 (2013Q4) and third quarter 2015 (2015Q3). For more information about the sampling and estimation process used to create the benefits survey estimates, please see http://doe.state.wy.us/LMI/benefits2013/ benefits_2013.pdf.

A selection of tables containing data for employers and the total number of jobs, broken out by full-and part-time status, employer size class (the number of employees hired by a business), industry, and Wyoming substate region, are presented in this article. Based on responses to the survey, full-time employment is estimated to be at least 35 hours worked per week.

Analysis

As shown in Table 1 (see page 14) and Figure 1 (see page 15), three-fourths of jobs in Wyoming were full-time with an estimated 35 hours or more per week. Overall, a greater proportion of employers offered benefits to their full-time jobs than to their part-time jobs (see Table 2, page

16, and Figure 2, page 17). For example, 44.4% of employers offered medical insurance to their full-time jobs, but only 4.9% offered the benefit to their part-time jobs. Likewise, 39.7% of employers offered retirement plans to their full-time jobs, while 13.7% offered retirement benefits to part-time jobs. Half of the Wyoming employers surveyed (49.9%) offered paid vacation leave to full-time jobs compared to 11.5% who offered the benefit to part-time jobs. Just over one-fourth of employers (27.5%) offered paid sick leave to full-time jobs, while 7.0% offered the benefit to part-time jobs.

Table A: Wyoming Benefits Survey Employer Response Rates by Survey Quarter, 2009Q4 to 2015Q3

Vasu	Total		onded, rating	Add	ficient dress mation	Ref	Refused				Temporarily Closed		Permanently Out of Business		No Employees During Reference Period		seable ys and oonse ate
Year and Quarter	N	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Net)		
2009Q4	742	565	76.1	11	1.5	49	6.6	14	1.9	42	5.7	18	2.4	608	92.9		
2010Q1	708	536	75.7	8	1.1	11	1.6	9	1.3	14	2.0	19	2.7	647	82.8		
2010Q2	675	515	76.3	33	4.9	21	3.1	15	2.2	20	3.0	23	3.4	563	91.5		
2010Q3	656	498	75.9	12	1.8	15	2.3	8	1.2	21	3.2	35	5.3	565	88.1		
2010Q4	673	501	74.4	11	1.6	10	1.5	8	1.2	18	2.7	26	3.9	600	83.5		
2011Q1	682	504	73.9	16	2.3	23	3.4	15	2.2	11	1.6	26	3.8	591	85.3		
2011Q2	675	503	74.5	3	0.4	35	5.2	16	2.4	25	3.7	28	4.1	568	88.6		
2011Q3	675	505	74.8	10	1.5	32	4.7	8	1.2	24	3.6	28	4.1	573	88.1		
2011Q4	697	519	74.5	12	1.7	14	2.0	9	1.3	14	2.0	33	4.7	615	84.4		
2012Q1	686	517	75.4	6	0.9	16	2.3	11	1.6	18	2.6	25	3.6	610	84.8		
2012Q2	629	445	70.7	67	10.7	56	8.9	10	1.6	21	3.3	19	3.0	456	97.6		
2012Q3	638	460	72.1	4	0.6	21	3.3	9	1.4	32	5.0	11	1.7	561	82.0		
2012Q4	659	541	82.1	0	0.0	0	0.0	12	1.8	16	2.4	3	0.5	628	86.1		
2013Q1	629	455	72.3	39	6.2	54	8.6	27	4.3	38	6.0	14	2.2	457	99.6		
2013Q2	633	483	76.3	30	4.7	61	9.6	14	2.2	36	5.7	9	1.4	483	100.0		
2013Q3	624	473	75.8	60	9.6	47	7.5	7	1.1	24	3.8	6	1.0	480	98.5		
2013Q4	675	349	51.7	11	1.6	22	3.3	18	2.7	37	5.5	54	8.0	533	65.5		
2014Q1	622	422	67.8	12	1.9	10	1.6	13	2.1	22	3.5	32	5.1	533	79.2		
2014Q2	1,077	692	64.3	4	0.4	26	2.4	9	0.8	29	2.7	42	3.9	967	71.6		
2014Q3	1,078	686	63.6	15	1.4	35	3.2	15	1.4	38	3.5	44	4.1	931	73.7		
2014Q4	1,065	673	63.2	4	0.4	19	1.8	19	1.8	37	3.5	56	5.3	930	72.4		
2015Q1	1,055	667	63.2	14	1.3	42	4.0	11	1.0	27	2.6	43	4.1	918	72.7		
2015Q2	1,066	624	58.5	12	1.1	21	2.0	14	1.3	44	4.1	36	3.4	939	66.5		
2015Q3	1,082	677	62.6	10	0.9	20	1.8	26	2.4	37	3.4	49	4.5	940	72.0		

Similarly, a larger proportion of fulltime jobs were offered benefits (see Table 3, page 18, and Figure 13, page 19). Among full-time jobs, 79.4% were offered medical insurance, 76.0% were offered retirement benefits, 73.2% were offered dental insurance, and 77.9% were offered paid holidays. In comparison, 10.9% of parttime jobs were offered medical insurance, 24.2% were offered retirement plans, 11.5% were offered dental insurance, and 19.0% of part-time jobs were offered paid holidays. More than two-thirds of full-time jobs (69.8%) were offered paid vacation leave, and half (50.9%) were offered paid sick leave. Among part-time jobs, 17.7% were offered paid vacation leave while 14.0% were offered paid sick leave.

Firm Size Class (Number of Employees)

Employers with more employees were more likely to offer benefits (see Table 4, page 20, and Figure 4, page 21). The largest proportion of employers to offer benefits had 50 or more workers. Of these, 78.6% offered dental plans, 84.4% offered medical insurance, 78.4% offered retirement plans, and 74.2% offered paid holidays, 70.7% offered paid vacation leave, and 48.3% offered paid sick leave. As the size of the firm decreased, so did the proportion of employers offering benefits.

Jobs in larger firms were also more likely to be offered benefits (see Table 5, page 22, and Figure 5, page 23). Of jobs in firms with 50 or more employees, 78.0% were offered medical insurance, 81.7% were offered retirement plans, and 73.8% were offered paid holidays. In comparison, only 28.7% of jobs in firms with one to four employees were offered medical insurance, 28.8% were offered retirement

plans, and 41.3% were offered paid holidays. Among companies with 50 or more employees, two-thirds of jobs (66.6%) were offered paid vacation leave and more than half (56.3%) were offered paid sick leave. Only one-third (33.8%) of jobs in companies with one to four employees were offered paid vacation leave and one-fifth (20.7%) were offered paid sick leave.

Industry

The proportion of employers that offered benefits varied by industry (see Table 6, page 24, and Figure 6, pages 25-27). The largest proportion of employers who offered benefits were in state & local government. Also, in general, a larger proportion of employers in natural resources & mining, wholesale trade, and education offered benefits compared to employers in other industries. The largest proportion of employers who offered paid vacation leave were in the state & local government (73.6%), wholesale trade (53.8%), and information (47.1%) industries. Likewise, the largest proportion of employers to offer paid sick leave were in state & local government (70.8%), wholesale trade (34.9%), and information (34.1%).

Larger proportions of jobs in state & local government, natural resources & mining, and education were offered most benefits in comparison to jobs in other industries (see Table 7, page 26, and Figure 7, page 27). For example, 85.7% of jobs in state & local government and 91.4% of those in natural resources & mining were offered medical insurance, while 20.8% of all jobs in leisure & hospitality were offered the benefit. Although 88.8% of jobs in state & local government and 84.6% of those in natural resources & mining were offered retirement plans,

only 27.7% of jobs in leisure & hospitality and 36.0% of those in other services were offered the benefit. The largest proportion of jobs offered paid vacation leave were in state & local government (83.7%), education (82.3%), and wholesale trade (69.0%), while jobs with the most access to paid sick leave were in state & local government (83.1%), education (84.3%), and natural resources & mining (49.7%).

Substate Region

As shown in Figure A, Wyoming is broken out into six regions, which includes the Casper and Cheyenne Metropolitan Statistical Areas (MSA). Some businesses had employees spread across the state and could not be placed into a single region; these companies and employees were combined into a seventh category called *statewide*.

Statewide businesses had the largest proportion of employers who offered any

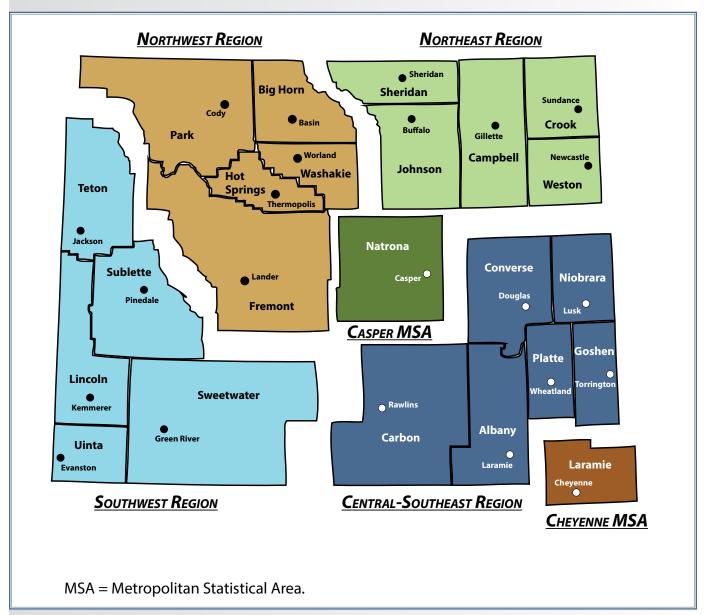


Figure A: Map of Wyoming's Substate Regions

of the benefits, most likely because a greater proportion of larger businesses, in general, offer benefits (see Table 8, page 28). Around one-third of employers in each of the substate regions offered medical insurance. As shown in Table 8 and Figure 8 (see page 29), a slightly larger proportion of employers in the Chevenne and Casper MSAs offered retirement plans (29.1% and 29.7%, respectively). Paid holidays were offered by a larger proportion of employers in the Casper MSA (41.7%) and the Cheyenne MSA (40.3%) as well. The largest proportions of employers offering paid vacation leave were located in the Casper MSA (37.3%), Cheyenne MSA (35.6%), and northeast region (36.2%). The largest proportions of employers who offered paid sick leave were in the Casper MSA (20.7%), Cheyenne MSA (20.2%), and the centralsoutheast region (19.2%).

As with employers, the largest proportion of jobs offered benefits were in companies categorized as statewide (see Table 9, page 30). More than half of jobs in all of the substate regions were offered health insurance benefits, and the largest proportions of jobs offered retirement plans were in the Casper MSA (58.1%), Cheyenne MSA (58.3%), and the northeast region (57.2%; see Table 9 and Figure 9, page 31). Similarly, the largest proportions of jobs offered paid holidays were also in the Casper MSA (60.6%), the Chevenne MSA (60.7%) and the northeast region (60.6%). While the largest proportions of jobs offered paid vacation leave were located in the Casper MSA (53.8%), Cheyenne MSA (53.4%), and the northeast region (53.3%), the largest proportion of jobs offered paid sick leave were in the Cheyenne MSA (39.2%), the northwest region (39.1%), and the Casper MSA (37.1%).

Tables 10-19 and Figures 10-19 (see

pages 32-47) show the proportion of jobs offered and enrolled in selected benefits, referred to as *take-up rate*.

Conclusion

Overall, benefits were offered to a larger proportion of full-time jobs than part-time jobs, and jobs in larger companies had more access to benefits than those in smaller companies. The same holds true for employers that offer benefits. A larger proportion of jobs in certain industries, such as state & local government, education, and natural resources & mining are offered benefits. The largest proportion of employers offering benefits and jobs offered benefits were found in the Casper and Chevenne MSAs, where more state government agencies and larger companies tend to be located, as well as in the northeast region, where a large number of mining jobs were located.

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Selected Benefits Research and Reports from R&P

http://doe.state.wy.us/LMI/benefits.htm

Wyoming Benefits Survey 2014

- From Wyoming Labor Force Trends, December 2015: Benefits Survey 2014: Fewer Jobs Offered Access to Benefits http://doe.state.wy.us/LMI/trends/1215/a2.htm
- Appendix http://doe.state.wy.us/LMI/benefits/benefits_2014.pdf



Wyoming New Hires Job Skills Survey

http://doe.state.wy.us/LMI/new_hires.htm

Articles from Wyoming Labor Force Trends

- Evidence from the New Hires Survey: Education and Opportunity in Wyoming's Labor Market (December 2015) http://doe.state.wy.us/LMI/trends/1215/a1.htm
- What Do Employers Want? Part 2: Evidence from the New Hires Survey for Health Care (February 2014)
 http://doe.state.wy.us/LMI/trends/0214/a1.htm
- Wyoming New Hires: Examining the Wage Gap (March 2011) http://doe.state.wy.us/LMI/0311/a1.htm

Potential Impacts of the Patient Protection and Affordable Care Act on Employer-Provided Benefits in Wyoming

http://doe.state.wy.us/LMI/ppaca/aca2012.pdf



Using data from the Wyoming Benefits Survey and other state and federal data, in addition to previous research related to health care mandates in other states, this publication explores the Patient Protection and Affordable Care Act's possible effects on employment in the state.

Research & Planning Wyoming DWS

I. Statewide Benefits

Table 1: Total Number and Percent of Full- and Part-Time Wyoming Jobs by Year and Quarter, 2009Q4 to 2015Q3

	4 ,								
	Full-Time J	lobs ^a	Part-Time	Jobs	Tota	l			
Year and									
Quarter	N	%	N	%	N	%			
2009Q4	205,245	76.6	62,823	23.4	268,068	100.0			
2010Q1	197,764	76.3	61,472	23.7	259,236	100.0			
2010Q2	205,498	75.6	66,325	24.4	271,823	100.0			
2010Q3	207,664	75.0	69,215	25.0	276,880	100.0			
2010Q4	205,286	75.7	65,883	24.3	271,169	100.0			
2011Q1	196,242	74.9	65,875	25.1	262,117	100.0			
2011Q2	202,899	74.1	70,884	25.9	273,783	100.0			
2011Q3	208,113	74.1	72,658	25.9	280,771	100.0			
2011Q4	206,662	74.7	70,120	25.3	276,782	100.0			
2012Q1	200,983	74.8	67,720	25.2	268,703	100.0			
2012Q2	209,985	75.1	69,681	24.9	279,666	100.0			
2012Q3	213,094	75.4	69,549	24.6	282,642	100.0			
2012Q4	209,574	75.5	67,854	24.5	277,428	100.0			
2013Q1	203,518	75.6	65,822	24.4	269,340	100.0			
2013Q2	212,078	75.7	68,124	24.3	280,202	100.0			
2013Q3	213,295	75.1	70,558	24.9	283,853	100.0			
2013Q4	212,745	76.2	66,473	23.8	279,218	100.0			
2014Q1	208,165	76.4	64,240	23.6	272,405	100.0			
2014Q2	218,200	76.4	67,400	23.6	285,600	100.0			
2014Q3	218,325	75.4	71,083	24.6	289,408	100.0			
2014Q4	217,074	76.5	66,752	23.5	283,826	100.0			
2015Q1	209,946	76.1	66,005	23.9	275,951	100.0			
2015Q2	213,285	75.1	70,604	24.9	283,889	100.0			
2015Q3	214,120	74.6	73,000	25.4	287,120	100.0			

^aFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey.

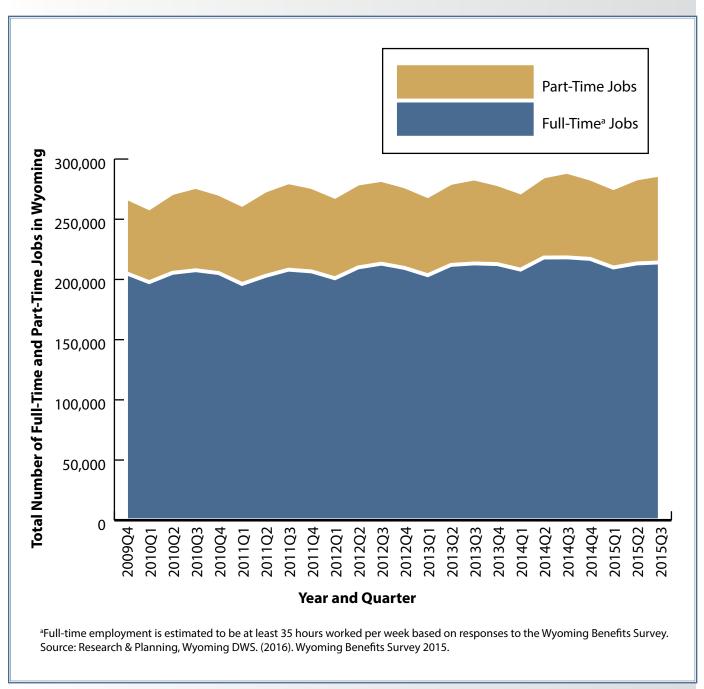


Figure 1: Total Number of Full- and Part-Time Jobs in Wyoming, 2009Q4 to 2015Q3

Table 2: Percentage of Employers Offering Selected Benefits to Their Full- and Part-Time Wyoming Jobs, 2015Q3 $^{\rm a}$

	Percent of E	mployers Offer	ing Benefit
Benefit	Full-Time ^b	Part-Time	Total
Child Care Assistance	2.8	2.0	2.4
Dental Plan	32.6	4.1	23.4
Dependent Medical Insurance	36.7	3.6	26.4
Flexible Spending	15.0	4.3	11.3
Hiring Bonus	6.2	2.2	4.7
Life Insurance	29.2	3.9	21.2
Long-Term Disability	14.8	2.8	10.8
Medical Insurance	44.4	4.9	32.2
Paid Holidays	54.4	17.3	40.1
Paid Personal Leave	36.6	10.4	26.8
Paid Sick Leave	27.5	7.0	20.3
Paid Vacation Leave	49.9	11.5	36.6
Retirement Plan	39.7	13.7	29.3
Defined Benefit Retirement Plan	37.1	11.8	4.3
Defined Contribution Retirement Plan	5.8	2.4	27.1
Short-Term Disability	15.7	4.0	11.6
Tuition Assistance	17.7	7.5	13.0
Vision Plan	22.8	3.6	16.5

^aEstimates based on employment between 2013Q4 and 2015Q3.

^bFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey.

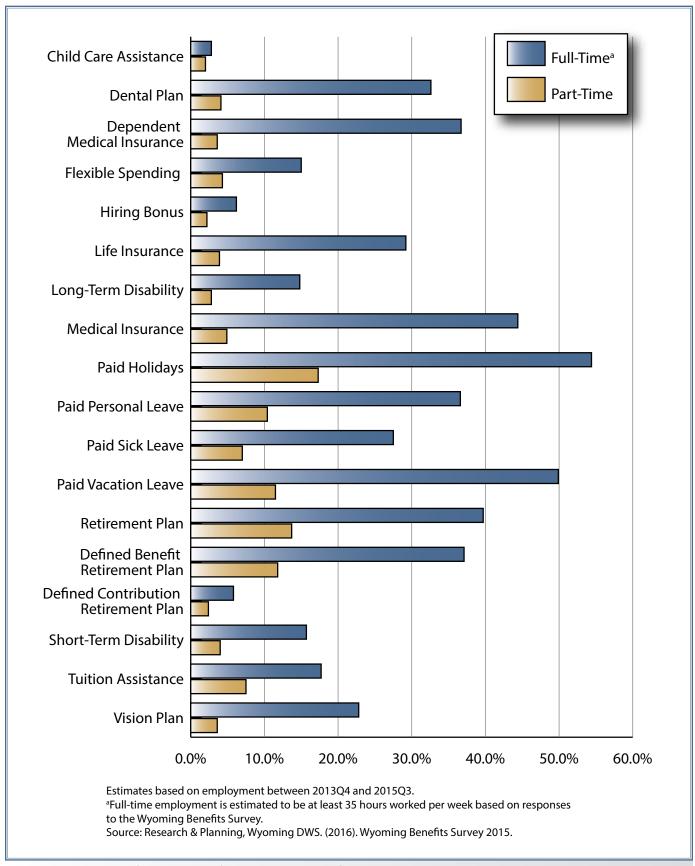


Figure 2: Percentage of Employers Offering Selected Benefits to Full- and Part-Time Wyoming Jobs, 2015Q3

Table 3: Percentage of Full- and Part-Time Jobs Offered Selected Benefits by Wyoming Employers, 2015Q3^a

beliefits by wyonning Employer	3, 2013Q3		
	Percent of Er	nployers Offer	ing Benefit
Benefit	Full-Time ^b	Part-Time	Total
Child Care Assistance	9.2	4.4	8.0
Dental Plan	73.2	11.5	57.5
Dependent Medical Insurance	77.3	10.7	60.4
Flexible Spending	51.4	12.2	41.4
Hiring Bonus	21.6	5.3	17.5
Life Insurance	71.8	11.5	56.5
Long-Term Disability	49.3	9.4	39.1
Medical Insurance	79.4	10.9	62.0
Paid Holidays	77.9	19.0	62.9
Paid Personal Leave	48.1	14.2	39.5
Paid Sick Leave	50.9	14.0	41.6
Paid Vacation Leave	69.8	17.7	56.5
Retirement Plan	76.0	24.2	62.9
Defined Benefit Retirement Plan	26.2	10.5	22.2
Defined Contribution Retirement Plan	69.7	21.7	57.5
Short-Term Disability	46.1	8.9	36.7
Tuition Assistance	46.6	15.2	38.6
Vision Plan	63.3	10.8	49.9

^aEstimates based on employment between 2013Q4 and 2015Q3.

^bFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey.

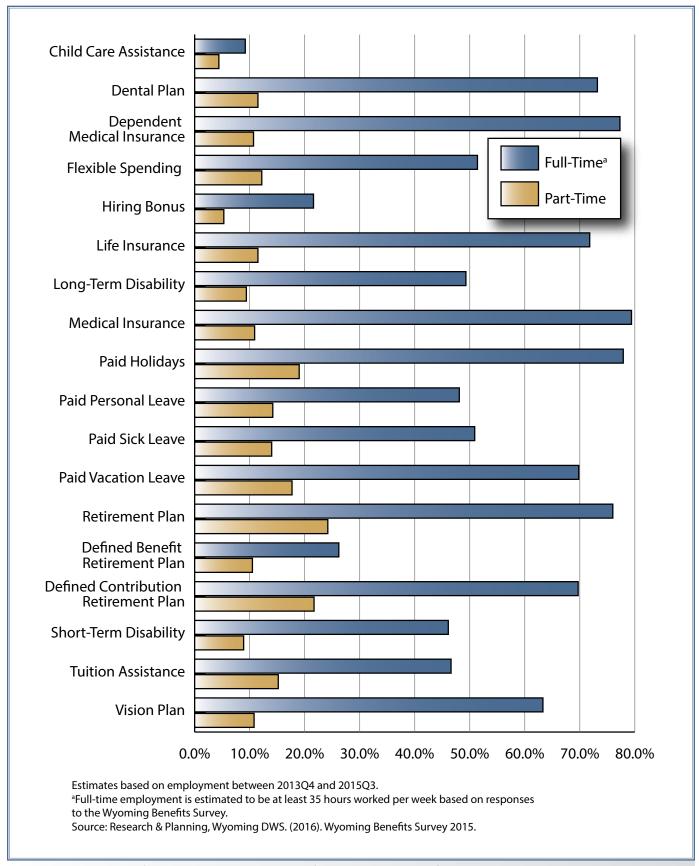


Figure 3: Percentage of Full- and Part-Time Jobs Offered Selected Benefits by Wyoming Employers, 2015Q3

II. Benefits by Firm Size

Table 4: Percent of Employers Offer	ing Selected	Benefits by	Firm Size, 20	15Q3		
		Firm Size Cla	ss (Number of	f Employees)		
Benefit	1-4	5-9	10-19	20-49	50+	Total
Child Care Assistance	1.8	2.3	2.2	3.6	7.6	2.4
Dental Plan	12.1	22.3	34.8	53.0	78.6	23.4
Dependent Medical Insurance	14.8	24.5	40.2	55.4	81.9	26.4
Flexible Spending	6.9	9.0	11.5	23.4	50.7	11.3
Hiring Bonus	2.7	2.9	5.9	8.8	24.5	4.7
Life Insurance	10.8	19.2	32.2	47.0	76.5	21.2
Long-Term Disability	6.5	8.0	11.7	22.9	50.4	10.8
Medical Insurance	20.5	31.0	47.6	60.3	84.4	32.2
Paid Holidays	29.3	46.2	52.5	58.9	74.2	40.1
Paid Personal Leave	19.8	30.4	35.1	39.4	49.5	26.8
Paid Sick Leave	14.9	21.5	25.7	29.0	48.3	20.3
Paid Vacation Leave	25.1	43.0	51.1	56.1	70.7	36.6
Retirement Plan	19.9	27.3	39.8	52.6	78.4	29.3
Defined Benefit Retirement Plan	2.5	4.4	4.0	7.6	21.2	4.3
Defined Contribution Retirement Plan	18.1	25.5	35.7	51.6	73.8	27.1
Short-Term Disability	7.2	8.7	14.1	25.5	44.3	11.6
Tuition Assistance	9.0	13.3	13.6	20.9	43.2	13.0
Vision Plan	7.5	14.5	25.5	40.3	65.3	16.5

^aEstimates based on employment between 2013Q4 and 2015Q3.

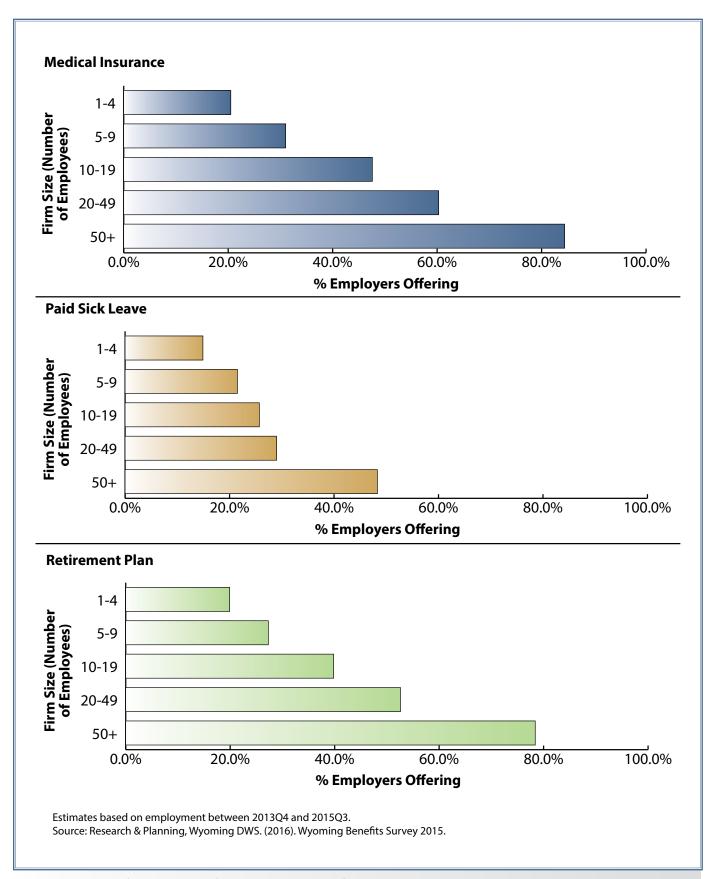


Figure 4: Percent of Employers Offering Selected Benefits by Firm Size, 2015Q3

Table 5: Percent of All Jobs Offered Selected Benefits by Firm Size, 2015Q3												
		Firm Size Cla	ss (Number of	Employees)								
Benefit	1-4	5-9	10-19	20-49	50+	Total						
Child Care Assistance	2.0	1.8	2.2	3.2	12.2	8.0						
Dental Plan	20.3	21.6	31.1	47.0	76.1	57.5						
Dependent Medical Insurance	22.4	23.3	36.4	49.7	78.8	60.4						
Flexible Spending	13.0	8.3	10.9	21.2	62.1	41.4						
Hiring Bonus	3.3	2.7	5.7	8.8	26.4	17.5						
Life Insurance	17.4	19.0	30.1	41.8	76.8	56.5						
Long-Term Disability	12.6	8.6	11.2	21.6	57.9	39.1						
Medical Insurance	28.7	29.4	42.0	52.5	78.0	62.0						
Paid Holidays	41.3	44.8	47.5	54.9	73.8	62.9						
Paid Personal Leave	29.1	27.9	31.2	34.6	45.7	39.5						
Paid Sick Leave	20.7	20.5	21.1	25.0	56.3	41.6						
Paid Vacation Leave	33.8	40.0	44.3	49.0	66.6	56.5						
Retirement Plan	28.8	27.1	37.4	49.3	81.7	62.9						
Defined Benefit Retirement Plan	7.5	4.0	3.3	7.2	35.0	22.2						
Defined Contribution Retirement Plan	27.4	25.7	33.9	48.6	73.5	57.5						
Short-Term Disability	13.7	9.1	13.5	23.9	52.1	36.7						
Tuition Assistance	17.1	14.3	13.0	20.2	55.5	38.6						
Vision Plan	14.5	14.2	23.6	36.9	69.0	49.9						

^aEstimates based on employment between 2013Q4 and 2015Q3.

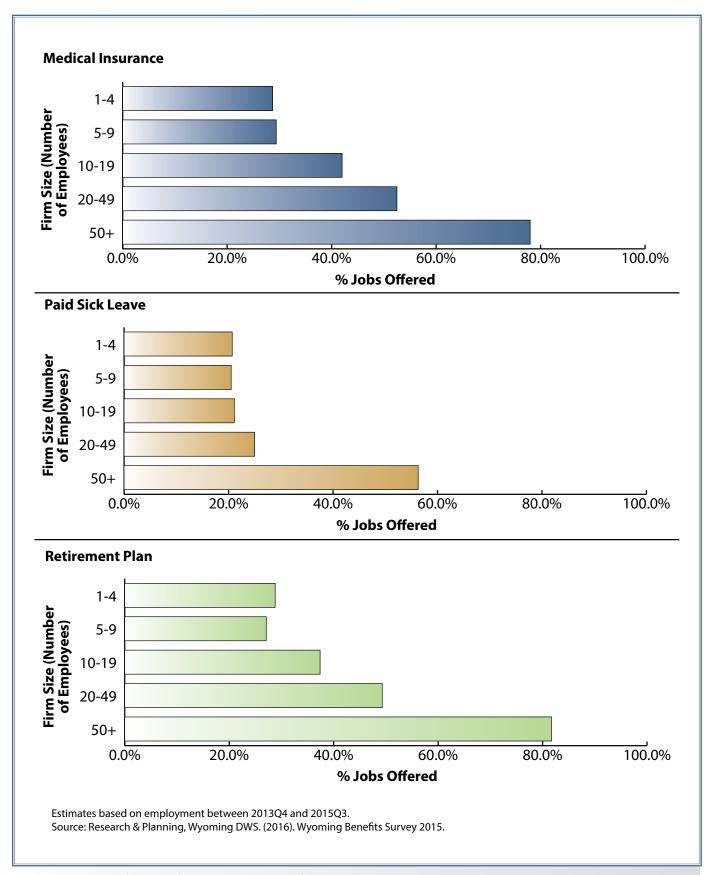


Figure 5: Percent of Jobs Offered Selected Benefits by Firm Size, 2015Q3

III. Benefits by Industry

Table 6: Percent of Wyoming Employers Offering Selected Benefits by Industry, 2015Q3															
							Indu	stry							
Benefit	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation & Utilities	Information	Financial Activities	Pro. & Business Services	Education	Health Care & Social Services	Leisure & Hospitality	Other Services	State & Local Government	Total
Child Care Assistance	2.8	1.4	0.8	3.3	1.3	0.6	1.7	2.2	1.9	4.4	6.1	0.9	1.6	7.7	2.4
Dental Plan	37.6	18.0	27.4	41.3	19.7	24.7	33.8	22.6	21.8	43.5	21.4	13.7	17.7	69.2	23.4
Dependent Medical Insurance	42.6	21.5	31.3	45.6	22.8	29.1	36.6	24.1	26.5	47.4	23.1	14.5	18.3	73.5	26.4
Flexible Spending	17.6	6.6	11.1	22.4	8.4	10.6	22.0	12.6	11.1	29.3	11.8	4.7	9.0	32.9	13.0
Hiring Bonus	9.4	2.7	6.1	9.7	3.4	7.8	9.9	4.3	4.2	5.8	5.1	3.8	3.7	2.0	11.3
Life Insurance	38.1	15.4	27.0	37.9	18.8	21.7	34.6	21.7	19.9	41.9	17.5	10.3	15.7	64.6	4.7
Long-Term Disability	19.0	6.2	11.4	22.2	6.0	11.2	14.8	13.6	12.6	29.8	8.7	5.2	7.5	29.9	21.2
Medical Insurance	47.0	26.3	35.7	50.3	29.2	32.8	42.7	30.2	36.0	50.9	27.9	18.8	25.1	76.0	10.8
Paid Holidays	43.7	31.1	53.1	59.2	40.4	30.6	55.8	47.0	42.3	48.4	46.8	14.3	38.6	81.1	32.2
Paid Personal Leave	29.3	18.8	27.9	32.6	29.1	19.3	37.4	33.2	29.7	40.2	35.3	11.0	26.7	37.0	40.1
Paid Sick Leave	21.6	7.8	16.6	34.9	22.0	10.7	34.1	23.4	20.8	35.5	26.5	9.0	19.0	70.8	26.8
Paid Vacation Leave	45.4	29.4	42.9	53.8	45.1	33.9	47.1	36.5	31.7	41.3	36.0	25.0	36.2	73.6	20.3
Retirement Plan	37.0	22.6	32.8	42.0	24.9	25.8	34.7	30.2	34.9	43.4	35.6	11.7	18.3	74.5	36.6
Defined Benefit Retirement Plan	2.5	1.9	3.2	3.9	1.5	4.8	4.7	2.5	3.2	23.2	4.9	0.7	2.8	53.9	4.3
Defined Contribution Retirement Plan	38.6	20.9	30.3	43.5	24.7	25.1	37.3	28.3	32.3	29.4	30.2	11.6	19.0	50.3	27.1
Short-Term Disability	20.5	8.5	13.1	18.3	8.9	12.3	13.9	11.2	12.6	15.5	12.0	6.9	8.7	26.5	29.3
Tuition Assistance	13.9	9.4	13.9	16.4	7.4	9.9	15.0	16.5	14.3	31.3	19.4	3.5	11.0	36.0	11.6
Vision Plan	29.3	12.0	18.8	30.6	12.9	19.9	22.5	16.9	13.1	38.8	15.2	8.0	11.9	62.7	16.5
^a Estimates based o	•	•						C. .	-	2015					
Source: Research &	Planni	ng, Wy	oming/	DWS.	(2016).	Wyom	iing Be	nefits :	survey	2015.					

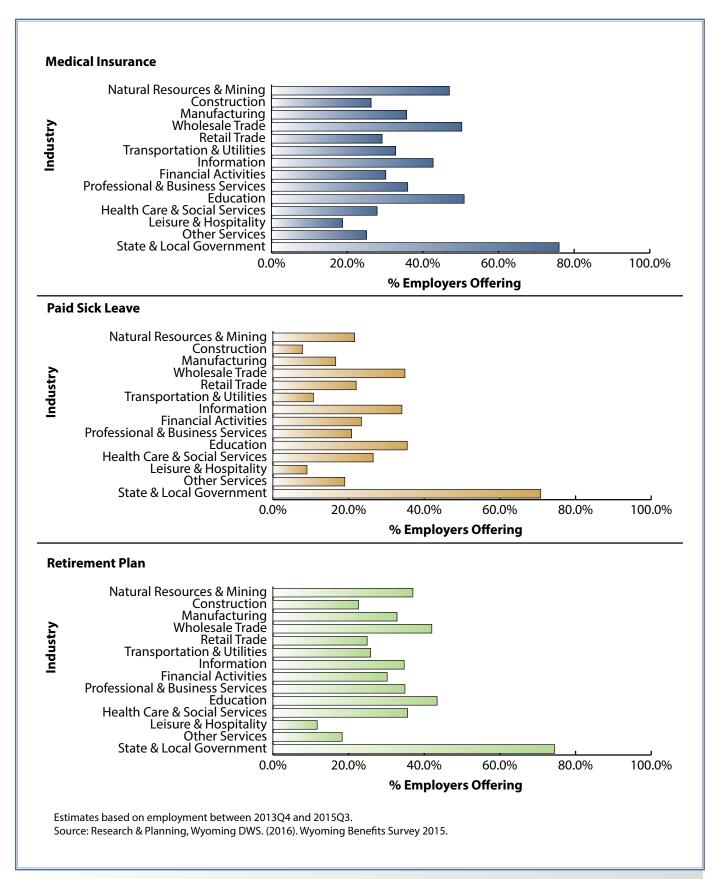


Figure 6: Percent of Employers Offering Selected Benefits by Industry, 2015Q3

							Indu	stry							
Benefit	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation & Utilities	Information	Financial Activities	Pro. & Business Services	Education	Health Care & Social Services	Leisure & Hospitality	Other Services	State & Local Government	Total
Child Care Assistance	15.3	1.1	0.1	6.8	1.2	0.9	0.8	5.9	2.6	7.1	20.9	2.8	5.8	19.6	8.0
Dental Plan Dependent Medical Insurance	86.9 90.5	45.4 52.2	71.1 79.8	64.5 71.0	41.0 41.5	72.3 79.1	57.9 61.9	67.4 60.0	39.2 46.2	75.0 86.4	66.5 63.1	24.2 25.0	32.5 31.5	84.6 85.9	57.5 60.4
Flexible Spending Hiring Bonus	61.6 40.3	17.9 5.8	44.2 25.7	28.8 15.2	27.6 25.8	52.4 27.9	43.7 12.7	45.9 8.3	18.5 11.2	79.6 15.2	52.2 28.0	10.9 12.6	17.4 4.8	75.3 1.7	41.4 17.5
Life Insurance Long-Term	84.1 63.2	41.4 21.0	74.8 48.4	63.9 35.5	40.8 24.0	64.5 50.8	63.2 31.4	62.0 53.1	39.0 22.4	85.2 79.1	62.5 39.9	22.1 17.8	25.6 11.8	84.6 53.8	56.5 39.1
Disability Medical Insurance	91.4	56.4	75.6	73.6	46.2	79.7	62.8	66.5	53.5	85.5	67.3	20.8	36.1	85.7	62.0
Paid Holidays Paid Personal Leave	81.8 62.6	55.7 28.2	86.4 47.1	80.2 34.7	53.4 25.1	75.2 41.7	71.6 33.9	77.9 53.4	58.2 37.3	80.5 75.1	63.5 54.0	19.8 15.5	50.1 34.4	88.8	62.9 39.5
Paid Sick Leave Paid Vacation Leave	49.7 68.6	11.8 49.3	32.9 66.7	40.1 69.0	32.1 52.8	34.0 61.1	42.6 61.3	43.4 52.8	27.9 42.0	84.3 82.3	43.1 45.5	18.9 33.6	21.1 42.2	83.1 83.7	41.6 56.5
Retirement Plan Defined Benefit Retirement Plan	84.6 27.3	49.8 2.1	71.3 13.6	72.4 4.2	52.4 2.7	71.5 36.0	62.7 10.6	69.3 6.3	51.9 2.2	85.7 70.3	71.9 15.6	27.7 1.1	36.0 2.3	88.8	62.9 22.2
Defined Contribution Retirement Plan	85.8	49.9	77.1	75.6	52.8	71.1	62.9	68.8	48.9	59.7	61.8	23.3	36.0	74.6	57.5
Short-Term Disability	66.0	21.3	49.9	43.9	28.2	38.6	32.6	35.4	22.6	38.9	45.1	19.8	12.6	55.3	36.7
Tuition Assistance Vision Plan	54.8 80.0	20.9 31.4	44.7 50.1	23.5 52.9	28.9 31.0	52.5 71.4	19.1 32.3	44.0 58.0	21.8 32.5	66.5 79.9	55.5 53.1	7.9 18.7	17.8 23.5	64.4 83.6	38.6 49.9

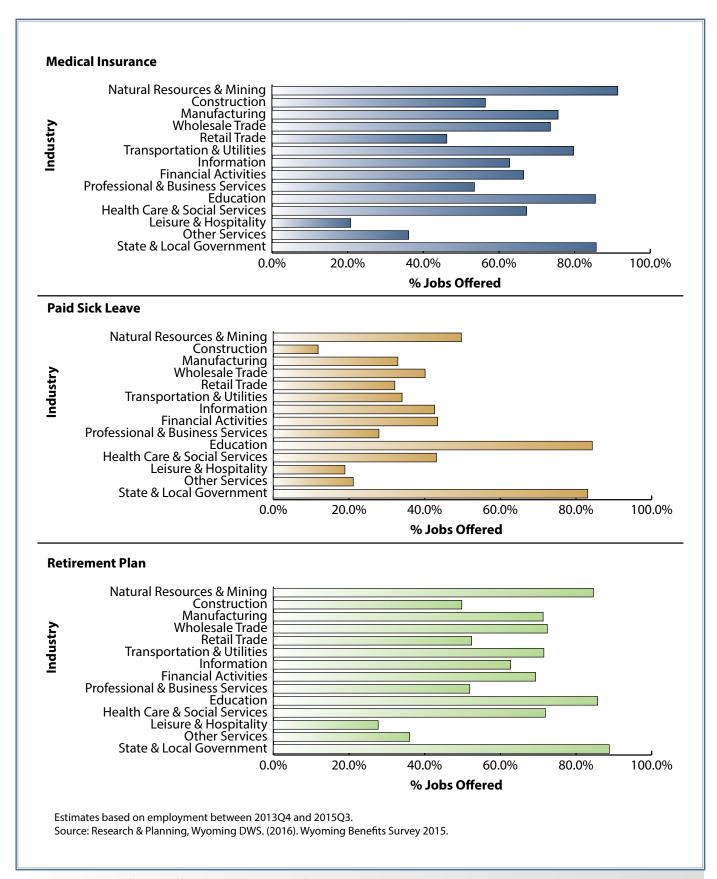


Figure 7: Percent of Jobs Offered Selected Benefits by Industry, 2015Q3

IV. Benefits by Substate Region

Table 8: Percent of Wyoming Employers Offering Selected Benefits by Substate Region, 2015Q3^a

		• •	_		•			
				Substat	e Region			
Benefit	Casper MSA ^b	Cheyenne MSA ^b	Central- Southeast Region	Northeast Region	Northwest Region	Southwest Region	Statewide ^c	Total
Child Care Assistance	2.5	2.3	2.2	2.1	2.3	2.1	4.3	2.4
Dental Plan	23.7	22.2	21.0	22.3	20.0	21.1	51.9	23.4
Dependent Medical Insurance	26.7	25.2	23.9	25.4	22.9	24.0	55.1	26.4
Flexible Spending	11.3	10.7	9.7	10.3	9.4	9.8	29.1	11.3
Hiring Bonus	4.8	4.3	3.8	4.4	3.6	4.0	13.3	4.7
Life Insurance	21.4	19.9	18.9	20.2	17.8	18.9	49.1	21.2
Long-Term Disability	10.9	10.2	9.3	9.9	8.8	9.5	28.9	10.8
Medical Insurance	32.6	31.4	29.7	31.2	28.4	30.0	60.3	32.2
Paid Holidays	41.7	40.3	37.8	38.9	37.1	37.8	60.9	40.1
Paid Personal Leave	28.0	27.2	25.2	25.9	24.9	25.5	39.4	26.8
Paid Sick Leave	20.7	20.2	19.2	19.1	19.0	18.7	34.7	20.3
Paid Vacation Leave	37.3	35.6	34.9	36.2	34.0	34.8	55.4	36.6
Retirement Plan	29.7	29.1	26.8	27.6	26.2	27.1	55.1	29.3
Defined Benefit Retirement Plan	3.6	4.1	4.4	3.7	4.4	3.7	10.5	4.3
Defined Contribution Retirement Plan	27.9	26.8	24.3	25.8	23.6	25.1	53.2	27.1
Short-Term Disability	11.7	11.0	10.1	10.8	9.7	10.4	27.8	11.6
Tuition Assistance	13.2	13.0	11.7	12.0	11.6	11.8	26.4	13.0
Vision Plan	16.4	15.3	14.6	15.5	13.9	14.5	41.0	16.5

^aEstimates based on employment between 2013Q4 and 2015Q3.

^bMSA = Metropolitan Statistical Area.

^cStatewide refers to some businesses that had jobs spread across the state and could not be placed into a single region.

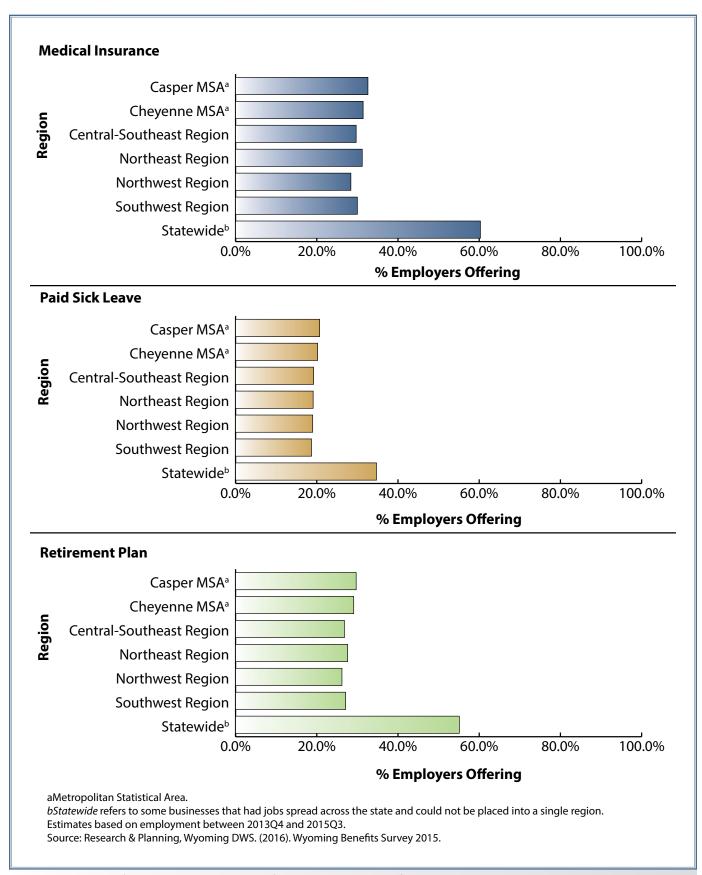


Figure 8: Percent of Wyoming Employers Offering Selected Benefits by Substate Region, 2015Q3

Table 9: Percent of Wyoming Jobs Offered Selected Benefits by Substate Region, 2015Q3a

Central-Southeast Casper Cheyenne Northeast **Northwest Southwest** MSA^b MSA^b **Benefit** Statewide^c Region Region Region Region **Total** Child Care Assistance 7.3 7.2 6.5 7.9 6.9 6.5 9.8 8.0 **Dental Plan** 46.9 48.1 49.0 71.4 57.5 52.8 52.6 53.6 Dependent Medical 56.1 55.7 50.0 56.6 51.6 52.1 73.5 60.4 Insurance 35.2 37.7 31.9 35.4 34.9 32.1 55.4 41.4 Flexible Spending Hiring Bonus 14.4 13.4 10.7 17.0 10.5 14.1 25.1 17.5 47.4 47.2 71.1 Life Insurance 51.4 51.6 45.6 51.4 56.5 Long-Term Disability 34.0 34.7 29.6 34.1 31.7 32.1 51.8 39.1 59.2 73.6 Medical Insurance 58.6 58.5 53.0 54.1 53.8 62.0 **Paid Holidays** 60.6 60.7 55.4 55.3 72.1 62.9 60.6 57.5 Paid Personal Leave 40.7 41.1 36.5 40.0 38.5 36.8 40.8 39.5 Paid Sick Leave 37.1 39.2 34.5 35.4 39.1 34.7 51.6 41.6 Paid Vacation Leave 53.8 53.4 50.3 53.3 52.9 51.6 64.4 56.5 Retirement Plan 58.1 58.3 52.3 57.2 53.7 53.8 77.4 62.9 **Defined Benefit** 16.9 20.6 18.1 17.5 23.2 16.8 29.3 22.2 Retirement Plan Defined 53.0 51.9 46.5 54.6 46.8 49.1 71.5 57.5 Contribution

34.9

33.8

45.8

28.2

32.9

41.9

30.6

30.4

41.6

48.2

50.3

63.8

36.7

38.6

49.9

Substate Region

32.1

33.6

44.2

Retirement Plan Short-Term Disability

Tuition Assistance

Vision Plan

27.4

30.9

39.5

Source: Research & Planning, Wyoming DWS. (2016). Wyoming Benefits Survey 2015.

30.8

35.8

44.5

^aEstimates based on employment between 2013Q4 and 2015Q3.

^bMSA = Metropolitan Statistical Area.

^cStatewide refers to some businesses that had jobs spread across the state and could not be placed into a single region.

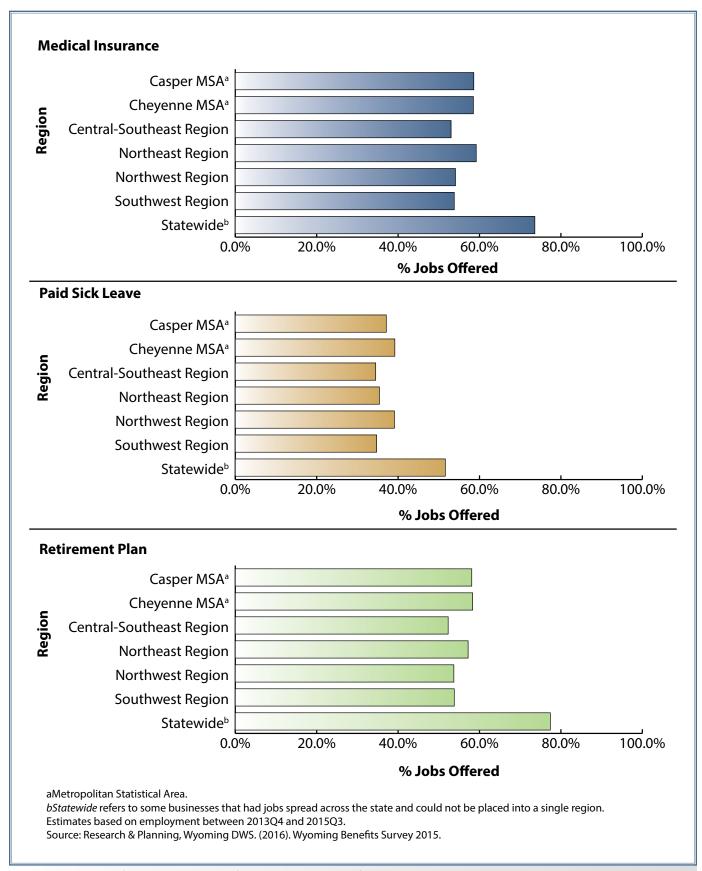


Figure 9: Percent of Wyoming Jobs Offered Selected Benefits by Substate Region, 2015Q3

V. Take-Up Rates: Statewide Benefits

Table 10: Percent of Full- And Part-Time Wyoming Jobs That Were Offered Selected Benefits and Enrolled, 2015Q3a										
Benefit	Full-Time Jobs ^b	Part-Time Jobs	Total Jobs							
Dental Plan	78.5	16.6	78.1							
Dependent Medical Insurance	49.6	11.4	49.6							
Life Insurance	89.9	42.1	89.8							
Long-Term Disability	82.7	5.9	82.3							
Medical Insurance	77.3	31.3	77.2							
Defined Benefit Retirement Plan	99.8	100.0	99.8							
Defined Contribution Retirement Plan	63.0	38.8	62.6							
Short-Term Disability	80.2	14.6	79.9							
Vision Plan	79.9	24.9	78.5							

^aEstimates based on employment between 2013Q4 and 2015Q3.

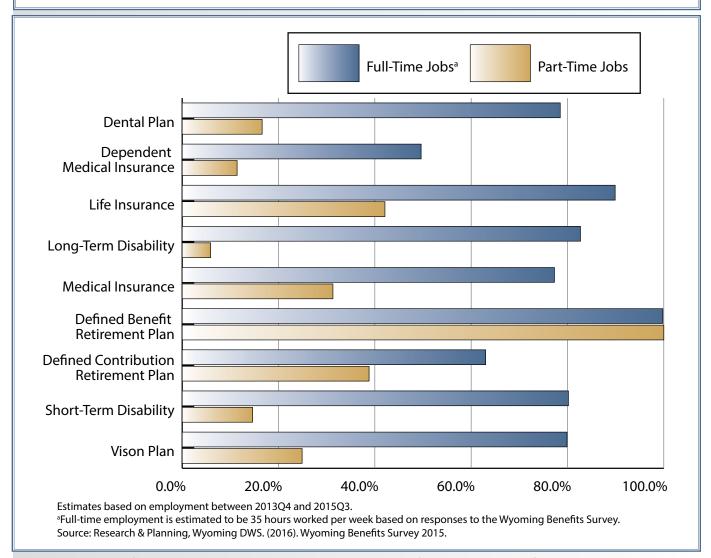


Figure 10: Percent of Full- And Part-Time Wyoming Jobs That Were Offered Selected Benefits and Enrolled, 2015Q3

^bFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey.

VI. Take-Up Rates: Benefits by Firm Size

Table 11: Percent of Total Wyoming Jobs That Were Offered Selected Benefits and Enrolled by Firm Size, 2015Q3^a
Firm Size Class (Number of Employees)

Benefit	1-4	5-9	10-19	20-49	50+	Total	
Dental Plan	51.0	73.0	73.5	72.1	80.6	78.1	
Dependent Medical Insurance	38.1	46.9	33.9	34.5	53.7	49.6	
Life Insurance	93.7	97.2	88.2	81.2	90.1	89.8	
Long-Term Disability	96.5	49.3	94.5	69.6	85.8	82.3	
Medical Insurance	71.0	74.2	73.7	77.8	78.0	77.2	
Defined Benefit Retirement Plan	65.6	98.6	95.3	96.9	100.0	99.8	
Defined Contribution Retirement Plan	75.4	57.2	63.7	64.1	62.1	62.6	
Short-Term Disability	82.1	29.3	90.5	54.3	86.8	79.9	
Vision Plan	0.0	53.9	79.9	76.0	79.4	78.5	

^aEstimates based on employment between 2013Q4 and 2015Q3.

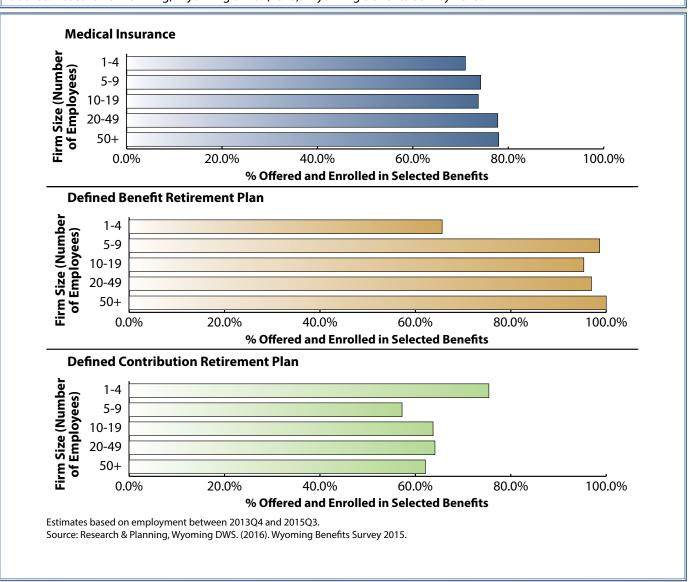


Figure 11: Percent of Total Wyoming Jobs That Were Offered Selected Benefits and Enrolled by Firm Size, 2015Q3

Table 12: Percent of Full-Time^a Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Firm Size, 2015Q3^b

	F					
Benefit	1-4	5-9	10-19	20-49	50+	Total
Dental Plan	51.0	73.6	73.8	72.2	81.0	78.5
Dependent Medical Insurance	38.1	47.0	34.0	34.6	53.8	49.6
Life Insurance	93.7	97.3	88.6	81.4	90.2	89.9
Long-Term Disability	96.5	49.8	94.7	74.5	85.8	82.7
Medical Insurance	71.0	74.6	73.8	78.0	78.1	77.3
Defined Benefit Retirement Plan	65.6	98.5	95.2	96.9	100.0	99.8
Defined Contribution Retirement Plan	76.5	57.1	63.6	64.5	62.7	63.0
Short-Term Disability	82.1	29.0	90.7	56.6	86.8	80.2
Vision Plan	N/A	74.0	81.7	77.6	80.2	79.9

^aFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey. ^bEstimates based on employment between 2013Q4 and 2015Q3.

N/A = Not applicable. No jobs were offered the benefit so no jobs could enroll.

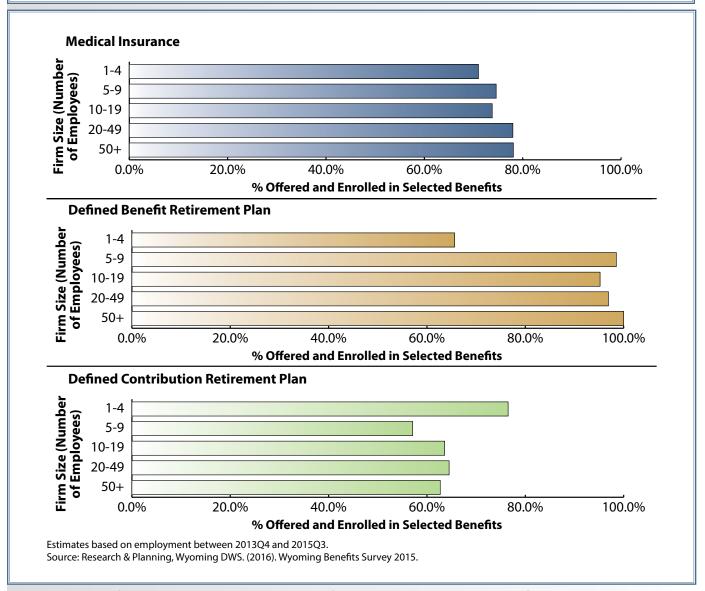


Figure 12: Percent of Full-Time Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Firm Size, 2015Q3

Table 13: Percent of Part-Time^a Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Firm Size, 2015Q3^b

	F					
Benefit	1-4	5-9	10-19	20-49	50+	Total
Dental Plan	N/A	24.4	38.6	37.8	9.0	16.6
Dependent Medical Insurance	N/A	38.1	0.0	0.0	9.7	11.4
Life Insurance	N/A	85.4	23.8	0.0	38.3	42.1
Long-Term Disability	N/A	10.0	47.7	0.3	100.0	5.9
Medical Insurance	N/A	44.5	40.5	0.0	26.5	31.3
Defined Benefit Retirement Plan	N/A	100.0	100.0	100.0	100.0	100.0
Defined Contribution Retirement Plan	34.9	62.4	67.5	26.7	32.3	38.8
Short-Term Disability	N/A	51.6	15.4	0.3	N/A	14.6
Vision Plan	N/A	35.1	45.9	0.0	14.9	24.8

^aPart-time employment is estimated to be fewer than 35 hours worked per week based on responses to the Wyoming Benefits Survey. ^bEstimates based on employment between 2013Q4 and 2015Q3.

Source: Research & Planning, Wyoming DWS. (2016). Wyoming Benefits Survey 2015.

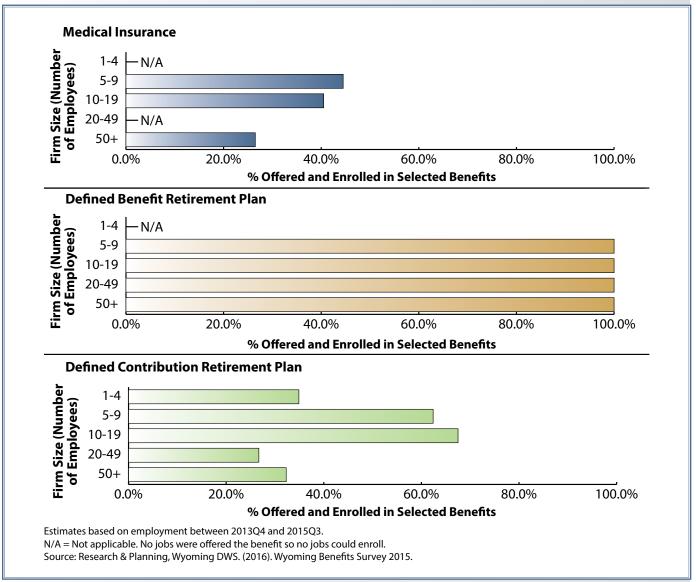


Figure 13: Percent of Part-Time Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Firm Size, 2015Q3

N/A = Not applicable. No jobs were offered the benefit so no jobs could enroll.

VII. Take-Up Rates: Benefits by Industry

Table 14: Percent of Total Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Industry, 2015Q3 ^a											/,				
2013Q3		Industry													
Benefit	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation & Utilities	Information	Financial Activities	Pro. & Business Services	Education	Health Care & Social Services	Leisure & Hospitality	Other Services	State & Local Government	Total
Dental Plan	95.4	67.2	73.0	66.2	64.3	74.4	76.1	85.2	80.6	87.9	58.7	49.7	56.7	85.1	78.1
Dependent Medical Insurance	77.3	33.2	36.0	56.1	25.3	51.3	11.9	28.3	39.8	26.6	20.1	13.1	33.6	61.5	49.6
Life Insurance	94.1	94.5	90.5	80.2	79.6	98.6	76.6	81.0	76.1	92.8	79.9	58.4	81.6	94.3	89.8
Long-Term Disability	98.9	69.3	60.9	86.1	49.0	100.0	100.0	100.0	75.1	14.7	70.5	12.3	87.8	61.1	82.3
Medical Insurance	94.7	62.4	73.2	73.2	68.4	75.3	90.0	84.1	83.2	89.6	49.8	55.0	83.2	92.0	77.2
Defined Benefit Retirement Plan	100.0	100.0	N/A	100.0	N/A	100.0	N/A	N/A	0.0	100.0	82.7	N/A	89.6	99.8	99.8
Defined Contribution Retirement Plan	65.9	47.7	66.3	83.7	66.6	76.4	70.1	89.2	68.3	59.9	78.7	31.4	46.4	41.2	62.6
Short-Term Disability	99.7	64.4	48.5	52.6	56.3	95.0	18.2	52.8	67.8	100.0	13.5	13.8	82.5	26.1	79.9
Vision Plan aFstimates based of		100.0	N/A	82.5	N/A	97.4		78.0	68.0	66.7	60.5	24.4	73.1	88.1	78.5

^aEstimates based on employment between 2013Q4 and 2015Q3.

N/A = Not applicable. No jobs were offered the benefit so no jobs could enroll.

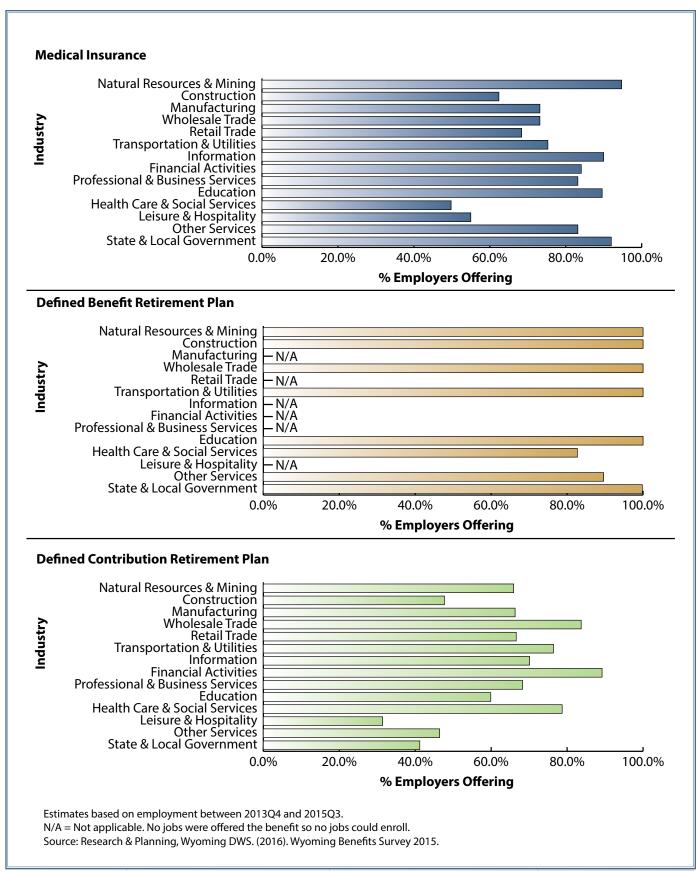


Figure 14: Percent of Total Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Industry, 2015Q3

Table 15: Percent of Full-Time ^a Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Industry, 2015Q3 ^b															
maustry, 2013Q3							Indu	ustry							
Benefit	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation & Utilities	Information	Financial Activities	Pro. & Business Services	Education	Health Care & Social Services	Leisure & Hospitality	Other Services	State & Local Government	Total
Dental Plan	95.4	67.2	73.0	66.4	64.3	74.4	76.1	85.4	80.6	88.7	59.1	50.7	79.7	85.2	78.5
Dependent Medical Insurance	77.3	33.2	36.0	56.3	25.3	51.3	11.9	28.4	39.8	24.9	20.3	13.1	34.8	61.6	49.6
Life Insurance	94.1	94.5	90.5	80.7	79.6	98.6	76.6	81.0	76.1	93.9	80.6	58.4	84.6	94.3	89.9
Long-Term Disability	98.9	69.3	60.9	86.1	49.0	100.0	100.0	100.0	75.1	14.7	70.7	14.4	87.3	61.1	82.7
Medical Insurance	94.7	62.4	73.2	73.4	68.4	75.3	90.0	84.3	83.2	90.5	50.1	55.3	86.0	92.1	77.3
Defined Benefit Retirement Plan	100.0	100.0	N/A	100.0	N/A	100.0	N/A	N/A	0.0	100.0	82.7	N/A	88.3	99.8	99.8
Defined Contribution Retirement Plan	65.9	47.7	66.4	83.5	67.0	76.6	70.1	89.3	68.6	58.3	79.1	31.4	61.3	41.2	63.0
Short-Term Disability	99.7	64.4	48.5	52.6	56.3	95.0	18.2	52.7	67.8	100.0	13.5	14.3	81.9	26.1	80.2
Vision Plan	87.8	100.0	N/A	83.3	N/A	97.4	84.7	100.0	68.0	66.7	62.0	0.0	83.2	88.5	79.9

^aFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey. ^bEstimates based on employment between 2013Q4 and 2015Q3.

N/A = Not applicable. No jobs were offered the benefit so no jobs could enroll.

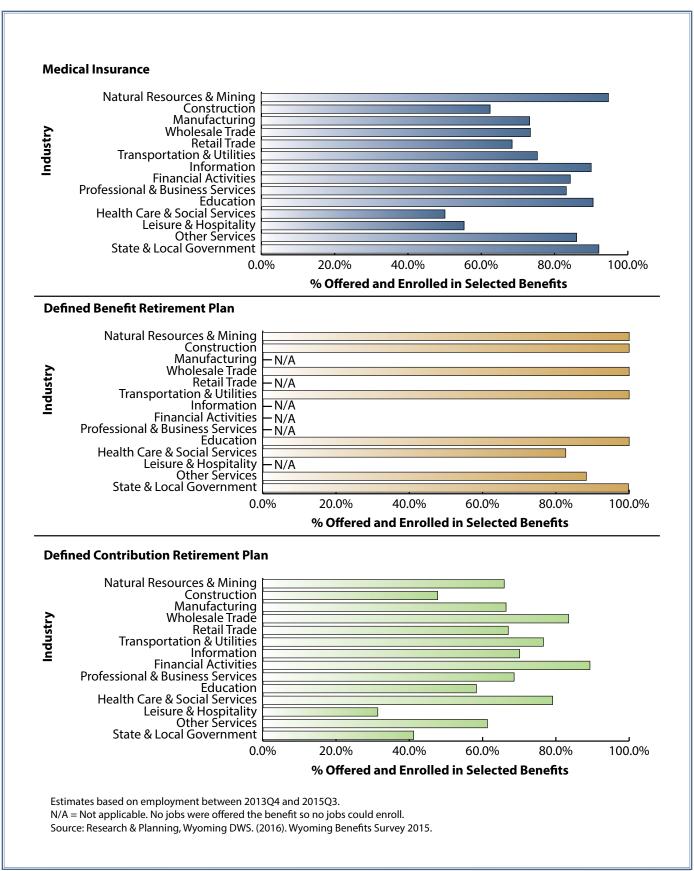


Figure 15: Percent of Full-Time Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Industry, 2015Q3

Table 16: Percent of Part-Time ^a Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Industry, 2015Q3 ^b Industry															
Benefit	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation & Utilities	Information	Financial Activities	Pro. & Business Services	Education	Health Care & Social Services	Leisure & Hospitality	Other Services	State & Local Government	Total
Dental Plan	N/A	N/A	N/A	40.0	N/A	N/A	N/A	55.4	N/A	66.7	24.2	14.3	5.2	44.3	16.6
Dependent Medical Insurance	N/A	N/A	N/A	40.0	N/A	N/A	N/A	0.0	N/A	66.7	0.0	N/A	11.8	26.6	11.4
Life Insurance	99.6	N/A	N/A	0.0	100.0	N/A	N/A	89.3	N/A	66.7	17.6	N/A	35.6	64.4	42.1
Long-Term Disability	N/A	N/A	N/A	N/A	N/A	99.8	N/A	N/A	N/A	N/A	0.0	0.0	100.0	100.0	5.9
Medical Insurance	28.6	N/A	N/A	40.0	N/A	N/A	N/A	55.4	N/A	66.7	2.1	42.9	35.6	44.3	31.3
Defined Benefit Retirement Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100.0	N/A	N/A	100.0	100.0	100.0
Defined Contribution Retirement Plan	99.9	75.1	44.6	100.0	23.8	13.4	N/A	83.4	54.7	83.3	48.9	N/A	18.7	42.8	38.8
Short-Term Disability	N/A	N/A	N/A	N/A	N/A	99.8	N/A	100.0	N/A	100.0	0.0	10.5	100.0	N/A	14.6
Vision Plan	N/A	N/A	N/A	40.0	N/A	N/A	N/A	0.0	N/A	66.7	12.1	28.6	35.6	35.5	24.8

^aPart-time employment is estimated to be fewer than 35 hours worked per week based on responses to the Wyoming Benefits Survey.

N/A = Not applicable. No jobs were offered the benefit so no jobs could enroll.

^bEstimates based on employment between 2013Q4 and 2015Q3.

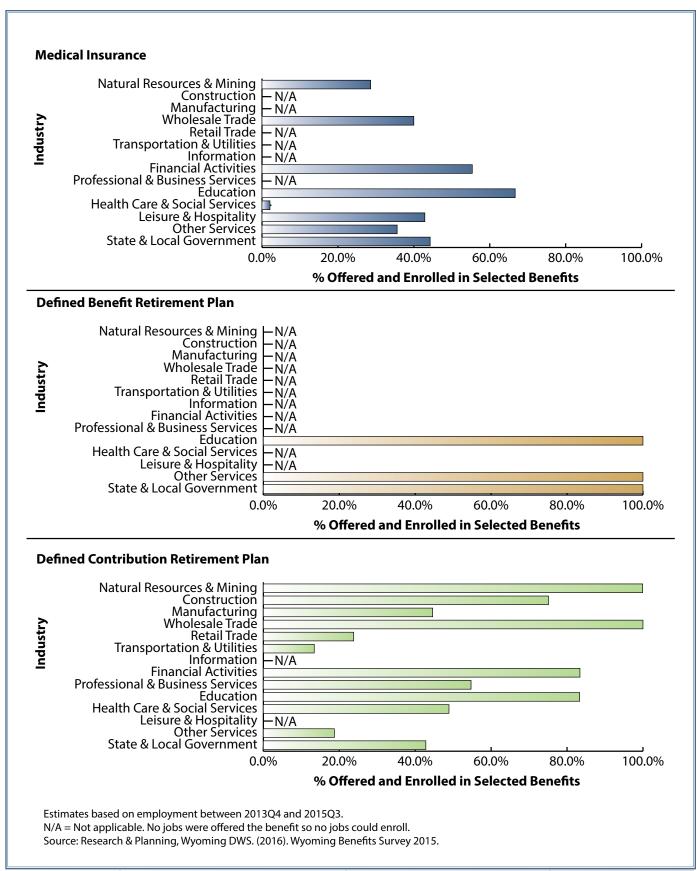


Figure 16: Percent of Part-Time Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Industry, 2015Q3

VIII. Take-Up Rates: Benefits by Substate Region

Table 17: Percent of Total Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Substate Region, 2015Q3^a

	Substate Region										
Benefit	Casper MSA ^b	Cheyenne MSA ^b	Central- Southeast Region	Northeast Region	Northwest Region	Southwest Region	Statewide ^c	Total			
Dental Plan	79.6	61.5	70.5	78.6	52.7	88.5	72.3	78.1			
Dependent Medical Insurance	39.2	30.1	36.6	36.5	38.5	68.6	43.6	49.6			
Life Insurance	87.0	83.7	91.1	89.6	61.6	93.0	87.3	89.8			
Long-Term Disability	84.7	88.8	67.1	64.4	96.1	81.8	87.9	82.3			
Medical Insurance	73.4	60.2	78.4	68.8	64.5	87.0	75.1	77.2			
Defined Benefit Retirement Plan	97.6	93.0	100.0	100.0	100.0	99.9	100.0	99.8			
Defined Contribution Retirement Plan	77.8	71.7	65.8	61.5	66.8	48.2	62.3	62.6			
Short-Term Disability	88.7	71.2	52.1	51.4	80.9	85.6	66.6	79.9			
Vision Plan	52.8	96.5	70.6	68.3	61.1	97.7	74.9	78.5			

^aEstimates based on employment between 2013Q4 and 2015Q3.

^bMSA = Metropolitan Statistical Area.

^cStatewide refers to some businesses that had jobs spread across the state and could not be placed into a single region.

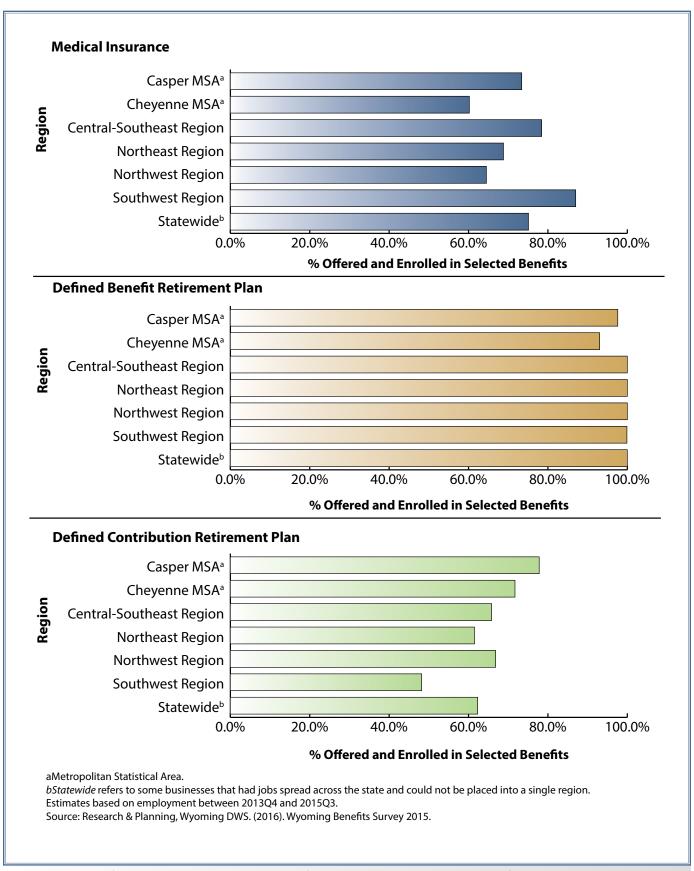


Figure 17: Percent of Total Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Substate Region, 2015Q3

Table 18: Percent of Full-Time^a Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Substate Region, 2015Q3^b

	Substate Region										
Benefit	Casper MSA ^c	Cheyenne MSA ^c	Central- Southeast Region	Northeast Region	Northwest Region	Southwest Region	Statewide ^d	Total			
Dental Plan	82.1	61.5	71.4	79.3	52.6	88.6	72.4	78.5			
Dependent Medical Insurance	39.3	30.1	36.6	36.8	38.5	68.6	43.7	49.6			
Life Insurance	86.9	83.7	91.1	90.3	62.6	93.0	87.5	89.9			
Long-Term Disability	84.7	88.8	68.9	64.4	96.1	82.3	87.9	82.7			
Medical Insurance	73.3	60.2	79.0	69.4	64.5	87.0	75.3	77.3			
Defined Benefit Retirement Plan	97.5	92.8	100.0	100.0	100.0	99.9	100.0	99.8			
Defined Contribution Retirement Plan	80.1	71.7	65.6	61.5	67.1	48.1	62.8	63.0			
Short-Term Disability	88.7	71.2	52.4	51.4	80.8	86.0	66.6	80.2			
Vision Plan	52.5	96.7	88.1	70.1	70.5	97.7	78.7	79.9			

^aFull-time employment is estimated to be at least 35 hours worked per week based on responses to the Wyoming Benefits Survey.

^bEstimates based on employment between 2013Q4 and 2015Q3.

^cMSA = Metropolitan Statistical Area.

^dStatewide refers to some businesses that had jobs spread across the state and could not be placed into a single region.

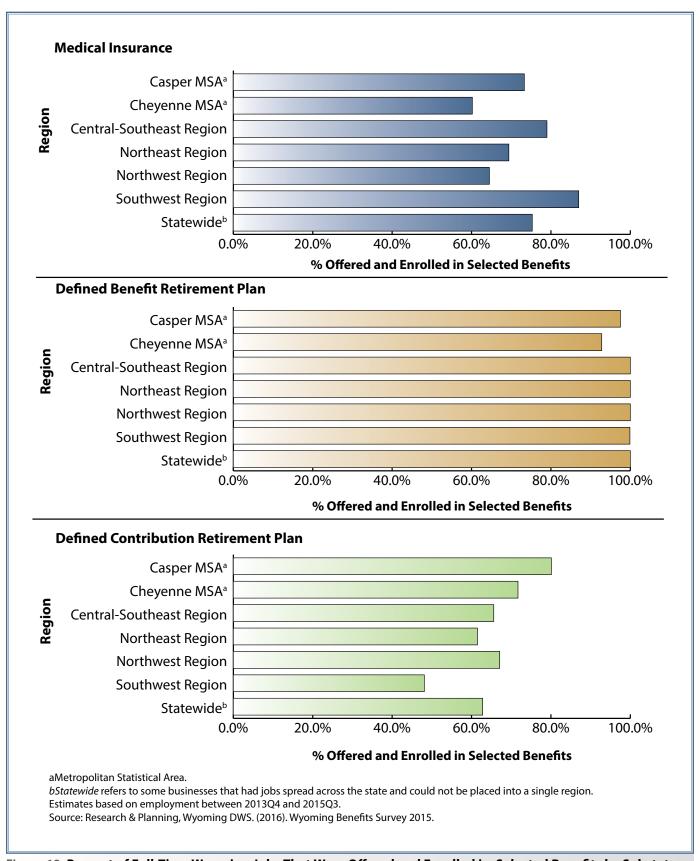


Figure 18: Percent of Full-Time Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Substate Region, 2015Q3

Table 19: Percent of Part-Time^a Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Substate Region, 2015Q3^b

	Substate Region										
Benefit	Casper MSA ^c	Cheyenne MSA ^c	Central- Southeast Region	Northeast Region	Northwest Region	Southwest Region	Statewide ^d	Total			
Dental Plan	82.1	61.5	71.4	79.3	52.6	88.6	72.4	78.5			
Dependent Medical Insurance	39.3	30.1	36.6	36.8	38.5	68.6	43.7	49.6			
Life Insurance	86.9	83.7	91.1	90.3	62.6	93.0	87.5	89.9			
Long-Term Disability	84.7	88.8	68.9	64.4	96.1	82.3	87.9	82.7			
Medical Insurance	73.3	60.2	79.0	69.4	64.5	87.0	75.3	77.3			
Defined Benefit Retirement Plan	97.5	92.8	100.0	100.0	100.0	99.9	100.0	99.8			
Defined Contribution Retirement Plan	80.1	71.7	65.6	61.5	67.1	48.1	62.8	63.0			
Short-Term Disability	88.7	71.2	52.4	51.4	80.8	86.0	66.6	80.2			
Vision Plan	52.5	96.7	88.1	70.1	70.5	97.7	78.7	79.9			

^aPart-time employment is estimated to be fewer than 35 hours worked per week based on responses to the Wyoming Benefits Survey.

^bEstimates based on employment between 2013Q4 and 2015Q3.

^cMSA = Metropolitan Statistical Area.

^dStatewide refers to some businesses that had jobs spread across the state and could not be placed into a single region.

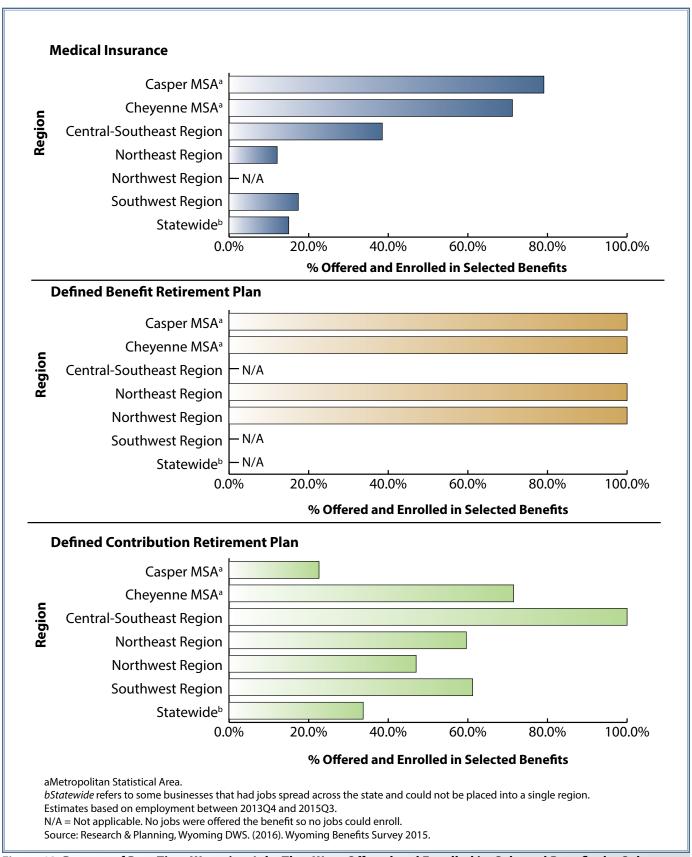


Figure 19: Percent of Part-Time Wyoming Jobs That Were Offered and Enrolled in Selected Benefits by Substate Region, 2015Q3



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