HayGroup®

State of Wyoming

Benefits competitiveness for Certified Practicing Teachers

AUGUST 29, 2011

Project Scope

- At the request of the State of Wyoming, Hay Group has conducted an analysis of the benefits programs offered to teachers throughout the State to determine the level of competitiveness on an internal and external basis.
- Hay Group's review is based on benefits program gathered from the Wyoming Education Association 2010-2011 Salary and Benefits Research Book for Wyoming
- Teachers from all WY school districts have access to the same retirement program, are offered a menu of medical, dental, and vision plans plus life and disability programs offered by WEBT and WSBAIT, and maintain district specific leave of absence policies.
  - Hay Group's initial focus of the benefits analysis is on the internal equity of Wyoming teacher benefit programs based on district and NCES Locale code
  - As health care and retirement are the primary drivers of overall benefit program value, the internal equity review focuses on these 2 benefits.

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Project Scope

- Due to the variation of benefit programs by districts within the comparator States, Hay Group used State employee benefit program information as a proxy for teacher benefits for the external market comparison. The States comparator group consists of two state groupings all contained in Hay Group's Benefits database:
  - 12 US States used in State of Wyoming analyses
    - **Arizona, Colorado, Idaho, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, and Washington**
  - 6 US States typically used in State of Wyoming Teacher analyses
    - **Colorado, Idaho, Montana, Nebraska, South Dakota, and Utah**
  - The second portion of the benefits analysis focuses on the external market competitiveness by comparing the prevalent Wyoming teacher benefits program to the States

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Internal Benefits Equity

Health Care

- Cost sharing does not vary significantly by District
  - Variation is due to difference in enrollment patterns not a difference in overall benefit level – districts where most prevalent plan is an HSA plan have lower premium costs
- The cost of employee only coverage ranges from 0% to 14% of total premium, with a median of 10.45%
- The cost of family coverage ranges from 0% to 50% of total premium, with median of 11.11%
  - It is important to note that the District with a 50% family cost sharing has 0% for employee only coverage. Maintaining a more significant subsidy differential between single and family coverage is becoming typical general market practice

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Internal Benefits Equity

Health Care (continued)

- Cost sharing does vary more based on locale; however, similar to the District variation, cost sharing differentials are due more to differences in the enrollment patterns
- For similar plan designs, the cost sharing range is narrow – 10% to 15%. For consumer driven plans (higher deductibles, out of pocket maximums, etc.), cost sharing is lower, typically 0% for employees.

Most Common Locale Code	Most Common Locale	Coverage Tier	Average of District Portion	Average of Employee Portion	% District paid	% Employee paid
13	City, Small Territory	Family	$ 1,253	$ 167	88%	12%
		Single	$ 465	$ 54	90%	10%
33	Town, Remote Territory	Family	$ 1,230	$ 193	86%	14%
		Single	$ 521	$ 47	92%	8%
41	Rural, Fringe Census defined Rural Territory	Family	$ 746	$ 162	82%	18%
		Single	$ 495	$ -	100%	0%
42	Rural, Distant Census-defined Rural Territory	Family	$ 1,467	$ 183	89%	11%
		Single	$ 663	$ -	100%	0%
43	Rural, Remote Census-defined Rural Territory	Family	$ 1,042	$ 124	89%	11%
		Single	$ 458	$ 71	87%	13%

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Internal Benefits Equity

Retirement

- All teachers are eligible for the Wyoming Retirement System, which is a defined benefit pension plan.
  - The required total contribution is 14.12% - 12.69% employer / 1.43% employee
  - 40 of the reporting districts contribute the full 14.12% for employees
  - Seven districts make the 12.69% employer contribution, but require employees to contribute the 1.43%. Below is the distribution of these districts by locale code:

Locale Code	Number of Districts
43 - Rural, Remote Census-defined Rural Territory	4
33 - Town, Remote Territory	2
13 – City, Small Territory	1

- All teachers have access to a 457 Plan that permits employee pre-tax deferrals
- Several districts also provide a 403(b) plan that gives employees an additional pre-tax deferral option.
- Neither the 457 or 403(b) plans include an employer contribution, so no significant benefit disparity is created as a result of these plans.

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External Market Competitiveness

Benefit Area / Market Position	Above Market Provisions	Below or At Market Provisions
Health Care – At Market	▪ Employee coverage cost sharing is at market; however, family coverage cost above typical market practice – 15%-29% typical contribution range for family coverage in both State groups	▪ Although plan designs vary by district, deductibles, coinsurance, and copayments are within the market median range
Retirement – Above Market	▪ Competitive benefit formula and vesting provisions 2.125%-2.25% for WY vs. 2% for in both State groups ▪ No Employee Contributions Required (with few exceptions) – is above market when compared to other States, as 4 of the 6 state group and 8 of the 12 state group require some employee contributions	▪ Deferred compensation (457 plan) offered to all districts through WRS ▪ A few districts offer a 403(b) plan

Below Market = below market median practice, At Market = approximates the market median, Above Market = above market median practice

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External Market Competitiveness

Benefit Area / Market Position	Above Market Provisions	Below or At Market Provisions
Death – **At Market**	▪ Basic life insurance benefit (median) of $40,000 is above typical market practice of $25,000 ▪ Cost sharing applies to dependent life coverage, which is typically an employee paid benefit	▪ Some districts require cost sharing for the employee basic benefit, which not typical, as all 12 states pay 100% of the basic life insurance benefit ▪ Dependent life insurance benefits (median) of $5,000 spouse and $1,000 for a child below market – 50% provide $10,000 or more for a spouse and 64% provide $5,000 or more per child
Long Term Disability – **At Market**		▪ Although plan designs vary by district, waiting periods, plan maximums and benefit levels are within the market median range

Below Market = below market median practice, At Market = approximates the market median, Above Market = above market median practice

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Summary of Findings

- There are no significant benefit differences based on district or locale to create disparity among teachers within the State of Wyoming
- Based on the prevalent benefit practice for Wyoming teachers, benefits are competitive when compared to other States. Teachers are above market with regard to retirement and at market for health care, disability and life insurance
  - There are no remarkable differences between the two groups of comparator states
  - Refer to Appendix A for a comparison of Wyoming Teacher benefits to the 12 comparator states
  - Refer to Appendix B for a comparison of Wyoming Teacher benefits to the 6 comparator states.

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Appendix A – Market Prevalence of Practice Report – 12 States

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Appendix B – Market Prevalence of Practice Report – 6 States

APPENDIX A

SUMMARY

	12 Comparator States	WY Teachers
DEATH BENEFITS		
Basic Group Life	100 % have a plan	has a plan
Supplemental Group Life	100 % have a plan	no plan
Dependent Group Life	92 % have a plan	has a plan
Group Survivor Income	0 % have a plan	no plan
Basic Accidental Death	100 % have a plan	has a plan
Supplemental Accidental Death	58 % have a plan	no plan
Business Travel Accident	14 % have a plan	no plan
DISABILITY BENEFITS		
Short Term Disability	100 % have a formal plan	has a plan
Long Term Disability	83 % have a plan	has a plan
HEALTH CARE BENEFITS		
Hospital/Medical Plan	100 % have a plan	has a plan
Retiree Coverage	91 % have a plan	has a plan
Separate Prescription Drug Plan	100 % have a plan	has a plan
Dental Coverage	100 % have a plan	has a plan
Vision Care	100 % have a plan	has a plan
RETIREMENT BENEFITS		
DB Pension and Capital Accumulation	83 % have both	has both
Defined Benefit Pension Plan	83 % have a plan	has a plan
401(k) or Pretax Savings Plan	33 % have a plan	no plan
Thrift or Post-Tax Savings Plan	0 % have a plan	no plan
Profit Sharing Plan	0 % have a plan	no plan
Employee Stock Ownership Plan (ESOP)	0 % have a plan	no plan
Money Purchase Plan	25 % have a plan	no plan
Discount Stock Purchase Plan	0 % have a plan	no plan
403(b) Plan	8 % have a plan	some districts have a plan
457 Plan	83 % have a plan	has a plan
HOLIDAYS	100 % provide	provides
VACATIONS	100 % provide	provides
FLEXIBLE BENEFITS PROGRAM	100 % have a plan	has a plan

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS

	12 Comparator States	WY Teachers
BASIC GROUP LIFE	100 % have a plan	has plans (41 districts reporting)
Eligibility	75 % have immediate eligibility 25 % have a waiting period; of these, 100 % are 3 months	has immediate eligibility
Cost	100 % are employer-paid	90% Employer paid / 10% Cost shared
Basis of Benefit	83 % are based on a uniform flat dollar amount 17 % are based on a uniform earnings multiple	based on a uniform flat dollar amount
Amount of Benefit (Plans based on a flat dollar amount)	20 % provide less than $15,000 10 % provide $15,000 20 % provide $20,000 40 % provide $25,000 10 % provide greater than $25,000	Range of benefits from $10,000 to $100,000 Median = $40,000 Average $39,000
Maximums	0 % have a maximum	N/A
Retirement Provisions	62 % cancel coverage 38 % continue coverage in full or at a reduced amount	
Cost of Retiree Coverage	100 % are retiree-paid	
SUPPLEMENTAL GROUP LIFE	100 % have a plan	no plans
Eligibility	75 % have immediate eligibility 25 % have a waiting period; of these, 100 % are 3 months	
Cost	100 % are employee-paid	
Basis and Amount of Benefit	17 % are based on an earnings multiple that is the employee's choice 75 % are based on a flat dollar amount that is the employee's choice (typically $10,000 to $350,000) 8 % are based on other criteria	
Retirement Provisions	100 % cancel coverage	

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS

	12 Comparator States	WY Teachers
DEPENDENT GROUP LIFE	92 % have a plan	has plans
Cost	27 % are employer-paid 73 % are employee-paid	90% Employer paid / 10% Cost shared
Basis of Benefit	40 % are a uniform flat dollar amount 60 % are a flat dollar amount that is employee's choice	based on a uniform flat dollar amount
Maximum Spouse Benefit	50 % provide $5,000 or less 25 % provide $10,000 25 % provide $10,001 to $49,999	Range of benefit from $2,000 to $5,000 Median = $5,000
Maximum Benefit Per Child	36 % provide less than $5,000 36 % provide $5,000 28 % provide more than $10,000	Range of benefit from $1,000 to $4,000 Median = $1,000
GROUP SURVIVOR INCOME	0 % have a plan	no plan
BASIC ACCIDENTAL DEATH	100 % have a plan	
Cost	67 % are employer-paid 33 % are cost shared or employee-paid	
Basis of Benefit	64 % are based on a uniform flat dollar amount 18 % are based on a uniform earnings multiple 18 % are based on other criteria	
Amount of Benefit (Plans based on a flat dollar amount)	20 % provide $5,500 or less 10 % provide $15,000 20 % provide $25,000 40 % provide $50,000	
Maximums	20 % have a maximum	

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES

DEATH BENEFITS

	12 Comparator States	WY Teachers
SUPPLEMENTAL ACCIDENTAL DEATH	58 % have a plan	no plan
Cost	100 % are employee-paid	
Basis and Amount of Benefit	72 % are based on a flat dollar amount that is the employee's choice (typically $10,000 to $300,000) 14 % are based on an earnings multiple that is the employee's choice (typically 1 to 3, 4 or 5 times pay) 14 % are based on other criteria	
BUSINESS TRAVEL ACCIDENT	14 % have a plan	no plan
Cost	100 % are employer-paid	
LIFE INSURANCE COMBINATIONS	8 % provide Basic and Supplemental Group Life 92 % provide Basic, Supplemental, and Dependent Group Life	provides Basic and Dependent Group Life

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
DISABILITY BENEFITS

	12 Comparator States	WY Teachers
SHORT TERM DISABILITY (Sick Leave)	100 % have a formal plan	
	42 % are salary continuance plans only	
	58 % are a combination	
Eligibility	60 % have immediate eligibility	
	40 % have a waiting period; of these,	
	100 % are 3 months	
Salary Continuance Plans (may include PTO days)	100 % are based on an accumulation of days	Leave of absence policies vary greatly by district
Accumulation of Days	8 % provide 11 days or fewer per year	
	58 % provide 12 days per year	
	17 % provide 13 or 14 days per year	
	17 % provide 15 or more days per year	
	17 % have a maximum; of these,	
	100 % allow a maximum of fewer than 60 days	
	83 % have no maximum	
Insured STD Plans		
Basis of Plan	100 % are private plans or supplements to statutory plans	
Cost	57 % are employer-paid	
	43 % are employee-paid	
Amount of Benefit (uniform earnings percent plans)	86 % are based on a uniform 60% to 65% of earnings	
	14 % are based on a uniform 66% to 70% of earnings	
Maximum Benefit	100 % have a weekly maximum; of these,	
	33 % are less than $750	
	17 % are $750 to $999	
	17 % are $1,000 to $1,999	
	33 % are $2,000 to $3,499	
Maximum Duration of Benefit	17 % provide 13 weeks	
	17 % provide 14 to 25 weeks	
	50 % provide 26 weeks	
	16 % provide more than 26 weeks	

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
DISABILITY BENEFITS

	12 Comparator States	WY Teachers
LONG TERM DISABILITY	83 % have a plan	has plans (37 districts reporting)
Eligibility	75 % have immediate eligibility 25 % have a waiting period	
Cost	73 % are employer-paid 27 % are employee-paid	81% employer-paid / 19% cost shared
Exclusion Period (for plans with a uniform number of months)	29 % begin LTD benefits after 3 months of disability 71 % begin LTD benefits after 6 months of disability	Range of 90 to 180 days
Amount of Benefit	100 % base benefits on a flat percent of earnings; of these, 9 % provide 55% of pay or less 73 % provide 60% of pay 18 % provide 65% to 70% of pay	Monthly benefit maximum of $1,000 to $7,000 Percentage of Salary benefit 50% to 66 2/3%
Maximum Benefit	100 % have a monthly maximum; of these, 34 % are less than $5,000 11 % are $5,000 22 % are $5,001 to $9,999 22 % are $10,000 11 % are $10,001 to $14,999	
Social Security Offset	100 % directly offset by family Social Security	62% offset by Social Security

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	12 Comparator States	**WY Teachers**
HOSPITAL/MEDICAL PLAN	100 % have a plan	have plans (46 districts reporting)
Eligibility	75 % have immediate eligibility 25 % have a waiting period	
Cost	92 % require the same contributions for all salary levels; of these,	
Employee	33 % are employer-paid	Most involve cost sharing of less than 15%
	67 % involve cost sharing; of these,	
	43 % require the employee to pay less than 15%	
	43 % require the employee to pay 15% to 29%	
	14 % require the employee to pay 30% or more	
Dependents	10 % are employer-paid	Most involve cost sharing of less than 15%
	80 % involve cost sharing; of these,	
	14 % require the employee to pay less than 15%	
	43 % require the employee to pay 15% to 29%	
	43 % require the employee to pay 30% or more	
	10 % are employee-paid	
Prevalent Plan Type	42 % have an HMO as the prevalent plan	PPO Plans
	50 % have a PPO as the prevalent plan	
	8 % have a Point-of-Service as the prevalent plan	

	12 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Hospitalization Benefits		
Deductible	8 % have no deductible	
	50 % are subject to the medical plan deductible	
	42 % have a separate hospital deductible or copay	
Basis of Room and Board Benefit	100 % base coverage on a percent of recognized charges; of these,	
	42 % pay 80% or less of semiprivate rate	
	17 % pay 81% to 89% of semiprivate rate	
	8 % pay 90% of semiprivate rate	
	33 % pay 100% of semiprivate rate	
Maximum	100 % have no maximum	
In Hospital Doctor's Visit	83 % base coverage on a percent of recognized charges; of these,	
	55 % pay 80% or less	
	9 % pay 81% to 89%	
	9 % pay 90%	
	27 % pay 100%	
	17 % base coverage on a copay per visit or a dollar schedule	
Psychiatric Care in the Hospital	100 % provide coverage	
Basis of Benefit	30 % pay 80% or less of recognized charges	
	10 % pay 81% to 89% of recognized charges	
	10 % pay 90% of recognized charges	
	50 % pay 100% of recognized charges	

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	12 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Surgical Benefits		
Deductible	8 % are subject to a separate surgical deductible 50 % are subject to the medical plan deductible 42 % have no deductible	
Basis of Benefit	92 % base coverage on a percent of recognized charges; of these, 42 % pay 80% or less 16 % pay 81% to 89% 42 % pay 100%	
Doctor's Office Visits	100 % cover doctor's office visits	
Deductible/Copay	92 % have a separate deductible or copay 8 % are subject to the medical plan deductible	
Copay	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 9 % have a copay of less than $10 18 % have a copay of $10 27 % have a copay of $15 27 % have a copay of $20 9 % have a copay of $25 10 % have a copay of more than $25	
Preventive Care		
Well-baby Care	100 % provide coverage	
Routine Doctor's Office Visits	100 % provide coverage	

	12 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Outpatient Psychiatric Care	100 % provide coverage	
Deductible/Copay	10 % have no deductible	
	10 % are subject to the medical plan deductible	
	80 % have a separate deductible or copay	
Basis of Benefit	10 % pay 80% or less of recognized charges	
	10 % pay 81% to 89% of recognized charges	
	80 % pay 100% of recognized charges	
Outpatient Imaging/X-ray & Lab Tests	42 % pay 80% or less of recognized charges	
	8 % pay 81% to 89% of recognized charges	
	8 % pay 90% of recognized charges	
	42 % pay 100% of recognized charges	
Skilled Nursing Home or Extended Care Facility	62 % pay 100% of recognized charges	
	38 % pay less than 100% of recognized charges	
Emergency Accident/Illness Benefit	80 % have a separate deductible or copay	
	20 % are subject to the medical plan deductible	
Basis of Benefit	20 % pay 80% of recognized charges	
	10 % pay 81% to 99% of recognized charges	
	70 % pay 100% of recognized charges	

	12 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Medical Plan Coverage		
Deductible	25 % have no deductible	
	75 % have a deductible; of these,	
Individual	100 % have a flat dollar individual deductible; of these,	
	22 % are $200 or less	
	22 % are $201 to $299	
	11 % are $300	
	34 % are $301 to $499	
	11 % are greater than $700	
Family	100 % have a family maximum deductible; of these,	
	22 % are $400 to $500	
	45 % are $501 to $999	
	22 % are $1,000 to $1,499	
	11 % are $1,500 or greater	
Coinsurance Design (With or without stop loss limits)	42 % reimburse 80% of eligible charges	
	33 % reimburse 81% to 99% of eligible charges	
	25 % reimburse 100% of eligible charges	
Stop Loss Limits Does not Include Deductibles (One company can have both individual and family out-of-pocket maximums)	8 % have uniform coinsurance	
	25 % provide out-of-pocket limits for copays only	
	67 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these,	
	100 % are based on the amount paid by an individual; of these,	
	13 % are $999 or less	
	13 % are $1,000	
	37 % are $2,001 to $2,999	
	37 % are $3,000 or greater	
	88 % are based on the amount paid by a family; of these,	
	14 % are $1,999 or less	
	14 % are $2,000 to $3,000	
	29 % are $3,001 to $4,999	
	29 % are $6,000 to $7,000	
	14 % are greater than $7,000	

	12 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Medical Plan Coverage (Continued)		
Maximum	50 % have a lifetime maximum; of these,	
	17 % are $1,000,000	
	66 % are $2,000,000	
	17 % are $2,000,001 to $4,999,999	
	50 % have no maximum	
RETIREE COVERAGE	8 % cover early retirees only	
	83 % cover both early and normal retirees	
	9 % cover neither	
Cost (Normal Retirees)		
Retiree Coverage	44 % involve cost sharing	
	56 % are retiree-paid	
Dependent Coverage	44 % involve cost sharing	
	56 % are retiree-paid	
PRESCRIPTION DRUGS	100 % cover under a separate plan	
Generic or Lowest Copay	18 % have a copay of $5	
(For separate plans)	9 % have a copay of $6 to $9	
	18 % have a copay of $10	
	46 % have a copay of $11 to $14	
	9 % have a copay of $15	
Formulary Drug Copay	10 % have a copay of less than $10	
(For separate plans)	30 % have a copay of $15 to $19	
	30 % have a copay of $20	
	30 % have a copay of $25	
Brand Name Copay	9 % have a copay of $15	
(For separate plans)	9 % have a copay of $25	
	18 % have a copay of $26 to $34	
	9 % have a copay of $35	
	46 % have a copay of $40	
	9 % have a copay of $50	

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	12 Comparator States	WY Teachers
DENTAL COVERAGE		
	100 % covered under a separate plan	provides coverage
Eligibility	40 % have a waiting period; of these,	
	50 % are 1 month	
	50 % are 3 months	
	60 % have immediate eligibility	
Cost		
Employee	10 % are employer-paid	
	30 % are employee-paid	
	10 % are included in medical cost	
	50 % involve cost sharing; of these,	
	25 % require the employee to pay less than 20%	
	50 % require the employee to pay 20% to 39%	
	25 % require the employee to pay 40% or more	
Dependents	10 % are employer-paid	
	30 % are employee-paid	
	10 % are included in medical cost	
	50 % involve cost sharing; of these,	
	25 % require the employee to pay less than 20%	
	25 % require the employee to pay 20% to 39%	
	50 % require the employee to pay 40% or more	
Basis of Coverage	17 % have a uniform coinsurance	
	83 % coinsurance varies by type of expense	
Coinsurance (dollar schedules have been converted to percentage of recognized charges)	91 % reimburse 100% for preventive	
	91 % reimburse 80% for basic restorative	
	77 % reimburse 50% for major restorative	
Deductible	90 % have a deductible; of these,	
	12 % are $25	
	88 % are $50	

	12 Comparator States	WY Teachers
DENTAL COVERAGE (Continued)		
Waiver of Deductible	100 % waive deductible for preventive care	
Maximum	91 % have a separate non-orthodontic annual maximum; of these, 11 % are less than $1,000 per year 34 % are $1,000 per year 11 % are $1,001 to $1,499 per year 22 % are $1,500 per year 22 % are greater than $1,500 per year	
Orthodontia		
Coverage	67 % cover orthodontia; of these, 88 % base coverage on 50% of recognized charges	
Maximum	100 % have a lifetime orthodontic maximum; of these, 12 % are $1,000 50 % are $1,500 12 % are $1,501 to $1,999 25 % are $2,000	
VISION CARE	100 % covered under a separate plan	

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS

	12 Comparator States	WY Teachers
DEFINED BENEFIT PENSION AND CAPITAL ACCUMULATION PLAN COMBINATIONS		
Qualified	8 % have a defined benefit pension plan and capital accumulation plan(s) w/ employer contribution 75 % have a defined benefit pension plan and capital accumulation plan(s) w/o employer contribution 17 % have a capital accumulation plan(s) only w/ employer contribution	defined benefit pension plan and capital accumulation plan w/o employer contribution (47 districts reporting)
Nonqualified	100 % have neither	
DEFINED BENEFIT PENSION PLAN		
Qualified Plan	83 % have a plan	has a plan
Eligibility	67 % have immediate eligibility 33 % have a minimum age of 21 only	immediate eligibility
Cost	20 % are employer-paid 80 % require some employee contributions	85% of districts pay full 14.12% 15% require employee contribution - 1.43%
Vesting	67 % have full vesting after 5 years of service 33 % have other vesting requirements	full vesting after 4 years of service
Disability Benefit	25 % continue service accrual % have no disability provision 75 % reduced or unreduced benefit payable	provides reduced accrued benefit payable immediately
Early Retirement Provision	100 % provide reduced and unreduced	reduced and unreduced early retirement
COLA (in Last 10 Years)	88 % provide	provides
Basis of Benefit	100 % are final average pay plans	final average pay plan
Type of Formula (Final Average Plans)	80 % uniform percent of pay per years of service 20 % flat percent after specified years of service	percent that varies according to years of service

PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS

	12 Comparator States	WY Teachers
DEFINED BENEFIT PENSION PLAN (Continued)		
Qualified Plan (Continued)		
Basis of Final Average Formula	78 % are based on highest or final 3 years 22 % are based on highest or final 5 years	is based on highest or final 3 years
Accrual for Uniform Plans (average 2.00%)	25 % accrue less than 1.75% 50 % accrue 2.00% 25 % accrue more than 2.00%	accrues 2.12% for the first 15 years of service then 2.25%
Accrual below Integration Level (Step-Rate Plans)	100 % accrue 1.50% or more	
Add'l Accrual above Integration Level (Step-Rate Plans)	100 % accrue 1.00% or more	
Integration Level (Step-Rate Plans)	100 % are a specified amount other than Social Security	
Social Security Offset	100 % do not have an offset	has no offset

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS

	12 Comparator States	WY Teachers
CAPITAL ACCUMULATION		
401(k) or Pretax Savings Plan	33 % have a plan	no plan
Employer Contributions	25 % provide an employer match	
Thrift or Post-Tax Savings Plan	0 % have a separate plan 0 % have a plan that is a provision of the pretax plan	no plan
Profit Sharing Plan	0 % have a plan	no plan
Employee Stock Ownership Plan (ESOP)	0 % have a plan	no plan
Money Purchase Plan	25 % have a plan	no plan
Employee Contributions	50 % do not require or allow employee contributions 50 % require employee contributions	
Discount Stock Purchase Plan	0 % have a plan	no plan
403(b) Plan	8 % have a plan	Some districts have a plan
457 Plan	83 % have a plan	districts have accesss to the 457 plan offered through the WRS
	0 % provide an employer match	no match

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES
HOLIDAYS AND VACATIONS

	12 Comparator States	WY Teachers
HOLIDAYS		
Total (Fixed and Floating) (may include PTO days)	100 % provide holidays; of these, 33 % provide 10 holidays 33 % provide 11 holidays 33 % provide 12 holidays	Data not provided
Floating Holidays	8 % provide floating holidays or personal holiday	
VACATIONS		
Vacation Days (may include PTO days)	67 % provide 11 to 14 days at 2 years of service 50 % provide 15 days at 5 years of service 40 % provide 15 days at 10 years of service 50 % provide 20 days at 10 years of service 60 % provide 21 to 24 days at 15 years of service 70 % provide 21 to 24 days at 20 years of service 74 % provide a maximum of 21 to 24 days	Data not provided
Sabbatical/Long Service Vacation	0 % provide	
Special Executive Vacation Schedule	0 % provide special vacation schedules for executives	

APPENDIX A

PREVALENCE OF BENEFITS PRACTICES

OTHER BENEFITS

	12 Comparator States	WY Teachers
TUITION REIMBURSEMENT	40 % have a policy; of these, 50 % are paid in full 50 % are based on grade	Data not provided
CHILD CARE (Each company may provide more than one service)	100 % have a policy; of these, 100 % permit pretax contributions to an FSA 17 % provide a referral service 17 % provide a subsidized off-site facility 33 % provide discounts	
ON-SITE CAFETERIA	0 % have a cafeteria	
COMMUTING ASSISTANCE (Each company may provide more than one form of assistance)	40 % have a plan; of these, 100 % reimburse or pre-pay transportation system expenses; transit checks (with employer contributions) 50 % provide company vans, buses, or carpools 50 % coordinate employee carpools 50 % provide some other form of assistance	
FLEXIBLE BENEFITS PROGRAM	100 % have a plan; of these, 100 % have flexible spending accounts 0 % have a full cafeteria plan	

APPENDIX B

SUMMARY

	6 Comparator States	WY Teachers
DEATH BENEFITS		
Basic Group Life	100 % have a plan	has a plan
Supplemental Group Life	100 % have a plan	no plan
Dependent Group Life	83 % have a plan	has a plan
Group Survivor Income	0 % have a plan	no plan
Basic Accidental Death	100 % have a plan	has a plan
Supplemental Accidental Death	33 % have a plan	no plan
Business Travel Accident	0 % have a plan	no plan
DISABILITY BENEFITS		
Short Term Disability	100 % have a formal plan	has a plan
Long Term Disability	83 % have a plan	has a plan
HEALTH CARE BENEFITS		
Hospital/Medical Plan	100 % have a plan	has a plan
Retiree Coverage	83 % have a plan	has a plan
Separate Prescription Drug Plan	100 % have a plan	has a plan
Dental Coverage	100 % have a plan	has a plan
Vision Care	100 % have a plan	has a plan
RETIREMENT BENEFITS		
DB Pension and Capital Accumulation	83 % have both	has both
Defined Benefit Pension Plan	83 % have a plan	has a plan
401(k) or Pretax Savings Plan	50 % have a plan	no plan
Thrift or Post-Tax Savings Plan	0 % have a plan	no plan
Profit Sharing Plan	0 % have a plan	no plan
Employee Stock Ownership Plan (ESOP)	0 % have a plan	no plan
Money Purchase Plan	33 % have a plan	no plan
Discount Stock Purchase Plan	0 % have a plan	no plan
403(b) Plan	16 % have a plan	some districts have a plan
457 Plan	83 % have a plan	has a plan
HOLIDAYS	100 % provide	provides
VACATIONS	100 % provide	provides
FLEXIBLE BENEFITS PROGRAM	100 % have a plan	has a plan

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS

	6 Comparator States	WY Teachers
BASIC GROUP LIFE	100 % have a plan	has plans (41 districts reporting)
Eligibility	50 % have immediate eligibility 50 % have a waiting period; of these, 100 % are 3 months	has immediate eligibility
Cost	100 % are employer-paid	90% Employer paid / 10% Cost shared
Basis of Benefit	67 % are based on a uniform flat dollar amount 33 % are based on a uniform earnings multiple	based on a uniform flat dollar amount
Amount of Benefit (Plans based on a flat dollar amount)	50 % provide between $10,000 and $24,999 50 % provide $25,000 100 % provide 1 times pay	Range of benefits from $10,000 to $100,000 Median = $40,000 Average $39,000
Maximums	0 % have a maximum	N/A
Retirement Provisions	75 % cancel coverage 25 % continue coverage in full or at a reduced amount	
Cost of Retiree Coverage	100 % are retiree-paid	
SUPPLEMENTAL GROUP LIFE	100 % have a plan	no plans
Eligibility	50 % have immediate eligibility 50 % have a waiting period; of these, 100 % are 3 months	
Cost	100 % are employee-paid	
Basis and Amount of Benefit	33 % are based on an earnings multiple that is the employee's choice 50 % are based on a flat dollar amount that is the employee's choice (typically $10,000 to $500,000) 17 % are based on other criteria	
Retirement Provisions	100 % cancel coverage	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
DEATH BENEFITS

	6 Comparator States	WY Teachers
DEPENDENT GROUP LIFE	83 % have a plan	has plans
Cost	20 % are employer-paid 80 % are employee-paid	90% Employer paid / 10% Cost shared
Basis of Benefit	50 % are a uniform flat dollar amount 50 % are a flat dollar amount that is employee's choice	based on a uniform flat dollar amount
Maximum Spouse Benefit	67 % provide $2,000 33 % provide $10,000	Range of benefit from $2,000 to $5,000 Median = $5,000
Maximum Benefit Per Child	40 % provide less than $1,000 20 % provide $5,000 40 % provide $10,000	Range of benefit from $1,000 to $4,000 Median = $1,000
GROUP SURVIVOR INCOME	0 % have a plan	no plan
BASIC ACCIDENTAL DEATH	100 % have a plan	
Cost	50 % are employer-paid 50 % are cost shared or employee-paid	
Basis of Benefit	50 % are based on a uniform flat dollar amount 33 % are based on a uniform earnings multiple 17 % are based on other criteria	
Amount of Benefit (Plans based on a flat dollar amount)	33 % provide less than $10,000 67 % provide between $20,000 and $50,000	
Maximums	25 % have a maximum	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES

DEATH BENEFITS

	6 Comparator States	WY Teachers
SUPPLEMENTAL ACCIDENTAL DEATH	33 % have a plan	no plan
Cost	100 % are employee-paid	
Basis and Amount of Benefit	50 % are based on a flat dollar amount that is the employee's choice (typically $10,000 to $300,000) 50 % are based on an earnings multiple that is the employee's choice (typically 1 to 3, 4 or 5 times pay)	
BUSINESS TRAVEL ACCIDENT	0 % have a plan	no plan
Cost		
LIFE INSURANCE COMBINATIONS	17 % provide Basic and Supplemental Group Life 83 % provide Basic, Supplemental, and Dependent Group Life	provides Basic and Dependent Group Life

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES

DISABILITY BENEFITS

	6 Comparator States	WY Teachers
SHORT TERM DISABILITY (Sick Leave)	100 % have a formal plan	
	50 % are salary continuance plans only	
	50 % are a combination	
Eligibility	33 % have immediate eligibility	
	67 % have a waiting period; of these,	
	100 % are 3 months	
Salary Continuance Plans (may include PTO days)	100 % are based on an accumulation of days	Leave of absence policies vary greatly by district
Accumulation of Days	16 % provide 11 days or fewer per year	
	34 % provide 12 days per year	
	34 % provide 13 or 14 days per year	
	16 % provide 15 or more days per year	
	17 % have a maximum; of these,	
	100 % allow a maximum of fewer than 60 days	
	83 % have no maximum	
Insured STD Plans		
Basis of Plan	100 % are private plans or supplements to statutory plans	
Cost	67 % are employer-paid	
	33 % are employee-paid	
Amount of Benefit (uniform earnings percent plans)	100 % are based on a uniform 60% to 65% of earnings	
Maximum Benefit	100 % have a weekly maximum; of these,	
	50 % are less than $750	
	50 % are $2,000 to $3,499	
Maximum Duration of Benefit		
	67 % provide 26 weeks	
	33 % provide more than 26 weeks	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
DISABILITY BENEFITS

	6 Comparator States	WY Teachers
LONG TERM DISABILITY	83 % have a plan	has plans (37 districts reporting)
Eligibility	75 % have immediate eligibility 25 % have a waiting period	
Cost	50 % are employer-paid 50 % are employee-paid	81% employer-paid / 19% cost shared
Exclusion Period (for plans with a uniform number of months)	25 % begin LTD benefits after 3 months of disability 75 % begin LTD benefits after 6 months of disability	Range of 90 to 180 days
Amount of Benefit	100 % base benefits on a flat percent of earnings; of these, 17 % provide 55% of pay or less 66 % provide 60% of pay 17 % provide 65% to 70% of pay	Monthly benefit maximum of $1,000 to $7,000 Percentage of Salary benefit 50% to 66 2/3%
Maximum Benefit	100 % have a monthly maximum; of these, 25 % are less than $5,000 25 % are $5,000 25 % are $5,001 to $9,999 25 % are $10,000	
Social Security Offset	100 % directly offset by family Social Security	62% offset by Social Security

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN	100 % have a plan	have plans (46 districts reporting)
Eligibility	50 % have immediate eligibility 50 % have a waiting period	
Cost	100 % require the same contributions for all salary levels; of these,	
Employee	33 % are employer-paid	Most involve cost sharing of less than 15%
	67 % involve cost sharing; of these,	
	67 % require the employee to pay less than 15%	
	33 % require the employee to pay 15% to 29%	
Dependents	0 % are employed-paid	Most involve cost sharing of less than 15%
	80 % involve cost sharing; of these,	
	33 % require the employee to pay less than 15%	
	33 % require the employee to pay 15% to 29%	
	34 % require the employee to pay 30% or more	
	20 % are employee-paid	
Prevalent Plan Type	17 % have an HMO as the prevalent plan 67 % have a PPO as the prevalent plan 16 % have a Point-of-Service as the prevalent plan	PPO Plans

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Hospitalization Benefits		
Deductible	0 % have no deductible	
	83 % are subject to the medical plan deductible	
	17 % have a separate hospital deductible or copay	
Basis of Room and Board Benefit	100 % base coverage on a percent of recognized charges; of these,	
	50 % pay 80% or less of semiprivate rate	
	33 % pay 81% to 89% of semiprivate rate	
	17 % pay 90% of semiprivate rate	
	0 % pay 100% of semiprivate rate	
Maximum	100 % have no maximum	
In Hospital Doctor's Visit	83 % base coverage on a percent of recognized charges; of these,	
	55 % pay 80% or less	
	9 % pay 81% to 89%	
	9 % pay 90%	
	27 % pay 100%	
	17 % base coverage on a copay per visit or a dollar schedule	
Psychiatric Care in the Hospital	100 % provide coverage	
Basis of Benefit	40 % pay 80% or less of recognized charges	
	20 % pay 81% to 89% of recognized charges	
	20 % pay 90% of recognized charges	
	20 % pay 100% of recognized charges	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Surgical Benefits		
Deductible	0 % are subject to a separate surgical deductible 67 % are subject to the medical plan deductible 33 % have no deductible	
Basis of Benefit	83 % base coverage on a percent of recognized charges; of these, 60 % pay 80% or less 40 % pay 81% to 89% 0 % pay 100%	
Doctor's Office Visits	100 % cover doctor's office visits	
Deductible/Copay	83 % have a separate deductible or copay 17 % are subject to the medical plan deductible	
Copay	coverage is based on a percent of recognized charges (typically 100%) after a copay; of these, 0 % have a copay of less than $10 0 % have a copay of $10 40 % have a copay of $15 40 % have a copay of $20 0 % have a copay of $25 20 % have a copay of more than $25	
Preventive Care		
Well-baby Care	100 % provide coverage	
Routine Doctor's Office Visits	100 % provide coverage	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States			WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)				
Outpatient Psychiatric Care	100	%	provide coverage	
Deductible/Copay	0	%	have no deductible	
	20	%	are subject to the medical plan deductible	
	80	%	have a separate deductible or copay	
Basis of Benefit	20	%	pay 80% or less of recognized charges	
	20	%	pay 81% to 89% of recognized charges	
	60	%	pay 100% of recognized charges	
Outpatient Imaging/X-ray & Lab Tests	50	%	pay 80% or less of recognized charges	
	16	%	pay 81% to 89% of recognized charges	
	0	%	pay 90% of recognized charges	
	34	%	pay 100% of recognized charges	
Skilled Nursing Home or Extended Care Facility	67	%	pay 100% of recognized charges	
	33	%	pay less than 100% of recognized charges	
Emergency Accident/Illness Benefit	60	%	have a separate deductible or copay	
	40	%	are subject to the medical plan deductible	
Basis of Benefit	20	%	pay 80% of recognized charges	
	20	%	pay 81% to 99% of recognized charges	
	60	%	pay 100% of recognized charges	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Medical Plan Coverage		
Deductible	25 % have no deductible	
	75 % have a deductible; of these,	
Individual	100 % have a flat dollar individual deductible; of these,	
	0 % are $200 or less	
	33 % are $201 to $299	
	17 % are $300	
	34 % are $301 to $499	
	16 % are greater than $700	
Family	100 % have a family maximum deductible; of these,	
	20 % are $400 to $500	
	40 % are $501 to $999	
	20 % are $1,000 to $2,999	
	20 % are $3,000 or greater	
Coinsurance Design (With or without stop loss limits)	50 % reimburse 80% of eligible charges	
	50 % reimburse 81% to 99% of eligible charges	
	0 % reimburse 100% of eligible charges	
Stop Loss Limits Does not Include Deductibles (One company can have both individual and family out-of-pocket maximums)	16 % have uniform coinsurance	
	0 % provide out-of-pocket limits for copays only	
	84 % provide out-of-pocket limits above which 100% of eligible charges are paid; of these,	
	100 % are based on the amount paid by an individual; of these,	
	0 % are $999 or less	
	20 % are $1,000	
	60 % are $2,000 to $2,999	
	20 % are $3,000 or greater	
	67 % are based on the amount paid by a family; of these,	
	0 % are $1,999 or less	
	25 % are $2,000 to $3,000	
	50 % are $3,001 to $5,000	
	25 % are $6,000 to $7,000	
	0 % are greater than $7,000	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
HOSPITAL/MEDICAL PLAN (Continued)		
Medical Plan Coverage (Continued)		
Maximum	67 % have a lifetime maximum; of these, 25 % are $1,000,000 50 % are $2,000,000 25 % are $2,000,001 to $4,999,999 33 % have no maximum	
RETIREE COVERAGE	16 % cover early retirees only 67 % cover both early and normal retirees 17 % cover neither	
Cost (Normal Retirees)		
Retiree Coverage	20 % involve cost sharing 80 % are retiree-paid	
Dependent Coverage	20 % involve cost sharing 80 % are retiree-paid	
PRESCRIPTION DRUGS	100 % cover under a separate plan	
Generic or Lowest Copay (For separate plans)	17 % have a copay of $5 or less 17 % have a copay of $6 to $9 50 % have a copay of $10 16 % have a copay of $11 to $14 0 % have a copay of $15	
Formulary Drug Copay (For separate plans)	20 % have a copay of less than $10 20 % have a copay of $15 to $19 20 % have a copay of $20 40 % have a copay of $25	
Brand Name Copay (For separate plans)	0 % have a copay of $15 25 % have a copay of $25 25 % have a copay of $26 to $34 0 % have a copay of $35 50 % have a copay of $40 0 % have a copay of $50	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES

HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
DENTAL COVERAGE		
	100 % covered under a separate plan	provides coverage
Eligibility	40 % have a waiting period; of these,	
	50 % are 1 month	
	50 % are 3 months	
	60 % have immediate eligibility	
Cost		
Employee	17 % are employer-paid	
	33 % are employee-paid	
	17 % are included in medical cost	
	33 % involve cost sharing; of these,	
	25 % require the employee to pay less than 20%	
	50 % require the employee to pay 20% to 39%	
	25 % require the employee to pay 40% or more	
Dependents	10 % are employer-paid	
	30 % are employee-paid	
	10 % are included in medical cost	
	50 % involve cost sharing; of these,	
	50 % require the employee to pay less than 20%	
	50 % require the employee to pay 20% to 39%	
	0 % require the employee to pay 40% or more	
Basis of Coverage	33 % have a uniform coinsurance	
	67 % coinsurance varies by type of expense	
Coinsurance (dollar schedules have been converted to percentage of recognized charges)	80 % reimburse 100% for preventive	
	80 % reimburse 80% for basic restorative	
	80 % reimburse 50% for major restorative	
Deductible	80 % have a deductible; of these,	
	25 % are $25	
	75 % are $50	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HEALTH CARE BENEFITS

	6 Comparator States	WY Teachers
DENTAL COVERAGE (Continued)		
Waiver of Deductible	100 % waive deductible for preventive care	
Maximum	83 % have a separate non-orthodontic annual maximum; of these, 20 % are less than $1,000 per year 40 % are $1,000 per year 20 % are $1,001 to $1,499 per year 20 % are $1,500 per year 0 % are greater than $1,500 per year	
Orthodontia		
Coverage	67 % cover orthodontia; of these, 100 % base coverage on 50% of recognized charges	
Maximum	100 % have a lifetime orthodontic maximum; of these, 25 % are $1,000 50 % are $1,500 0 % are $1,501 to $1,999 25 % are $2,000	
VISION CARE	100 % covered under a separate plan	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES

RETIREMENT BENEFITS

	6 Comparator States	WY Teachers
DEFINED BENEFIT PENSION AND CAPITAL ACCUMULATION PLAN COMBINATIONS		
Qualified	16 % have a defined benefit pension plan and capital accumulation plan(s) w/ employer contribution 66 % have a defined benefit pension plan and capital accumulation plan(s) w/o employer contribution 16 % have a capital accumulation plan(s) only w/ employer contribution	defined benefit pension plan and capital accumulation plan w/o employer contribution (47 districts reporting)
Nonqualified	100 % have neither	
DEFINED BENEFIT PENSION PLAN		
Qualified Plan	83 % have a plan	has a plan
Eligibility	67 % have immediate eligibility 33 % have a minimum age of 21 only	immediate eligibility
Cost	33 % are employer-paid 67 % require some employee contributions	85% of districts pay full 14.12% 15% require employee contribution - 1.43%
Vesting	60 % have full vesting after 5 years of service 40 % have other vesting requirements	full vesting after 4 years of service
Disability Benefit	25 % continue service accrual % have no disability provision 75 % reduced or unreduced benefit payable	provides reduced accrued benefit payable immediately
Early Retirement Provision	100 % provide reduced and unreduced	reduced and unreduced early retirement
COLA (in Last 10 Years)	83 % provide	provides
Basis of Benefit	100 % are final average pay plans	final average pay plan
Type of Formula (Final Average Plans)	100 % uniform percent of pay per years of service 0 % flat percent after specified years of service	percent that varies according to years of service

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS

	6 Comparator States	WY Teachers
DEFINED BENEFIT PENSION PLAN (Continued)		
Qualified Plan (Continued)		
Basis of Final Average Formula	66 % are based on highest or final 3 years 33 % are based on highest or final 5 years	is based on highest or final 3 years
Accrual for Uniform Plans (average 2.00%)	25 % accrue less than 1.75% 75 % accrue 2.00% 0 % accrue more than 2.00%	accrues 2.12% for the first 15 years of service then 2.25%
Accrual below Integration Level (Step-Rate Plans)	100 % accrue 1.50% or more	
Add'l Accrual above Integration Level (Step-Rate Plans)	100 % accrue 1.00% or more	
Integration Level (Step-Rate Plans)	100 % are a specified amount other than Social Security	
Social Security Offset	100 % do not have an offset	has no offset

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
RETIREMENT BENEFITS

	6 Comparator States	WY Teachers
CAPITAL ACCUMULATION		
401(k) or Pretax Savings Plan	50 % have a plan	no plan
Employer Contributions	33 % provide an employer match	
Thrift or Post-Tax Savings Plan	0 % have a separate plan 0 % have a plan that is a provision of the pretax plan	no plan
Profit Sharing Plan	0 % have a plan	no plan
Employee Stock Ownership Plan (ESOP)	0 % have a plan	no plan
Money Purchase Plan	33 % have a plan	no plan
Employee Contributions	50 % do not require or allow employee contributions 50 % require employee contributions	
Discount Stock Purchase Plan	0 % have a plan	no plan
403(b) Plan	16 % have a plan	Some districts have a plan
457 Plan	83 % have a plan	districts have accesss to the 457 plan offered through the WRS
	0 % provide an employer match	no match

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
HOLIDAYS AND VACATIONS

	6 Comparator States	WY Teachers
HOLIDAYS		
Total (Fixed and Floating) (may include PTO days)	100 % provide holidays; of these, 33 % provide 10 holidays 17 % provide 11 holidays 50 % provide 12 holidays	Data not provided
Floating Holidays	0 % provide floating holidays or personal holiday	
VACATIONS		
Vacation Days (may include PTO days)	67 % provide 11 to 14 days at 2 years of service 50 % provide 11 to 14 days at 5 years of service 50 % provide 15 days at 10 years of service 50 % provide 21 to 24 days at 15 years of service 67 % provide 21 to 24 days at 20 years of service 67 % provide a maximum of 21 to 24 days	Data not provided
Sabbatical/Long Service Vacation	0 % provide	
Special Executive Vacation Schedule	0 % provide special vacation schedules for executives	

APPENDIX B

PREVALENCE OF BENEFITS PRACTICES
OTHER BENEFITS

	6 Comparator States	WY Teachers
TUITION REIMBURSEMENT	33 % have a policy; of these,	Data not provided
CHILD CARE (Each company may provide more than one service)	100 % have a policy; of these, 100 % permit pretax contributions to an FSA 33 % provide a referral service 0 % provide a subsidized off-site facility 0 % provide discounts	
ON-SITE CAFETERIA	0 % have a cafeteria	
COMMUTING ASSISTANCE (Each company may provide more than one form of assistance)	40 % have a plan; of these, 11 % reimburse or pre-pay transportation system expenses; transit checks (with employer contributions) 11 % provide company vans, buses, or carpools 0 % coordinate employee carpools 11 % provide some other form of assistance	
FLEXIBLE BENEFITS PROGRAM	100 % have a plan; of these, 100 % have flexible spending accounts 0 % have a full cafeteria plan	