

SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS  
EFFECTIVE JANUARY 2015

	BENEFITS						COVERAGE	TAXES		
	Earnings/ Employment Needed in Base Period to Qualify <sup>1</sup>	Computation of Weekly Benefit Amount	Weekly Benefit Amount <sup>2</sup>		Weekly Earnings Disregarded <sup>3</sup>	Calculation of Number of Benefit Weeks <sup>4</sup>	Number of Benefit Weeks <sup>5</sup>	Size of Payroll (Length of Employment/ Wages Paid) <sup>6</sup>	2015 Wages Subject to Tax	2014 Minimum & Maximum Rates <sup>7</sup> New Employer Rate <sup>8</sup>
			Mini- mum	Maxi- mum						
AL	1½ x HQW; qualify for at least minimum WBA	1/26 avg of 2 highest qtrs	\$45	\$265	\$15	Lesser of 1/3 BPW or 26 x WBA	15-26	20 weeks or \$1,500 in any qtr	\$8,000	0.95% 7.10% 2.70%
AK	\$2,500; wages in 2 qtrs	0.9-2.2% of annual wages + \$24 per dep up to \$72	\$56- 128	\$370- 442	\$50 and ¼ wages over \$50	Weighted schedule of BPW to HQW	16-26	Any size	\$38,700	1.00% 5.40% 1.98%
AZ	1½ x HQW and 390 x minimum wage in effect in 1 qtr; or wages in 2 qtrs with wages in 1 qtr sufficient to qualify for maximum WBA and total BPW ≥ taxable wage base	1/25 HQW	\$126	\$240	\$30	Lesser of 1/3 BPW or 26 x WBA	13-26	20 weeks or \$1,500 in any qtr	\$7,000	0.03% 7.17% 2.00%
AR	35 x WBA; wages in 2 qtrs	1/26 HQW	\$81	\$451	40% WBA	Lesser of 25 x WBA or 1/3 BPW	9-25	One employee for 10 or more days in a CY	\$12,000	1.20% 7.10% 4.00%
CA	\$1,300 in HQ, or \$900 in HQ with BPW = 1¼ x HQ	1/23 to 1/26 HQW	\$40	\$450	Greater of \$25 or 1/4 wages	Lesser of 26 x WBA or ½ BPW	14-26	Over \$100 in any qtr	\$7,000	1.50% 6.20% 3.40%
CO	40 x WBA or \$2,500, whichever is greater	Higher of 60% of 1/26 of 2 consecu- tive HQW, capped by 50% of State avg weekly earn- ings or 50% of 1/52 BP earnings capped by 55% of State avg weekly earnings	\$25	\$484 or \$532	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-26	20 weeks or \$1,500 in any qtr	\$11,800	0.66% 8.90% 1.70%
CT	40 x WBA	1/26 avg of 2 highest qtrs + \$15 per dep, up to 5; DA capped at WBA (For construction workers, 1/26 HQ)	\$15-30	\$594- 669	1/3 wages	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$15,000	1.90% 6.80% 4.50%
DE	36 x WBA	1/46 total wages in 2 highest qtrs	\$20	\$330	Greater of \$10 or 50% WBA	½ BPW	24-26	20 weeks or \$1,500 in any qtr	\$18,500	0.30% 8.20% 2.50%
DC	1½ x HQW or within \$70; not less than \$1,950 in 2 qtrs; \$1,300 in 1 qtr	1/26 HQW	\$50	\$359	1/5 of wages plus \$20	Lesser of 26 x WBA or ½ BPW	19-26	Any size	\$9,000	1.80% 7.20% 2.70%
FL	1½ x HQW; minimum \$3,400; wages in 2 qtrs	1/26 HQW	\$32	\$275	8 x federal hourly mini- mum wage	25% BPW	9-14	20 weeks or \$1,500 in any qtr	\$7,000	0.59% 5.40% 2.70%
GA	Wages in 2 qtrs & 150% x HQW or HQW divided by 21 for WBA w/ total earnings in 2 qtrs totaling at least 40 x WBA	1/42 of wages in highest 2 qtrs or 1/21 HQW	\$44	\$330	\$50	Lesser of 15 x WBA or ¼ BPW	6-20	20 weeks or \$1,500 in any qtr	\$9,500	0.02% 5.40% 2.62%

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			Mini- mum	Maxi- mum						
HI	26 x WBA; wages in 2 qtrs	1/21 HQW	\$5	\$551	\$150	Uniform duration	26	Any size	\$40,900	0.60% 6.00% 3.40%
ID	1¼ x HQW; not less than the minimum qualifying wages in 1 qtr \$1,872	1/26 HQW	\$72	\$398	½ WBA	Weighted schedule of BPW to HQW	10-26	20 weeks or \$1,500 in any qtr	\$36,000	0.54% 5.40% 1.90%
IL	\$1,600; \$440 outside HQ	47% of claimant's AWW in 2 highest qtrs	\$51-77	\$426-580	½ WBA	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$12,960	0.55% 8.55% 3.95%
IN	1½ x HQW totaling at least \$2,500 in last 2 qtrs; not less than \$4,200 in BP	47% of AWW in BP	\$37	\$390	Greater of \$3 or 20% WBA from other than BP employers	Lesser of 28% BPW or 26 x WBA	8-26	20 weeks or \$1,500 in any qtr	\$9,500	0.52% 7.62% 2.50%
IA	1¼ x HQW; 3.5% of the statewide AAW in HQ; ½ HQW in qtr not the HQ	1/23 HQW or 1/19 – 1/22 HQW for claimants with depts	\$62-75	\$416-511	¼ WBA	1/3 BPW	7-26	20 weeks or \$1,500 in any qtr	\$27,300	0.00% 8.00% 1.00%
KS	30 x WBA; wages in 2 qtrs	4.25% HQW	\$118	\$474	25% WBA	Lesser of 26 x WBA or 1/3 BPW	16-26	20 weeks or \$1,500 in any qtr	\$12,000	0.11% 9.40% 2.70%
KY	1½ x HQW; 8 x WBA in last 2 qtrs; \$750 outside HQ	1.1923% BPW	\$39	\$415	1/5 wages	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$9,900	1.00% 10.00% 2.70%
LA	\$1,200 total BPW; wages in 2 qtrs; 1½ x HQW	1/25 of the avg of wages in 4 qtrs of BP x 1.05 x 1.15	\$10	\$247	Lesser of ½ WBA or \$50	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$7,700	0.10% 6.20% InAvg%
ME	2 x AWW in 2 different BP qtrs; total BPW = 6 x AWW	1/22 avg wages paid in 2 highest qtrs of BP + \$10 per dep up to ½ WBA	\$67-100	\$386-579	\$25	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$12,000	0.73% 6.80% 2.58%
MD	1½ x HQW; \$1,176.01 in HQ; \$1,800 in 2 qtrs	1/24 HQW + \$8 per dep up to 5 depts	\$50-90	\$430	≤ \$50	Uniform duration	26	Any size	\$8,500	0.30% 7.50% 2.60%
MA	30 x WBA; \$3,500 minimum	50% AWW + \$25 per dep up to ½ WBA	\$33-49	\$698-1,047	1/3 WBA	36% BPW	10-30	13 weeks or \$1,500 in any qtr	\$15,000	1.26% 12.27% 2.83%
MI	Total BPW = 1½ x HQW; wages in at least 2 BP qtrs; at least \$2,871 (\$3,162 effective 4/5/15) in HQ; or wages in at least 2 BP qtrs; HQW at least 20 x State AWW (\$910.71) or \$18,214.20	4.1% HQW + \$6 for each dep up to 5	\$117-147	\$362	WBA reduced by 40¢ for every \$1 earned, and wages and benefits cannot exceed 1.6 x WBR	43% BP wages	14-20	20 weeks or \$1,000 in CY	\$9,500	0.06% 10.30% 2.70%
MN	5.3% of State AAW	Higher of 50% of 1/13 HQW up to 43% of State AWW or 50% of 1/52 BPW up to 66⅔% of State AWW	\$25	\$412-640	WBA reduced by 50¢ for every \$1 earned	Lesser of 1/3 BPW or 26 x WBA	11-26	Any size	\$30,000	0.10% 9.10% 2.23%
MS	40 x WBA; \$780 in HQ; wages in 2 qtrs	1/26 HQW	\$30	\$235	\$40	Lesser of 1/3 BPW or 26 x WBA	13-26	20 weeks or \$1,500 in any qtr	\$14,000	0.39% 5.40% 1.16%

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			Mini- mum	Maxi- mum						
MO	1½ x HQW; \$1,500 in 1 qtr; or wages in 2 qtrs of BP = 1½ maximum taxable wage base	4% of the avg of the 2 HQWs	\$35	\$320	Greater of 20% WBA or \$20	Lesser of 20 x WBA or 1/3 BPW	8-20	20 weeks or \$1,500 in any qtr	\$13,000	0.00% 9.75% 3.51%
MT	BPW = 1½ x HQW and total wages ≥ 7% of AAW or BPW ≥ 50% of AAW	1% BPW or 1.9% wages in 2 HQs	\$134	\$471	½ wages in excess of ¼ WBA	Weighted schedule of BPW to HQW	8-28	\$1,000 in current or preceding year	\$29,500	0.42% 6.12% InAvg%
NE	\$4,094.89 in BP; \$1,850 in HQW and wages in at least 1 other qtr of \$800	½ AWW	\$70	\$380	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	1-26	20 weeks or \$1,500 in any qtr	\$9,000	0.00% 5.40% 1.39%
NV	1½ x HQW in BP and \$400 in HQ; or wages in 3 of 4 qtrs in BP and \$400 in HQ	1/25 HQW	\$16	\$412	¼ wages	Lesser of 26 x WBA or 1/3 BPW	12-26	\$225 in any qtr	\$27,800	0.25% 5.40% 2.95%
NH	\$2,800; \$1,400 in each of 2 qtrs	1%-1.1% annual wages	\$32	\$427	30% WBA	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$14,000	0.05% 7.00% 2.70%
NJ	20 weeks employment at 20 x State hourly minimum wage or 1,000 x State hourly minimum wage	60% of claimant's AWW + DA	\$99- 113	\$646	Greater of 20% WBA or \$5	100% base weeks worked in base year up to 26	1-26	\$1,000 in any year	\$32,000	1.20% 7.00% 3.40%
NM	\$1,871.03 in HQW and wages in at least 1 other qtr	53.5% of AWW paid in BP qtr in which wages were highest	\$77- 115	\$412- 462	1/5 WBA	Lesser of 26 x WBA or 60% BPW	14-26	20 weeks or \$450 in any qtr	\$23,400	0.10% 5.40% 2.00%
NY	1½ x HQW; \$1,900 in HQ	1/26 HQW if 4 qtrs of wages and HQW > \$4,000; avg of 2 HQW if wages in only 2 or 3 qtrs; 1/25 HQW if HQW < \$3,575	\$100	\$420	None. All employment affects WBA	Uniform duration	26	\$300 in any qtr	\$10,500	1.50% 8.90% 3.40%
NC	6 x AWW; wages in 2 qtrs of BP	Last 2 qtrs of BP/52	\$15	\$350	20% WBA	BPW/avg last 2 qtrs wages of BP x 8 2/3	15	20 weeks or \$1,500 in any qtr	\$21,700	0.07% 6.91% 1.20%
ND	1½ x HQW; wages in 2 qtrs	1/65 of wages in 2 HQs + ½ wages in 3 <sup>rd</sup> HQ	\$43	\$594	60% WBA	Weighted schedule of BPW to HQW	12-26	20 weeks or \$1,500 in any qtr	\$35,600	0.16% 9.76% 1.22%
OH	20 weeks employment with wages averaging 27.5% of State AWW; wages in 2 qtrs	½ claimant's AWW + DA of \$1-\$148 based on claimant's AWW and number of dep	\$118	\$424- 572	1/5 WBA	20 x WBA + 1 x WBA for each quali- fying week in excess of 20	20-26	20 weeks or \$1,500 in any qtr	\$9,000	0.30% 8.50% 2.70%
OK	\$1,500 and 1½ x HQW	1/23 HQW	\$16	\$490	\$100	Lesser of 26 x WBA, percentage of State annual wage of 2 <sup>nd</sup> preceding yr, or percent- age of BPW based on conditional factors	18-26	Minimum of \$1,500 plus 1½ x HQW or taxable limit in 1 qtr	\$17,000	0.20% 7.30% 2.40%

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OR	BPW $\geq$ \$1,000 and BPW $\geq$ 1½ x HQW; or 500 hours of employment in BP	1.25% BPW	\$128	\$549	1/3 WBA or 10 x \$9.25 (the State minimum wage)	Lesser of 26 x WBA or 1/3 BPW	3-26	18 weeks or \$1,000 in any qtr	\$35,700	1.80% 5.40% 3.10%
PA	\$1,688 in HQ; \$3,391 in BP; at least 49.5% of BPW outside HQ; 18 credit weeks in BP	(1/25 HQW) + 2 DA; \$5 for 1 <sup>st</sup> dep; \$3 for 2 <sup>nd</sup> dep	\$70-78	\$573- 581	Greater of \$6 or 30% WBA	WBA x actual number of credit weeks in BP	18-26	Any size	\$9,000	2.80% 10.89% 3.68%
PR	40 x WBA; \$280 minimum; \$77 in 1 qtr; wages in 2 qtrs	1/11- 1/26 HQW	\$7	\$133	WBA	Uniform duration	26	Any size	\$7,000	2.40% 5.40% 3.30%
RI	1½ x HQW. 200 x minimum hourly wage in 1 qtr and 400 x minimum hourly wage in BP; or 1,200 x minimum hourly wage in BP	3.85% of avg high 2 qtrs in BP + greater of \$15 or 5% of the benefit rate per dep, capped at the greater of \$50 or 25% of WBA	\$46- 121	\$566- 707	1/5 WBA	33% BPW	17-26	Any size	\$21,200 or \$22,700 for high tax group em- ployers	1.69% 9.79% 2.85%
SC	1½ x HQW; \$4,455 minimum; \$1,092 in HQ	1/26 HQW	\$42	\$326	¼ WBA	Lesser of 26 x WBA or 1/3 BPW	13-20	20 weeks or \$1,500 in any qtr	\$14,000	0.09% 7.81% 2.01%
SD	\$728 in HQ; 20 x WBA outside HQ	1/26 HQW	\$28	\$352	¼ wages over \$25	Lesser of 26 x WBA or 1/3 BPW	15-26	20 weeks or \$1,500 in any qtr	\$15,000	0.00% 9.50% 1.20%
TN	40 x WBA; \$780.01 avg wages in highest 2 qtrs; BPW outside HQW $\geq$ the lesser of 6 x WBA or \$900	1/26 of avg 2 highest qtrs	\$30	\$275	Greater of \$50 or ¼ WBA	Lesser of 26 x WBA or ¼ BPW	13-26	20 weeks or \$1,500 in any qtr	\$9,000	0.01% 10.00% 2.70%
TX	37 x WBA; wages in at least 2 qtrs	1/25 HQW	\$64	\$465	Greater of \$5 or ¼ WBA	Lesser of 26 x WBA or 27% BPW	10-26	20 weeks or \$1,500 in any qtr	\$9,000	0.51% 7.41% 2.70%
UT	\$3,400 in BP and 1½ x HQW	1/26 HQW - \$5	\$26	\$496	30% WBA	27% BPW/WBA	10-26	Any size	\$31,300	0.40% 7.40% InAvg%
VT	\$2,351 HQW + BPW $\geq$ 40% HQW	Wages in the 2 highest qtrs divided by 45	\$73	\$436	50% of gross wages	Lesser of 26 x WBA or 46% BPW	21-26	20 weeks or \$1,500 in any qtr	\$16,400	1.30% 8.40% 1.00%
VA	\$3,000 in highest 2 qtrs of BP	1/50 of the 2 highest qtrs	\$60	\$378	\$50	See table in law	12-26	20 weeks or \$1,500 in any qtr	\$8,000	0.52% 6.62% 2.92%
VI	1½ x HQW and \$858 in HQ; or \$858 in HQ and 39 x WBA in BP	1/26 HQW	\$33	\$477	25% in excess of \$15	Lesser of 26 x WBA or 1/3 BPW	13-26	Any size	\$22,900	1.50% 6.00% 2.00%
WA	680 hours; wages in BP or alternate BP	3.85% of avg of high 2 qtrs in BP	\$151	\$637	¼ of wages over \$5	Lesser of 26 x WBA or 1/3 BPW	1-26	Any size	\$42,100	0.14% 5.82% InAvg%
WV	\$2,200 and wages in 2 qtrs	55% of 1/52 of median wages in worker's wage class	\$24	\$424	\$60	Uniform duration	26	20 weeks or \$1,500 in any qtr	\$12,000	1.50% 7.50% 2.70%
WI	35 x WBA and 4 x WBA outside HQ	4% HQW up to maximum WBA	\$54	\$370	\$30 + 33% of wages in excess of \$30	Lesser of 40% of BPW or 26 X WBA	4-26	20 weeks or \$1,500 in any qtr	\$14,000	0.27% 9.80% 3.60%

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			Mini- mum	Maxi- mum						
WY	1.4 x HQW; at least 8% of statewide AAW	4% HQW	\$34	\$475	50% WBA	Lesser of 26 x WBA or 30% BPW	11-26	Any size	\$24,700	0.48% 10.00% InAvg%

This document is prepared for general reference and may not reflect all the details of a State's law. Consult the State agency or the State law for authoritative information. More detailed information is in the *Comparison of State Unemployment Insurance Laws*, which also includes a chapter on Temporary Disability Insurance Programs. Current and earlier publications of both these documents can be found at <http://www.ows.doleta.gov/unemploy/statelaws.asp>.

#### KEY:

Avg – Average	AAW - Average Annual Wage	AWW - Average Weekly Wage	BP - Base Period
BPW - Base Period Wages	CQ - Calendar Quarter	CY - Calendar Year	Dep – Dependent
DA - Dependents Allowance	HQ - High Quarter	HQW - High Quarter Wages	InAvg - Industry Average
MBA - Maximum Benefit Amount	WBA - Weekly Benefit Amount	"=" - Equal To	">" - Greater Than
">" - Greater Than or Equal To	"≤" - Less Than or Equal To	"%" - Percent	"+" - Plus
Qtrs – Quarters	"x" – Times		

#### OTHER PROVISIONS OF LAW:

**Waiting Week** – Most States require a 1-week waiting period where the claimant must meet all eligibility conditions before benefits are payable. The following States do not require a waiting week: CT, GA, IA, MD, MI, NV, NJ, and WY. The waiting week may be paid after a specified period of unemployment in KY, MO, TN, and TX. In some States, it may be suspended under certain conditions.

**Base Periods** – Almost all qualifying earnings are determined using a BP consisting of the first 4 of the last 5 completed CQs. A few States use a different BP. In the following States, more recent earnings may be used in an alternative BP under certain conditions: AK, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IA, ME, MD, MA, MI, MN, MT, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PR, RI, SC, SD, UT, VT, VA, VI, WA, WV, and WI. TN has a BP for persons receiving workers' compensation.

#### FOOTNOTES:

<sup>1</sup> Reflects basic qualifying formula. Some States have alternative qualifying formulas.

<sup>2</sup> When 2 amounts given, higher includes DA; the higher figure for both the min and max WBAs includes DA for the max # of deps. If State has a DA and only one amount is given, the max is the same with or without the allowance. The total amount of DA payable in any week is limited by a cap. CO and MN do not pay DA. The lower amount is based on HQWs, and the higher amount is based on total BPWs. For NY, if BP HQWs are > \$3,575, WBA will not be < \$143. For KS, if the 3-month seasonally adjusted avg < 4.5%, max benefit weeks is 16; if the 3-month seasonally adjusted avg is at least 4.5% but < 6%, max benefit weeks is 20; and if the 3-month seasonally adjusted avg is at least 6.0%, max benefit weeks is 26. For ME, WBA changes on June 1<sup>st</sup> each year based on prior calendar year's AWW.

<sup>3</sup> This column lists the amount of weekly earnings that are disregarded (will not reduce the WBA). However, earnings in excess of those listed will be deducted from the WBA, resulting in a reduced payment. For WA, ½ of wages over \$5, if receiving training benefits.

<sup>4</sup> For States that use earnings, further calculation is needed to derive the # of benefit weeks--take the amount obtained from the formula listed (which is the claimant's MBA) and divide it by the claimant's WBA. States with uniform duration do not have to calculate the # of benefit weeks since it is fixed at 26 weeks. In MO, when calculating 1/3 BPW, BPW are limited to 26 x WBA for each quarter. In PA, for initial claims effective on and after 1/4/15, a credit week equals 16 x Minimum Hourly Wage Act of 1968, or at least \$116, for CY 2015.

<sup>5</sup> Lists # of benefit weeks for only the regular program for total unemployment. In States with uniform duration, all eligible claimants receive the same # of benefit weeks (in IL the max amount payable cannot exceed one's BPW, resulting in some claimants being paid less than 26 weeks). For FL the # of benefit weeks is 12 if the avg UI rate is ≤ 5% and increases by 1 week for each ½% increment in the avg UI rate above 5%. The # of benefit weeks is limited up to a max of 23 weeks if the avg UI rate is ≥ 10.5%. For GA, max # of weeks is determined semi-annually using the avg UI rate in April and Oct. When the avg UI rate is 6.5% or lower, max # of UI weeks will be 14 and increases by 1 week for each ½% increment increase above 6.5%. The max # of UI weeks cannot be above 20 when the avg UI rate ≥ 9.0%. When MA is paying extended benefits and/or emergency unemployment compensation, the max # of weeks of regular benefits is 26. For WI, with some limited exceptions, individuals with significant ownership interest in family partnerships, LLCs and corporations, and certain of their family members, their benefit entitlement is limited to 10 x the individuals' benefit rate, which typically amounts to 4 weeks of regular UI benefits. In some States, additional weeks of benefits are payable under limited circumstances such as high unemployment, continuation of approved training, or workforce dislocations.

<sup>6</sup> Coverage is determined by the size of the employing unit's payroll or the # of days or weeks worked during a CY and applies to employing units who, during any CQ in the current or immediately preceding CY, paid wages of \$1,500 or more, or to employing units who employ one or more workers on at least 1 day in each of 20 weeks during the current or immediately preceding CY; such employing units are liable for taxes, and the workers accrue benefit rights. For those States with "Any size," all workers are covered regardless of payroll size or weeks worked. States may have different thresholds for agricultural, domestic, and nonprofit employing units.

<sup>7</sup> Rates apply only to experience rated employers and do not include applicable non UI taxes, surtaxes, penalties, or surcharges. In most States, rate year 2014 begins on Jan 1, 2014, and ends on Dec 31, 2014. In NH, NJ, TN, and VT rate year 2014 begins on July 1, 2014, and ends on June 30, 2015. All tax rates for 2014 are posted in the July issue. In AR (there is an additional assessment of 2.0% for employers having a deficit rate for 2 years; 4.0% for 3-4 years; 6.0% for 5-6 years; and 8.0% for 7 or more years). In CO experience-rated employers pay an additional 22.19% of base rate for bond principal repayment. For ME there is an additional 0.06% for the Competitive Skills Scholarship Fund on all employer rates. Rates for IL include the fund building surcharge. For MI, an obligation assessment is calculated for each experience rate and is added to each employer's rate.

<sup>8</sup> New employer rate shown is the base rate. Higher rates may apply depending on industry classification and/or other factors: DE (construction employers pay an avg industry rate), DC, IL (5.25% construction employers, 4.65% manufacturing, & 4.75% mining which includes the fund building surcharge), IN (1.60% new governmental employers), IA (8.0% new construction employers and 1.0% new nonconstruction employers), KS (6.0% construction employers), KY (foreign & domestic construction firms receive maximum rate), MD (foreign contractors assigned avg industry rate, and in 2014 new construction employers headquartered in another state pay a 10.5% avg industry rate); MA (9.49% new construction employers), ME (predetermined yield), MI (construction employers receive industry rate), MN (high experience rated industry new employers are assigned a rate of 9.10% plus base rate, assessments, and fees), MT, MO (greater of 3.51% or InAvg; new construction employers pay 4.92%), NE (1.39% new nonconstruction industry employers

& 5.40% new construction industry employers not eligible for experience rating), NJ, NY (highest rate assigned to employers with positive account balances or 3.4%, whichever is less), ND (1.22% new positive-balance nonconstruction employers and 6.16% new negative-balance nonconstruction employers), OH (7.2% new construction employers), PA (10.19% new construction employers), RI (new employers pay an additional 0.21% Job Development Fund), SD (6.0% construction employers), TN (new nongovernmental employers in an industry grouping with a negative reserve ratio are assigned the premium rate for that industry grouping; construction 7.0%; sect 33 mfg. 5.5%; mining 5.0%), TX, UT, VT (construction employers pay InAvg), WA (min/max rates include social cost tax, 90% of InAvg), WV (8.5% new out-of-state construction employers), WI (6.6% new construction employers with payrolls both over and under \$500,000, 4.1% general new employers with payrolls of \$500,000 and over and 3.6% with payrolls under \$500,000), and WY (InAvg, but not less than 1.0%).

If you have any questions, please contact **Loryn Lancaster** at **202-693-2994** or **Julie Balster** at **202-3615**.