

## CONTRIBUTION RATES Effective January 1, 2015

2015 COMPUTED RATE RANGE — .028010 TO .108937  
2015 DELINQUENCY COMPUTED RATE RANGE — .059540 TO .140467

( ① Reserve Ratio Factor Minimum .000 - Maximum .027	+	② Benefit Ratio Factor Minimum .000 - Maximum .050	+	③ State Adjustment Factor .0100
= ④ Basic Rate Minimum .0100 - Maximum .0870	+	⑤ Increase For UC Delinquency .0300 (if applicable)	+	⑥ Surcharge Adjustment (Item 4 plus Item 5, if applicable x 5.1% Surcharge)
+ ⑦ Additional Contributions .0065	=	⑧ Reserve Account Tax Rate Minimum .017010 - Maximum .097937	+	⑨ Interest Factor .0110
= ⑩ Total Contribution Rate Minimum .028010 - Maximum .108937				

CONTRIBUTION RATES FOR DELINQUENT EMPLOYERS ARE 3.0% HIGHER THAN THE OTHERWISE ASSIGNABLE **BASIC RATE** PLUS THE APPLICABLE SURCHARGE, ADDITIONAL CONTRIBUTIONS AND INTEREST FACTOR. THERE IS A 5.1% SURCHARGE ADJUSTMENT, 0.65% ADDITIONAL CONTRIBUTIONS AND 1.1% INTEREST FACTOR IN EFFECT FOR 2015.

- ① **Reserve Ratio Factor** — Subject to appeal.  
Employer Percentage — Lifetime Reserve Account Credit or Debit balance ÷ Average Annual Taxable Payroll = Employer Percentage. The Reserve Ratio Factor is determined by applying the employer percentage to the table on the reverse according to the group category. If the reduced reserve ratio for group 1 and 2 employers was not a multiple of one tenth of one per centum (0.1%), it has been rounded to the next higher multiple of one tenth of one per centum (0.1%), in accordance with the Law. (e.g. 1/3 of group 3 reserve ratio of .004 is .0013, which is rounded to .002 for group 1.)
- ② **Benefit Ratio Factor** — Subject to appeal.  
Average Annual Benefits ÷ Average Annual Taxable Payroll = Benefit Ratio Factor.  
Compute to a tenth of a percent, with fractional parts rounded to the nearest tenth. (e.g., .0228 becomes .023 or 2.3%.)  
  
The actual factor value is shown on the rate notice. Any factor greater than the maximum of .050 is reduced to .050 for rate calculation purposes.
- ③ **State Adjustment Factor** — Not subject to appeal.  
Uniform for all employers. Determined annually by the Department of Labor & Industry according to a formula set forth in Law.
- ④ **Basic Rate** — Reserve Ratio Factor + Benefit Ratio Factor + State Adjustment Factor.
- ⑤ **Increase For UC Delinquency** — Uniform for all employers. 3.0% will be added if the employer has not filed all registration reports required by the department and/or is delinquent for quarterly tax report(s) and/or monies through the second quarter of 2014.
- ⑥ **Surcharge Adjustment** — Not subject to appeal.  
Uniform for all employers. Determined annually by the Department of Labor & Industry according to a formula set forth in Law. 5.1% (.051) for calendar year 2015. The Surcharge is factored into the contribution rate as a Surcharge Adjustment. The Surcharge Adjustment for nondelinquent employers is the sum of items 1, 2, and 3 multiplied by 5.1%. The Surcharge Adjustment for delinquent employers is the sum of items 1, 2, 3, and 5 multiplied by 5.1%.
- ⑦ **Additional Contributions** — Not subject to appeal.  
Uniform for all employers. Determined annually by the Department of Labor & Industry according to a formula set forth in Law. 0.65% (.0065) for calendar year 2015. **Note:** Not applicable to newly liable employer rates, *unless* the employer is also subject to an increase for UC delinquency, in which case Additional Contributions *do* apply, per Section 301(a)(2) of the PA UC Law.
- ⑧ **Reserve Account Tax Rate** — Basic Rate + Increase for UC Delinquency (if applicable) + Surcharge Adjustment + Additional Contributions. Contribution paid at this rate is used for Experience Rating and Federal (FUTA) Certification purposes.
- ⑨ **Interest Factor** — Not subject to appeal.  
Uniform for all employers. Determined annually by the Department of Labor & Industry according to a formula set forth in Law. 1.1% (.0110) for calendar year 2015. **Note:** Not applicable to newly liable employer rates, unless the employer is also subject to an increase for UC delinquency, in which case Interest Factor does apply, per Section 301(a)(2) of the PA UC Law. This is not credited to the employer's Reserve Account. Also, not used for Federal (FUTA) Certification purposes.
- ⑩ **Total Contribution Rate** — Reserve Account Tax Rate + Interest Factor.

	GROUP 1				GROUP 2				GROUP 3			
	Quarter Liability Began				Quarter Liability Began				Quarter Liability Began			
	3/12	4/12	1/13	2/13	3/11	4/11	1/12	2/12	3/10 OR PRIOR	4/10	1/11	2/11
Number of Years Used to Compute:												
Average Annual Payroll	2	2	2	2	3	3	3	3	3	3	3	3
Average Annual Benefits	2	2	2	2	3	3	3	3	3	3	3	3

## RESERVE RATIO FACTOR TABLE — 2015 RATE

Employer's Reserve Account as a Percentage of Taxable Wages (Employer Percentage)	Reserve Ratio Factor		
	Group 1 (1/3 of Group 3 Rate)	Group 2 (2/3 of Group 3 Rate)	Group 3
Greater than or equal to 25%	0.0% (.000)	0.0% (.000)	0.0% (.000)
Greater than or equal to 21% but less than 25%	0.1% (.001)	0.2% (.002)	0.3% (.003)
Greater than or equal to 18% but less than 21%	0.2% (.002)	0.3% (.003)	0.4% (.004)
Greater than or equal to 15% but less than 18%	0.2% (.002)	0.4% (.004)	0.5% (.005)
Greater than or equal to 12% but less than 15%	0.2% (.002)	0.4% (.004)	0.6% (.006)
Greater than or equal to 9% but less than 12%	0.3% (.003)	0.5% (.005)	0.7% (.007)
Greater than or equal to 7% but less than 9%	0.3% (.003)	0.6% (.006)	0.8% (.008)
Greater than or equal to 5% but less than 7%	0.3% (.003)	0.6% (.006)	0.9% (.009)
Greater than or equal to 3% but less than 5%	0.4% (.004)	0.7% (.007)	1.0% (.010)
Greater than or equal to 1% but less than 3%	0.4% (.004)	0.8% (.008)	1.1% (.011)
Greater than or equal to 0% but less than 1%	0.4% (.004)	0.8% (.008)	1.2% (.012)
Less than 0% but greater than - 1%	0.5% (.005)	0.9% (.009)	1.3% (.013)
Less than or equal to - 1% but greater than - 2%	0.5% (.005)	1.0% (.010)	1.4% (.014)
Less than or equal to - 2% but greater than - 3%	0.5% (.005)	1.0% (.010)	1.5% (.015)
Less than or equal to - 3% but greater than - 4%	0.6% (.006)	1.1% (.011)	1.6% (.016)
Less than or equal to - 4% but greater than - 5%	0.6% (.006)	1.2% (.012)	1.7% (.017)
Less than or equal to - 5% but greater than - 6%	0.6% (.006)	1.2% (.012)	1.8% (.018)
Less than or equal to - 6% but greater than - 7%	0.7% (.007)	1.3% (.013)	1.9% (.019)
Less than or equal to - 7% but greater than - 8%	0.7% (.007)	1.4% (.014)	2.0% (.020)
Less than or equal to - 8% but greater than - 9%	0.7% (.007)	1.4% (.014)	2.1% (.021)
Less than or equal to - 9% but greater than -10%	0.8% (.008)	1.5% (.015)	2.2% (.022)
Less than or equal to -10% but greater than -11%	0.8% (.008)	1.6% (.016)	2.3% (.023)
Less than or equal to -11% but greater than -12%	0.8% (.008)	1.6% (.016)	2.4% (.024)
Less than or equal to -12% but greater than -16%	0.9% (.009)	1.7% (.017)	2.5% (.025)
Less than or equal to -16% but greater than -20%	0.9% (.009)	1.8% (.018)	2.6% (.026)
Less than or equal to -20% or lower	0.9% (.009)	1.8% (.018)	2.7% (.027)