

Small Employer \$64,000 Taxable Wages; 4 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard	\$300.00	\$260.00	\$78.00	\$118.00	\$1,652	0.00860	3.60%	\$ 2,304.00	\$ 1,472.00	
50% Disregard	\$300.00	\$260.00	\$130.00	\$170	\$2,380	0.01240	4.40%	\$ 2,816.00	\$ 1,984.00	\$ 512.00
No Earnings	\$300.00	\$0.00	\$0.00	\$300	\$4,200	0.02188	5.60%	\$ 3,584.00	\$ 2,752.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard					\$3,068	0.01598	5.20%	\$ 3,328.00	\$ 2,496.00	
50% Disregard					\$4,420	0.02302	6.00%	\$ 3,840.00	\$ 3,008.00	\$ 512.00
No Earnings					\$7,800	0.04063	6.80%	\$ 4,352.00	\$ 3,520.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard					\$6,136	0.03196	6.40%	\$ 4,096.00	\$ 3,264.00	
50% Disregard					\$7,800	0.04062	6.80%	\$ 4,352.00	\$ 3,520.00	\$ 256.00
No Earnings					\$7,800	0.04063	6.80%	\$ 4,352.00	\$ 3,520.00	

Average Employer \$176,000 Taxable Wages; 11 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard	\$300.00	\$260.00	\$78.00	\$118.00	\$1,652	0.00313	2.40%	\$ 4,224.00	\$ 1,936.00	
50% Disregard	\$300.00	\$260.00	\$130.00	\$170	\$2,380	0.00451	2.70%	\$ 4,752.00	\$ 2,464.00	\$ 528.00
No Earnings	\$300.00	\$0.00	\$0.00	\$300	\$4,200	0.00795	3.30%	\$ 5,808.00	\$ 3,520.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard					\$3,068	0.00581	3.30%	\$ 5,808.00	\$ 3,520.00	
50% Disregard					\$4,420	0.00837	3.60%	\$ 6,336.00	\$ 4,048.00	\$ 528.00
No Earnings					\$7,800	0.01477	4.80%	\$ 8,448.00	\$ 6,160.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard					\$6,136	0.01162	4.40%	\$ 7,744.00	\$ 5,456.00	
50% Disregard					\$7,800	0.01477	4.80%	\$ 8,448.00	\$ 6,160.00	\$ 704.00
No Earnings					\$7,800	0.01477	4.80%	\$ 8,448.00	\$ 6,160.00	

Large Employer \$1.6M Taxable Wages; 100 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard	\$300.00	\$260.00	\$78.00	\$118.00	\$1,652	0.00034	1.50%	\$ 24,000.00	\$ 3,200.00	
50% Disregard	\$300.00	\$260.00	\$130.00	\$170	\$2,380	0.00050	1.50%	\$ 24,000.00	\$ 3,200.00	\$ -
No Earnings	\$300.00	\$0.00	\$0.00	\$300	\$4,200	0.00088	1.50%	\$ 24,000.00	\$ 3,200.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard					\$3,068	0.00064	1.50%	\$ 24,000.00	\$ 3,200.00	
50% Disregard					\$4,420	0.00092	1.50%	\$ 24,000.00	\$ 3,200.00	\$ -
No Earnings					\$7,800	0.00163	1.50%	\$ 24,000.00	\$ 3,200.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard					\$6,136	0.00128	1.80%	\$ 28,800.00	\$ 8,000.00	
50% Disregard					\$7,800	0.00162	1.80%	\$ 28,800.00	\$ 8,000.00	\$ -
No Earnings					\$7,800	0.00163	1.80%	\$ 28,800.00	\$ 8,000.00	

Ratio	Sched 5
.00000 - .00000	1.30%
.00001 - .00123	1.50%
.00124 - .00225	1.80%
.00226 - .00320	2.10%
.00321 - .00430	2.40%
.00431 - .00495	2.70%
.00496 - .00610	3.00%
.00611 - .00787	3.30%
.00788 - .00946	3.60%
.00947 - .01093	4.00%
.01094 - .01282	4.40%
.01283 - .01509	4.80%
.01510 - .01830	5.20%
.01831 - .02232	5.60%
.02233 - .02781	6.00%
.02782 - .03553	6.40%
.03554 - .04524	6.80%
.04525 - .05858	7.20%
.05859 - .08432	7.60%
.08433 - .13838	8.00%
.13839 - .99999	8.40%

Small Employer \$64,000 Taxable Wages; 4 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard	\$425.00	\$300.00	\$90.00	\$215.00	\$3,010	0.01568	5.20%	\$ 3,328.00	\$ 2,496.00	
50% Disregard	\$425.00	\$300.00	\$150.00	\$275	\$3,850	0.02005	5.60%	\$ 3,584.00	\$ 2,752.00	\$ 256.00
No Earnings	\$425.00	\$0.00	\$0.00	\$425	\$5,950	0.03099	6.40%	\$ 4,096.00	\$ 3,264.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard					\$5,590	0.02911	6.40%	\$ 4,096.00	\$ 3,264.00	
50% Disregard					\$7,150	0.03724	6.80%	\$ 4,352.00	\$ 3,520.00	\$ 256.00
No Earnings					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	
50% Disregard					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	\$ -
No Earnings					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	

Average Employer \$176,000 Taxable Wages; 11 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard	\$425.00	\$300.00	\$90.00	\$215.00	\$3,010	0.00570	3.00%	\$ 5,280.00	\$ 2,992.00	
50% Disregard	\$425.00	\$300.00	\$150.00	\$275	\$3,850	0.00729	3.60%	\$ 6,336.00	\$ 4,048.00	\$ 1,056.00
No Earnings	\$425.00	\$0.00	\$0.00	\$425	\$5,950	0.01127	4.40%	\$ 7,744.00	\$ 5,456.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard					\$5,590	0.01059	4.00%	\$ 7,040.00	\$ 4,752.00	
50% Disregard					\$7,150	0.01354	4.80%	\$ 8,448.00	\$ 6,160.00	\$ 1,408.00
No Earnings					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	
50% Disregard					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	\$ -
No Earnings					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	

Large Employer \$1.6M Taxable Wages; 100 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard	\$425.00	\$300.00	\$90.00	\$215.00	\$3,010	0.00063	1.50%	\$ 24,000.00	\$ 3,200.00	
50% Disregard	\$425.00	\$300.00	\$150.00	\$275	\$3,850	0.00080	1.50%	\$ 24,000.00	\$ 3,200.00	\$ -
No Earnings	\$425.00	\$0.00	\$0.00	\$425	\$5,950	0.00124	1.80%	\$ 28,800.00	\$ 8,000.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard					\$5,590	0.00116	1.50%	\$ 24,000.00	\$ 3,200.00	
50% Disregard					\$7,150	0.00149	1.80%	\$ 28,800.00	\$ 8,000.00	\$ 4,800.00
No Earnings					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	
50% Disregard					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	\$ -
No Earnings					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	

Ratio	Sched 5
.00000 - .00000	1.30%
.00001 - .00123	1.50%
.00124 - .00225	1.80%
.00226 - .00320	2.10%
.00321 - .00430	2.40%
.00431 - .00495	2.70%
.00496 - .00610	3.00%
.00611 - .00787	3.30%
.00788 - .00946	3.60%
.00947 - .01093	4.00%
.01094 - .01282	4.40%
.01283 - .01509	4.80%
.01510 - .01830	5.20%
.01831 - .02232	5.60%
.02233 - .02781	6.00%
.02782 - .03553	6.40%
.03554 - .04524	6.80%
.04525 - .05858	7.20%
.05859 - .08432	7.60%
.08433 - .13838	8.00%
.13839 - .99999	8.40%

Small Employer \$64,000 Taxable Wages; 4 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard	\$425.00	\$400.00	\$120.00	\$145.00	\$2,030	0.01057	4.00%	\$ 2,560.00	\$ 1,728.00	
50% Disregard	\$425.00	\$400.00	\$200.00	\$225	\$3,150	0.01641	5.20%	\$ 3,328.00	\$ 2,496.00	\$ 768.00
No Earnings	\$425.00	\$0.00	\$0.00	\$425	\$5,950	0.03099	6.40%	\$ 4,096.00	\$ 3,264.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard					\$3,770	0.01964	5.60%	\$ 3,584.00	\$ 2,752.00	
50% Disregard					\$5,850	0.03047	6.40%	\$ 4,096.00	\$ 3,264.00	\$ 512.00
No Earnings					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 832.00		
30% Disregard					\$7,540	0.03927	6.80%	\$ 4,352.00	\$ 3,520.00	
50% Disregard					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	\$ 256.00
No Earnings					\$11,050	0.05755	7.20%	\$ 4,608.00	\$ 3,776.00	

Average Employer \$176,000 Taxable Wages; 11 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard	\$425.00	\$400.00	\$120.00	\$145.00	\$2,030	0.00384	2.40%	\$ 4,224.00	\$ 1,936.00	
50% Disregard	\$425.00	\$400.00	\$200.00	\$225	\$3,150	0.00597	3.00%	\$ 5,280.00	\$ 2,992.00	\$ 1,056.00
No Earnings	\$425.00	\$0.00	\$0.00	\$425	\$5,950	0.01127	4.40%	\$ 7,744.00	\$ 5,456.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard					\$3,770	0.00714	3.30%	\$ 5,808.00	\$ 3,520.00	
50% Disregard					\$5,850	0.01108	4.40%	\$ 7,744.00	\$ 5,456.00	\$ 1,936.00
No Earnings					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 2,288.00		
30% Disregard					\$7,540	0.01428	4.80%	\$ 8,448.00	\$ 6,160.00	
50% Disregard					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	\$ 1,408.00
No Earnings					\$11,050	0.02093	5.60%	\$ 9,856.00	\$ 7,568.00	

Large Employer \$1.6M Taxable Wages; 100 Employees									Layoff Increase	Difference in Method
	WBA	Earnings	Disregard	UI Payment	14 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard	\$425.00	\$400.00	\$120.00	\$145.00	\$2,030	0.00042	1.50%	\$ 24,000.00	\$ 3,200.00	
50% Disregard	\$425.00	\$400.00	\$200.00	\$225	\$3,150	0.00066	1.50%	\$ 24,000.00	\$ 3,200.00	\$ -
No Earnings	\$425.00	\$0.00	\$0.00	\$425	\$5,950	0.00124	1.80%	\$ 28,800.00	\$ 8,000.00	
					26 wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard					\$3,770	0.00079	1.50%	\$ 24,000.00	\$ 3,200.00	
50% Disregard					\$5,850	0.00122	1.50%	\$ 24,000.00	\$ 3,200.00	\$ -
No Earnings					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	
					Max wks	Benefit Ratio	Rate	Contribution		
Pre-Layoff						0.00000	1.30%	\$ 20,800.00		
30% Disregard					\$7,540	0.00157	1.80%	\$ 28,800.00	\$ 8,000.00	
50% Disregard					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	\$ 4,800.00
No Earnings					\$11,050	0.00230	2.10%	\$ 33,600.00	\$ 12,800.00	

Ratio	Sched 5
.00000 - .00000	1.30%
.00001 - .00123	1.50%
.00124 - .00225	1.80%
.00226 - .00320	2.10%
.00321 - .00430	2.40%
.00431 - .00495	2.70%
.00496 - .00610	3.00%
.00611 - .00787	3.30%
.00788 - .00946	3.60%
.00947 - .01093	4.00%
.01094 - .01282	4.40%
.01283 - .01509	4.80%
.01510 - .01830	5.20%
.01831 - .02232	5.60%
.02233 - .02781	6.00%
.02782 - .03553	6.40%
.03554 - .04524	6.80%
.04525 - .05858	7.20%
.05859 - .08432	7.60%
.08433 - .13838	8.00%
.13839 - .99999	8.40%