

Kansas Unemployment Insurance: Review & Update for 2026

Presented To:

KS Unemployment Compensation Modernization & Improvement Council

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Work Comp & Employment Security Boards Nominating Committee, Member
State of Kansas

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Kansas Unemployment Insurance Updates & Impact

1. Key State UI System Building Blocks
2. Historical Kansas UI Reforms & Impacts
3. 2025 Session: Budget Proviso Implications
4. Activity Since 2025 Session – Identity Solution(s)
5. Kansas Business Coalition
 - Considerations
 - Recommendation



UI Financing & Solvency Basics | Definitions

State Unemployment Tax Act (SUTA):

SUTA tax is a payroll tax levied to fund state unemployment benefits

Experience Rating:

A system of taxing employers at different rates based on their “experience” with unemployment. In most states, experience is measured by the share of former workers who receive UI benefits over a given period

- Intent is to ensure employers who lay off or otherwise discharge more workers bear more of the costs
- May also serve as an incentive for avoiding layoffs

Solvency:

The financial ability of a UI trust fund to pay out expected UI benefits and repay debts to the federal government

A state’s ability to determine the taxable wage base is the most crucial decision in determining adequate UI financing

1. **Fixed Taxable Wage Base (TWB):** Twenty-eight (28) states / territories have a fixed dollar amount of wages.

Can lead to financing shortfalls because proportion of wages taxed declines each year as total wages paid in the state grow

- *Not to be confused with the Fixed Financing Methodology (Effective 2015) regarding Reserve Ratio Thresholds & Standard Tax Rates*

2. **Variable TWB Indexed to Trust Fund:** Seven (7) states / territories set a variable taxable wage base tied to TF fund balance

3. **Flexible TWB Indexed to Wages:** Eighteen (18) states / territories set a variable/indexed taxable wage base based on a proportion of the state’s average annual wage (SAAW).

Because the TWB grows automatically as overall wages grow, these states often have the **broadest taxable wage bases and the most stable financing**



Taxable Wage Bases & Tax Rates | Program Differences

Several factors influence why State Unemployment Tax Act (SUTA) wage bases vary significantly across states:

1. Solvency of the state's unemployment fund
2. State economy and average wages
3. State legislation and policy priorities
4. Historical unemployment claims data
5. Federal / State minimum wage rates



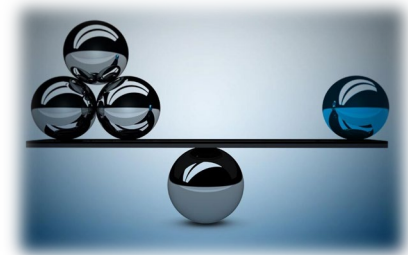
Solvency.

The ability to meet long-term financial obligations and maintain financial stability.

SUTA taxable wage bases are a complex balancing act between ensuring sufficient funds for unemployment benefits, keeping taxes low for businesses, and reflecting the economic realities of each state

An employer's actual annual SUTA tax rate is like a recipe made up of two main ingredients:

- **SUTA Tax Rate:** Percentage of an employee's wages the employer pays to the state trust fund
 - Ranges from **0% to as high as 20%**, depending on state and the employer's unemployment history
- **Wage Base:** Maximum wage per employee subject to the SUTA tax
 - The federal minimum taxable wage base under FUTA is \$7,000
 - **If the federal TWB had kept pace with inflation, it would be more than \$55,000 in current dollars**
 - Instead the FUTA tax base has been stuck at \$7,000 since 1982
 - Most states have a higher taxable wage base than \$7,000
 - Kansas' TWB was fixed/static (1983-2013 = \$8,000 | 2015 = \$12,000 | 2016 = \$14,000)
 - 2026/27 = 25% of SAAW (\$15,100) | 2028 = 30% | 2029 = 35% | 2030 = 40% | 2031+ = Potential for 45%





UI-Financing | Experience-Rated Systems



All state Unemployment Insurance-financing systems are experience-rated, but several aspects of these systems limit the connection between an employer's tax contributions and the employer's experience with unemployment

- State *maximum tax rate limits* the size of an employer's tax payment, regardless of the costs an employer may have imposed on the system
- Similarly, a *minimum tax rate ensures* that an employer's tax rate will not drop below a specified floor, no matter how much its experience rating improves
- Some aspects of state systems allow the cost of some benefits to be charged to all employers rather than to a single employer
 - These shared costs include, for example, benefits paid to unemployed workers of a firm that has gone out of business
 - Administering unchecked, bad regulations and/or **provisos** as it relates to unlimited "Temporary Unemployment"
 - When the cost of benefits is shared in these ways, it reduces experience rating and imposes additional costs on all employers, especially the good actors/positive rated employers



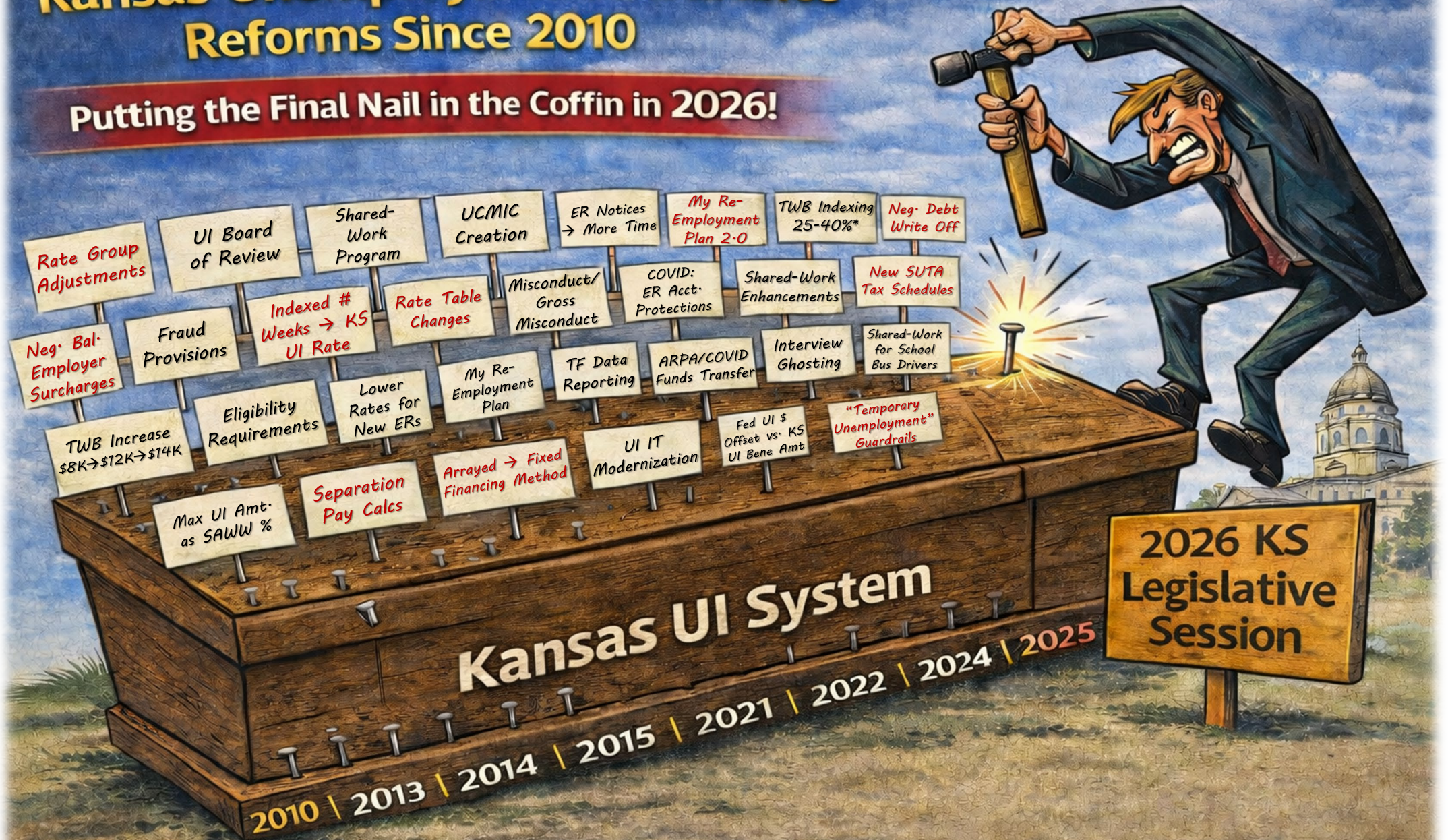
State UI Tax Policies | General Concerns



1. Kansas included, state UI financing systems naturally limit the degree of experience rating and does not take into account the time value of money...
 - a. Employers consistently paying less in taxes/contributions than the amount of chargeable benefits paid to former workers – carry a significant & growing negative balance for many years
 - Because states maintain records in nominal dollars, such negative balances understate the real cost that such employers have imposed on the UI State Trust Fund
 - b. Conversely, employers that consistently maintain significant positive account balances are not adequately compensated for these balances – the nominal balance understates the real contribution such employers have made to the state's trust fund
2. Prior to 2024, Kansas UI tax policy was resulting in persistent cross-subsidization among firms and industries
 - a. KS introduced measures to improve actual experience-rating and reduce subsidies
 - b. However, in 2026, 60,000+ KS employers will experience avoidable subsidization

Kansas Unemployment Insurance Reforms Since 2010

Putting the Final Nail in the Coffin in 2026!



The Arnold Group | 2007 – 2026 Summary

Year	Average Payroll		SUTA Taxes			FUTA Taxes		
	3 Year Average	YoY % Diff	SUTA \$	YoY % Diff	% of Taxable Wages	FUTA \$	YoY % Diff	% of Taxable Wages
2007	\$ 6,233,065		\$ 67,582		1.08%	\$61,898		0.99%
2008	\$ 6,710,670	7.66%	\$ 48,165	-28.73%	0.72%	\$40,236	-35.00%	0.60%
2009	\$ 7,166,555	6.79%	\$ 53,585	11.25%	0.75%	\$23,246	-42.23%	0.32%
2010	\$ 6,854,633	-4.35%	\$299,414	458.76%	4.37%	\$42,206	81.56%	0.62%
2011	\$ 5,629,643	-17.87%	\$367,406	22.71%	6.53%	\$49,572	17.45%	0.88%
2012	\$ 4,761,246	-15.43%	\$589,936	60.57%	12.39%	\$49,742	0.34%	1.04%
2013	\$ 5,415,013	13.73%	\$388,068	-34.22%	7.17%	\$68,699	38.11%	1.27%
2014	\$ 7,152,988	32.10%	\$538,360	38.73%	7.53%	\$67,129	-2.29%	0.94%
2015	\$ 9,336,881	30.53%	\$565,567	5.05%	6.06%	\$66,682	-0.67%	0.71%
2016	\$10,828,478	15.98%	\$ 23,610	-95.83%	0.22%	\$58,780	-11.85%	0.54%
2017	\$12,243,599	13.07%	\$ 22,200	-5.97%	0.18%	\$55,630	-5.36%	0.45%
2018	\$12,148,885	-0.77%	\$ 22,755	2.50%	0.19%	\$57,850	3.99%	0.48%
2019	\$11,939,161	-1.73%	\$ 0	-100.00%	0.00%	\$59,972	3.67%	0.50%
2020	\$11,427,511	-4.29%	\$ 0	0.00%	0.00%	\$43,971	-26.68%	0.38%
2021	\$11,621,801	1.70%	\$ 0	0.00%	0.00%	\$50,180	14.12%	0.43%
2022	\$10,913,415	-6.10%	\$ 20,759	207590000%	0.19%	\$49,580	-1.20%	0.45%
2023	\$10,574,898	-3.10%	\$ 16,480	-20.61%	0.16%	\$44,195	-10.86%	0.42%
2024	\$ 9,905,314	-6.33%	\$ 13,616	-17.38%	0.14%	\$38,108	-13.77%	0.38%
2025	\$10,145,193	2.42%	\$ 0	-100.00%	0.00%	\$25,799	-32.30%	0.25%
2026	\$ 9,527,829	-6.09%	\$ 0					

Summary Comparisons					
Multi-Year Averages		Avg 3 Yr. Payroll	SUTA Taxes		FUTA Taxes
			Avg. SUTA \$	% of Taxable Wages	Avg. FUTA \$ % of Taxable Wages
3 Year Average	2007-2009	\$6,703,430	\$56,444	0.84%	\$41,793 0.62%
6 Year Average	2010-2015	\$6,525,067	\$458,125	7.02%	\$57,338 0.88%
Compared to	2007-2009	-2.66%	711.65%		37.19%
10 Year Average	2016-2026	\$11,025,099	\$10,856	0.10%	\$48,407 0.44%
Compared to	2007-2009	64.47%	-80.77%		15.82%
Compared to	2010-2015	68.97%	-97.63%		-15.58%

Comparison of Accounts | 10 Year Summary Impact

Account Type	SFY 2015				SFY 2024			
	Accounts		Taxable Wages		Accounts		Taxable Wages	
	#	%	#	%	#	%	#	%
Active Positive Eligible Accounts	50,457	73.85%	\$10,861,413,780	86.19%	61,619	74.69%	\$16,286,706,440	92.45%
Active Ineligible Accounts	11,962	17.51%	\$537,044,816	4.26%	18,627	22.58%	\$784,390,520	4.45%
Active Negative Accounts	5,907	8.65%	\$1,203,508,547	9.55%	2,258	2.74%	\$545,813,348	3.10%
Terminated and Inactive Accounts	15,158		\$49,341,869		18,029		\$51,695,129	
Terminated Accounts	0		\$0		0		\$0	
Inactive Accounts:								
Regular Rated Accounts	10,240		\$31,149,745		14,973		\$36,047,166	
Industry Rated Accounts	1,621		\$12,204,601		1,978		\$9,341,141	
Negative Rated Accounts	3,297		\$5,987,523		1,078		\$6,306,822	
TOTAL	83,484		\$12,651,309,012		100,533		\$17,668,605,437	

“Once you carry
your own water, you
will learn the value
of every drop.”

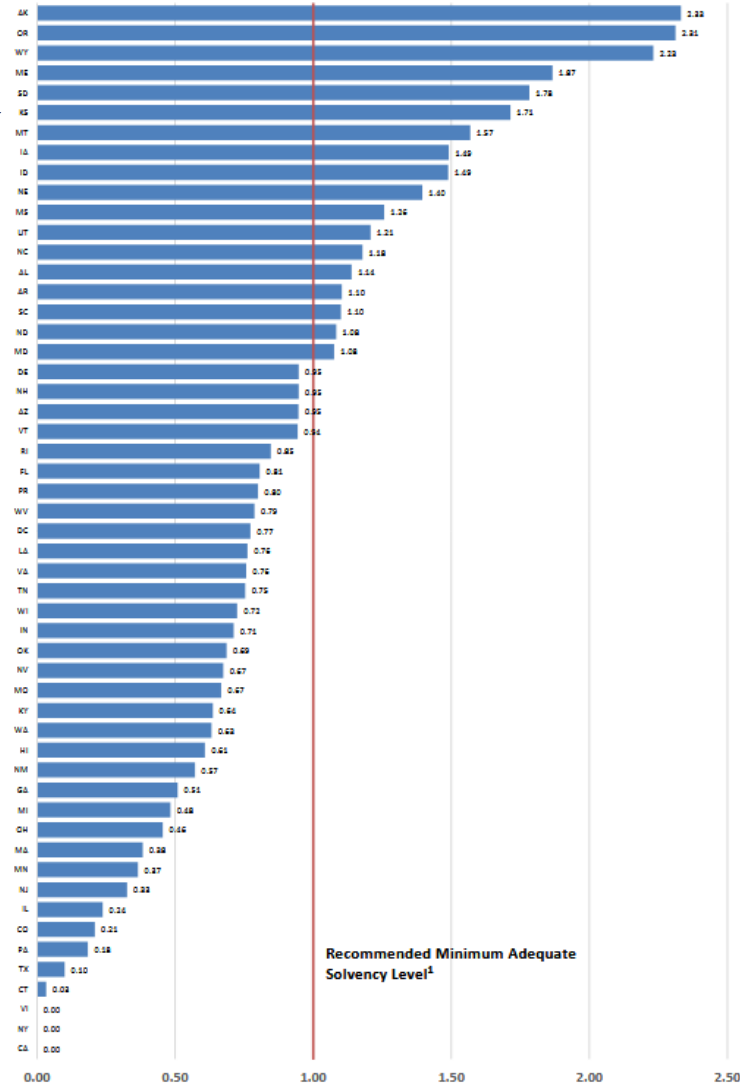
Account Type	10 Year Change			
	Accounts		Taxable Wages	
	#	%	#	%
Active Positive Eligible Accounts	+11,162	+22.12%	+\$5,425,292,660	+49.95%
Active Ineligible Accounts	+6,665	+55.72%	+\$247,345,704	+46.06%
Active Negative Accounts	-3,649	-61.77%	(\$657,695,199)	-54.65%
Terminated and Inactive Accounts	+2,871		+\$2,353,260	
Terminated Accounts	0		\$0	
Inactive Accounts:	0		\$0	
Regular Rated Accounts	+4,733		+\$4,897,421	
Industry Rated Accounts	+357		(\$2,863,460)	
Negative Rated Accounts	-2,219		\$319,299	
TOTAL	+17,049		+\$5,017,296,425	

State Trust Fund Solvency | Est. Avg. High Cost Multiple (01/01/25)



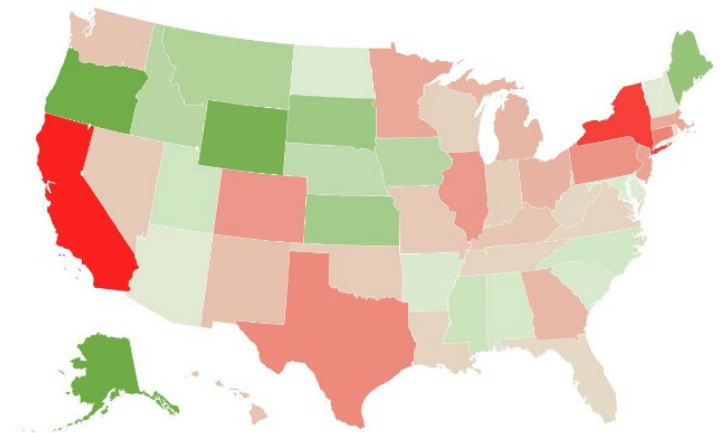
6th Best

1.71



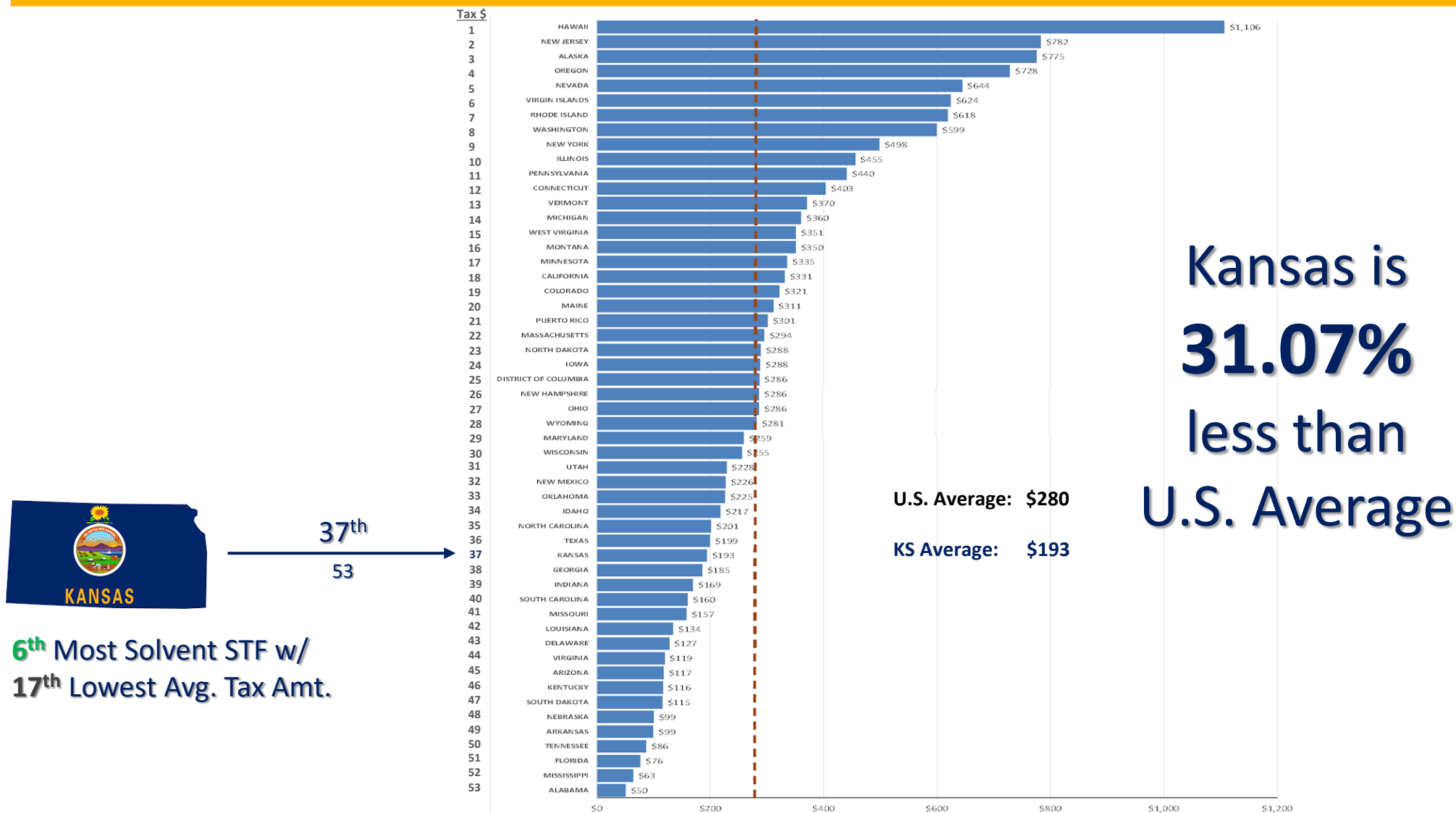
Recommended Minimum Adequate Solvency Level¹

Kansas is
1 of 18
States / Territories with a
*Solvent UI State Trust
Fund



1. Advisory Council on Unemployment Insurance (1996) recommendation 95-2.

Avg. Employer Tax Amt. Per Covered Employee | (CY 2023)



Kansas UI Trust Fund Interest Payment | Annual Summary

Ann'l. Avg. Int. Rate	Year	Q1 3/31	Q2 6/30	Q3 9/30	Q4 12/31	CY Totals	State Rank by Interest \$	Est. / Actual Interest	Avg. # Wks UI Benefits Covered
3.2372	2025	\$ 12,692,041	\$ 12,973,040	\$ 13,162,436	\$ 13,050,054	\$ 51,877,570	TBD	\$ 51,877,570	19.11
2.9152	2024	\$ 9,945,845	\$ 10,739,207	\$ 12,147,206	\$ 12,484,339	\$ 45,316,597	20	\$ 45,316,597	16.69
2.2448	2023	\$ 5,511,739	\$ 6,844,939	\$ 9,573,354	\$ 9,726,672	\$ 31,656,704	19	\$ 31,656,704	11.66
1.6347	2022	\$ 3,251,150	\$ 4,240,480	\$ 4,688,075	\$ 4,982,567	\$ 17,162,272	17	\$ 17,162,272	6.32
1.9649	2021	\$ 2,173,612	\$ 2,734,274	\$ 3,060,291	\$ 3,213,904	\$ 11,182,081	14	\$ 11,182,081	4.12
2.3500	2020	\$ 6,106,684	\$ 5,376,808	\$ 3,899,207	\$ 3,174,903	\$ 18,557,602	17	\$ 18,557,602	6.84
2.4045	2019	\$ 4,864,491	\$ 5,477,424	\$ 5,967,193	\$ 6,071,583	\$ 22,380,691	29	\$ 22,380,691	8.24
2.2859	2018	\$ 3,550,778	\$ 4,118,159	\$ 4,649,407	\$ 4,796,508	\$ 17,114,852	29	\$ 17,114,852	6.30
2.2373	2017	\$ 2,971,237	\$ 3,322,720	\$ 3,601,228	\$ 3,618,727	\$ 13,513,912	28	\$ 13,513,912	4.98
2.2360	2016	\$ 2,558,497	\$ 2,825,033	\$ 3,058,899	\$ 3,079,615	\$ 11,522,045	26	\$ 11,522,045	4.24
2.2983	2015	\$ 1,187,500	\$ 1,893,808	\$ 2,448,638	\$ 2,582,659	\$ 8,112,605	30	\$ 8,112,605	2.99
2.3791	2014	\$ 507,241	\$ 1,099,351	\$ 1,386,593	\$ 1,368,291	\$ 4,361,475	32	\$ 4,361,475	1.61
2.4868	2013	\$ 136,621	\$ 894,830	\$ 950,016	\$ 637,611	\$ 2,619,078	32	\$ 2,619,078	0.96
2.7512	2012	\$ 145,711	\$ 374,236	\$ 332,572	\$ 422,825	\$ 1,275,343	33	\$ 1,275,343	0.47
3.5731	2011	\$ 279,882	\$ 1,253,144	\$ 1,292,796	\$ 172,617	\$ 2,998,439	26	\$ 2,998,439	1.10
4.1383	2010	\$ 539,047	\$ 1,271,902	\$ 1,328,305	\$ 853,361	\$ 3,992,615		\$ 3,992,615	1.47
4.4913	2009	\$ 5,868,929	\$ 4,611,811	\$ 3,843,147	\$ 2,172,657	\$ 16,496,544		\$ 16,496,544	6.08
4.7787	2008	\$ 7,542,097	\$ 7,686,978	\$ 7,740,152	\$ 7,122,046	\$ 30,091,273		\$ 30,091,273	11.08
4.8160	2007	\$ 6,369,559	\$ 6,957,202	\$ 7,454,439	\$ 7,889,983	\$ 28,671,183		\$ 28,671,183	10.56
4.6812	2006	\$ 4,532,177	\$ 5,457,903	\$ 6,378,731	\$ 6,457,020	\$ 22,825,831		\$ 22,825,831	8.41
5.1037	2005	\$ 3,504,900	\$ 4,472,127	\$ 4,744,242	\$ 4,722,192	\$ 17,443,461		\$ 17,443,461	6.42
5.6394	2004	\$ 2,897,073	\$ 3,243,854	\$ 3,930,266	\$ 3,832,748	\$ 13,903,943		\$ 13,903,943	5.12
6.0514	2003	\$ 5,854,277	\$ 5,650,164	\$ 5,604,964	\$ 4,292,785	\$ 21,402,190		\$ 21,402,190	7.88



*Interest Payments have
an annuity effect...*

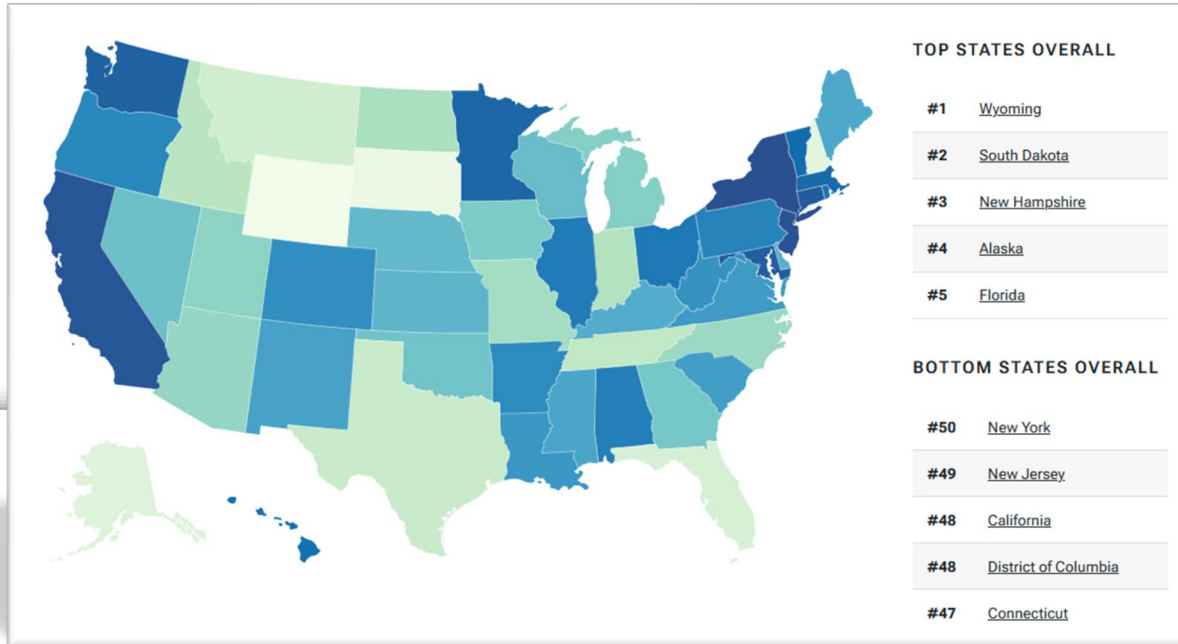
*Currently covers
approximately 19 weeks
of KS UI Benefits.*





TAX FOUNDATION | 2026 State Tax Competitiveness Index

Kansas



#23

Overall Rank	Corporate Tax Rank	Individual Income Tax Rank	Sales Tax Rank	Property Tax Rank	Unemployment Insurance Tax Rank
23	26	28	21	26	4

HB 2570: Write Off Provision | Severely Negative Rated Employers

Severely Negative Rated Employers

- Participating Employers
 - **1,718**
- Total Amount Written Off
 - **\$405,094,804**

Provided Equal Footing

Leveled the Playing Field

Control Their UI Tax Destiny

Source:

UCMIC Report Final 4.30.25.pptx

Kansas UI Trust Fund | What Happened in 2025 & Why It Matters

- The KS UI is financed through employer contributions and operates as a pooled trust fund
- Benefit payments – regardless of which employer’s workers receive them – affect overall fund solvency, which determines statewide employer tax schedules
- Over the past decade, Kansas has strengthened its UI financing structure and modernized its technology platform
- However, during the most recent budget cycle, a temporary budget proviso granted a single large ER an exception to statute by extending temporary layoff benefits from 8 to 16 weeks
 - *Specifically for a Supplemental Unemployment Benefits (SUB) Plan Employer*
- As a result, more than 1,400 workers received approximately 8 additional weeks of benefits, creating unplanned trust fund outflows. Because the UI system is pooled, these costs were absorbed system-wide rather than isolated to the employer involved
- Under existing statutory solvency triggers, this one-time exception automatically shifted Kansas from Tax Schedule B to Tax Schedule C for 2026, increasing ALL rated employer contributions statewide

Supplemental Unemployment Benefit (SUB) Plans

Overview

Supplemental Unemployment Benefit (SUB) Plans are:

- employer-sponsored programs that provide additional income to employees during periods of layoff or reduced work hours
- employees must first be eligible for AND receive state unemployment insurance (UI) benefits before receiving SUB Plan payments, which *supplement*, but do not replace state UI benefits

This interaction raises important policy considerations for state unemployment systems, employers, and workers

Pros of SUB Plans

For Employees

- Provide income security by supplementing UI benefits, often replacing a higher share of pre-layoff wages
- Reduce financial hardship during layoffs, supporting stability for families and communities
- Ensure a stronger tie to the employer, easing recall and reemployment

For Employers

- Maintain workforce attachment, loyalty, and morale
- Reduce turnover costs and retraining expenses when operations resume
- Demonstrate a commitment to EEs, strengthening labor relations (especially in union environments)

For States

- SUB payments are employer-funded AND they are stacked on top of state UI benefits
- May reduce pressure on public assistance programs by stabilizing worker income
- Support continuity in industries where temporary shutdowns are cyclical (e.g., auto manufacturing)

Cons of SUB Plans

For Employees

- Dependence on recall may discourage active job search, especially with long recall dates (MRP 2.0)
- Benefits are unevenly available – largely limited to unionized or large employers
- Workers *may* face gaps if state UI benefits expire before recall occurs

For Employers

- Requires significant financial and administrative commitment to establish and maintain SUB trusts
- *May* increases UI tax costs since regular UI claims still charge the employer's experience rating account
- Attracts scrutiny as it shifts costs onto state UI funds, while ER only funds the supplement

For States

- State UI trust funds bear the full burden of unemployment benefits – employees must first claim UI before receiving SUB Plan Pay
- Extended recall periods combined with waived work search requirements can result in prolonged benefit drains without reemployment efforts
- Creates equity concerns – workers in SUB-supported industries may receive more generous support compared to other unemployed workers

SUB Plans | Summary

Policy Tension

- Eligibility vs. Reemployment: SUB plans comply with UI eligibility rules (workers are “unemployed” if not receiving “wages”), but extended recall and waived work search provisions can undermine the UI system’s reemployment mission
- Employer vs. Public Cost Sharing: Employers fund SUB trusts, *but states & their ERs still fund the UI base benefits, leading to debate about whether this is an equitable cost split*
- Short-Term vs. Long-Term Shutdowns: SUB plans align well with short-term layoffs. For long shutdowns, they expose weaknesses in UI design, raising questions about fairness and solvency

Summary

- SUB plans strike a balance between worker income security and employer workforce stability, but they also introduce trust fund strain and policy equity challenges
- Policymakers should consider:
 - Setting clearer limits on recall periods AND eligibility for waived work search
 - Evaluating the fairness of SUB-supported claims relative to other industries
 - Monitoring trust fund solvency impacts in industries with heavy SUB usage

2025 Budget Proviso | Single Employer Impact

State	Indexed TWB	Formula / Notes	Primary Citations	GM State	TWB	*Alt TWB*
Alabama	No	Fixed wage base	NELP	No	\$ 8,000.00	\$ 8,000.00
Alaska	Yes	Indexed to % of SAAW	NELP; USDOL	No	\$ 51,700.00	\$ 51,700.00
Arizona	No	Fixed wage base	NELP	No	\$ 8,000.00	\$ 8,000.00
Arkansas	No	Variable tied to trust fund	NELP	No	\$ 7,000.00	\$ 9,000.00
California	No	Fixed wage base	NELP	No	\$ 7,000.00	\$ 7,000.00
Colorado	No	Fixed wage base	NELP	No	\$ 27,200.00	\$ 27,200.00
Connecticut	No	Fixed wage base	NELP	No	\$ 26,100.00	\$ 26,100.00
Delaware	No	Variable tied to trust fund	NELP	No	\$ 10,500.00	\$ 18,500.00
District of Columbia	No	Fixed wage base	NELP	No	\$ 9,000.00	\$ 9,000.00
Florida	No	Fixed wage base	NELP	No	\$ 7,000.00	\$ 7,000.00
Georgia	No	Fixed wage base	NELP	No	\$ 9,500.00	\$ 9,500.00
Hawaii	Yes	Indexed 100% SAAW	NELP; USDOL	No	\$ 62,000.00	\$ 62,000.00
Idaho	Yes	Indexed 100% SAAW	NELP; USDOL	No	\$ 55,300.00	\$ 55,300.00
Illinois	No	Variable tied to trust fund	NELP	No	\$ 13,916.00	\$ 13,916.00
Indiana	No	Fixed wage base	NELP	Yes	\$ 9,500.00	\$ 9,500.00
Iowa	Yes	Indexed 66% AWW x 52	NELP; USDOL	No	\$ 38,200.00	\$ 38,200.00
Kansas	No	Fixed wage base	NELP	Yes	\$ 14,000.00	\$ 14,000.00
Kentucky	No	Fixed wage base	NELP	Yes	\$ 11,700.00	\$ 12,000.00
Louisiana	No	Variable tied to trust fund	NELP	No	\$ 7,700.00	\$ 8,500.00
Maine	No	Fixed wage base	NELP	No	\$ 12,000.00	\$ 12,000.00
Maryland	No	Fixed wage base	NELP	No	\$ 8,500.00	\$ 8,500.00
Massachusetts	No	Fixed wage base	NELP	No	\$ 15,000.00	\$ 15,000.00
Michigan	No	Fixed wage base	NELP	Yes	\$ 9,000.00	\$ 9,500.00
Minnesota	Yes	Indexed 60% SAAW	NELP; USDOL	No	\$ 43,000.00	\$ 43,000.00
Mississippi	No	Fixed wage base	NELP	No	\$ 14,000.00	\$ 14,000.00
Missouri	No	Variable tied to trust fund	NELP	Yes	\$ 9,500.00	\$ 13,000.00
Montana	Yes	Indexed 80% SAAW	NELP; USDOL	No	\$ 45,100.00	\$ 45,100.00
Nebraska	No	Fixed wage base	NELP	No	\$ 9,000.00	\$ 24,000.00
Nevada	Yes	Indexed 66% SAAW	NELP; USDOL	No	\$ 41,800.00	\$ 41,800.00
New Hampshire	No	Fixed wage base	NELP	No	\$ 14,000.00	\$ 14,000.00
New Jersey	Yes	Indexed 28% AAW	NELP; USDOL	No	\$ 43,300.00	\$ 43,300.00
New Mexico	Yes	Indexed 60% SAAW	NELP; USDOL	No	\$ 33,200.00	\$ 33,200.00
New York	No	Scheduled increases (not linked to wages)	NY Statute	Yes	\$ 12,800.00	\$ 12,800.00
North Carolina	Yes	Indexed 50% SAAW	NELP; USDOL	No	\$ 32,600.00	\$ 32,600.00
North Dakota	Yes	Indexed 70% SAAW	NELP; USDOL	No	\$ 45,100.00	\$ 45,100.00
Ohio	No	Fixed wage base	NELP	Yes	\$ 9,000.00	\$ 9,000.00
Oklahoma	Yes	Indexed 40-50% SAAW	NELP; USDOL	No	\$ 28,200.00	\$ 28,200.00
Oregon	Yes	Indexed 80% SAAW	NELP; USDOL	No	\$ 54,300.00	\$ 54,300.00
Pennsylvania	No	Fixed wage base	NELP	No	\$ 10,000.00	\$ 10,000.00
Rhode Island	Yes	Indexed % SAAW (tiered)	NELP; USDOL	No	\$ 29,800.00	\$ 31,300.00
South Carolina	No	Fixed wage base	NELP	No	\$ 14,000.00	\$ 14,000.00
South Dakota	No	Fixed wage base	NELP	No	\$ 15,000.00	\$ 15,000.00
Tennessee	No	Variable trust-fund-driven	NELP	Yes	\$ 7,000.00	\$ 7,000.00
Texas	No	Fixed wage base	NELP	Yes	\$ 9,000.00	\$ 9,000.00
Utah	Yes	Indexed 75% prior FY wage	NELP; USDOL	No	\$ 48,900.00	\$ 48,900.00
Vermont	Yes	Indexed to AAW when fund solvent	NELP; USDOL	No	\$ 14,800.00	\$ 14,800.00
Virginia	No	Fixed wage base	NELP	No	\$ 8,000.00	\$ 8,000.00
Washington	Yes	Indexed to prior base capped at 80% AAW	NELP; USDOL	No	\$ 72,800.00	\$ 72,800.00
West Virginia	No	Variable trust-fund-driven	NELP	No	\$ 9,500.00	\$ 9,500.00
Wisconsin	No	Fixed wage base	NELP	No	\$ 14,000.00	\$ 14,000.00
Wyoming	Yes	Indexed 55% SAAW	NELP; USDOL	No	\$ 32,400.00	\$ 32,400.00
Averages					\$ 22,508.16	\$ 23,127.76
KS Diff to Avg \$					\$ (8,508.16)	\$ (9,127.76)
KS Diff to Avg %					-37.80%	-39.47%

Sources:
NELP, USDOL, UWC - Comparison of State UI Laws
GM Website

State	City	Category	Plant	Products / Notes	TWB	Min Rate	Min \$	Max Rate	Max \$	Surcharge	Surcharge %
IN	Bedford	Propulsion	Bedford Casting	Cast blocks, EV housings	\$ 9,500	0.500%	\$ 47.50	11.200%	\$ 1,064.00	If state required to pay interest on FUA loans	
IN	Kokomo	Metal/Components	Kokomo Operations	Electronic modules							
IN	Marion	Metal/Components	Marion Metal Center	Metal stampings							
IN	Roanoke	Vehicle Assembly	Fort Wayne Assembly	Silverado 1500, Sierra 1500							
KS	Kansas City	Vehicle Assembly	Fairfax Assembly & Stamping	Chevrolet Bolt EV (starting Nov 2025)	\$ 14,000	0.000%	\$ -	6.650%	\$ 931.00		
KY	Bowling Green	Vehicle Assembly	Bowling Green Assembly	Chevrolet Corvette models	\$ 11,700	0.300%	\$ 35.10	9.000%	\$ 1,053.00	Statutory change if bal. <\$430M	0.075%
MI	Bay City	Propulsion	Bay City GPS	Engine components	\$ 9,000	0.400%	\$ 36.00	8.900%	\$ 801.00	When outstanding bonds issued. Applies only to neg. bal. ERs w 2+	Up to 2%
MI	Brownstown	Battery	Brownstown Battery	EV drive units, packs							
MI	Detroit-Hamtramck	Vehicle Assembly	Factory ZERO (Detroit-Hamtramck)	GMC Hummer EV, Silverado EV, Sierra EV, Escalade IQ							
MI	Flint	Vehicle Assembly	Flint Assembly	Silverado HD, Sierra HD							
MI	Flint	Propulsion	Flint Engine Operations	Engines incl. 3.0L Diesel							
MI	Flint	Metal/Components	Flint Metal Center	Metal stampings							
MI	Grand Rapids	Propulsion	Grand Rapids Operations	Machined components, axles							
MI	Lake Orion	Vehicle Assembly	Orion Assembly	Future EV trucks/SUVs							
MI	Lansing	Vehicle Assembly	Lansing Delta Township	Enclave, Traverse, Acadia							
MI	Lansing	Vehicle Assembly	Lansing Grand River	Cadillac CT4, CT5							
MI	Lansing	Battery	Ultium Cells - Lansing	Ultium battery cells							
MI	Pontiac	Metal/Components	Pontiac Metal Center	Stamping/service parts							
MI	Romulus	Propulsion	Romulus Propulsion Systems	V6 engines, 10-speed transmissions							
MI	Saginaw	Propulsion	Saginaw Metal Casting	Aluminum engine blocks/heads							
MO	Wentzville	Vehicle Assembly	Wentzville Assembly	Colorado, Canyon, Express/Savana	\$ 9,500	0.000%	\$ -	6.000%	\$ 570.00	Automate UI computer systems	0.020%
NY	Buffalo	Propulsion	Tonawanda Propulsion	Engines incl. Corvette engines	\$ 12,800	0.000%	\$ -	8.900%	\$ 1,139.20	TF balance <\$650M Automation Pay In/on Fed loans	0.00-0.925% 0.075% x%
NY	Lockport	Metal/Components	Lockport Operations	Thermal components							
NY	Rochester	Metal/Components	Rochester Operations	Fuel systems, EV coolant lines							
OH	Defiance	Propulsion	Defiance Operations	Cast blocks/heads	\$ 9,000	0.500%	\$ 45.00	10.200%	\$ 918.00	Solvency: When fund <15% below minimum safe levels	Up to 0.20% + addl formula %
OH	Moraine	Propulsion	DMAX	Diesel engines for HD trucks							
OH	Parma	Metal/Components	Parma Metal Center	High-volume stamping							
OH	Toledo	Propulsion	Toledo Propulsion Systems	Transmissions, EV drive units							
OH	Warren	Battery	Ultium Cells - Lordstown	Ultium battery cells							
TN	Spring Hill	Vehicle Assembly	Spring Hill Manufacturing	XT5, XT6, Lyriq, Vistiq	\$ 7,000	0.001%	\$ 0.07	10.000%	\$ 700.00		
TN	Spring Hill	Battery	Ultium Cells - Spring Hill	Ultium battery cells							
TX	Arlington	Vehicle Assembly	Arlington Assembly	Full-size SUVs - Tahoe/Suburban, Yukon, Escalade	\$ 9,000	0.250%	\$ 22.50	6.250%	\$ 562.50	Job Training Surcharge	0.100%
Average					\$ 10,167	0.217%	\$ 20.69	8.567%	\$ 859.86		
KS Diff to Avg \$									\$ 71.14		
KS Diff to Avg %									8.27%		
Addl C Historical - 15 Year Usage of TF & Impact											
Sources: NELP, USDOL, UWC - Comparison of State UI Laws GM Website											

N11 Rated Employer | Projected Impact of Surcharge & SUB Pay (1 EE)

		3.40%																		
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAAW & Wage Base		Standard Rate %		Surcharges									SAWW, Benefits & # EEs		
2024	2024	Static	\$55,778	\$14,000	3.40%				2%			3%			4%			55%		
2025	2025	Static	\$57,897	\$14,000	Proj. SAAW	Proj. TWB \$	N11 %	EE/Yr \$	%	\$	Ttl EE/Yr \$	%	\$	Ttl EE/Yr \$	%	\$	Ttl EE/Yr \$	Proj. SAWW	Proj. MWB	Est. # EEs
2026	2026	25%	\$59,866	\$14,966	\$ 59,866	\$ 15,100	8.35%	\$ 1,261	2.00%	\$ 302	\$ 1,563	3.00%	\$ 453	\$ 1,714	4.00%	\$ 604	\$ 1,865	\$ 1,151	\$ 633	1
2027	2027	25%	\$61,901	\$15,475	\$ 61,901	\$ 15,500		\$ 1,294		\$ 310	\$ 1,604		\$ 465	\$ 1,759		\$ 620	\$ 1,914	\$ 1,190	\$ 655	
2028	2028	30%	\$64,006	\$19,202	\$ 64,006	\$ 19,200		\$ 1,603		\$ 384	\$ 1,987		\$ 576	\$ 2,179		\$ 768	\$ 2,371	\$ 1,231	\$ 677	
2029	2029	35%	\$66,182	\$23,164	\$ 66,182	\$ 23,200		\$ 1,937		\$ 464	\$ 2,401		\$ 696	\$ 2,633		\$ 928	\$ 2,865	\$ 1,273	\$ 700	
2030	2030	40%	\$68,432	\$27,373	\$ 68,432	\$ 27,400		\$ 2,288		\$ 548	\$ 2,836		\$ 822	\$ 3,110		\$ 1,096	\$ 3,384	\$ 1,316	\$ 724	

		3.40%																		
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAAW & Wage Base		Effective Rate %		Surcharges									SAWW, Benefits & # EEs		
2024	2024	Static	\$55,778	\$14,000	3.40%				2%			3%			4%			55%		
2025	2025	Static	\$57,897	\$14,000	Proj. SAAW	Proj. TWB \$	N11 %	EE/Yr \$	%	\$	Ttl EE/Yr \$	%	\$	Ttl EE/Yr \$	%	\$	Ttl EE/Yr \$	Proj. SAWW	Proj. MWB	Est. # EEs
2026	2026	25%	\$59,866	\$14,966	\$ 59,866	\$ 15,100	6.65%	\$ 1,004	2.00%	\$ 302	\$ 1,306	3.00%	\$ 453	\$ 1,457	4.00%	\$ 604	\$ 1,608	\$ 1,151	\$ 633	1
2027	2027	25%	\$61,901	\$15,475	\$ 61,901	\$ 15,500		\$ 1,031		\$ 310	\$ 1,341		\$ 465	\$ 1,496		\$ 620	\$ 1,651	\$ 1,190	\$ 655	
2028	2028	30%	\$64,006	\$19,202	\$ 64,006	\$ 19,200		\$ 1,277		\$ 384	\$ 1,661		\$ 576	\$ 1,853		\$ 768	\$ 2,045	\$ 1,231	\$ 677	
2029	2029	35%	\$66,182	\$23,164	\$ 66,182	\$ 23,200		\$ 1,543		\$ 464	\$ 2,007		\$ 696	\$ 2,239		\$ 928	\$ 2,471	\$ 1,273	\$ 700	
2030	2030	40%	\$68,432	\$27,373	\$ 68,432	\$ 27,400		\$ 1,822		\$ 548	\$ 2,370		\$ 822	\$ 2,644		\$ 1,096	\$ 2,918	\$ 1,316	\$ 724	

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				SUB Pay Plan \$		Tax Savings								Employees		
	Est. Annual	74% Target	Weekly	Hourly	3.40%	\$ 648	FUTA		SUTA		Social Security		Medicare		Total Tax Savings		1
2025	\$88,546	\$65,524	\$1,260	\$31.50	Est. Wkly Avg SUB \$		%	Wkly \$	%	Wkly \$	%	Wkly \$	%	Wkly \$	%	Wkly \$	Est. # EEs
2026	\$91,556	\$67,752	\$1,303	\$32.57	\$	670		\$ (4.02)		\$ (44.54)		\$ (41.52)		\$ (9.71)		\$ (99.79)	1
2027	\$94,669	\$70,055	\$1,347	\$33.68	\$	692		\$ (4.15)		\$ (46.05)		\$ (42.93)		\$ (10.04)		\$ (103.18)	
2028	\$97,888	\$72,437	\$1,393	\$34.83	\$	716	-0.60%	\$ (4.30)	-6.65%	\$ (47.62)	-6.20%	\$ (44.39)	-1.45%	\$ (10.38)	-8.25%	\$ (106.69)	
2029	\$101,216	\$74,900	\$1,440	\$36.01	\$	740		\$ (4.44)		\$ (49.24)		\$ (45.90)		\$ (10.74)		\$ (110.32)	
2030	\$104,657	\$77,446	\$1,489	\$37.23	\$	766		\$ (4.59)		\$ (50.91)		\$ (47.46)		\$ (11.10)		\$ (114.07)	

\$655 Weekly KS UI + **\$670** SUB Pay = **\$1,303** Total Weekly "Wage" (74% Target)

N11 Rated ER | Projected Impact & SUB Pay (1 EE w/ NO Surcharge)

			3.40%								Surcharge:			0.00%								
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & STF Impact														
2024	2024	Static	\$55,778	\$14,000	55%		1	8			16			20			26					
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff			
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1	\$ 1,261	\$ 5,066	\$ (3,805)	\$ 1,261	\$ 10,131	\$ (8,870)	\$ 1,261	\$ 12,664	\$ (11,403)	\$ 1,261	\$ 16,463	\$ (15,202)			
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 1,294	\$ 5,238	\$ (3,944)	\$ 1,294	\$ 10,476	\$ (9,181)	\$ 1,294	\$ 13,094	\$ (11,800)	\$ 1,294	\$ 17,023	\$ (15,729)			
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 1,603	\$ 5,416	\$ (3,813)	\$ 1,603	\$ 10,832	\$ (9,229)	\$ 1,603	\$ 13,540	\$ (11,936)	\$ 1,603	\$ 17,602	\$ (15,998)			
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 1,937	\$ 5,600	\$ (3,663)	\$ 1,937	\$ 11,200	\$ (9,263)	\$ 1,937	\$ 14,000	\$ (12,063)	\$ 1,937	\$ 18,200	\$ (16,263)			
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 2,288	\$ 5,790	\$ (3,503)	\$ 2,288	\$ 11,581	\$ (9,293)	\$ 2,288	\$ 14,476	\$ (12,188)	\$ 2,288	\$ 18,819	\$ (16,531)			

			3.40%																
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & Impact											
2024	2024	Static	\$55,778	\$14,000	55%		1	8			16			20			26		
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1	\$ 1,004	\$ 5,066	\$ (4,061)	\$ 1,004	\$ 10,131	\$ (9,127)	\$ 1,004	\$ 12,664	\$ (11,660)	\$ 1,004	\$ 16,463	\$ (15,459)
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 1,031	\$ 5,238	\$ (4,207)	\$ 1,031	\$ 10,476	\$ (9,445)	\$ 1,031	\$ 13,094	\$ (12,064)	\$ 1,031	\$ 17,023	\$ (15,992)
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 1,277	\$ 5,416	\$ (4,139)	\$ 1,277	\$ 10,832	\$ (9,555)	\$ 1,277	\$ 13,540	\$ (12,263)	\$ 1,277	\$ 17,602	\$ (16,325)
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 1,543	\$ 5,600	\$ (4,057)	\$ 1,543	\$ 11,200	\$ (9,657)	\$ 1,543	\$ 14,000	\$ (12,457)	\$ 1,543	\$ 18,200	\$ (16,657)
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 1,822	\$ 5,790	\$ (3,968)	\$ 1,822	\$ 11,581	\$ (9,759)	\$ 1,822	\$ 14,476	\$ (12,654)	\$ 1,822	\$ 18,819	\$ (16,997)

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				Employees		# Weeks & Total Tax Savings Impact											
	Est. Annual	74% Target	Weekly	Hourly	1		8			16			20			26		
					Est. # EEs		Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy
2025	\$88,546	\$65,524	\$1,260	\$31.50	1		\$ 5,358	\$ (798)	\$ (4,061)	\$ 10,716	\$ (1,597)	\$ (9,127)	\$ 13,394	\$ (1,996)	\$ (11,660)	\$ 17,413	\$ (2,594)	\$ (15,459)
2026	\$91,556	\$67,752	\$1,303	\$32.57			\$ 5,540	\$ (825)	\$ (4,207)	\$ 11,080	\$ (1,651)	\$ (9,445)	\$ 13,850	\$ (2,064)	\$ (12,064)	\$ 18,005	\$ (2,683)	\$ (15,992)
2027	\$94,669	\$70,055	\$1,347	\$33.68			\$ 5,728	\$ (854)	\$ (4,139)	\$ 11,457	\$ (1,707)	\$ (9,555)	\$ 14,321	\$ (2,134)	\$ (12,263)	\$ 18,617	\$ (2,774)	\$ (16,325)
2028	\$97,888	\$72,437	\$1,393	\$34.83			\$ 5,923	\$ (883)	\$ (4,057)	\$ 11,846	\$ (1,765)	\$ (9,657)	\$ 14,808	\$ (2,206)	\$ (12,457)	\$ 19,250	\$ (2,868)	\$ (16,657)
2029	\$101,216	\$74,900	\$1,440	\$36.01			\$ 6,124	\$ (913)	\$ (3,968)	\$ 12,249	\$ (1,825)	\$ (9,759)	\$ 15,311	\$ (2,281)	\$ (12,654)	\$ 19,904	\$ (2,966)	\$ (16,997)
2030	\$104,657	\$77,446	\$1,489	\$37.23														

N11 Rated ER | Projected Impact & SUB Pay (1 EE w/ 4% Surcharge)

				3.40%							Surcharge:			4.00%								
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & STF Impact														
2024	2024	Static	\$55,778	\$14,000	55%		1	8			16			20			26					
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff			
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1	\$ 1,865	\$ 5,066	\$ (3,201)	\$ 1,865	\$ 10,131	\$ (8,266)	\$ 1,865	\$ 12,664	\$ (10,799)	\$ 1,865	\$ 16,463	\$ (14,598)			
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 1,914	\$ 5,238	\$ (3,324)	\$ 1,914	\$ 10,476	\$ (8,561)	\$ 1,914	\$ 13,094	\$ (11,180)	\$ 1,914	\$ 17,023	\$ (15,109)			
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 2,371	\$ 5,416	\$ (3,045)	\$ 2,371	\$ 10,832	\$ (8,461)	\$ 2,371	\$ 13,540	\$ (11,168)	\$ 2,371	\$ 17,602	\$ (15,230)			
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 2,865	\$ 5,600	\$ (2,735)	\$ 2,865	\$ 11,200	\$ (8,335)	\$ 2,865	\$ 14,000	\$ (11,135)	\$ 2,865	\$ 18,200	\$ (15,335)			
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 3,384	\$ 5,790	\$ (2,407)	\$ 3,384	\$ 11,581	\$ (8,197)	\$ 3,384	\$ 14,476	\$ (11,092)	\$ 3,384	\$ 18,819	\$ (15,435)			

			3.40%																
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & Impact											
2024	2024	Static	\$55,778	\$14,000	55%		1	8			16			20			26		
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1	\$ 1,608	\$ 5,066	\$ (3,457)	\$ 1,608	\$ 10,131	\$ (8,523)	\$ 1,608	\$ 12,664	\$ (11,056)	\$ 1,608	\$ 16,463	\$ (14,855)
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 1,651	\$ 5,238	\$ (3,587)	\$ 1,651	\$ 10,476	\$ (8,825)	\$ 1,651	\$ 13,094	\$ (11,444)	\$ 1,651	\$ 17,023	\$ (15,372)
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 2,045	\$ 5,416	\$ (3,371)	\$ 2,045	\$ 10,832	\$ (8,787)	\$ 2,045	\$ 13,540	\$ (11,495)	\$ 2,045	\$ 17,602	\$ (15,557)
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 2,471	\$ 5,600	\$ (3,129)	\$ 2,471	\$ 11,200	\$ (8,729)	\$ 2,471	\$ 14,000	\$ (11,529)	\$ 2,471	\$ 18,200	\$ (15,729)
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 2,918	\$ 5,790	\$ (2,872)	\$ 2,918	\$ 11,581	\$ (8,663)	\$ 2,918	\$ 14,476	\$ (11,558)	\$ 2,918	\$ 18,819	\$ (15,901)

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				Employees		# Weeks & Total Tax Savings Impact											
	Est. Annual	74% Target	Weekly	Hourly	1		8			16			20			26		
2025	\$88,546	\$65,524	\$1,260	\$31.50	Est. # EEs		Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy
2026	\$91,556	\$67,752	\$1,303	\$32.57	1		\$ 5,358	\$ (798)	\$ (3,457)	\$ 10,716	\$ (1,597)	\$ (8,523)	\$ 13,394	\$ (1,996)	\$ (11,056)	\$ 17,413	\$ (2,594)	\$ (14,855)
2027	\$94,669	\$70,055	\$1,347	\$33.68			\$ 5,540	\$ (825)	\$ (3,587)	\$ 11,080	\$ (1,651)	\$ (8,825)	\$ 13,850	\$ (2,064)	\$ (11,444)	\$ 18,005	\$ (2,683)	\$ (15,372)
2028	\$97,888	\$72,437	\$1,393	\$34.83			\$ 5,728	\$ (854)	\$ (3,371)	\$ 11,457	\$ (1,707)	\$ (8,787)	\$ 14,321	\$ (2,134)	\$ (11,495)	\$ 18,617	\$ (2,774)	\$ (15,557)
2029	\$101,216	\$74,900	\$1,440	\$36.01			\$ 5,923	\$ (883)	\$ (3,129)	\$ 11,846	\$ (1,765)	\$ (8,729)	\$ 14,808	\$ (2,206)	\$ (11,529)	\$ 19,250	\$ (2,868)	\$ (15,729)
2030	\$104,657	\$77,446	\$1,489	\$37.23			\$ 6,124	\$ (913)	\$ (2,872)	\$ 12,249	\$ (1,825)	\$ (8,663)	\$ 15,311	\$ (2,281)	\$ (11,558)	\$ 19,904	\$ (2,966)	\$ (15,901)

N11 Rated ER | Projected Impact & SUB Pay (1,400 EEs w/ NO Surcharge)

			3.40%								Surcharge:		0.00%							
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & STF Impact												
2024	2024	Static	\$55,778	\$14,000	55%		1,400	8			16			20			26			
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1,400	\$ 1,765,190	\$ 7,091,788	\$ (5,326,598)	\$ 1,765,190	\$ 14,183,577	\$ (12,418,387)	\$ 1,765,190	\$ 17,729,471	\$ (15,964,281)	\$ 1,765,190	\$ 23,048,312	\$ (21,283,122)	
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 1,811,950	\$ 7,332,909	\$ (5,520,959)	\$ 1,811,950	\$ 14,665,818	\$ (12,853,868)	\$ 1,811,950	\$ 18,332,273	\$ (16,520,323)	\$ 1,811,950	\$ 23,831,955	\$ (22,020,005)	
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 2,244,480	\$ 7,582,228	\$ (5,337,748)	\$ 2,244,480	\$ 15,164,456	\$ (12,919,976)	\$ 2,244,480	\$ 18,955,570	\$ (16,711,090)	\$ 2,244,480	\$ 24,642,241	\$ (22,397,761)	
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 2,712,080	\$ 7,840,024	\$ (5,127,944)	\$ 2,712,080	\$ 15,680,048	\$ (12,967,968)	\$ 2,712,080	\$ 19,600,060	\$ (16,887,980)	\$ 2,712,080	\$ 25,480,078	\$ (22,767,998)	
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 3,203,060	\$ 8,106,585	\$ (4,903,525)	\$ 3,203,060	\$ 16,213,169	\$ (13,010,109)	\$ 3,203,060	\$ 20,266,462	\$ (17,063,402)	\$ 3,203,060	\$ 26,346,400	\$ (23,143,340)	

			3.40%																
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & Impact											
2024	2024	Static	\$55,778	\$14,000	55%		1,400	8			16			20			26		
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff	Contributions	Max UI Ben.	0% SC EE Diff
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1,400	\$ 1,405,810	\$ 7,091,788	\$ (5,685,978)	\$ 1,405,810	\$ 14,183,577	\$ (12,777,767)	\$ 1,405,810	\$ 17,729,471	\$ (16,323,661)	\$ 1,405,810	\$ 23,048,312	\$ (21,642,502)
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 1,443,050	\$ 7,332,909	\$ (5,889,859)	\$ 1,443,050	\$ 14,665,818	\$ (13,222,768)	\$ 1,443,050	\$ 18,332,273	\$ (16,889,223)	\$ 1,443,050	\$ 23,831,955	\$ (22,388,905)
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 1,787,520	\$ 7,582,228	\$ (5,794,708)	\$ 1,787,520	\$ 15,164,456	\$ (13,376,936)	\$ 1,787,520	\$ 18,955,570	\$ (17,168,050)	\$ 1,787,520	\$ 24,642,241	\$ (22,854,721)
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 2,159,920	\$ 7,840,024	\$ (5,680,104)	\$ 2,159,920	\$ 15,680,048	\$ (13,520,128)	\$ 2,159,920	\$ 19,600,060	\$ (17,440,140)	\$ 2,159,920	\$ 25,480,078	\$ (23,320,158)
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 2,550,940	\$ 8,106,585	\$ (5,555,645)	\$ 2,550,940	\$ 16,213,169	\$ (13,662,229)	\$ 2,550,940	\$ 20,266,462	\$ (17,715,522)	\$ 2,550,940	\$ 26,346,400	\$ (23,795,460)

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				Employees		# Weeks & Total Tax Savings Impact											
	Est. Annual	74% Target	Weekly	Hourly	1,400	Est. # EEs	8			16			20			26		
2025	\$88,546	\$65,524	\$1,260	\$31.50	1,400	Est. # EEs	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy
2026	\$91,556	\$67,752	\$1,303	\$32.57			\$ 7,500,853	\$ (1,117,627)	\$ (5,685,978)	\$15,001,707	\$ (2,235,254)	\$ (12,777,767)	\$18,752,134	\$ (2,794,068)	\$ (16,323,661)	\$24,377,774	\$ (3,632,288)	\$ (21,642,502)
2027	\$94,669	\$70,055	\$1,347	\$33.68			\$ 7,755,882	\$ (1,155,626)	\$ (5,889,859)	\$15,511,765	\$ (2,311,253)	\$ (13,222,768)	\$19,389,706	\$ (2,889,066)	\$ (16,889,223)	\$25,206,618	\$ (3,755,786)	\$ (22,388,905)
2028	\$97,888	\$72,437	\$1,393	\$34.83			\$ 8,019,582	\$ (1,194,918)	\$ (5,794,708)	\$16,039,165	\$ (2,389,836)	\$ (13,376,936)	\$20,048,956	\$ (2,987,294)	\$ (17,168,050)	\$26,063,643	\$ (3,883,483)	\$ (22,854,721)
2029	\$101,216	\$74,900	\$1,440	\$36.01			\$ 8,292,248	\$ (1,235,545)	\$ (5,680,104)	\$16,584,496	\$ (2,471,090)	\$ (13,520,128)	\$20,730,621	\$ (3,088,862)	\$ (17,440,140)	\$26,949,807	\$ (4,015,521)	\$ (23,320,158)
2030	\$104,657	\$77,446	\$1,489	\$37.23			\$ 8,574,185	\$ (1,277,554)	\$ (5,555,645)	\$17,148,369	\$ (2,555,107)	\$ (13,662,229)	\$21,435,462	\$ (3,193,884)	\$ (17,715,522)	\$27,866,100	\$ (4,152,049)	\$ (23,795,460)

N11 Rated ER | Projected Impact & SUB Pay (1,400 EEs w/ 4% Surcharge)

			3.40%								Surcharge:			4.00%						
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & STF Impact												
2024	2024	Static	\$55,778	\$14,000	55%		1,400	8			16			20			26			
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1,400	\$ 2,610,790	\$ 7,091,788	\$ (4,480,998)	\$ 2,610,790	\$ 14,183,577	\$ (11,572,787)	\$ 2,610,790	\$ 17,729,471	\$ (15,118,681)	\$ 2,610,790	\$ 23,048,312	\$ (20,437,522)	
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 2,679,950	\$ 7,332,909	\$ (4,652,959)	\$ 2,679,950	\$ 14,665,818	\$ (11,985,868)	\$ 2,679,950	\$ 18,332,273	\$ (15,652,323)	\$ 2,679,950	\$ 23,831,955	\$ (21,152,005)	
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 3,319,680	\$ 7,582,228	\$ (4,262,548)	\$ 3,319,680	\$ 15,164,456	\$ (11,844,776)	\$ 3,319,680	\$ 18,955,570	\$ (15,635,890)	\$ 3,319,680	\$ 24,642,241	\$ (21,322,561)	
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 4,011,280	\$ 7,840,024	\$ (3,828,744)	\$ 4,011,280	\$ 15,680,048	\$ (11,668,768)	\$ 4,011,280	\$ 19,600,060	\$ (15,588,780)	\$ 4,011,280	\$ 25,480,078	\$ (21,468,798)	
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 4,737,460	\$ 8,106,585	\$ (3,369,125)	\$ 4,737,460	\$ 16,213,169	\$ (11,475,709)	\$ 4,737,460	\$ 20,266,462	\$ (15,529,002)	\$ 4,737,460	\$ 26,346,400	\$ (21,608,940)	

			3.40%	# Weeks & Impact															
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs			# Weeks & Impact											
2024	2024	Static	\$55,778	\$14,000	55%		1,400	8			16			20			26		
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff	Contributions	Max UI Ben.	4% SC EE Diff
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1,400	\$ 2,251,410	\$ 7,091,788	\$ (4,840,378)	\$ 2,251,410	\$ 14,183,577	\$ (11,932,167)	\$ 2,251,410	\$ 17,729,471	\$ (15,478,061)	\$ 2,251,410	\$ 23,048,312	\$ (20,796,902)
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655		\$ 2,311,050	\$ 7,332,909	\$ (5,021,859)	\$ 2,311,050	\$ 14,665,818	\$ (12,354,768)	\$ 2,311,050	\$ 18,332,273	\$ (16,021,223)	\$ 2,311,050	\$ 23,831,955	\$ (21,520,905)
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677		\$ 2,862,720	\$ 7,582,228	\$ (4,719,508)	\$ 2,862,720	\$ 15,164,456	\$ (12,301,736)	\$ 2,862,720	\$ 18,955,570	\$ (16,092,850)	\$ 2,862,720	\$ 24,642,241	\$ (21,779,521)
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700		\$ 3,459,120	\$ 7,840,024	\$ (4,380,904)	\$ 3,459,120	\$ 15,680,048	\$ (12,220,928)	\$ 3,459,120	\$ 19,600,060	\$ (16,140,940)	\$ 3,459,120	\$ 25,480,078	\$ (22,020,958)
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724		\$ 4,085,340	\$ 8,106,585	\$ (4,021,245)	\$ 4,085,340	\$ 16,213,169	\$ (12,127,829)	\$ 4,085,340	\$ 20,266,462	\$ (16,181,122)	\$ 4,085,340	\$ 26,346,400	\$ (22,261,060)

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				Employees		# Weeks & Total Tax Savings Impact											
	Est. Annual	74% Target	Weekly	Hourly	1,400	Est. # EEs	8			16			20			26		
2025	\$88,546	\$65,524	\$1,260	\$31.50	1,400	Est. # EEs	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy	Est. SUB Pay \$	Tax Savings	STF Subsidy
2026	\$91,556	\$67,752	\$1,303	\$32.57			\$ 7,500,853	\$ (1,117,627)	\$ (4,840,378)	\$15,001,707	\$ (2,235,254)	\$ (11,932,167)	\$18,752,134	\$ (2,794,068)	\$ (15,478,061)	\$ 24,377,774	\$ (3,632,288)	\$ (20,796,902)
2027	\$94,669	\$70,055	\$1,347	\$33.68			\$ 7,755,882	\$ (1,155,626)	\$ (5,021,859)	\$15,511,765	\$ (2,311,253)	\$ (12,354,768)	\$19,389,706	\$ (2,889,066)	\$ (16,021,223)	\$ 25,206,618	\$ (3,755,786)	\$ (21,520,905)
2028	\$97,888	\$72,437	\$1,393	\$34.83			\$ 8,019,582	\$ (1,194,918)	\$ (4,719,508)	\$16,039,165	\$ (2,389,836)	\$ (12,301,736)	\$20,048,956	\$ (2,987,294)	\$ (16,092,850)	\$ 26,063,643	\$ (3,883,483)	\$ (21,779,521)
2029	\$101,216	\$74,900	\$1,440	\$36.01			\$ 8,292,248	\$ (1,235,545)	\$ (4,380,904)	\$16,584,496	\$ (2,471,090)	\$ (12,220,928)	\$20,730,621	\$ (3,088,862)	\$ (16,140,940)	\$ 26,949,807	\$ (4,015,521)	\$ (22,020,958)
2030	\$104,657	\$77,446	\$1,489	\$37.23			\$ 8,574,185	\$ (1,277,554)	\$ (4,021,245)	\$17,148,369	\$ (2,555,107)	\$ (12,127,829)	\$21,435,462	\$ (3,193,884)	\$ (16,181,122)	\$ 27,866,100	\$ (4,152,049)	\$ (22,261,060)

N11 Rated ER | Projected Impact & SUB Pay (1 EE w/ 4% Surcharge)

			3.40%				
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs		
2024	2024	Static	\$55,778	\$14,000	55%		1
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655	
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677	
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700	
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724	

		Current KS UI Temporary Unemployment		Surcharge:							
		Limiter set at 8 weeks		4.00%							
				Surcharge Impact on STF for 3 Compounding Out Years							
		8		16		20		26			
		Contributions	\$Spike & YoY Bal.	Contributions	\$Spike & YoY Bal.	Contributions	\$Spike & YoY Bal.	Contributions	\$Spike & YoY Bal.		
Trigger Yr		\$1,865	\$(1,336)	\$1,865	\$(6,401)	\$1,865	\$(8,934)	\$1,865	\$(12,733)		
Out Yr 1		\$1,294	\$(42)	\$1,294	\$(5,107)	\$1,294	\$(7,640)	\$1,294	\$(11,439)		
Out Yr 2		\$1,603	\$1,562	\$1,603	\$(3,504)	\$1,603	\$(6,037)	\$1,603	\$(9,836)		
Out Yr 3		\$1,937	\$3,499	\$1,937	\$(1,567)	\$1,937	\$(4,100)	\$1,937	\$(7,899)		
Out Yr 4		\$2,288	\$5,787	\$2,288	\$721	\$2,288	\$(1,812)	\$2,288	\$(5,611)		

			3.40%				
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs		
2024	2024	Static	\$55,778	\$14,000	55%		1
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655	
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677	
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700	
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724	

		Current KS UI Temporary Unemployment Limiter set at 8 weeks		Surcharge: 4.00%		Surcharge Impact on STF for 3 Compounding Out Years					
		8		16		20		26			
		Contributions	YoY Balance	Contributions	YoY Balance	Contributions	YoY Balance	Contributions	YoY Balance		
Trigger Yr		\$ 1,608	\$ (1,849)	\$ 1,608	\$ (6,915)	\$ 1,608	\$ (9,448)	\$ 1,608	\$ (13,247)		
Out Yr 1		\$ 1,031	\$ (819)	\$ 1,031	\$ (5,884)	\$ 1,031	\$ (8,417)	\$ 1,031	\$ (12,216)		
Out Yr 2		\$ 1,277	\$ 458	\$ 1,277	\$ (4,607)	\$ 1,277	\$ (7,140)	\$ 1,277	\$ (10,939)		
Out Yr 3		\$ 1,543	\$ 2,001	\$ 1,543	\$ (3,064)	\$ 1,543	\$ (5,597)	\$ 1,543	\$ (9,396)		
Out Yr 4		\$ 1,822	\$ 3,823	\$ 1,822	\$ (1,242)	\$ 1,822	\$ (3,775)	\$ 1,822	\$ (7,574)		

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				Employees	
	Est. Annual	74% Target	Weekly	Hourly	1	Est. # EEs
2025	\$88,546	\$65,524	\$1,260	\$31.50	1	
2026	\$91,556	\$67,752	\$1,303	\$32.57		
2027	\$94,669	\$70,055	\$1,347	\$33.68		
2028	\$97,888	\$72,437	\$1,393	\$34.83		
2029	\$101,216	\$74,900	\$1,440	\$36.01		
2030	\$104,657	\$77,446	\$1,489	\$37.23		

Current KS UI Temporary Unemployment Limiter set at 8 weeks			The Trade Off: Total Impact for 3 Compounding Out Years between KS UI, SUB Pay, Taxes, and Surcharge Interplay								
8			16			20			26		
Est. SUB Pay \$	Surcharge \$	ER Offset Diff	Est. SUB Pay \$	Surcharge \$	ER Offset Diff	Est. SUB Pay \$	Surcharge \$	ER Offset Diff	Est. SUB Pay \$	Surcharge \$	ER Offset Diff
Trigger Yr	\$ 5,358	\$ 1,102	\$ 10,716		\$ 596	\$ 13,394		\$ 343	\$ 17,413		\$ (37)
Out Yr 1	\$ -	\$ -		\$ 620	\$ 620		\$ 620	\$ 620		\$ 620	\$ 620
Out Yr 2	\$ -	\$ -		\$ 768	\$ 1,388		\$ 768	\$ 1,388		\$ 768	\$ 1,388
Out Yr 3	\$ -	\$ -		\$ 928	\$ 2,316		\$ 928	\$ 2,316		\$ 928	\$ 2,316
ER SC % Impact Over 3 Yrs		0.00%	ER SC % Impact Over 3 Yrs		33.49%	ER SC % Impact Over 3 Yrs		24.51%	ER SC % Impact Over 3 Yrs		17.48%

Savings against STF Usage

100.00%

66.51%

75.49%

82.52%

N11 Rated ER | Projected Impact & SUB Pay (1,400 EEs w/ 4% Surcharge)

			3.40%				
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs		
2024	2024	Static	\$55,778	\$14,000	55%	1,400	
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1,400
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655	
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677	
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700	
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724	

Current KS UI Temporary Unemployment			Surcharge:			
Limiter set at 8 weeks			4.00%			
			Surcharge Impact on STF for 3 Compounding Out Years			
			8	16	20	26
			Contributions	Spike & YoY Bal.	Contributions	Spike & YoY Bal.
Trigger Yr			\$ 2,610,790	\$ (1,870,208)	\$ 2,610,790	\$ (8,961,997)
Out Yr 1			\$ 1,811,950	\$ (58,258)	\$ 1,811,950	\$ (7,150,047)
Out Yr 2			\$ 2,244,480	\$ 2,186,222	\$ 2,244,480	\$ (4,905,567)
Out Yr 3			\$ 2,712,080	\$ 4,898,302	\$ 2,712,080	\$ (2,193,487)
Out Yr 4			\$ 3,203,060	\$ 8,101,362	\$ 3,203,060	\$ 1,009,573

			3.40%				
Year	Year	TWB %	Est/ SAAW	Est. TWB	SAWW, Benefits & # EEs		
2024	2024	Static	\$55,778	\$14,000	55%	1,400	
2025	2025	Static	\$57,897	\$14,000	Proj. SAWW	Proj. MWB	Est. # EEs
2026	2026	25%	\$59,866	\$14,966	\$ 1,151	\$ 633	1,400
2027	2027	25%	\$61,901	\$15,475	\$ 1,190	\$ 655	
2028	2028	30%	\$64,006	\$19,202	\$ 1,231	\$ 677	
2029	2029	35%	\$66,182	\$23,164	\$ 1,273	\$ 700	
2030	2030	40%	\$68,432	\$27,373	\$ 1,316	\$ 724	

Current KS UI Temporary Unemployment			Surcharge:			
Limiter set at 8 weeks			4.00%			
			Surcharge Impact on STF for 3 Compounding Out Years			
			8	16	20	26
			Contributions	YoY Balance	Contributions	YoY Balance
Trigger Yr			\$ 2,251,410	\$ (2,588,968)	\$ 2,251,410	\$ (9,680,757)
Out Yr 1			\$ 1,443,050	\$ (1,145,918)	\$ 1,443,050	\$ (8,237,707)
Out Yr 2			\$ 1,787,520	\$ 641,602	\$ 1,787,520	\$ (6,450,187)
Out Yr 3			\$ 2,159,920	\$ 2,801,522	\$ 2,159,920	\$ (4,290,267)
Out Yr 4			\$ 2,550,940	\$ 5,352,462	\$ 2,550,940	\$ (1,739,327)

SUB Plan Employer - Contributions, Tax Savings and Benefits Impact

Using Standard Federal Payroll Tax Rates

Year	Est. Employee Wages				Employees	
	Est. Annual	74% Target	Weekly	Hourly	1,400	Est. # EEs
2025	\$88,546	\$65,524	\$1,260	\$31.50		1,400
2026	\$91,556	\$67,752	\$1,303	\$32.57		
2027	\$94,669	\$70,055	\$1,347	\$33.68		
2028	\$97,888	\$72,437	\$1,393	\$34.83		
2029	\$101,216	\$74,900	\$1,440	\$36.01		
2030	\$104,657	\$77,446	\$1,489	\$37.23		

Current KS UI Temporary Unemployment			The Trade Off: Total Impact for 3 Compounding Out Years between KS UI, SUB Pay, Taxes, and Surcharge Interplay								
Limiter set at 8 weeks											
			8	16	20	26					
			Est. SUB Pay \$	Surcharge \$	ER Offset Diff	Est. SUB Pay \$	Surcharge \$	ER Offset Diff	Est. SUB Pay \$	Surcharge \$	ER Offset Diff
Trigger Yr			\$ 7,500,853		\$ 1,542,848	\$15,001,707		\$ 834,286	\$18,752,134		\$ 480,005
Out Yr 1			\$ -	\$ -	\$ -	\$ 868,000	\$ 868,000	\$ 868,000	\$ 868,000	\$ 868,000	\$ 868,000
Out Yr 2			\$ -	\$ -	\$ -	\$ 1,075,200	\$ 1,943,200	\$ 1,943,200	\$ 1,075,200	\$ 1,943,200	\$ 1,943,200
Out Yr 3			\$ -	\$ -	\$ -	\$ 1,299,200	\$ 3,242,400	\$ 3,242,400	\$ 1,299,200	\$ 3,242,400	\$ 3,242,400
ER SC % Impact Over 3 Yrs			0.00%			33.49%			24.51%		

Savings against STF Usage

100.00%

66.51%

75.49%

82.52%

2025 Proviso Tax Impact | Automatic Adjustment by Statute

- ~\$10+M increase in statewide unemployment taxes
- 60,000+ positive-rated employers affected

The adjustment occurred automatically by statute,
not by administrative discretion

Summary of Activity Since 2025 Session

Immediate dialogue after session by KS Business Group

- Seeking solutions: Strategic | Universal Fix | Long-Term
- Multiple options considered
 - Engaged with UI experts
 - Biggest challenge: U.S. DOL conformity guidelines
 - Limits options greatly
 - Considered off-sets to state UI benefits
 - SGF Demand Transfers
 - Competing priorities any given year
 - Political winds: No guarantees
 - Ultimately, it's just a different form of bad UI subsidization

G.O. - KS Temporary UI Work Group | Six Reforms, One Goal

Governor's Office – Interim Unemployment Insurance Work Group

- **Focus:**
Temporary unemployment w/ return-to-work dates beyond eight weeks
- **Stakeholders:**
Labor, business, KDOL, and HR communities
- **Meetings:**
Aug.-Dec. (4) | Multiple sub-meetings
 - Unable to reach consensus on the final proposal
 - Business community presented a package deal
 - Labor community is neutral on the surcharge piece
 - GM could not agree to the surcharge proposal

[illegible]

G.O. - KS Temporary UI Work Group | Six Reforms, One Goal

A fair, clear, and sustainable unemployment system that balances flexibility, predictability, and accountability

Greater flexibility for employees, clearer guidance for employers, and stronger trust fund protections

Reflects input from business, labor, and administration... representing a balanced, forward-looking framework designed to benefit all stakeholders

1. Expand Temporary Unemployment

- Extend return-to-work requirement from 8 weeks to the benefit year / until benefit exhaustion

Flexibility for EEs & ERs without weakening program integrity, when paired with #5 below

2. Add New Definition

- Define “Unemployment compensation benefit exhaustion”

Creates clarity for claimants, employers, and KDOL

3. Supplemental Unemployment Benefit (SUB) Plans

- Establish statutory recognition of SUB plans in Kansas

Aligns with federal compliance and allows employers to responsibly supplement benefits

4. Temporary UI Extension (from HB 2570) | Extensions → Exemptions

- Remove extension in K.S.A. 44-775
- Reframe weather-impacted industries (contractors, ready-mix plants) as statutory exemptions

Protects industries with unavoidable seasonal layoffs while modernizing provisions

5. New Surcharge Provisions

- Create surcharge framework for employers with unusually and disproportionately high benefit charges
- Preserve exemptions for weather-impacted industries

Ensures fairness, accountability, and trust fund solvency

G.O. - KS Temporary UI Work Group | Six Reforms, One Goal

A fair, clear, and sustainable unemployment system that balances flexibility, predictability, and accountability

6. Employer Reporting Components

- Require submission of Mass & Temporary Layoff Spreadsheets for ERs reporting under Work Share OR Temporary Layoffs
 - Add ER reporting of holiday pay, severance, and plan removals within set timelines
- Improves transparency, prevents misuse, and ensures accurate KDOL data*

Together, these six items form a comprehensive, forward-looking framework balancing fairness, accountability, and trust fund solvency, while also maintaining vital protections for both employees and employers

- Workers gain flexibility and clearer protections
- Employers gain predictability and recognition of SUB plans
- The State Trust Fund is safeguarded through accountability and transparency

This package represented a shared commitment to modernizing Kansas' unemployment system in a way that works for everyone... business, labor, and the administration alike. By expanding flexibility, clarifying definitions, protecting seasonal industries, holding high-usage employers accountable, and ensuring accurate reporting, we would *create a framework that is fair, clear, and sustainable*

These six items are more than policy updates; they are an *investment in workers, employers, and the long-term security of the trust fund... balancing flexibility, predictability, and accountability for the future*

Policy Guardrail Considerations | System & Employer Protections

Consider new guardrails to avoid unintended system-wide impacts while preserving the desired ER flexibility for future economic disruptions:

Preserve Experience Rating Integrity

- Align benefit costs w/ the employers that generate them to limit broad cost shifting

Require Fiscal Impact Review for Exceptions

- Any temporary or employer-specific deviations should include documented analysis of trust fund solvency and tax schedule impacts

Leverage Modern UI System Capabilities

- Use real-time data to identify emerging risk and apply corrective measures before automatic statewide tax increases are triggered

Legislative and Business Takeaway

- The Kansas Unemployment Insurance (UI) system is (*was*) functioning as designed... automatically protecting trust fund solvency through experience-rated financing
 - *Structured to balance worker support with experience-rated employer financing*
- However, targeted or temporary exceptions within a pooled funding model can unintentionally shift costs to thousands of stable employers
- Understanding how solvency-based triggers operate is essential when considering employer-specific policy exceptions
- Predictability, uniformity, and alignment between benefit charges and employer experience remain critical to maintaining confidence in the UI system and avoiding unintended, system-wide fiscal consequences

Option A | Status Quo



Do nothing...

- Leaves important and necessary guardrails off
 - Preserves opportunity to repeat avoidable across-the-board tax increases in future years
 - Risk additional subsidization of negative rated / higher-impact employers by positive rated employers unrelated to triggering events

Option B | A Modern, Measured Policy

Modernize not only how the system operates, but *how it is governed*...

- Remove 8 week “temporary unemployment” weeks cap
- Tiered surcharge framework for higher-impact employers
 - **Key Features**
 - Applies only to employers in Rate Groups N9–N11
 - Tiered surcharges of 2%, 3%, or 4% based on severity
 - Minimum duration with exit based on sustained improvement
 - Preserves voluntary contributions and seasonal protections
 - Non-charge for weather-related employers regarding “temporary unemployment” benefits
 - **Why It Matters**
 - Protects stable employers from subsidizing disproportionate risk
 - Strengthens trust fund solvency without broad tax increases
 - Rewards responsible employment practices
 - Prevents future cost-shifting caused by last-minute exceptions
- Provides a limited, specific mechanism to align contributions with demonstrated system costs
 - Maintains trust fund solvency, overall tax competitiveness, and flexibility for employers of all sizes within the existing UI structure

Broader Consideration | Rate Table Adjustments – Negative Rated ERs

This would also modernize not only how the system operates, as well as how it's governed...

Closer aligned to original design of Tax Schedules / Rate Tables in HB 2570

Adjust only the N1-N11 Group Rates

- Updates existing tax schedules/rate framework for negative rated / higher-impact employers
 - Simpler and more straight forward approach
 - Non-charge for weather-related employers regarding “temporary unemployment” benefits
- Better aligns contributions with system costs across the board
 - Maintains trust fund solvency, overall tax competitiveness, and flexibility for employers of all sizes within the existing UI structure

Current Schedules / Rate Tables

Proposed Rate Table																	
AHCM Lower Threshold				-1.000000	0.00000	0.25000	0.45000	0.60000	0.70000	0.75000	1.25000	1.30000	1.40000	1.55000	1.75000	2.00000	
AHCM Upper Threshold				-0.00001	0.24999	0.44999	0.59999	0.69999	0.74999	1.24999	1.29999	1.39999	1.54999	1.74999	1.99999	1,000.00000	
Solvency Adjustment				2.00	1.70	1.40	1.10	0.80	0.50	0.00	-0.50	-0.80	-1.10	-1.40	-1.70	-2.00	
Rate Group	Reserve Ratio Lower Limit	# of Employers	Taxable Wages	Solvency Rate Schedules						Standard	Credit Rate Schedules						RG Increment
				M	L	K	J	I	H	G	F	E	D	C	B	A	
Positive Balance Rate Groups	0	100.000	515	\$ 19,820,673	0.05	0.04	0.04	0.03	0.02	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.05
	1	18.590	17,903	\$ 3,310,280,840	0.15	0.14	0.12	0.11	0.09	0.08	0.05	0.02	0.01	0.00	0.00	0.00	0.05
	2	17.875	3,801	\$ 1,285,820,576	0.25	0.23	0.21	0.18	0.16	0.14	0.10	0.06	0.04	0.02	0.00	0.00	0.05
	3	17.160	3,425	\$ 1,088,575,125	0.36	0.32	0.29	0.26	0.23	0.20	0.15	0.10	0.07	0.04	0.01	0.00	0.05
	4	16.445	3,160	\$ 1,838,636,323	0.51	0.47	0.43	0.39	0.35	0.31	0.25	0.19	0.15	0.11	0.07	0.03	0.10
	5	15.730	3,136	\$ 1,514,257,473	0.66	0.61	0.57	0.52	0.47	0.43	0.35	0.27	0.23	0.18	0.13	0.09	0.10
	6	15.015	2,901	\$ 1,124,811,867	0.81	0.76	0.70	0.65	0.59	0.54	0.45	0.36	0.31	0.25	0.20	0.14	0.10
	7	14.300	2,609	\$ 1,188,035,838	0.96	0.90	0.84	0.78	0.71	0.65	0.55	0.45	0.39	0.32	0.26	0.20	0.10
	8	13.585	2,360	\$ 899,567,288	1.16	1.09	1.02	0.95	0.88	0.82	0.70	0.58	0.52	0.45	0.38	0.31	0.15
	9	12.870	2,275	\$ 687,290,269	1.36	1.29	1.21	1.13	1.06	0.98	0.85	0.72	0.64	0.57	0.49	0.41	0.15
	10	12.155	2,122	\$ 678,685,912	1.56	1.48	1.39	1.31	1.23	1.14	1.00	0.86	0.77	0.69	0.61	0.52	0.15
	11	11.440	1,972	\$ 697,410,540	1.77	1.67	1.58	1.49	1.40	1.30	1.15	1.00	0.90	0.81	0.72	0.63	0.15
	12	10.725	2,342	\$ 422,798,085	2.02	1.92	1.82	1.72	1.62	1.52	1.35	1.18	1.08	0.98	0.88	0.78	0.20
	13	10.010	1,765	\$ 395,546,539	2.27	2.16	2.05	1.94	1.84	1.73	1.55	1.37	1.26	1.16	1.05	0.94	0.20
	14	9.295	1,341	\$ 232,704,210	2.52	2.40	2.29	2.17	2.06	1.94	1.75	1.56	1.44	1.33	1.21	1.10	0.20
	15	8.580	905	\$ 188,336,662	2.77	2.65	2.52	2.40	2.28	2.16	1.95	1.74	1.62	1.50	1.38	1.25	0.20
	16	7.865	1,669	\$ 169,739,027	3.07	2.94	2.81	2.68	2.55	2.42	2.20	1.98	1.85	1.72	1.59	1.46	0.25
	17	7.150	795	\$ 169,139,514	3.37	3.23	3.10	2.96	2.82	2.68	2.45	2.22	2.08	1.94	1.80	1.67	0.25
	18	6.435	571	\$ 93,273,410	3.67	3.53	3.38	3.24	3.09	2.94	2.70	2.46	2.31	2.16	2.02	1.87	0.25
	19	5.720	363	\$ 81,448,254	3.98	3.82	3.67	3.51	3.36	3.21	2.95	2.69	2.54	2.39	2.23	2.08	0.25
	20	5.005	562	\$ 78,440,365	4.33	4.17	4.00	3.84	3.68	3.52	3.25	2.98	2.82	2.66	2.50	2.33	0.30
	21	4.290	130	\$ 16,822,974	4.68	4.51	4.34	4.17	4.00	3.83	3.55	3.27	3.10	2.93	2.76	2.59	0.30
	22	3.575	106	\$ 40,833,745	5.03	4.85	4.68	4.50	4.32	4.14	3.85	3.56	3.38	3.20	3.02	2.85	0.30
	23	2.860	103	\$ 25,200,716	5.38	5.20	5.01	4.83	4.64	4.46	4.15	3.84	3.66	3.47	3.29	3.10	0.30
	24	2.145	103	\$ 19,326,166	5.78	5.59	5.40	5.21	5.01	4.82	4.50	4.18	3.99	3.79	3.60	3.41	0.35
	25	1.430	72	\$ 11,331,637	6.18	5.98	5.78	5.58	5.38	5.18	4.85	4.52	4.32	4.12	3.92	3.72	0.35
	26	0.715	49	\$ 14,989,361	6.58	6.38	6.17	5.96	5.75	5.55	5.20	4.85	4.65	4.44	4.23	4.02	0.35
	27	0.000	2,218	\$ 151,370,166	6.99	6.77	6.56	6.34	6.12	5.91	5.55	5.19	4.98	4.76	4.54	4.33	0.35
Negative Balance Rate Groups	N1	-0.714	56	\$ 6,984,123	7.34	7.11	6.89	6.67	6.44	6.22	5.85	5.48	5.26	5.03	4.81	4.59	0.30
	N2	-1.429	56	\$ 4,640,386	7.69	7.46	7.23	7.00	6.77	6.53	6.15	5.77	5.53	5.30	5.07	4.84	0.30
	N3	-2.144	48	\$ 3,608,498	8.04	7.80	7.56	7.32	7.09	6.85	6.45	6.05	5.81	5.58	5.34	5.10	0.30
	N4	-2.859	47	\$ 2,406,455	8.39	8.14	7.90	7.65	7.41	7.16	6.75	6.34	6.09	5.85	5.60	5.36	0.30
	N5	-3.574	32	\$ 3,823,963	8.69	8.44	8.18	7.93	7.68	7.42	7.00	6.58	6.32	6.07	5.82	5.56	0.25
	N6	-4.289	26	\$ 1,217,025	8.99	8.73	8.47	8.21	7.95	7.69	7.25	6.81	6.55	6.29	6.03	5.77	0.25
	N7	-5.004	31	\$ 4,253,011	9.29	9.03	8.76	8.49	8.22	7.95	7.50	7.05	6.78	6.51	6.24	5.97	0.25
	N8	-5.719	34	\$ 2,988,511	9.60	9.32	9.04	8.77	8.49	8.21	7.75	7.29	7.01	6.73	6.46	6.18	0.25
	N9	-6.434	31	\$ 2,224,590	9.85	9.56	9.28	8.99	8.71	8.42	7.95	7.48	7.19	6.91	6.62	6.34	0.20
	N10	-7.149	34	\$ 3,254,588	10.10	9.81	9.51	9.22	8.93	8.64	8.15	7.66	7.37	7.08	6.79	6.49	0.20
	N11	-1000000.000	1,475	\$ 474,822,415	10.35	10.05	9.75	9.45	9.15	8.85	8.35	7.85	7.55	7.25	6.95	6.65	0.20
				59,668													58,925

Average High Cost Multiple (AHCM): This is the metric used to determine the solvency of the UI trust fund. The UI trust fund is considered solvent if the average high cost multiple is 1.0 or greater.

The solvency of the UI trust fund determines which tax schedule employers will pay from each calendar year.

Solvency Adjustment: An increase or decrease that is shared across rate groups to adjust the amount of money flowing into the UI trust fund.

Proportional Rate: The solvency adjustment divided by the number of rate groups subject to the solvency adjustment.

Reserve Ratio: A rating given to each employer based on their "experience" with the trust fund. It is calculated by dividing their account balance by their average taxable payroll for the most recent year.

Think of this as being analogous to a credit rating - a higher number equates to an employer who is taking less than they are putting in the UI trust fund.

Taxable Wage Base (TWB): This is the amount of an employee's wages an employer is required to pay unemployment taxes on, currently the taxable wage base is \$14,000.

Proposed Schedules / Rate Tables

Proposed Rate Table																			
AHCM Lower Threshold				-1.000000	0.00000	0.25000	0.45000	0.60000	0.70000	0.75000	1.25000	1.30000	1.40000	1.55000	1.75000	2.00000			
AHCM Upper Threshold				-0.00001	0.24999	0.44999	0.59999	0.69999	0.74999	1.24999	1.29999	1.39999	1.54999	1.74999	1.99999	1,000.00000			
Solvency Adjustment				2.00	1.70	1.40	1.10	0.80	0.50	0.00	-0.50	-0.80	-1.10	-1.40	-1.70	-2.00			
Rate Group	Reserve Ratio Lower Limit	# of Employers	Taxable Wages	Solvency Rate Schedules						Standard	Credit Rate Schedules						RG Increment		
				M	L	K	J	I	H	G	F	E	D	C	B	A			
Positive Balance Rate Groups	0	100.000	515	\$ 19,820,673	0.05	0.04	0.04	0.03	0.02	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,055	95.62%
	1	18.590	17,903	\$ 3,310,280,840	0.15	0.14	0.12	0.11	0.09	0.08	0.05	0.02	0.01	0.00	0.00	0.00	0.00		
	2	17.875	3,801	\$ 1,285,820,576	0.25	0.23	0.21	0.18	0.16	0.14	0.10	0.06	0.04	0.02	0.00	0.00	0.00		
	3	17.160	3,425	\$ 1,088,575,125	0.36	0.32	0.29	0.26	0.23	0.20	0.15	0.10	0.07	0.04	0.01	0.00	0.00		
	4	16.445	3,160	\$ 1,838,636,323	0.51	0.47	0.43	0.39	0.35	0.31	0.25	0.19	0.15	0.11	0.07	0.03	0.00		
	5	15.730	3,136	\$ 1,514,257,473	0.66	0.61	0.57	0.52	0.47	0.43	0.35	0.27	0.23	0.18	0.13	0.09	0.04		
	6	15.015	2,901	\$ 1,124,811,867	0.81	0.76	0.70	0.65	0.59	0.54	0.45	0.36	0.31	0.25	0.20	0.14	0.09		
	7	14.300	2,609	\$ 1,188,035,838	0.96	0.90	0.84	0.78	0.71	0.65	0.55	0.45	0.39	0.32	0.26	0.20	0.14		
	8	13.585	2,360	\$ 899,567,288	1.16	1.09	1.02	0.95	0.88	0.82	0.70	0.58	0.52	0.45	0.38	0.31	0.24		
	9	12.870	2,275	\$ 687,290,269	1.36	1.29	1.21	1.13	1.06	0.98	0.85	0.72	0.64	0.57	0.49	0.41	0.34		
	10	12.155	2,122	\$ 678,685,912	1.56	1.48	1.39	1.31	1.23	1.14	1.00	0.86	0.77	0.69	0.61	0.52	0.44		
	11	11.440	1,972	\$ 697,410,540	1.77	1.67	1.58	1.49	1.40	1.30	1.15	1.00	0.90	0.81	0.72	0.63	0.53		
	12	10.725	2,342	\$ 422,798,085	2.02	1.92	1.82	1.72	1.62	1.52	1.35	1.18	1.08	0.98	0.88	0.78	0.68		
	13	10.010	1,765	\$ 395,546,539	2.27	2.16	2.05	1.94	1.84	1.73	1.55	1.37	1.26	1.16	1.05	0.94	0.83		
	14	9.295	1,341	\$ 232,704,210	2.52	2.40	2.29	2.17	2.06	1.94	1.75	1.56	1.44	1.33	1.21	1.10	0.98		
	15	8.580	905	\$ 188,336,662	2.77	2.65	2.52	2.40	2.28	2.16	1.95	1.74	1.62	1.50	1.38	1.25	1.13		
	16	7.865	1,669	\$ 169,739,027	3.07	2.94	2.81	2.68	2.55	2.42	2.20	1.98	1.85	1.72	1.59	1.46	1.33		
	17	7.150	795	\$ 169,139,514	3.37	3.23	3.10	2.96	2.82	2.68	2.45	2.22	2.08	1.94	1.80	1.67	1.53		
	18	6.435	571	\$ 93,273,410	3.67	3.53	3.38	3.24	3.09	2.94	2.70	2.46	2.31	2.16	2.02	1.87	1.73		
	19	5.720	363	\$ 81,448,254	3.98	3.82	3.67	3.51	3.36	3.21	2.95	2.69	2.54	2.39	2.23	2.08	1.92		
	20	5.005	562	\$ 78,440,365	4.33	4.17	4.00	3.84	3.68	3.52	3.25	2.98	2.82	2.66	2.50	2.33	2.17		
	21	4.290	130	\$ 16,822,974	4.68	4.51	4.34	4.17	4.00	3.83	3.55	3.27	3.10	2.93	2.76	2.59	2.42		
	22	3.575	106	\$ 40,833,745	5.03	4.85	4.68	4.50	4.32	4.14	3.85	3.56	3.38	3.20	3.02	2.85	2.67		
	23	2.860	103	\$ 25,200,716	5.38	5.20	5.01	4.83	4.64	4.46	4.15	3.84	3.66	3.47	3.29	3.10	2.92		
	24	2.145	103	\$ 19,326,166	5.78	5.59	5.40	5.21	5.01	4.82	4.50	4.18	3.99	3.79	3.60	3.41	3.22		
	25	1.430	72	\$ 11,331,637	6.18	5.98	5.78	5.58	5.38	5.18	4.85	4.52	4.32	4.12	3.92	3.72	3.52		
	26	0.715	49	\$ 14,989,361	6.58	6.38	6.17	5.96	5.75	5.55	5.20	4.85	4.65	4.44	4.23	4.02	3.82		
27	0.000	2,218	\$ 151,370,166	6.99	6.77	6.56	6.34	6.12	5.91	5.55	5.19	4.98	4.76	4.54	4.33	4.11			
Negative Balance Rate Groups	N1	-0.714	56	\$ 6,984,123	7.44	7.21	6.99	6.77	6.54	6.32	5.95	5.58	5.36	5.13	4.91	4.69	4.46	1,870	3.06%
	N2	-1.429	56	\$ 4,640,386	7.89	7.66	7.43	7.20	6.97	6.73	6.35	5.97	5.73	5.50	5.27	5.04	4.81		
	N3	-2.144	48	\$ 3,608,498	8.34	8.10	7.86	7.62	7.39	7.15	6.75	6.35	6.11	5.88	5.64	5.40	5.16		
	N4	-2.859	47	\$ 2,406,455	8.79	8.54	8.30	8.05	7.81	7.56	7.15	6.74	6.49	6.25	6.00	5.76	5.51		
	N5	-3.574	32	\$ 3,823,963	9.29	9.04	8.78	8.53	8.28	8.02	7.60	7.18	6.92	6.67	6.42	6.16	5.91		
	N6	-4.289	26	\$ 1,217,025	9.79	9.53	9.27	9.01	8.75	8.49	8.05	7.61	7.35	7.09	6.83	6.57	6.31		
	N7	-5.004	31	\$ 4,253,011	10.29	10.03	9.76	9.49	9.22	8.95	8.50	8.05	7.78	7.51	7.24	6.97	6.71		
	N8	-5.719	34	\$ 2,988,511	10.80	10.52	10.24	9.97	9.69	9.41	8.95	8.49	8.21	7.93	7.66	7.38	7.10		
	N9	-6.434	31	\$ 2,224,590	11.35	11.06	10.78	10.49	10.21	9.92	9.45	8.98	8.69	8.41	8.12	7.84	7.55		
	N10	-7.149	34	\$ 3,254,588	11.90	11.61	11.31	11.02	10.73	10.44	9.95	9.46	9.17	8.88	8.59	8.29	8.00		
	N11	-1000000.000	1,475	\$ 474,822,415	12.45	12.15	11.85	11.55	11.25	10.95	10.45	9.95	9.65	9.35	9.05	8.75	8.45		
		59,668															58,925		

Alternatives Considerations for Negative Rate Groups:

+11 Add'l Groups

↑ **9.80%** Max Std. Rate

↓ *Proportional Solvency Adjustment*

↑ Rates for Positive Rated Employers

+20 Add'l Groups

↑ 12.70% Max Std. Rate

↓ *Proportional Solvency Adjustment*

↑ Rates for Positive Rated Employers

+0 Add'l Groups

↑ 10.45% Max Std. Rate

- *Proportional Solvency Adjustment*

■ Rates for Positive Rated Employers

Average High Cost Multiple (AHCM): This is the metric used to determine the solvency of the UI trust fund. The UI trust fund is considered solvent if the average high cost multiple is 1.0 or greater.

The solvency of the UI trust fund determines which tax schedule employers will pay from each calendar year.

Solvency Adjustment: An increase or decrease that is shared across rate groups to adjust the amount of money flowing into the UI trust fund.

Proportional Rate: The solvency adjustment divided by the number of rate groups subject to the solvency adjustment.

Reserve Ratio: A rating given to each employer based on their "experience" with the trust fund. It is calculated by dividing their account balance by their average taxable payroll for the most recent

Think of this as being analogous to a credit rating - a higher number equates to an employer who is taking less than they are putting in the UI trust fund.

Taxable Wage Base (TWB): This is the amount of an employee's wages an employer is required to pay unemployment taxes on. currently the taxable wage base is \$14,000

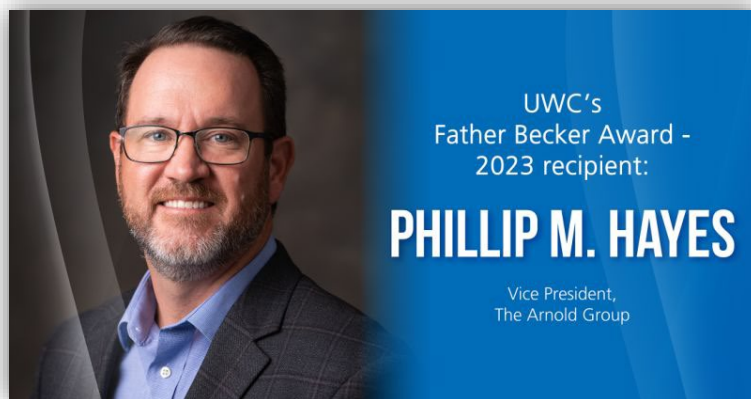
What's Next?

The Kansas Business Coalition is finalizing a bill draft for Option C :

1. Expand “Temporary Unemployment”
 - a) Weather-Related Employers
 - Exceptions → Exemptions
 - No Benefit Chargeability for “*Temporary Unemployment*”
2. Surcharge Framework and/or Update SUTA Tax Schedules / Rate Tables
3. Sunset the Negative Debt Write Off Provisions
4. Acknowledge Supplemental Unemployment Benefit (SUB) Plans / Pay
5. Add / Clarification of Statutory Definitions
6. General Clean Up



Questions / Comments?



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