

Section C -- Unemployment and Sickness Benefits

This section presents data on unemployment and sickness benefits paid to qualified railroad employees under the Railroad Unemployment Insurance Act (RUIA). Railroad unemployment and sickness benefits, by law, are based on a July-June benefit year. Therefore, railroad unemployment and sickness insurance benefit operations are presented on a benefit year basis, rather than on a fiscal year basis.

Normal benefits of each type may be paid for as many as 130 days in a period of 26 or more weeks but may not exceed the total creditable base year compensation of the beneficiary. After exhaustion of normal benefits, an employee with 10 or more years of railroad service may receive additional benefits in an extended benefit period provided they have not voluntarily retired, have not left work without good cause (for unemployment benefits only), and are less than 65 years old (for sickness benefits only). Extended benefits are paid in a 13-week period.

The Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act), enacted March 27, 2020, authorized payment of special extended unemployment benefits, enhanced unemployment benefits to those who received regular unemployment benefits in benefit year 2019-2020, and waiting period waiver unemployment and sickness benefits. Key provisions included the following:

- Railroad employees who were not previously eligible for extended unemployment benefits because they did not have 10 years of railroad service were eligible for up to 65 days within an extended period consisting of 7 consecutive 2-week registration periods.
- Railroad employees who were previously eligible for extended unemployment benefits of up to 65 days were eligible for extended benefits of up to 130 days within an extended period consisting of 13 consecutive 2-week registration periods.
- The special extended unemployment benefit periods had to begin no later than December 31, 2020.
- Enhanced unemployment benefits of \$1,200 were payable for any unemployment registration period beginning on or after April 1, 2020, but no later than July 31, 2020.

The Continued Assistance to Rail Workers Act of 2020 (CARWA) was enacted December 27, 2020. Under CARWA, unemployment and sickness benefits were exempt from sequestration from January 3, 2021 until 30 days after the Presidential declaration of an end to the national emergency due to COVID-19. In addition:

- CARWA modified the CARES Act special extended unemployment benefits as follows:
 - The beginning date was extended from December 31, 2020 to March 14, 2021.
 - Provided an additional 55 days within 6 additional consecutive 2-week registration periods for anyone who received regular unemployment benefits in the benefit years beginning July 1, 2019 or July 1, 2020.
 - No benefits were payable for registration periods beginning after April 5, 2021.
- Enhanced unemployment benefits of \$600 per registration period were enacted for registration periods beginning on or after December 27, 2020 through registration periods beginning on or before March 14, 2021.
- The latest beginning date for the unemployment and sickness waiting period waiver benefits was extended from December 31, 2020 to March 14, 2021.

The American Rescue Plan Act of 2021 (ARPA), enacted March 14, 2021, continued the CARWA benefits as follows:

- Provided an extension to the special extended unemployment benefits for registration periods through September 6, 2021 for anyone who received regular unemployment benefits in the benefit years beginning July 1, 2019, July 1, 2020, or July 1, 2021. The total number of days payable was not to exceed 265 days in 27 registration periods for claimants with less than 10 years of service; claimants with 10 or more years of service were eligible for up to 330 days in 33 registration periods.
- The ending date for the enhanced unemployment benefits was extended from March 14, 2021 to September 6, 2021 at the rate of \$600 per registration period.
- Extended the unemployment and sickness waiting period waiver benefits through registration periods beginning September 6, 2021.

The Railroad Employee Equity and Fairness (REEF) Act was signed into law on December 23, 2024, as part of the Servicemember Quality of Life Improvement and National Defense Authorization Act for Fiscal Year 2025. The REEF Act amended CARWA, removing the provision that reinstated sequestration of RUIA benefits after May 9, 2023, 30 days after the end of the COVID-19 national emergency. Benefit amounts reflect the provisions in place at time of payment. Processing of REEF Act payments to restore the 5.7% of previously sequestered benefits for each day claimed began in January 2025. Mass repayment under the REEF Act began in May 2025 and continued into September 2025, impacting data for both benefit year 2025-2025 and benefit year 2025-2026.

An employee was qualified for benefit year 2024-2025 if in the preceding calendar (base) year their compensation for railroad work, excluding earnings over \$1,895 a month, was \$4,737.50 or more. Additionally, if the employee was a new entrant to the industry in the base year, they must have had at least five months of service in that year. For a long-service employee (one with 10 or more years of railroad service) a benefit year could be started early if they were not currently qualified but would be qualified for the next benefit year. Also, an extended benefit period could continue beyond the usual June 30 ending date of a benefit year and thus extend the duration of the employee's benefit year. Therefore, the tables in this section on payments for unemployment and sickness that occurred during the July 2024 - June 2025 period include benefits that technically were payable in extensions of the 2023-2024 benefit year or accelerations of the 2025-2026 benefit year as well as those payable for the general benefit year (2024-2025).

Table C1 shows the principal figures for operations in benefit year 2024-2025 and other recent years. Figures in this table refer to payments made and other administrative actions taken under the unemployment and sickness programs during the designated benefit year. Table C2 provides various unemployment and sickness benefit and beneficiary data for benefit years 1995-1996 through 2024-2025. Due to the processing of REEF Act repayments, tables C3, C5, C6, and C8 are excluded from this year's publication. Tables C4 and C7 contain benefit data for unemployment and sickness which occurred in claim periods paid during the particular benefit years stated in the table headings or to which reference is made in the footnotes. Figure C9 shows the distribution of experience-based contribution rates, by number of employers, for calendar year 2025.

Payments for maternity under a separate program were discontinued by amendments adopted in 1968. However, provision was made for payment of sickness benefits to female employees prevented from working because of pregnancy or childbirth. The sickness benefit data in this section include such payments.

The unemployment and sickness beneficiary tables for benefit year 2024-2025 include all payments made by June 30, 2025. Benefits are paid for compensable days of unemployment or sickness at a daily rate equal to 60 percent of the employee's last daily rate of pay in the base year, subject to a \$94.00 maximum and a \$12.70 minimum in benefit year 2024-2025.

In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, as amended, unemployment and sickness benefit amounts reflect a reduction under sequestration of:

- 9.2% for days after February 28, 2013,
- 7.2% for days after September 30, 2013,
- 7.3% for days after September 30, 2014,
- 6.8% for days after September 30, 2015,
- 6.9% for days after September 30, 2016,
- 6.6% for days after September 30, 2017,
- 6.2% for days after September 30, 2018,
- 5.9% for days after September 30, 2019,
- 5.7% for days after September 30, 2020 and before January 3, 2021,
- and 5.7% for days after May 9, 2023 and before December 23, 2024.

Beginning January 3, 2021, the Continued Assistance to Rail Workers Act of 2020 temporarily suspended sequestration through May 9, 2023, 30 days after the Presidential declaration of an end to the national emergency concerning the COVID-19 pandemic, at which point it resumed at 5.7%. The Railroad Employee Equity and Fairness (REEF) Act, enacted December 23, 2024, ended sequestration of RUIA benefits retroactively to May 9, 2023. The benefit amounts in this publication reflect the provisions in place at time of payment. Processing of REEF Act repayments began in January 2025, with mass repayment starting in May 2025 and continuing into September 2025.

The most important qualifications of the data for each table are shown in footnotes to the table.

**Table C1.-- Principal administrative data for the unemployment and sickness benefit programs,
benefit years 2020-2021 through 2024-2025, cash basis**

Item	2020-2021 ¹	2021-2022 ¹	2022-2023	2023-2024	2024-2025
Qualified employees.....	228,400	208,400	197,400	199,400	208,600
Maximum daily benefit rate.....	\$80	\$82	\$85	\$87	\$94
UNEMPLOYMENT BENEFITS²					
Gross amount of benefits paid (thousands)³	\$273,066	\$66,268	\$19,420	\$21,480	\$32,314
Payments⁴:					
Number.....	379,700	95,100	22,900	25,500	33,900
Average amount per two week					
claim period.....	⁵ \$656	⁵ \$732	\$752	\$737	⁷ N/A
Beneficiaries.....	26,500	8,500	3,400	4,200	7,400
Applications received.....	26,000	11,700	6,000	7,700	9,200
Claims received.....	241,400	73,100	27,400	31,300	40,200
Normal benefit accounts exhausted.....	5,900	1,800	800	800	1,200
SICKNESS BENEFITS²					
Gross amount of benefits paid (thousands)³	\$95,392	\$91,893	\$78,617	\$66,602	\$79,361
Payments⁴:					
Number.....	164,300	136,400	93,800	81,500	84,700
Average amount per two week					
claim period.....	⁶ \$580	⁶ \$674	\$746	\$726	⁷ N/A
Beneficiaries.....	25,600	18,800	12,300	10,900	15,300
Applications received.....	34,100	24,900	16,000	14,400	14,600
Claims received.....	149,200	138,300	109,400	96,700	99,500
Normal benefit accounts exhausted.....	3,800	3,500	2,900	2,500	2,500

¹ Starting in May 2020, includes unemployment and sickness waiting period waiver benefits, special extended unemployment benefits and enhanced unemployment benefits authorized by the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES), the Continued Assistance to Rail Workers Act of 2020 (CARWA), and the American Rescue Plan Act of 2021 (ARPA). Gross benefits for these temporary payments were \$148,292,000 for 2020-2021 and \$30,453,000 for 2021-2022.

² In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, as amended, amounts reflect a reduction of 6.6% under sequestration for days of unemployment and sickness after September 30, 2017, 6.2% for days after September 30, 2018, 5.9% for days after September 30, 2019, and 5.7% for days after September 30, 2020. Beginning January 3, 2021, the Continued Assistance to Rail Workers Act (CARWA) temporarily suspended sequestration through May 9, 2023, 30 days after the Presidential declaration of an end to the national emergency concerning the COVID-19 pandemic, after which sequestration resumed at 5.7%. The Railroad Employee Equity and Fairness (REEF) Act, enacted December 23, 2024, ended sequestration retroactively to May 9, 2023. The benefit amounts in this table reflect the provisions in place at time of payment. Processing of REEF Act payments to restore the 5.7% of previously sequestered benefits for each day claimed began in January 2025 and continued into the next benefit year.

³ In Statistical Tables through FY 2018, information on this table, with respect to benefits paid, was reported on a net basis. Beginning with the FY 2019 Statistical Tables, these amounts are now shown on a gross basis.

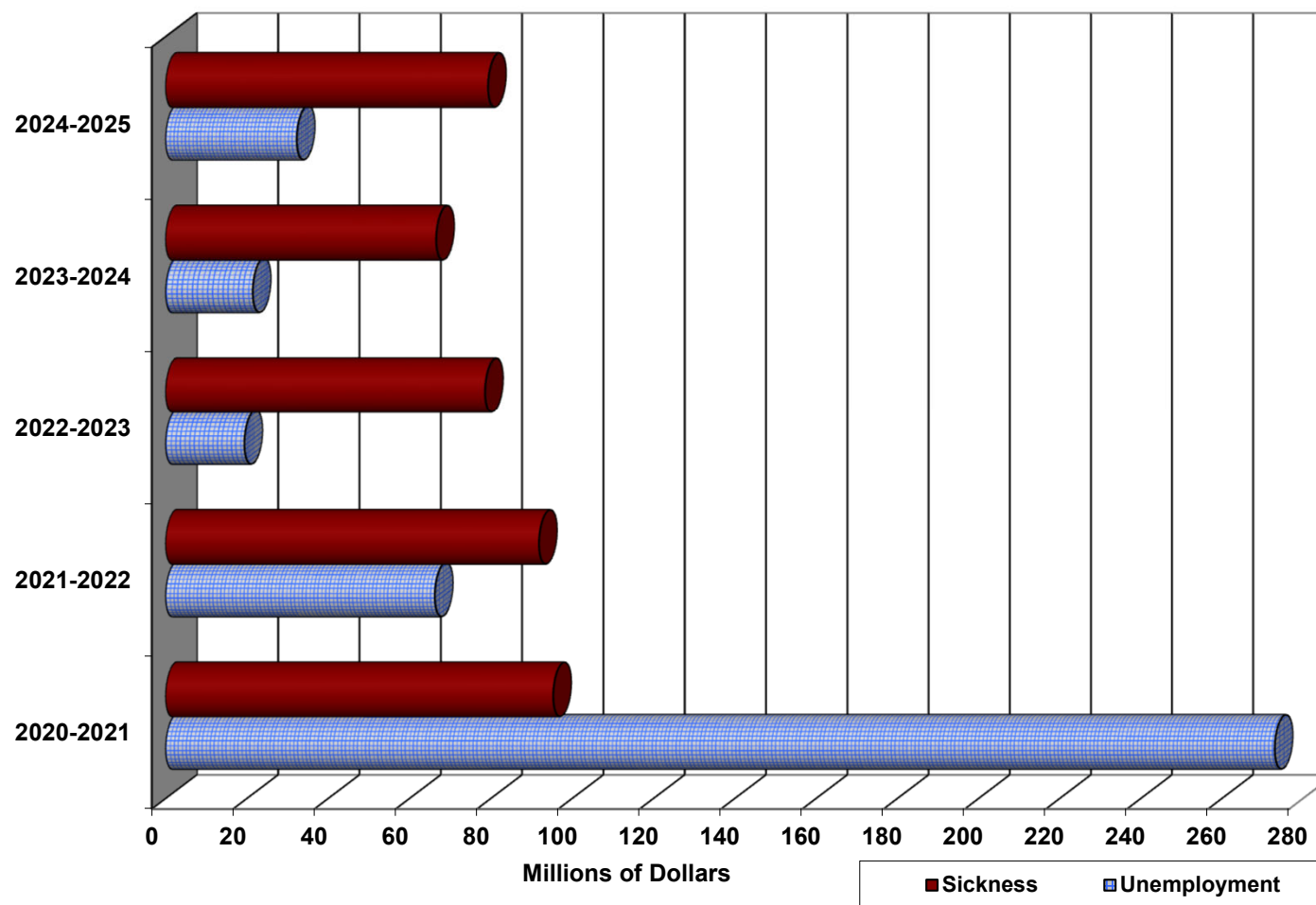
⁴ Payments can include more than one claim or registration period.

⁵ Average unemployment payment includes special extended and waiting period waiver unemployment benefits but does not include enhanced unemployment benefit payments made under the CARES Act, CARWA, and ARPA, with no benefits payable under these acts for registration periods beginning after September 6, 2021.

⁶ Average sickness payment includes the waiting period waiver sickness benefit payments made under the CARES Act, CARWA, and ARPA, with no benefits payable under these acts for registration periods beginning after September 6, 2021.

⁷ Mass repayments under the REEF Act affected benefit amounts and compensable day counts, limiting the availability of meaningful information for the benefit year.

Figure C1. -- Gross benefits under the Railroad Unemployment Insurance Act, benefit years 2020-2021 through 2024-2025, cash basis



Starting in May 2020, includes unemployment and sickness waiting period waiver benefits, special extended unemployment benefits and enhanced unemployment benefits authorized by the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES), the Continued Assistance to Rail Workers Act of 2020 (CARWA), and the American Rescue Plan Act of 2021 (ARPA), with no benefits payable under these acts for registration periods beginning after September 6, 2021. These benefits were not sequestered.

Amounts reflect a reduction of 6.6% under sequestration for days of unemployment and sickness after September 30, 2017, 6.2% for days after September 30, 2018, 5.9% for days after September 30, 2019, and 5.7% for days after September 30, 2020 and before January 3, 2021. Beginning January 3, 2021, CARWA temporarily suspended sequestration through May 9, 2023, 30 days after the Presidential declaration of an end to the national emergency concerning the COVID-19 pandemic, after which sequestration resumed at 5.7%. The REEF Act, enacted December 23, 2024, ended sequestration retroactively to May 9, 2023. See Section C prefatory notes for more details. The benefit amounts in this table reflect the provisions in place at time of payment. Processing of REEF Act payments to restore the 5.7% of previously sequestered benefits for each day claimed began in January of 2025 and continued into the next benefit year.

Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1995-1996 through 2024-2025

Year	Number of beneficiaries	Amount of gross benefits (thousands)	Beneficiaries per 100 qualified employees	Benefit exhaustions per 100 beneficiaries	Average per beneficiary				
					Number of payments	Compensable days	Daily benefit	Amount of benefits	
								Total for year	Total per week ¹
UNEMPLOYMENT									
1995-1996.....	16,800	42,263	6	19	7.8	69	\$35.86	\$2,461	\$179.30
1996-1997.....	15,300	40,228	5	18	7.2	63	40.57	2,564	202.85
1997-1998.....	11,300	30,175	4	18	6.9	60	42.78	2,571	213.90
1998-1999.....	12,600	35,354	5	16	7.0	62	43.81	2,719	219.05
1999-2000.....	13,700	38,317	5	13	6.9	61	45.51	2,759	227.56
2000-2001.....	16,700	46,120	6	13	6.6	57	47.81	2,736	239.05
2001-2002.....	17,800	51,398	7	14	6.7	58	49.62	2,862	248.08
2002-2003.....	15,400	49,563	6	17	7.1	62	51.45	3,182	257.27
2003-2004.....	11,700	41,315	5	19	7.4	64	54.38	3,503	271.89
2004-2005.....	9,300	34,394	4	21	7.4	66	55.27	3,633	276.34
2005-2006.....	8,900	30,478	4	18	6.9	61	55.27	3,393	276.35
2006-2007.....	9,500	32,529	4	17	6.8	60	56.29	3,398	281.47
2007-2008.....	10,100	38,187	4	18	7.2	64	58.40	3,732	292.01
2008-2009 ²	21,400	82,572	8	13	7.4	63	60.66	3,846	303.32
2009-2010 ²	24,800	142,609	10	30	10.3	90	63.43	5,715	317.14
2010-2011 ²	11,600	55,623	5	24	8.4	73	65.23	4,742	326.15
2011-2012 ²	9,200	45,562	4	24	8.6	75	65.22	4,921	326.12
2012-2013 ^{2,3}	10,700	51,648	4	23	8.6	75	63.98	4,792	319.89
2013-2014 ^{2,3}	10,000	42,946	4	23	7.8	69	62.36	4,286	311.79
2014-2015 ^{2,3}	7,600	33,873	3	25	7.7	69	64.66	4,451	323.31
2015-2016 ^{2,3}	16,400	75,337	6	19	7.7	68	66.88	4,576	334.41
2016-2017 ³	13,200	59,888	5	23	7.6	67	66.94	4,518	334.72
2017-2018 ³	9,300	42,588	4	22	7.6	68	66.89	4,551	334.44
2018-2019 ³	7,900	37,994	3	22	7.5	67	71.65	4,809	358.25
2019-2020 ^{3,4}	23,100	105,108	10	14	7.0	62	73.69	4,558	368.45
2020-2021 ^{3,4}	26,500	165,211	12	22	9.6	84	74.52	6,272	372.59
2021-2022 ^{3,4}	8,500	50,283	4	20	8.1	74	80.55	5,927	402.77
2022-2023 ³	3,400	19,420	2	23	7.6	69	83.49	5,721	417.43
2023-2024 ³	4,200	21,480	2	19	7.0	63	81.78	5,159	408.88
2024-2025 ³	7,400	32,314	NA ⁵	NA ⁵	NA ⁵	NA ⁵	NA ⁵	NA ⁵	NA ⁵

See footnotes at end of table.

Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1995-1996 through 2024-2025 - Continued

Year	Number of beneficiaries	Amount of gross benefits (thousands)	Beneficiaries per 100 qualified employees	Benefit exhaustions per 100 beneficiaries	Average per beneficiary				
					Number of payments	Compensable days	Daily benefit	Amount of benefits	
								Total for year	Total per week ¹
SICKNESS									
1995-1996.....	20,400	55,437	7	21	7.9	74	\$35.94	\$2,652	\$179.70
1996-1997.....	20,500	60,566	7	21	7.6	70	40.18	2,825	200.90
1997-1998.....	20,500	63,356	7	18	7.7	69	42.90	2,967	214.50
1998-1999.....	20,600	64,203	8	16	7.6	68	43.91	2,999	219.55
1999-2000.....	22,000	69,992	8	17	7.8	69	45.75	3,152	228.73
2000-2001.....	23,000	78,584	8	19	7.9	71	47.88	3,388	239.42
2001-2002.....	23,000	84,125	9	21	8.2	73	49.85	3,629	249.25
2002-2003.....	22,400	83,690	9	19	8.0	71	51.83	3,701	259.17
2003-2004.....	21,600	83,718	9	19	7.9	70	54.80	3,848	274.02
2004-2005.....	20,200	78,547	8	18	7.8	69	55.89	3,855	279.46
2005-2006.....	19,700	76,041	8	17	7.7	69	55.93	3,835	279.63
2006-2007.....	19,000	73,140	8	17	7.6	67	56.83	3,814	284.17
2007-2008.....	18,400	72,336	7	17	7.5	66	58.76	3,896	293.78
2008-2009.....	17,600	71,704	7	17	7.5	67	60.69	4,040	303.45
2009-2010.....	17,800	76,991	7	17	7.6	68	63.62	4,298	318.11
2010-2011.....	17,400	77,555	7	17	7.6	68	65.66	4,441	328.28
2011-2012.....	16,700	74,457	7	17	7.5	67	65.77	4,413	328.85
2012-2013 ³	15,800	66,743	6	16	7.4	65	64.50	4,202	322.48
2013-2014 ³	15,600	64,075	6	16	7.4	65	63.09	4,100	315.46
2014-2015 ³	15,500	66,950	6	17	7.5	66	65.44	4,314	327.20
2015-2016 ³	16,000	73,892	6	19	7.8	69	67.49	4,626	337.45
2016-2017 ³	16,100	77,075	6	20	8.0	71	67.63	4,797	338.14
2017-2018 ³	15,700	77,346	6	21	8.2	73	67.66	4,920	338.31
2018-2019 ³	14,400	73,492	6	20	8.0	71	72.43	5,114	362.16
2019-2020 ³	15,400	79,968	7	20	8.0	70	73.75	5,173	368.75
2020-2021 ^{3,4}	25,600	95,392	11	14	6.4	50	74.35	3,728	371.74
2021-2022 ^{3,4}	18,800	91,893	9	18	5.1	62	78.34	4,893	391.70
2022-2023 ³	12,300	78,617	6	23	8.5	76	83.72	6,367	418.61
2023-2024 ³	10,900	66,602	5	22	8.4	74	82.80	6,122	414.01
2024-2025 ³	15,300	79,361	NA ⁵	NA ⁵	NA ⁵	NA ⁵	NA ⁵	NA ⁵	NA ⁵

See footnotes at end of table.

Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1995-1996 through 2024-2025 - Continued

¹ Benefit for full week of unemployment or sickness.

² Includes benefits under the American Recovery and Reinvestment Act of 2009, and the Worker, Homeownership and Business Assistance Act of 2009, as amended, which provided extended unemployment benefits to claimants with less than 10 years of service and additional extended benefits to those with 10 or more years of service. Benefits had to begin by December 31, 2013.

³ In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, as amended, amounts reflect a reduction of 9.2% under sequestration for days of unemployment and sickness after February 28, 2013, a reduction of 7.2% for days after September 30, 2013, 7.3% for days after September 30, 2014, 6.8% for days after September 30, 2015, 6.9% for days after September 30, 2016, 6.6% for days after September 2017, 6.2% for days after September 30, 2018, 5.9% for days after September 30, 2019, and 5.7% for days after September 30, 2020 and before January 3, 2021. Beginning January 3, 2021, the Continued Assistance to Rail Workers Act of 2020 (CARWA) temporarily suspended through May 9, 2023, 30 days after the Presidential declaration of an end to the national emergency concerning the COVID-19 pandemic, after which sequestration resumed at 5.7%. The Railroad Employee Equity and Fairness (REEF) Act, enacted December 23, 2024, ended sequestration retroactively to May 9, 2023. The benefit amounts in this table reflect the provisions in place at time of payment. Processing of REEF Act payments to restore the 5.7% of previously sequestered benefits for each day claimed began in January 2025 and continued into the next benefit year.

⁴ Includes special extended benefits and waiting period waiver benefits under the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act), CARWA and the American Rescue Plan Act of 2021 (ARPA), with no benefits payable under these acts for registration periods beginning after September 6, 2021. Benefits do not include \$77.4 million, \$107.9 million, and \$16.0 million in enhanced unemployment benefits in benefit years 2019-2020, 2020-2021, and 2021-2022, respectively. These benefits were not sequestered.

⁵ Not available due to mass repayments under the REEF Act affecting number of payments, compensable days, and benefit amounts, limiting the availability of meaningful information for the benefit year.

**Table C4.--Unemployment and sickness beneficiaries, and total gross benefits for the year,
by state, benefit year 2024-2025**

States	Unemployment benefits		Sickness benefits	
	Beneficiaries	Total amount ¹	Beneficiaries	Total amount ¹
Alabama.....	125	\$348,000	246	\$1,513,000
Alaska.....	25	184,000	(2)	18,000
Arizona.....	116	421,000	195	1,078,000
Arkansas.....	133	533,000	273	1,582,000
California.....	401	1,910,000	769	4,354,000
Colorado.....	152	552,000	118	583,000
Connecticut.....	46	272,000	152	627,000
Delaware.....	43	254,000	143	661,000
Washington DC.....	10	52,000	18	88,000
Florida.....	179	752,000	339	1,780,000
Georgia.....	267	1,176,000	459	2,620,000
Hawaii.....				
Idaho.....	59	215,000	103	641,000
Illinois.....	620	3,138,000	1,502	6,975,000
Indiana.....	259	1,216,000	686	3,264,000
Iowa.....	145	438,000	234	1,106,000
Kansas.....	224	862,000	269	1,474,000
Kentucky.....	89	302,000	267	1,803,000
Louisiana.....	209	964,000	260	1,547,000
Maine.....	6	17,000	45	160,000
Maryland.....	81	468,000	313	1,501,000
Massachusetts.....	93	513,000	293	1,467,000
Michigan.....	134	597,000	296	1,555,000
Minnesota.....	231	862,000	251	1,283,000
Mississippi.....	73	285,000	148	908,000
Missouri.....	319	1,090,000	431	2,197,000
Montana.....	145	494,000	188	1,138,000
Nebraska.....	338	1,183,000	714	3,949,000
Nevada.....	31	136,000	44	258,000
New Hampshire.....	8	61,000	27	116,000
New Jersey.....	241	1,093,000	920	3,448,000

See footnotes at end of table.

**Table C4.--Unemployment and sickness beneficiaries, and total gross benefits for the year,
by state, benefit year 2024-2025 - Continued**

States	Unemployment benefits		Sickness benefits	
	Beneficiaries	Total amount ¹	Beneficiaries	Total amount ¹
New Mexico	69	\$292,000	94	\$649,000
New York	278	1,423,000	678	3,506,000
North Carolina	86	318,000	208	1,210,000
North Dakota	58	222,000	124	664,000
Ohio	158	587,000	575	2,853,000
Oklahoma	82	328,000	100	544,000
Oregon	88	347,000	124	797,000
Pennsylvania	296	1,523,000	923	4,320,000
Rhode Island	10	17,000	43	169,000
South Carolina	50	310,000	145	845,000
South Dakota	33	94,000	40	176,000
Tennessee	139	446,000	259	1,749,000
Texas	764	3,849,000	892	5,286,000
Utah	65	155,000	93	576,000
Vermont	5	16,000	10	33,000
Virginia	98	475,000	330	1,608,000
Washington	111	588,000	303	1,690,000
West Virginia	51	182,000	201	1,049,000
Wisconsin	136	491,000	285	1,397,000
Wyoming	61	184,000	118	542,000
Total ³	7,448	\$32,314,000	15,250	\$79,361,000

¹ Amounts reflect a reduction of 5.7% under sequestration for days between May 9, 2023 and December 23, 2024. The REEF Act, enacted December 23, 2024, ended sequestration retroactively to May 9, 2023. See Section C prefatory notes for more details. Processing of REEF Act payments to restore the 5.7% of previously sequestered benefits for each day claimed began in January 2025 and continued into the next benefit year.

² Fewer than five beneficiaries.

³ Includes beneficiaries whose state of residence was unknown.

NOTE.--Detail may not add to totals due to rounding. Data is partly estimated.

Table C7.--Beneficiaries and average compensable days for benefit year 2024-2025 sickness, by type of sickness

International list number	Type of sickness	Beneficiaries ¹	Percent of total days ²
A00-B99	Infective and parasitic diseases	82	(3)
C00-D48	Neoplasms.....	714	5%
E00-90	Endocrine, nutritional and metabolic diseases and immunity disorders.....	210	2%
D50-89	Diseases of the blood and blood forming organs.....	30	(3)
F00-99	Mental disorders.....	1,820	12%
G00-H95	Diseases of the nervous system and sense organs.....	714	5%
I00-99	Diseases of the circulatory system.....	1,119	9%
J00-99	Diseases of the respiratory system.....	452	2%
K00-93	Diseases of the digestive system.....	1,026	3%
N00-99	Diseases of the genitourinary system.....	217	1%
O00-P96	Pregnancy, childbirth, and the puerperium, total ⁴	204	1%
L00-99	Diseases of the skin and subcutaneous tissue.....	138	1%
M00-99	Diseases of the musculoskeletal system and connective tissue.....	2,804	22%
Q00-99	Congenital anomalies.....	94	1%
R00-69	Symptoms and ill-defined conditions.....	722	5%
S00-T98, V01-Y98 }	Injury and complications of poisoning.....	4,904	32%
Total.....		15,250	100%

¹ Includes repayments made under the REEF Act. See Prefatory Notes for details.

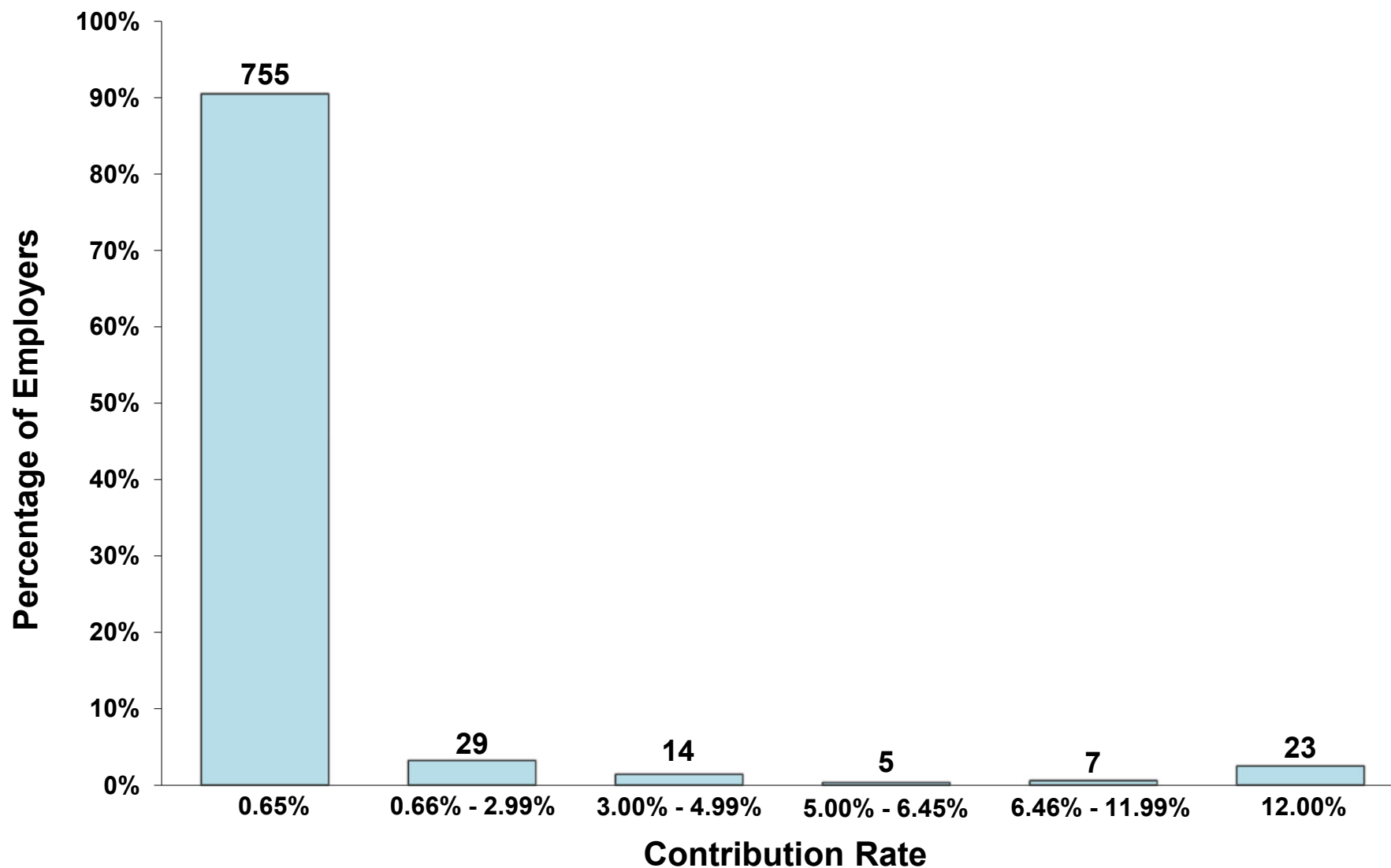
² Average compensable days of sickness unavailable due to processing of mass repayments under the REEF Act during the benefit year.

³ Less than 0.5%.

⁴ Includes normal periods of pregnancy and the puerperium in addition to morbidities included in the classifications numbered O00-P96.

NOTE.--Type of sickness is determined by the first sickness for which payment was made. Classification by sickness group is in accordance with The International Classification of Diseases, Clinical Modification (ICD-10-CM), United States Government.

**Figure C9. -- Distribution of Employer Contribution Rates
Under the RUI Act, calendar year 2025**



NOTE.--Number of employers is displayed above each bar. The minimum experience-based contribution rate for an employer is 0.65%. For this year, the new employer rate is 6.45% and second and third year employers would pay 4.52% and 2.58%, respectively.