

**Labor Employer Reporting Instructions**  
**Part VI - Reports Related to Service and Compensation**  
**Chapter 3: Form DC-1, Employer's Quarterly Report of Contributions Under RUIA**

---

**DC-1 Submissions**

Employers must submit [Form DC-1](#), Employer's Quarterly Report of Contributions under the Railroad Unemployment Insurance Act (RUIA) and remit contributions (taxes) to the Bureau of Fiscal Operations (BFO) of the Railroad Retirement Board (RRB). Instructions for filing Form DC-1 are on the form.

**Pay.gov**

Employers are encouraged to make their RUIA contributions using the [Pay.gov](#) system.

**RUIA Contribution Rates**

Each employer has an individual RUIA contribution rate that is "experience rated". That means that the employer's rate is based on the actual benefits paid to employees or former employees. An employer's RUIA contribution rate is established annually by the RRB. Notices are released to employers in October of each year to notify them of the contribution rate for the upcoming year. For example, notices that were released in October 2014 notified the employers of their 2015 contribution rates. New employers or employers who do not know their contribution rate should contact:

**Quality Reporting Service Center**  
Railroad Retirement Board  
844 North Rush Street - 7th Floor  
Chicago, Illinois 60611-1275

Phone: (312) 751-4992  
Fax: (312) 751-7123  
Email: [QRSC@rrb.gov](mailto:QRSC@rrb.gov)

**Reconcile Compensation and Taxes**

The total creditable RUIA compensation reported on Form BA-3, Annual Report of Creditable Compensation, in a calendar year should be consistent with the total taxable RUIA compensation reported on Form DC-1 for the same year. Each employer should reconcile these amounts prior to filing the forms. The RRB will contact an employer about any discrepancies but the employer may be subject to penalties and interest at that point.

**Errors, Penalties and Interest**

If you discover errors affecting Form DC-1 after the form has been submitted to the RRB, make the applicable adjustment on the next DC-1 you file with the RRB. If the error also affects the tax liability for the previous calendar year, make the adjustment in your next tax deposit payment. Questions about the form and the payment of contributions should be directed to:

**Labor Employer Reporting Instructions**  
**Part VI - Reports Related to Service and Compensation**  
**Chapter 3: Form DC-1, Employer's Quarterly Report of Contributions Under RUIA**

---

**Bureau of Fiscal Operations**

Railroad Retirement Board  
844 North Rush Street  
Chicago, Illinois 60611-1275

Phone: (312) 751-4668 or 4593

Email: [BFO@rrb.gov](mailto:BFO@rrb.gov)

The penalty for late submission of Form DC-1 is 5 percent a month, up to a maximum of 25 percent.

The interest charge for delinquent remittance of contributions is 1 percent a month.