

# Railroad Retirement Information

U.S. Railroad Retirement Board

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For Publication

May 2012

### **RRB** Offers Convenient Customer Service Options Through Online and Automated Phone Systems

Over the past decade, the U.S. Railroad Retirement Board (RRB) has made extensive use of technology to maintain and provide excellent service to its customers. This has included expanded services through the agency's website, www.rrb.gov, as well as implementation of a nationwide toll-free telephone number, 1-877-772-5772. While the toll-free number allows customers to talk to a representative in an RRB field office, it also provides several services which can be accessed in an automated format. In addition to improving efficiency and reducing costs for the RRB, the website and toll-free number are available for convenient access 24 hours a day, 7 days a week. The following questions and answers provide additional information about the agency's online and automated phone systems.

## 1. Where are the online services located on the RRB website?

These services can be found under the "Beneficiaries & RR Employees" tab on the website's home page, where one of the highlighted menu items is "Benefit Online Services." Clicking on this link will display a page that provides access to all online services for annuitants and current employees, including video-based explanations or tutorials on most actions or services.

# 2. What online services are available to railroad employees and retirees on the agency website?

Individuals currently receiving annuities can request a letter verifying their monthly annuity rate, a history of their railroad service and compensation, a duplicate tax statement or a replacement Medicare card. Current employees can also request a copy of their railroad service and compensation history. These services do not require a Personal Identification Number (PIN)/Password account for access.

Current railroad employees who are not receiving an annuity can apply for and claim unemployment benefits, submit claims for sickness benefits, view a statement of their account under the Railroad Unemployment Insurance Act, get an estimate of their retirement annuity rate, or view their service and compensation history. All of these services for current employees require the individual to establish an Internet Services Account with a PIN and password.

#### 3. How does someone set up an Internet Services Account?

On the "Benefit Online Services" page, there is a link for first-time users to request a Password Request Code (PRC). Individuals who are certain that the RRB has their current address in its records should click on this link. However, if someone is uncertain if the agency has the correct address on file, he or she should verify that it does by contacting an RRB field office. It is important to make sure the RRB has the correct address, as the information must match to generate a PRC, which is then sent by U.S. mail to the address on file.

After clicking on the link, an individual is directed to a certification statement that he or she must acknowledge, and some subsequent screens which provide additional explanatory information. At the conclusion of the process, the individual will be prompted to enter his or her name, social security number, date of birth and address. If this information matches the agency's records, a PRC should be received via mail within 10 business days.

Upon receipt of the PRC, the person should return to the "Benefit Online Services" page and click on the link to establish an Internet account. The account must be established within 30 days of the receipt of the PRC, as it becomes invalid after that period. After entering the PRC, the individual can create his or her own password for future use. The password should be between 8 and 15 characters, and may contain any combination of letters, numerals or the pound (#) or star (\*) symbols. As an added security feature, the individual's social security number will function as his or her PIN.

#### 4. When is the best time to set up an online account?

Even though a rail employee might not have an immediate reason to use the online services that require creating an Internet account, obtaining a PRC and establishing the account as soon as possible will ensure that it is available if needed.

The most common services for those with online accounts relate to unemployment and sickness benefits, both of which start a new benefit year each July 1. Since obtaining a PRC and setting up an online account can take up to 10 days, by establishing an online account before the end of a benefit year, an individual could submit online claims for unemployment or sickness benefits as early as necessary in the new benefit year.

#### 5. Are there online services available to railroad employers?

Yes. The RRB has also developed the Employer Reporting System (ERSNet), a web-based system that allows railroad employers to handle a variety of transactions in an electronic format. In addition to allowing employers to file reports and adjustments for employee service and compensation, ERSNet also lets them process employee protests of reported amounts, as well as review unemployment applications and claims for unemployment and sickness benefits by their workers. Most employers are enrolled in ERSNet. New employers, or those who wish to switch from paper forms to the online system, can contact the RRB's Quality Reporting Service Center at (312) 751-4992, or by e-mail at qrsc@rrb.gov. Employers can access information about ERSNet by clicking on "Employer Online Services" under the "Rail & Labor Employers" tab on the home page.

#### 6. Are there any other online services available through the RRB website?

Yes. RRB annuitants and current railroad workers can enroll in Direct Deposit to have their annuities or unemployment and sickness benefits automatically transferred into their bank accounts. RRB annuitants or railroad employees who have incurred a debt with the RRB and have to repay the agency, as well as railroad employers who need to make certain payments under the Railroad Unemployment Insurance Act, can do so electronically. However, to perform these tasks, persons must access links on the "Benefit Online Services" and the "Employer Online Services" pages, as applicable, to outside websites which are operated by the Department of the Treasury. Individuals who want to enroll in Direct Deposit will be sent to www.GoDirect.gov, while persons needing to make payments will be directed to www.Pay.gov.

#### 7. Does the RRB's nationwide toll-free telephone number offer automated services?

Yes. By calling 1-877-772-5772, persons with a touch-tone phone can request an annuity rate verification letter, a duplicate tax statement, a replacement Medicare card or a history of railroad service and compensation. Current employees can also use the toll-free system to check on the status of their unemployment or sickness claims. After dialing the toll-free number, they should enter "1" and the PIN on the back of their claim form. This PIN is assigned by the RRB, and is different than the one used for an Internet Services Account. The toll-free number provides these services, along with helpful announcements and information, 24 hours a day, 7 days a week. The system also allows callers to talk to an RRB field office representative on weekdays between 9 a.m. and 3:30 p.m., except on Federal holidays.

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