

5.6.1 Introduction

This chapter explains the requirements for a "fully insured" status under the SS Act for payment of the age and service Retirement O/M. It also explains the corresponding "currently insured" provisions of the Social Security Act. Compensation quarters of coverage (QCs) and wage QCs are covered; including QCs derived from agricultural labor and military service.

The requirements for a permanently insured status for an RRA Vested Dual benefit are included in this chapter.

Rules governing transitionally insured status, "Prouty" benefits, 1937 RR Act completely and partially insured status, and SS Act fully insured status before 8-1961 are explained in the appendices.

More details on the social security rules can be found in the appropriate chapter of the Social Security Claims Manual.

Although Disability insured status, HI insured status, and work deduction insured status are discussed in this chapter, additional information will be found in [RCM Chapters 1.2, 3.2](#) and [5.7](#), respectively.

5.6.2 When an Insured Status is Required Under the Railroad Retirement Act (RRA)

A. 1937 Railroad Retirement Act

1. Life Cases - Under the 1937 RRA an employee could qualify for an RR formula annuity based on 120 months of service when he attained the required age or qualified under a disability provision. An insured status, as such, was not required because service before 1937 could be counted toward the 120 month requirement. Before 11-1966, it was necessary for the employee to have an insured status for survivor benefits in order to qualify his wife under age 65 for a spouse annuity. That requirement was lifted 11-1-66.

The employee must have been fully insured under the SS Act based on combined RR and SS earnings (see RCM [5.6.5](#)) at the later of age 62 or the ABD to qualify the family group for the age and service Retirement O/M Computation.

The employee must have been totally disabled and had a DIB Insured Status under the SS Act based on combined RR and SS earnings (see RCM [5.6.11](#)) to qualify the family group for the Retirement DIB O/M.

The employee, spouse, or disabled child over age 19 must have had an HI Insured Status (see RCM [5.6.12](#)) in addition to the requirements in RCM [3.2](#) to qualify for HI coverage.

2. Death Cases Under the 1937 RRA- An insured status was required for payment of all survivor benefits, except the residual lump sum. The survivors of a completely insured employee can qualify for all types of survivor benefits. (See RCM [5.6.4](#)). The survivors of a partially insured employee can qualify for the LSDP, widow's current and child(ren)'s insurance annuities only (see [Appendix C](#)).

The aged or disabled widow(er) or disabled child over age 19 must have had an HI Insured Status (see [RCM 5.6.12](#)) in addition to the requirements in [RCM 3.2](#) to qualify for HI coverage at the RRB.

B. 1974 Railroad Retirement Act

1. Life Cases Under 1974 RRA - The employee must be fully insured under the SS Act rules based on combined RR and SS earnings family group for the age and service Retirement O/M Computation.

The employee must be totally disabled and have a DIB Insured Status under the SS Act rules based on combined RR and SS earnings (see RCM [5.6.11](#)) to qualify group for the Retirement DIB O/M.

Employees must have an SSA *Fully Insured Status* based on combined SSA wages and railroad earnings to qualify themselves or their spouses for a Tier 1 component.

The Quarter of Coverage (QC) requirement for *Fully Insured Status* for employees born after 1928 is 40 QCs. Therefore, if employees have at least 120 months of railroad service, they are assumed to have at least 40 quarters of coverage.

If employees have less than 120 months of railroad service, but at least 60 months of railroad service after 1995, their SSA wages must provide the additional quarters of coverage needed for an SSA *Fully Insured Status* to qualify themselves or their spouses for the Tier 1 component.

An insured status is not required for payment of the employee or spouse RR formula Tier II or the Supplemental Annuity.

The employee or spouse must be permanently insured under the RR Act to qualify for payment of an RR Act Vested Dual Benefit on his/her own wage record (see RCM [5.6.7](#) and [5.6.8](#)).

The employee or spouse must have a work deduction insured status before RRA retirement work deductions can be applied.

The employee or spouse or disabled child over age 19 must have an HI Insured Status (see RCM [5.6.12](#)) in addition to the requirements in RCM [3.2](#) to qualify for HI coverage.

2. Death Cases Under 1974 RRA - An insured status based on quarters of coverage is not required for payment of survivor Tier II benefits.

Employees must have an SSA *Fully Insured Status* based on combined SSA wages and railroad earnings to qualify their survivors for a Tier 1 component.

The Quarter of Coverage (QC) requirement for *Fully Insured Status* for employees born after 1928 is 40 QCs. Therefore, if employees have at least 120 months of railroad service, they are assumed to have at least 40 quarters of coverage.

If employees have less than 120 months of railroad service, but at least 60 months of railroad service after 1995, their SSA wages must provide the additional quarters of coverage needed for an SSA *Fully Insured Status* to qualify their survivors for the Tier 1 component.

The employees must also have a current connection with the railroad industry at the time of death in order to pay survivor benefits under the RRA.

The widow or dependent widower must be permanently insured to qualify for payment of an RRA Vested Dual Benefit as explained in RCM [5.6.9](#).

A work deduction insured status is not required in survivor cases. Work deductions are applied to the benefits of any survivor beneficiary (other than a disabled widow(er) under age 60 or a disabled child), who earns over the annual exempt amount set for his (her) age.

The aged or disabled widow(er) must have an HI Insured Status (see RCM [5.6.12](#)) in addition to the requirements in RCM [3.2](#) to qualify for HI coverage.

5.6.3 When an Insured Status as Required for Payment of SS Benefits

The determination of insured status for the payment of social security benefits is the responsibility of the Social Security Administration. The SS Act requirements are listed below for information only.

- A. Living Wage Earner Under the SS Act - The wage earner must be fully insured under the SS Act to qualify for a retirement insurance benefit (RIB). The wage earner must be totally disabled and have a disability insured status under the SS Act to qualify for a disability insurance benefit (DIB). In life cases, SSA generally

bases this determination on wages or SEI QCs only. RR compensation is used only if the wage earner has less than 120 months RR service.

- B. Auxiliary Beneficiaries Under the SS Act - If the wage earner is fully insured for an RIB, his (her) spouse and/or child(ren) are insured for auxiliary benefits.

NOTE: For payment of a husband's benefit before 2-1968, the female wage earner must have been fully AND currently insured. Also, before 2-1968, currently insured status was one of the requirements for payment of a child's benefit based on his (her) mother's earnings record.

Spouse benefits to non-dependent male spouses of a fully insured female employee RIB beneficiary are payable 3-1-77 or later.

- C. Survivors Under the SS Act - The wage earner must be fully insured for payment of widow(er)'s, parents of child(ren)'s benefits. After 9-1965, the wage earner who was transitionally insured could qualify his widow for survivor benefits. A currently insured status is used as an alternative to fully insured status for payment of a child's benefit, mother's benefit, father's benefit or the LSDP. In death cases, if SSA has jurisdiction of survivor benefits, the insured status is based on the combined wage QCs and RR compensation QC's.

NOTE: Prior to 2-1968, a female employee was required to be both full and currently insured for all survivor benefits. See section 450(c)(5) or (6) of the SSCM for exceptions.

When the female wage earner who died after 3-31-38 and before 9-1-50 had at least 6 QC's and was currently insured, her dependent widower could have qualified for survivor benefits beginning no earlier than 10-1-60.

Survivor benefits to a non-dependent widower with a child in his care of a fully or currently insured female employee are payable no earlier than 3-1-75.

Survivor benefits to a non-dependent widower (without a child or the W/E in his care) of a fully insured female employee are payable no earlier than 3-1-77.

5.6.4 Completely Insured Status under the RRA

The employee is completely insured for survivor benefits if, at death, (s)he meets all the following requirements:

- A. Years of Railroad Service. - The employee must have completed:
- 10 years (120 months) of creditable RR service, or
 - 60-119 service months, provided that at least 60 service months are later than 1995.

- NOTE: Under this provision, the tier 1 portion of a survivor annuity is payable only if the employee had a Social Security insured status based on combined RR and SS earnings. SS insured status is covered in RCM [5.6.5](#) and [5.6.6](#).

Creditable military service may be added to meet the service requirement.

1. 1937 RRA - The employee may be deemed to have met the 10 year service requirement for payment of the Retirement O/M or survivor benefits if:
 - The employee was at any time a pensioner on the rolls (H prefix in RRB claim number); or,
 - The employee had at least 114 months of service and was awarded an annuity which began to accrue to him before 1948 (before 1948, 114 months of service was counted as 10 years); or
 - A survivor insurance annuity was awarded before 11-1-51, based on less than ten years of service. The 10-year requirement is deemed to have been met for the purpose of continuing the annuity. Later claims by other members of the family group are considered part of a general family claim which was awarded before 11-1-51, provided a member of the family group was entitled on 10-30-51, the enactment date of the 1951 amendments, and a member of the family group (not necessarily the same member), was continuously entitled after 10-30-51 and at least through the effective month of the new annuity. A child who was on the rolls on 10-30-51 may be re entitled to a CIA as a disabled child or a student after 8-31-54 without regard to the continuing entitlement of other members of the family group unless some member of the family is receiving benefits as SSA based on the deceased employee's earnings record. In that case, SSA will retain jurisdiction over payment of all survivor benefits including those that would otherwise accrue to a child who was in pay status on the RR rolls before the enactment date of the 1951 RRA amendments.
2. 1974 Railroad Retirement Act - The deeming provision of the 1937 RRA was not carried over to the 1974 RRA. This oversight was corrected by the 1981 RR Amendments. Effective October 1, 1981, the employee may be deemed to have met the 10-year service requirement, as well as the current connection requirement, if:
 - The employee was at any time a pensioner on the rolls (E prefix in RRB claim number); or,
 - The employee had at least 114 months of service and was awarded an annuity which began to accrue to him before 1948 (before 1948,

114-119 months of service were counted as 10 years). (Prior to the 1981 RR amendments, these cases were transferred to SSA.)

Send to P&S any case in which the EE did not have 120 months service, but a survivor insurance annuity was awarded before 11-1-51 and a member of the family group is on the rolls continuously from 10-30-51.

B. Current Connection - A current connection with the railroad industry is a requirement for a completely insured status (for survivor benefits) both under the 1937 RR Act and the 1974 Act (see [FOM1 225](#)).

C. Social Security Formula Insured Status

1. 1937 Railroad Retirement Act - The employee must have sufficient quarters of coverage (QCs) based on wages and compensation after 1936 to qualify for a fully or transitionally insured status (RIB) at SSA to qualify his (her) survivors for survivor benefits.

The employee is deemed to meet the SS Act insured status requirements if:

- A retirement annuity began to accrue to him before 1948, based on at least 114 months of service (before 1948, 114 months of service was counted as 10 years); or
- He was at any time a pensioner on the rolls of the Board (H prefix in RRB claim number).

(An employee who gave up his pension to change over to an annuity retains the completely insured status he had as a pensioner even though he might not be insured either on the basis of the annuity he chose to receive or a QCs.)

For cases in which the employee attained age 72 before 1959 or the employee is survived by a widow who attained age 72 before 1959, a Transitionally Insured Status may apply.

A Partially Insured Status as explained in [Appendix C](#) provided limited survivor benefits.

EXCEPTION: Wage QCs could not be earned after age 65 by an employee who attained age 65 before 1939. In these cases no calculation can be made under the SS Act rules (for survivor O/M benefits) if there were no earnings after 1936 and before the quarter in which age 65 was attained. Compensation earned during the same period could not produce QCs creditable by SSA. Compensation earned during that period could only produce QCs creditable by RRB for transitional insured status to pay benefits under the 1937 RRA RR formula.

2. 1974 Railroad Retirement Act - An insured status based on quarters of coverage is not required for survivor benefits if the filing date, original beginning date, or date of death is after 12-31-74.

5.6.5 Fully Insured Status under the Social Security Act

- A. One-For-Four-Rule - The wage earner is fully insured if (s)he has a minimum of 6 QCs and has at least 1 QC (whenever acquired) for each elapsed year after 1950 or after the year (s) he attained age 21, if later, up to the earlier of the year of attainment of retirement age, the year of disability onset, or the year of death.

NOTE: Retirement age under the Social Security Act is age 62 for women. The 1972 Social Security Act amendments changed retirement age for men from age 65 to age 62 beginning January 1, 1973. For men who attain age 62 in 1975 or later (DOB after 1-1-13), the number of elapsed years is determined up to the year of attainment of age 62 (or, if earlier, the year of death) rather than age 65. For men who attain age 62 in 1971 or earlier (DOB before 1-2-11), retirement is at age 65. Men who attain age 62 in 1973 or 1974 will be deemed to have attained retirement age in 1975.

- B. Effect of Period of Disability - Do not count as an elapsed year, any year that is partly or wholly within a period of disability. Only the first and last quarters of a period of disability can be QCs. The general effect establishing a period of disability is to reduce the number of QCs which would otherwise be required for a fully insured status. However, if excluding the period of disability results in a decrease or denial of benefits (e.g. where there are potential QCs in such period which cannot be counted). The period of disability must be disregarded (for both insured status and PIA determinations).

- C. Applicability of Rule - The one-for-four insured status rule first applied to:

- Monthly benefits payable 8-1961 or later based on applications filed in or after 3-1961; or
- Applications for a DF filed in or after 3-1961; or,
- The LSDP payable because of an employee's death in or after 8-1961.

Benefits were first payable under one-for-four rule no earlier than 8-1961. The rule continues to apply. For fully insured status rules before 8-1961, see [Appendix D](#).

- D. Deemed Fully Insured - WWII Veterans - Under certain conditions a WWII veteran who died before July 27, 1954, was deemed to have died a fully insured person if (s)he did not otherwise have a fully insured status. (See SSCM 1862ff for a complete description of the deemed insured status requirements and procedures.)

E. Deemed Fully Insured - Non-Profit Employer - Under the 1983 SS Act Amendments, a person who is an employee of a non-profit (non-covered) organization may qualify for a social security benefit with fewer quarters of coverage than are ordinarily required if:

- The person is age 55 or older on 1-1-84; and,
- The employee did not have a waiver certification under section 312(k) of the Internal Revenue code of 1954 in effect on 1-1-84; and,

Only quarters of coverage earned 1-1-84 or later are considered. The deeming of fully insured status is used for all SSA title II purposes. The requirements are explained more fully in SSA's Manual RS 00301.106 - RS 00301.107.

5.6.6 Currently Insured Status under the Social Security Act

A. Test Period - The wage earner is currently insured under the SS Act if (s)he has a minimum of 6 QC's during any one of the following periods:

- The 13-quarter period ending with the quarter in which (s)he died; or
- The 13-quarter period ending with the quarter in which (s)he became entitled to an RIB; or
- The 13-quarter period ending with the quarter in which (s)he most recently became entitled to a DIB.

B. Effect of Period of Disability - In determining the 13-quarter period, only the first and last quarters of a period of disability can be QCs. However, if excluding a period of disability (freeze) would result in a decrease of denial of benefits because there are potential QCs in such period which could be counted, disregard the period of disability (for both insured status and PIA determinations). If the wage earner has acquire 6 QCs during the 13 quarter period preceding the onset of the disability and the established period of disability continued uninterrupted until either entitlement to a life benefit or death, the disability period preserves a currently insured status.

5.6.7 Employee Permanently Insured Status - (RRB Windfall Benefit)

The employee is permanently insured for RRB dual benefits (windfall amount) on December 31, 1974, on his or her own wage record or on the wage record of s spouse or deceased spouse if the employee is a female or a dependent male spouse/widower, if (s)he would be insured under the Social Security Act for an RIB (Fully Insured Status) or a DIB (DIB Insured Status) on the basis of wage, military service used as wages, or SEI quarters of coverage credited through the earlier of December 31, 1974 or December 31, of the vesting year. When determining the employee's vested status for

employee's on the rolls after 12-31-74 the employee's RR service record must fulfill the requirements indicated in RCM [1.1.32](#).

An annuitant on the rolls as of 12-31-74 who is either transitionally insured under the SS Act or, if the annuitant is a female employee, entitled to a wife's transitional benefit under the SS Act, is also permanently insured for the windfall benefit.

An employee on the rolls receiving an SS Act parent's benefit on 12-31-74 is permanently insured for a windfall benefit.

EXAMPLE: The employee (DOB 7-10-06) files for a 2a(i) annuity effective 7-1-71. He has 31 years RR service but only 4 wage QCs as of 7-1-71. Beginning 1-1-72, he starts a part-time job and earns 12 additional wage QCs through 12-31-74. Since the total wage QCs is less than the 20 wage QC's required for a fully insured status on wages only, the employee is not permanently insured under the 1974 RRA, even if he continues the part-time employment after 1-1-75.

5.6.8 Spouse Permanently Insured Status - (RRB Windfall Benefit)

The female or male spouse is permanently insured for RRB dual benefits (windfall amount) on his/her own record on December 31, 1974, if (s)he would be insured under the Social Security Act for an RIB (fully insured) or DIB (DIB insured status) on the basis of SS Act wage, military service used as wage, or SEI quarters of coverage on his or her own wage record credited through the earlier of December 31, 1974 or December 31, of the vesting year. When determining the spouse vested status the employee annuitant's RR service record must fulfill the requirements indicated in RCM [1.3.92](#).

A female spouse or dependent male spouse on the rolls as of 12-31-74 who is transitionally insured under the SS Act, or if female, is entitled to a transitional wife's benefit under the SS Act is also permanently insured for the windfall benefit. (EXAMPLE: The employee's vesting year is 1974. The spouse (DOB 7-15-31) has 40 wage QCs as of 12-31-74 on her own wage record. She has a permanently insured status under the RRA even though her windfall benefit will not be payable until she qualifies for a spouse annuity and meets the other requirements for an SS Act RIB or DIB. Actual filing of an application at SSA is not required.

If the employee is permanently insured for RRB dual benefits (windfall amount) and meets the requirements in RCM [1.1](#), a female or male spouse may be entitled to at least one-half of the employee's windfall amount if (s)he meets the requirements in RCM [1.3](#).

5.6.9 Widow(er)'s Permanently Insured Status - (RRB Windfall Benefit)

The widow (WCIA or WIA) or dependent widower is permanently insured for RRB dual benefits (windfall amount) on his/her own wage record on December 31, 1974, if (s)he would be fully insured under the Social Security Act for an RIB (fully insured status) or DIB (DIB insured status) on the basis of the SS Act quarters of coverage on his or her

wage record credited to years before 1975 and the employee had at least 10 years of RR service before 1-1-75. (See RCM [2.1.60](#) ff.)

Note: Non-dependent widowers are not entitled to a windfall benefit.

5.6.10 Work Deduction Insured Status (RR Formula Retirement Annuities Only)

The employee has a work deduction insured status as of the quarter in which (s)he becomes fully insured under the Social Security Act based on the employee's railroad compensation after 1974 and social security earnings after 1936. (See RCM [5.7](#)).

A spouse has a work deduction insured status if (s)he is married to an annuitant who has or acquires a work deduction insured status or is (s)he is entitled to a WF amount based on the spouse's own or the employee's earnings record.

5.6.11 Disability Insured Status

Disability insured status is determined by a disability examiner in the disability rating section at RRB or SSA. The disability onset date is also determined by these sections. If a disability insured status established as SSA conflicts with a disability insured status established at RRB refer to RCM [1.2](#).

A. Use of Disability Insured Status - A disability insured status is required to be eligible for either 1. or 2., below:

1. A Period of Disability - Disability Freeze - A disability freeze may be established by SSA and the Board separately or jointly (see RCM [1.2](#), Joint Freeze Decisions). Both SS earnings and RR compensation are used in this determination. The disability freeze protects against the loss of or reduction in the amount of disability, age and service or survivor benefits by providing that the period during which the wage earner is disabled and unlikely to have substantial earnings will not be counted against him in determining insured status or the amount of a PIA.

A disability freeze is used by SSA and/or the RRB to increase a PIA (see RCM [8.11.15](#)) and to preserve a disability insured status until the wage earner qualifies for a DIB Insured Status.

However, where use of a freeze period would result in a denial or loss of benefits, the disability freeze period will not be used if entitlement exists without it. Similarly, if there are high average earnings within a period of disability, the disability period will be disregarded in computing the PIA. It should be noted, however, that if the period of disability is disregarded for one purpose (e.g., insured status) it must be disregarded for all purposes (e.g., computations).

A disability freeze may begin retroactively with the first day the wage earner has both a disability insured status and has been rate disabled within the meaning of the SS Act (see RCM [1.2](#)).

EXCEPTION: In order to establish entitlement to a disability freeze (period of disability) which has ended, the application must be filed no later than 12 months following the month the individual attains age 65, or 14 months following the month the disability ceased. The 1967 Social Security Act amendments extended the time limit for filing for a period of disability to 36 months after the month of cessation of disability in cases where the claimant's failure to file a timely application was due to being physically or mentally incapable of filing an application (see SSCM 6014.1).

See RCM [1.2](#) for an explanation of the adjudication of a disability freeze.

Section 3(a)(2) of the 1974 Railroad Retirement Act deems a disability annuitant to be entitled to a disability freeze, for the purpose of computing a PIA for the Tier 1 benefit, on the ABD (unless an actual DF onset date is earlier, in which case the actual DF is used). A deemed DF will not qualify the employee for the Retirement O/M computation, a windfall benefit based on disability, or HI coverage based on disability.

2. A DIB Insured Status

- a. Definition of Terms - A DIB insured status may be established based on Social Security earnings only by SSA to pay monthly cash DIB benefits or for entitlement to Health Insurance Benefits before age 65 based on disability (see RCM [5.6.12](#)). RRB may establish a DIB insured status based on SS earnings only to pay a windfall benefit based on disability (see RCM [5.6.7](#) - [5.6.9](#)).

Under the Railroad Retirement Act overall minimum guaranty provision and rules for administering HI benefits, the employee annuitant's railroad service after 1956 is treated as employment covered under the Social Security Act when determining a DIB Insured Status under SSA rules for the Retirement DIB O/M computation and for entitlement to Health Insurance Benefits before age 65 based on disability (see RCM [3.2](#)). This determination is separate from the determination of DIB Insured Status based on SS earnings only that can entitle the wage earner to SS Act monthly cash DIB benefits or an RRA windfall benefit. In these cases, SSA establishes a disability freeze only (see SSCM 6004 and SSCM 6067) because they cannot use the RR compensation to pay a life benefit. They will consider the employee to be a "Disabled Qualified Railroad Retirement Beneficiary" for HI purposes.

Section 7(d) (3) or the 1974 Railroad Retirement Act provides special HI entitlement without DIB Insured Status on the disability onset date to disability annuitants as explained in RCM [5.6.12C](#). This RR Act deemed Medicare Provision does not establish an insured status for payment of the Retirement DIB O/M and will not affect the computation of any PIA.

b. Requirements - A DIB Insured Status at RRB or SSA is established when the wage earner:

- Has filed application for benefits; and,
- Has not attained age 65; and
- Meets the Social Security Act definition of disability as explained in RCM [1.2](#); and,
- Has served a waiting period or is exempt from a waiting period (see section C).

If an annuitant is not vested as of 12-31-74 because of insufficient quarters of coverage for an age and service benefit at SSA, a disability insured status as of 12-31-74 based on wages only may be used to pay a windfall based on disability. A disability freeze based on wages only established on or before 12-31-74 will preserve the DIB insured status of the wage earner who is continuously disabled up to the waiting period for the DIB benefit.

A person will always have a disability freeze if they have a DIB insured status; however, it is possible to have a DF and not be entitled to a DIB benefit.

EXAMPLE 1: A wage earner (DOB 8-5-29) became disabled on 12-15-77. As of that date, he was fully insured and had 20 QCs in the last quarter in 1977. (RR compensation is not involved in this case.)

Although he remained continuously disabled and did not work after 12-1977, he did not file for a DIB at SSA until 7-10-79. The application for a DIB is also an application to establish a period of disability (disability freeze) beginning 12-15-77. The first month of the waiting period is 2-1978 (the 17th month before the month of filing). The disability freeze protects the disability insured status until 2-1978, the first month of the waiting period. The DIB insured status is effective 7-1978, the first month after the waiting period.

The wage earner is entitled to HI based on disability 7-1980.

EXAMPLE 2: An RR employee (DOB 9-17-27) became unable to engage in any substantial gainful employment on 2-19-76. As of that date, he was fully insured and had 25 QCs based on RR compensation and 10 QCs based on SS earnings in the 40 quarter period ending with the first quarter of 1976. He files for an RRA disability annuity on 4-10-76.

Since the employee is not insured without the RR compensation, only a disability freeze effective 2-19-76 is established at SSA (Joint Freeze) after the duration requirement is met (see section B).

A disability freeze (Joint Freeze) effective 2-1976 is established at RRB. The waiting period begins 3-1-76 and the DIB Insured Status based on combined SS earnings and RR compensation is effective 8-1-76. The employee is entitled to HI based on disability effective 8-1-78.

EXAMPLE 3: An RR employee (DOB 11-15-32) became occupationally disabled on 2-7-76. He filed for a 2a(1)(IV) annuity under the RR Act on 4-7-76 with an ABD of 2-7-76. The deemed DF on the ABD is established only for the computation of the PIA's. It cannot be used to establish a DIB Insured Status for the Retirement DIB O/M computation or early HI coverage.

The employee's condition worsens and he is rated unable to engage in any substantial gainful employment effective 5-17-79. He meets the fully insured status and 20/40 QC's requirement on this date. The actual DF established at RRB and SSA is effective 5-17-79 (after the duration requirement as explained in section B).

The first month of the waiting period is 6-1979 and the DIB Insured Status at RRB based on combined SS earnings and RR compensation is effective 11-1979. The employee is entitled to HI based on disability 11-1981.

NOTE: If the employee had not met the 20/40 QC requirement at disability onset, RCM [5.6.12C](#) might have applies.

B. Duration Requirement For Freeze - Under Social Security Act rules, the wage earner must have been under a continuous period of disability for five full calendar months in order for a disability freeze to be established. (Prior to January, 1973 the duration requirement was six full calendar months.) For purposes of these time requirements, a full calendar month includes:

- (1) A month where the beginning date of the freeze period is the first day of that month; and,

- (2) A month where the cessation date of the disability is the last day of that month. The month of death is not a full calendar month for this purpose if death occurs on other than the last day of the month.

Once the duration requirement is met the disability freeze is established from the disability onset date. It continues up to the earlier of the actual or assumed attainment of age 65, termination of disability, or death.

The only situation in which the duration requirement need not be met is where the wage earner qualifies without a "waiting period" as explained in section C.

NOTE: This requirement should not be confused with the current definition of disability in RCM [1.2](#) under which the wage earner's disability must have lasted or be expected to last for at least 12 months.

- C. The Waiting Period - Under Social Security Act rules, before entitlement to a DIB at SSA, a DIB Windfall benefit at the RRB or a Retirement DIB O/M annuity can begin, the calendar must have served a "waiting period" consisting of five full calendar months throughout which (s)he is under disability. (Prior to January, 1973, the "waiting period" was six full calendar months. For waiting periods prior to November, 1960, see the SSCM section 6056.)

EXCEPTION: If (s)he previously had a freeze or DIB which ended within five years (60 months) before the month his current disability began, no waiting period is required. This 60 month period begins with the month in which the prior freeze ceased or DIB terminated, and ends with the month before the first month throughout all of which the wage earner is under a disability.

The waiting period begins in the first month, no earlier than 17 months prior to the month of filing (count backward from filing date) in which:

1. The wage earner meets the Social Security Act definition of disability (see RCM [1.2](#)) and has been under this disability for the entire month (i.e., the date of onset is on or before the first day of the month); and,
2. The wage earner had a disability insured status as explained in Section D. An individual who has a disability insured status on the disability onset and remains continuously disabled through the first month of the waiting period retains this disability insured status (even if the waiting period begins in a quarter after onset as explained in Example 1 of section A).

A statutorily blind W/E (see RCM 1.2) who is in disability freeze status but cannot become entitled to a monthly disability benefit (i.e., (s)he is under age 55 and able to engage in AGA or (s)he is age 55 or over and able to engage in comparable SGA) and who later becomes unable to engage in such SGA, and is therefore entitled to a DIB under SSA rules, must serve a waiting period before DIB (or RR Act DIB O/M or DIB windfall) payments can begin. However, months

after age 55 in which (s)he was engaging in "non-comparable" SGA can be counted as months in the waiting period, if they are after disability onset.

D. Basis Disability Insured Requirements - Combined wage QCs and RR compensation QCs are used to determine disability insured status for RRA benefits other than the WF. Only wage QCs are used to determine a disability insured status for SS Act monthly cash disability insurance benefits and an RRA windfall benefit based on disability. The basic disability insured status QC requirements are as follows (see Section G for statutory blindness cases):

1. 20/40 Insured Status - A worker has a 20/40 disability insured status 9-1958 or later if (s)he has been rated disabled under the SS Act and in the quarter of disability onset or a following quarter while (s)he is continuously disabled. (s)he:
 - Has 20/40 QCs - This means the worker has at least 20 QCs in a period of 40 consecutive calendar quarters ending with the quarter. (See sections E-H below, for applicable alternatives if 20/40 is not met); and
 - Is fully Insured - Fully insured status is determined as if the worker attained SS Act retirement age (see RCM [5.6.5](#)) in that quarter

NOTE: A worker who meets 20/40 in a quarter prior to 1972 has a fully insured status in that quarter, since a worker who attains retirement age prior to 1972 needs no more than 20 QC's to be fully insured.

2. Effect of Previously Terminate Freeze Period or DIB - In some cases, the worker's freeze must be terminated because of cessation of disability, and (s)he file for a subsequent freeze period or DIB on the basis that (s)he is again disabled. In determining whether the worker has the 20/40 for a subsequent disability insured status, do not count as a QC or as a calendar quarter any quarter, part or all of which is in a previous period of disability except in initial or final quarter in that period, if it is a QC.

If the prior period of disability began before age 31, refer to section H.

E. Alternate Disability Insured Status for Disability Before Age 31 - For applications filed in or after 7-1965 and before 1-1968, this provision applied only when the worker met the definition of statutory blindness. For applications filed 1-1968 or later, this provision applies to any disability before age 31. If the wage earner's period of disability terminates and (s)he becomes disabled again after 30, refer to section H.

1. Requirements - The worker has disability insured status if (s)he:

- Is under a disability which began before the quarter in which (s)he attained age 31; and
- Is fully insured (see RCM [5.6.5](#)); and
- Has earned QCs in at least one-half of the calendar quarters during the period beginning with the quarter after the quarter in which (s)he attained age 21 and ending with the quarter in which the period of disability began; or, if the period contains less than 12 calendar quarters, (s)he has earned at least 6 QCs in the 12-quarter period ending with the quarter in which the period of disability began. (The 60C rule will always apply if the disability begins in the quarter of age 24 attainment or before.)

Required quarter must be earned within the period after age 21, or in the 12-quarter period described above, if applicable. When the number of elapsed quarters in the period after age 21 is odd, drop the odd one in computing the number of required quarters.

If the wage earner attained age 21 before 1937 he must be fully insured and have earned QCs in half of the quarters in the period beginning after 12-31-36 and ending with the quarter in which the period of disability began. The 60C minimum requirement also applies in this case where the period contains less than 12 calendar quarters.

Each period ends with the quarter in which the period of disability began. When the period of disability cannot begin in the quarter of onset because the worker is not fully insured at that time, it begins with the first quarter in which the qualifying QC is earned.

EXAMPLE 1: The employee (DOB 5-13-48) became disabled 1-15-78 at age 29. In determining the number of QCs necessary for insured status, count the quarter in the period which begins with the quarter after the worker attains 21 and ends with the quarter in which he became disabled. Since he attained 21 in 5-1969 and became disabled on 1-15-78, the period contains 35 calendar quarters. Since this is an odd number, one quarter is subtracted. In this case, the period then has 34 quarters for the purpose of computing the QC requirement. The employee must have earned 17 QC (one half of 34) during the period. The QCs must actually have been earned during this period, i.e., QCs which he had earned before 7-1-69 cannot be counted toward DIB status.

EXAMPLE 2: Same facts as above except the employee became disabled 9-7-77. Count the quarters from 7-1-69 through 9-30-77. The period contains 33 quarters. Since this is an odd number, one quarter is subtracted. The employee must have earned 16 QCs (one half of 32) during the period.

2. Disability Entitlement Before 1968 - Establishing Earlier Date of Onset - A worker entitled to a disability insured status for months before 2-1968 by reason of meeting the 20/40 insured status requirement may have a period of disability established beginning at an earlier date if the requirements in section 1 above met. In such a case, any increase in benefits due to the revised period of disability would have been effective no earlier than 2-1968.

- F. Alternate Disability Insured Status for Worker's Under Disability Before 1956 - If the wage earner files an application in or after 9-1960 and, though under disability, does not have a disability freeze or disability insured status in any quarter before 9-1960, (s)he can meet an alternate disability insured test. Such a wage earner is deemed to have disability insured status in the first quarter in which the waiting period could begin, if there is a quarter in which all the following requirements are met:

1. Disability began in or before that quarter; and,
2. The worker had at least 20 QCs by the end of that quarter; and,
3. All quarters beginning with 3-1951 up to (but not including) that quarter are QCs and there are at least 6 such QC ; and,
4. If DIB entitlement is before 11-1960, the wage earner has attained age 50. (The 1956 amendments provided disability benefits effective 7-1957 to wage earners who had attained 50. The age restriction for DIB entitlement was removed by the 1960 amendments. Effective 11-1960, a wage earner of any age who met the other requirements for entitlement could receive monthly disability insurance benefits.)

This alternate insured status test does not apply for applications filed after 7-2-62 and before 12-1-64 unless the wage earner was alive 12-1-1964, and continuously disabled from the date of filing until 12-1-64 or, if earlier, until age 65. It is also not effective for disabilities beginning after 1955, as any wage earner disabled after 1955 and meeting the alternative test would be insured under the 20/40 rule.

- G. Disability Insured Status for Statutory Blindness - The insured status provision for statutory blindness is effective for benefits payable for months beginning 1-1973 based on applications filed in or after 10-1972, if notice of a final disability determination has not been sent to the claimant or a decision in a civil suit with respect to such final decision had not become final before 10-1972. Refer to RCM [1.2](#) for an explanation of statutory blindness.

For benefits payable 1-1973 or later, a statutorily blind worker no longer needs to meet a "20/40" or "disability before age 31" insured status test. In determining the number of QCs required for fully insured status, the individual must have at least

one quarter of coverage for each year elapsing after 1950 (or, if later, the year in which (s)he attained age 21) up to the year in which the qualifying QCs earned. (There is a minimum requirement of 6 QCs). Where the period of disability does not begin with the quarter of onset, because insured status is not at that point, it will begin the first quarter thereafter in which fully insured status exists provided the wage earner is disabled in that quarter. (Fully insured status is determined as if the wage earner attained SS Act retirement age in that quarter.) This provision applies regardless of the age at which the individual is disabled.

A statutorily blind wage earner who had a disability insured status before 1-1973 by reason of meeting the "20/40" or "disability before age 31" insured status requirement, in addition to having fully insured status, may have a period of disability established beginning at an earlier date, based on fully insured status only, if (s)he files an application in or after 10-1972. Any increase in benefits due to the revised period of disability can be effective no earlier than 1-1973.

EXAMPLE: The employee (DOB) 7-12-47) is statutorily blind from birth. He first secures employment through Vocational Rehabilitation in the third quarter of 1967 and has sporadic work attempts thereafter. His employment record is as follows:

1967 NNCC	1973 CNNN
1968 NNNN	1974 NNNN
1969 NNNN	1975 NCNN
1970 NNNN	1976 CNCN
1971 NNNN	1977 CCCC
1972 NNCCN	

Although the employee's disability onset is at birth and he acquires his sixth QC in the first quarter of 1976, the period of disability cannot begin at that point since he would require 7 QCs to be fully insured as of that quarter (i.e., there are 7 years elapsing between 1968, the year he attained age 21, and 1976, the year in which he has his qualifying QC for fully insured status). His period of disability would begin with the last quarter in 1976 (10-1-76), since this is the first point at which he is both fully insured and under a disability.

- H. Re-entitlement After Age 30 With a Prior Period of Disability that Began Before the Quarter of Attainment of Age 31 - For applications filed after 4-20-83, individuals can be considered for a period of disability if they had been entitled to a period of disability prior to age 31 which terminated, have a second disability onset after age 31, and cannot meet the 20/40 requirement at the time of the second onset.

This provision only applies if:

1. A prior period of disability was established beginning before age 31 based on the Special Insured status requirement; and,
2. At least half of the quarters beginning after age 21 and ending with the quarter in which disability recurred are quarters of coverage. (Do not count any quarters wholly or partially within a prior period of disability as part of the elapsed period except for the beginning and/or ending quarters if they are QCs); or,

When the number of elapsed quarters is less than 12, at least 6 QCs must have been earned in the 12 quarter period ending with the quarter of disability onset.

Required quarters must be earned within the period after age 21, or in the 12 quarter period described above, if applicable. When the number of elapsed quarters in the period after age 21 is odd, drop the odd one in computing the number of required quarters.

No benefits may be payable or recomputed under these provisions before 5-1983. Although benefits under this provision may not be initially paid until 5-1983, the first possible month of entitlement (considering the retroactivity of the application, the onset date and the waiting period) may be earlier. Since the policy/legal issue of HI/SMI entitlement during this deemed entitlement period is still under consideration, refer to P&S-RAC any claim in which the first possible month HI/SMI entitlement (under the conditions outline above) would be earlier than 5-1983.

If a claim will be denied only because the filing date is 4-20-83 or earlier, consider securing a new application to protect the employee's entitlement to a freeze.

EXAMPLE 1: The employee, DOB 4-16-50, started RR employment 4-1966 and became disabled 5-16-75, at age 25. Her earnings record shows the following work pattern:

4-1966 through 12-1969 - RR service all months

1970 NNNN	1973 CNNC
1971 NNCC	1974 NNCC
1972 CCCN	1975 NNNN

As there were 16 quarters elapsing after the quarter of attainment of age 21 (the second quarter of 1971) and up through her date of onset, she required 8 QCs to meet the Special Insured Status earnings test. As she had 8 QCs during that period, she was entitled to a period of disability beginning 5-16-75. Her period of disability ceased 10-1978 and terminated the last day of 12-1978; benefits terminated 1-1979.

She filed for 2(a)(1)(v) annuity in 6-1983, alleging a second disability onset of 11-2-82. SSA verified the dates of the prior period of disability, and the earnings record shows the following work pattern:

4-1966 through 12-1969 - RR service all months

1970 NNNC	1977 NCNC
1971 NNCC	1978 CCCC
1972 CCCN	1979 CCNN
1973 CNNC	1980 NNCN
1974 NNCC	1981 NNNC
1975 NNNN	1982 CCCN
1976 CNNC	1983 NNNN

There are 32 quarters elapsing after the quarter of age 21 up to and including the alleged onset date (11-2-82). (Excluded from this elapsed period is the second quarter of 1975 through the third quarter of 1978.) The last quarter of 1978 is a QC and is counted as part of the elapsed period.

She required 16 QCs and has 18 QCs during this elapsed period, and meets the Special Insured Status requirements for a second period of disability at onset.

EXAMPLE 2: The employee, DOB 7-16-40, became disabled 3-4-68, at age 28. His earnings record shows the following work pattern:

7-1956 through 12-1960 - RR service all months

1961 NNNC	1965 NNNN
1962 NCCN	1966 CCNN
1963 NNCC	1967 CNCC
1964 CCNC	1968 NNNN

As there are 26 quarters elapsing after the quarter of age 21 (the third quarter of 1961) and the disability onset, he required 13 QCs to meet the Special Insured Status earnings test. As he had 13 QCs during this period he was entitled to a period of disability. His period of disability ceased 10-4-79, and terminated the last day of 12-1979; benefits terminated 1-1980.

On 5-1-83, he filed for a 2(a)(1)(v) annuity, alleging he again became disabled 4-11-83. SSA verified the dates of the prior period of disability, and his ER reflects the following work history:

7-1956 through 12-1960 - RR service all months

1961 NNNC	1973 NNNN
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1962 NCCN	1974 NNNN
1963 NNCC	1975 NNNN
1964 CCNC	1976 NNNN
1965 NNNN	1977 NNNC
1966 CCNN	1978 NNNN
1967 CNCC	1979 NNNN
1968 NNNN	1980 CCCC
1969 NNNN	1981 NNNN
1970 NNCC	1982 NNCC
1971 NNNN	1983 NNNN
1972 NNNN	

There are 39 quarters elapsing after the quarter of attainment of age 21 up to and including the quarter of onset, excluding the prior period of disability (the first quarter of 1968 through the last quarter of 1979). Since this is an odd number, it is reduced by one to 38 quarters. The employee requires and has 19 QCs to be entitled to a second period of disability beginning 4-11-83. (In this same example, if he had an additional QC in any quarter not part of the prior period of disability and after the attainment of age 21, the provisions of the 1983 amendments would not apply since he would meet the 20/40 and fully insured status test).

5.6.12 Conditions for a Health Insurance Insured Status (Medicare)

This section explains the basic requirements for a Health Insurance Insured Status. Refer to [RCM 3.2](#) for an explanation of the entitlement and eligibility provisions of the Railroad Retirement Act and for definitions of "DQRRB" and "deemed QRRB."

- A. Regular Insured Status - Under the regular insured provision of the Social Security Act, an individual is entitled to hospital insurance coverage (HI) as follows:
1. HI Based on Age - The HI coverage is effective for months after 6-1966 in the first month in which (s)he:
 - (a) Has attained age 65; and,
 - (b) Is either entitled to a monthly benefit under the Social Security based on the wage record of a person who is (was) fully or currently insured or is a QRRB (see RCM [3.2.9](#)).
 2. HI Based on Disability - The HI coverage is effective for months after 6-1973 the first of the month after (s)he:
 - (a) Is either entitled to a monthly disability benefit under the Social Security Act or is a DQRRB (see RCM [3.2.10](#)).

1. The employee annuitant must
 - Satisfy SSA disability medical criteria; and,
 - Have an actual DIB insured status using combined RR compensation and SS earnings (see RCM [5.6.11](#)); and
 - Satisfy the waiting period requirement; and
2. A widow must
 - Be at least 52 years; and,
 - Satisfy SSA disability medical criteria; and,
 - Satisfy the waiting period requirement; and,
3. A child must
 - Be at least 20 years of age; and,
 - Satisfy the SSA medical criteria for a child's disability benefit; and,

- (b) Has been entitled to the disability benefit as SSA or could have been considered in the computation of an RR annuity under 100% DIB O/M or 110% DIB O/M provisions of the RR Act for at least 24 months. Prior to the 1980 Social Security Act Disability Amendments, the disability benefit entitlement must have been 24 consecutive months. Effective December 1, 1980, the 24 months no longer need to be consecutive. If a disability benefit terminates before the 24 months (e.g., due to SGA); re entitlement to the disability benefit is established within 60 months (84 months for widow(er)s and children); the combined disability benefit periods can be used to establish the required 24 months.

Note: RR annuitants under age 65 who are receiving 2(a)(I)(II), 2(a)(I)(III) or 2(a)(I)(IV) annuities under the RR formula and have an actual disability freeze can qualify for HI coverage based on disability. Their annuities are treated as disability annuities under SS Act rules, to determine HI only, effective the first full month after the "waiting period" (five full months after disability onset). The HI coverage is effective 24 months after this date (29 full months after disability onset).

If the individual dies in the month (s)he meets the above requirements for entitlement, (s)he is entitled to HI for that month.

This is true even if (s)he dies before the actual day of attainment in that month.

EXAMPLE: The employee, born 6-10-05 files for an annuity 4-6-70. He dies 6-2-70 in the month of attainment of age 65 but before the day he would have attained age 65. He is entitled to HI coverage for 6-1970, even though monthly benefits are not payable for that month.

B. Deemed Insured Provision Under the Social Security Act - If the beneficiary does not meet the requirements in section A, (s)he may be entitled to HI based on age under the "deemed insured" provision of the Social Security Act effective the first of the month after June, 1966 in which the following requirements are met:

1. Application - (S)he files application for deemed insured HI; and,
2. Not Regularly Insured - (S)he is not, or, upon filing application therefore, would not be entitled to an SS Act monthly RSI benefit based on the wage record of a person who is (was) fully or currently insured and is not a QRRB or DQRRB.
3. Age 65 - (S)he has attained age 65 (see section A for discussion of death in month of attainment); and,
4. QC Requirement - (S)he has, if (s)he attains age 65 after 1967, not less than 3 QC's based on combined RR compensation and SS earnings for each calendar year elapsing after 1966 and before the year (s)he attains age 65. No QC's are required for persons attaining age 65 before 1968. The QC requirement is as follows:

Year Attains Age 65	QC Requirement
Before 1968	None
1968	3
1969	6
1970	9
1971	12
1972	15
1973	18*
1974	21**

*Women attaining age 65 in 1973 will be fully insured with 19 QCs.

**Applies only to men since women will be fully insured with the number of QC's shown. Years after 1974 not shown as men will be fully insured in 1975 with 24 QCs.

5. U.S. Resident - (S)he is a resident of the U.S.; and,
6. Citizen or Lawfully Admitted Alien - (S)he is a U.S. citizen or an alien lawfully admitted for permanent residence who has resided in the U.S. continuously for the 5 year period immediately preceding the month all other requirements are met; and,
7. Not Coverage Under FEHBA - (S)he is not precluded from entitlement because (s)he is covered, or would have been covered currently had (s)he enrolled, under the Federal Employee's Health Benefits Act of 1959 (see SSCM 10110-10112); and,
8. Criminal Preclusion - (S)he is not precluded from entitlement because (s)he has been convicted of certain crimes against the U.S. (see SSCM 10116).

C. Additional HI Insured Provision Under the 1974 Railroad Retirement Act

Section 7(d)(3) of the 1974 Railroad Retirement Act provides special HI entitlement to 2a(1)(1V) or 2a(1)(V) annuitants who:

- Had met the 20/40 QC requirement based on combined RR compensation and SS earnings on the ABD (as explained in RCM [5.6.11](#)); and,
- Were not disabled within the meaning of the SS Act on the ABD but later became disabled as defined by the SS Act (see RCM [1.2](#)) and could not meet the 20/40 QC requirement at that disability onset.

This "deemed insured for Medicare only" provision will only provide HI coverage effective the first of the 29th full month after the onset of disability. It does not affect the computation of the PIAs or entitle the annuitant to the DIB O/M or a disability windfall.

5.6.15 Compensation Quarters of Coverage (QC) Defined

In general, a compensation quarter of coverage (QC) is a unit of service and earnings after 1936, in employment covered by the RRA and in creditable military service (when M/S earnings are used as compensation). Each quarter is basically a period of 3 calendar months beginning January 1, April 1, July 1, or October 1 and ending on March 31, June 30, September 30, or December 31. Since compensation is reported to the RRB on an annual basis, it is presumed to be paid in equal amounts in each of the months of service in the calendar year in which it is credited.

5.6.16 Use of Compensation QCs under the 1974 RRA

Compensation QC's are used along with wage QCs to determine the employee's fully insured status for the Retirement age and service O/M RCM [5.6.11](#)), for PIA

computations (see RCM [8.11.15](#)), for the Retirement DIB O/M computation (see RCM 8.3), or to determine the employee's Hi Insured Status (see RCM [5.6.12](#)).

Compensation QCs are never used to determine the employee's permanently insured status for vested dual benefit entitlement. However, if a spouse or widow(er) has less than 120 months of railroad service and this service is before 1975, SSA will use the compensation QCs as wages for a fully insured status or HI insured status and RRB would use the compensation in determining the spouse's permanently insured status.

Only the employee's compensation QCs earned 1-1-75 or later combined with wage QCs earned after 1936 are used to determine the employee's work deduction insured status. However, if the spouse has less than 120 months service, this service was before 1975, and this compensation was used to determine her vested dual benefit entitlement, the compensation is used to determine her work deduction insured status.

5.6.17 Determining the Number of Compensation QCs at RRB Prior to January 1, 1978

Prior to January 1, 1978, compensation QCs are based on the employee's total months of service in a calendar year after 1936 for employers covered by the RRA, and the total compensation paid for that service in the calendar year. If the employer service after the annuity ABD, additional compensation QCs can be credited for this service, (up to a maximum of 4 QCs per year), regardless of the effect that such employment has on the annuity.

- A. Regular RRB Method Prior to January 1, 1978 - Usually, the compensation QCs in a calendar year are determined in accordance with the following table (for exceptions see section B):

Total Compensation Paid in the Calendar Year					
Mos. of Service in a Calendar Year	\$00.00 to \$49.99	\$50.00 to \$99.99	\$100.00 to \$149.99	\$150.00 to \$199.99	\$200.00 or More
1 - 3	0	1	1	1	1
4 - 6	0	1	2	2	2
7 - 9	0	1	2	3	3
10 - 12	0	1	2	3	4

Earnings after the quarter in which the employee attained age 65 and before 1939 may be used as compensation QCs only for the purpose of producing a transitional insured status.

Earnings due to creditable military service can be used as compensation to establish compensation quarters of coverage as explained in RCM [Chapter 5.4](#).

- B. RRB Alternative Method prior to January 1, 1978 - The alternative method of determining QCs as described below, may be used for retirement O/M cases when the use of the table for determining compensation QCs does not produce sufficient QCs to establish either:
1. Fully insured status under the SS Act; or
 2. The qualifying QCs which would enable the WE to meet certain eligibility requirements under the SS Act, including eligibility for a recomputation to pay higher benefit amounts and/or the establishment of a period of disability ("disability freeze").

Prorate the compensation credited in each calendar year equally to each month in that year for which the employee is credited with service under the RRA, even though some months in the beginning or ending calendar years are before or after the period being tested. The monthly amounts thus obtained will be allocated to calendar quarters. Each calendar quarter in which the compensation totals \$50 or more will be a QC.

If fewer than 4 QCs are established in a calendar year and the employee has been credited with wages under the SS Act for a calendar quarter to which less than \$50 in compensation was allocated, combine the compensation allocated with the wages reported for that calendar quarter. If necessary, request a quarter breakdown of pre-1979 wages from SSA. If agricultural wages are reported, consider flexible assignment of QCs. A QC will be allowed for each such calendar quarter in which compensation and wages total \$50 or more.

The alternative method of determining QCs in life cases is applied to calendar years in reverse chronological order until the QCs established will be sufficient to meet eligibility requirements under the SS Act. In determining whether an employee meets the 6/13 test or the 20/40 test for establishing a period of disability ("disability freeze"), the alternative method is applied to the calendar year in which the disability began and to each preceding year back to and including the year in which the 40 quarter period begins (see RCM [5.6.11](#)).

EXAMPLE: An employee attains age 65 on 5-15-73. He requires 22 QCs for a fully insured status. By applying the regular table only 17 QCs can be established. The required QCs can be established by applying the alternative method of determining QCs. The following chart illustrates how the alternative method is applied:

C = Compensation

S = SS earnings (wages)

Year	Compensation	Wages	Months for which Earnings Reported				QC Method		
							Table	Alt	Diff
							JFM	AMJ	JAS
1970	\$5200	\$552	CCC	CCC	SSS	---	2	3	+1
1969	7200	40	CCC	CCC	CCC	--S	3	3	0
1968	1140	460	SSS	CCC	CCC	SSS	2	4	+2
1967	1140	360	---	SCC	CCS	SSS	2	3	+1
1966	1140	340	---	SCC	CCS	SSS	2	3	+1
1965	2975	275	CCC	CCC	CCS	---	3	3	0
1964	2103	465	CCC	CCC	CSS	SSS	3	4	+1
1963		None							
1962		None							
1961		None							

EXCEPTION: Under the 1937 RRA if the WE (employee) died after 3-31-38 and before 1-1-40 and had at least 6 QCs, his widow, child, mother or parent could have qualified under transitionally insured status for monthly benefits beginning no earlier than 10-1-60. The RRA alternative method may have been used to establish the required QCs. Wages after the quarter in which the WE (employee) attained age 65 and before 1939 could not be used to produce any of the required QC's at RRB . However, compensation earned during that period could produce QCs creditable by RRB for transitional insured status.

5.6.18 Determining Compensation QCs at RRB January 1, 1978 or Later

A compensation quarter of coverage after January 1978 for an O/M fully insured status, disability insured status, work deduction insured status or HI insured status is determined using a method similar to the SS Act wage quarter of coverage. A QC is based on yearly earnings and is not assigned to a specific calendar quarter in the year unless it is necessary to meet the requirements for an insured status. In such a case, the QC is assigned in the manner most advantageous to the claimant.

There is a maximum of 4 QCs for each calendar year. If fewer than 4 QCs are established based on compensation and the employee has been credited with wages, military service used as wages, or SEI for the year, the combined compensation and SS earnings are used to credit a QC (up to a maximum of 4 per calendar year).

For calendar years 1978 or later, the amount of earnings required for a worker to be credited with a QC is written into the Social Security Act and will be adjusted each year with the rise in average wage levels as summarized in the following linked chart:

[Determining QCs Based on Compensation, Wages, and/or Self-Employment Income January 1, 1978 or Later](#)

5.6.19 Wage Quarter of Coverage Defined

In general, a wage quarter of coverage (QC) is a period of 3 calendar months beginning January 1, April 1, July 1, or October 1, and ending on March 31, June 30, September 30, or December 31 in which the employee earns a specified amount of creditable non-railroad income under the Social Security Act.

Wage QCs are based on the employee's wages after 1936, military service credits used as wages (see RCM [5.4](#)) and self-employment income (SEI) for taxable years after 1950 through the quarter of death regardless of the individual's age.

EXCEPTION: Individuals who attained age 65 before 1939 are not credited with wages after attainment of age 65 and before 1939. If the W/E attained age 65 in the period in which the amounts were reported, SSA assumes such amounts were paid before age 65. RR compensation after 1936 is used as wages by SSA to provide QCs for an SS Act insured status only when the living RR employee does not have enough RR service for RRA retirement benefits (120 months) or when the deceased RR employee either does not have enough RR service (120 months) or does not have a current connection for RRA survivor benefits.

Refer to the Social Security POMS Manual for an explanation of wages based on services, such as the Domestic and Volunteer Service Act of 1973 (RS01901.906) or "Vow-of-Poverty" (RS01901.500).

5.6.20 Use of Wage QCs

Wage quarters of coverage are used to determine the individual's entitlement to the following:

- A. Determination at RRB Based on Combined Wages and Compensation - Combined SS earnings and compensation are used at RRB to determine the employee's fully insured status for the Retirement Age and Service O/M Computation (see RCM [5.6.5](#)); or Health Insurance insured status at age 65 (see

RCM [5.6.12](#)); or to determine the employee's disability insured status (see RCM [5.6.11](#)) applied to RR Act PIAs other than the PIAs used in the VDB computation, used for the Retirement DIB O/M computation and used for Health Insurance insured status based on disability.

- B. Determination at RRB Based on Wages Only - The employee, spouse or widow(er)'s wage QCs only are used at RRB to determine the individual's permanently insured status (see RCM [5.6.7-5.6.9](#)) or DIB insured status used in the VDB computation (see RCM [5.6.11](#)).

If the spouse or widow(er) has less than 120 months of railroad service and this service is before 1975, RRB would use his/her compensation QCs "as wages" (see RCM [5.6.26](#)) in determining the spouse or widow(er)'s permanently insured status.

- C. Sufficient Wage QCs to Qualify for Simultaneous Benefits at SSA - Wage QCs are used at SSA to determine the employee's fully insured status or currently insured status for an RIB at SSA or to determine the employee's DIB insured status for a DIB at SSA (see [RCM 5.6.5](#) and [RCM 5.6.11](#)).

Wage QCs on the individual's own wage record are used at SSA to determine the spouse or widow(er)'s fully insured status or currently insured status for an RIB or to determine the spouse or widow(er)'s DIB insured status for a DIB. If the spouse or widow(er) has less than 120 months of railroad service, SSA will use his/her compensation QCs "as wages" (see RCM [5.6.26](#)).

5.6.21 Determining the Number of Wage QCs Based on Non-Agricultural Wages Prior to January 1, 1978 (Normal Method)

Prior to 1978, wages (other than agricultural or SEI earnings) were reported to SSA on a quarterly basis (except for the year 1937 in which semi-annual reports were made). Under the "Normal Method", the employee must have earned at least \$50 in non-agricultural wages in the quarter to qualify it as a quarter of coverage. If the individual had more than one employer, it is immaterial that wages for each employer were less than \$50, provided that the total wages for the quarter were at least \$50. The QC is acquired as of the first day of that quarter, regardless of when in the quarter the \$50 was first earned or paid.

The simplified method of determining wage QCs for the 1937-1950 period is explained in RCM [5.6.22](#).

If the wage earner has SEI earnings, refer to RCM [5.6.23](#).

If the wage earner has agricultural wages after 1954 and prior to January 1, 1978, refer to RCM [5.6.24](#).

If the employee has maximum creditable earnings for the year, refer to RCM [5.6.25](#) for an explanation of possible "gift" QCs.

5.6.22 Simplified Method of Determining Wage Only QCs for 1937-1950 Period

NOTE: Before using the "simplified method" to determine wage quarters for the period 1937-1950, first check the EDM "Employee Service and Earnings Totals" screen to see if a previous QBD determination for that period has been made. For additional information, see RCM [9.9.17](#).

The "simplified method" was developed to facilitate EDP computation of QCs. Under this method, a WE is deemed to have one QC for each \$400 in total wages earned before 1951.

- A. Applicability and Use of Method - The simplified method is applicable for determining a fully-insured status under the SS Act or a work deduction insured status, or permanently insured status under the RRA and can be used only if:
1. There are at least 7 "elapsed years" (the years after 1950 or, if later, after the year of the attainment of age 21, up to the earlier of the year of attainment of retirement age under the SS Act (see RCM [5.6.5](#)); the year in which a disability freeze period begins; or the year of death but excluding any year wholly or partly within a period of disability); and,
 2. The WE is fully insured based on the number of QCs derived under this method plus the number of QC's credited in the normal way after 1950; and
 3. In life cases, when the retirement application was filed after 1-2-68; and
 4. In death cases, when the retirement application was filed before death and after 1-2-68, or no retirement application was filed by an employee who died after 1-2-68 ("D" case).

NOTE: The simplified method was also used for a completely insured status under the 1937 RRA.

If the WE is not insured under the simplified method, obtain a wage breakdown from SSA in order to determine QCs for the 1937-1950 period under the normal method as explained in RCM [5.6.21](#).

- B. Method - The total reported creditable pre-1951 wages, regardless of yearly maximum, are divided by \$400 to obtain the number of QCs for the period 1937-1950.

- C. Effective Date - The simplified method is effective for life applications filed after 1-2-68. In death cases, it is effective if the WE died after 1-2-68 without prior RIB entitlement.
- D. When Simplified Method Cannot Be Used - The "simplified method" cannot be used to determine QCs for:
1. 20/40 test in DIB or disability freeze cases (see RCM [5.6.11](#)); or,
 2. Currently insured status (see [5.6.6](#)); or,
 3. Transitional insured status ; or,
 4. Insured status for special age 72 Prouty benefits (see [Appendix B](#)); or,
 5. Entitlement to HIB under the SS Act deemed-insured provision (see RCM [5.6.12B](#)); or
 6. Entitlement to the vested dual benefit if the vesting year was before 1951.

5.6.23 Determining the Number of Wage QCs Based on Self-Employment Income (SEI) After 1950 and Before 1978

In general, prior to January 1, 1978, the wage earner must have had net earnings of at least \$400 in a taxable year to earn quarters of coverage based on self-employment income (SEI). If an individual has \$400 or more of SEI for a taxable year after 1950 and before 1978 and the limitations in RCM [5.6.29](#) do not apply, (s)he is credited with 4 quarters of coverage for the year. A quarter of coverage is acquired as of the first day of each quarter in which \$100 is earned in SEI (up to a maximum of 4 QCs in a year).

EXCEPTION: If the SEI taxable year does not coincide with the calendar year or if a short taxable year is involved, refer to SSCM 4227.

If the wage earner has SEI 1-1978 or later, refer to RCM [5.6.27](#).

5.6.24 Determining the Number of Wage QCs Based on Agricultural Wages after 1954 and Prior to January 1, 1978

Only cash remuneration can be used determining if the amount paid for agricultural service in a calendar year in wages. Cash remuneration does not include payment in kind. However, cash in lieu of such items as board and lodgings, clothing, transportation costs, etc., constitute wages.

- A. Cash-Pay 1955-1956 - The cash remuneration paid by an employer to an employee in the calendar years 1955 and 1956 for covered agricultural service does not constitute wages unless it amounts to \$100 or more. The \$100 or more 1955 by an employer for agricultural service, the entire amount would constitute

wages, even though some part of it was for non-covered agricultural service performed before 1955.

- B. Cash-Pay or 20-Day Test After 1956 - The cash remuneration paid by an employer in a calendar year after 1956 for covered agricultural service does not constitute wages unless:
1. The cash remuneration in the year amounts to \$150 or more; or
 2. The employee performs agricultural service for the employer on some part of a day on at least 20 days during the year for cash remuneration computed on a time basis. The amount of cash remuneration the employee receives for the service is immaterial in determining if the cash remuneration constitutes wages.

The \$150 cash-pay test is on a paid basis. This if an employee is paid \$150 or more in 1959 by an employer for agricultural service, the entire amount would constitute "wages" creditable to the year 1959 even though a part of it was compensation for agricultural service performed in 1958.

In determining whether an agricultural worker has met the 20-day test, only the days for which his cash remuneration is computed on a unit of time basis, e.g., by the hour, day, or week, can be counted. Cash remuneration for agricultural service at piece rate is excluded from wages unless the employee's total cash remuneration in a calendar year (including both piece rate pay and pay based on a unit of time) amounts to \$150 or more the employee meets the 20-day work test.

- C. Assignment of QCs for Years Beginning in 1955 and Prior to January 1, 1978 - If a person was paid wages for agricultural labor in a calendar year after 1954, the QCs are based on annual amounts of wages, subject to the exception in [RCM 5.6.29](#). The QCs are ordinarily assigned to specific calendar quarters which are not otherwise QCs in the following manner:
1. \$400 or more paid in a calendar year - all 4 quarters are QCs;
 2. \$300-399.99 paid in a calendar year - the last 3 quarters of the year are QCs;
 3. \$200-299.99 paid in a calendar year - the last 2 quarters of the year are QCs;
 4. \$100-199.99 paid in a calendar year - the last quarter of the year is a QC.

QCs for agricultural labor are acquired as of the first of the quarter to which they are assigned.

- D. Flexible Assignment of QCs Based on Wages for Agricultural Labor - When a pattern of assigning QCs other than working from the last quarter of the year to the first (as prescribed in A above) would either: (1.) give the WE an insured status, or an insured status at an earlier date; or, (2.) enable the WE to meet the QC requirement for a disability insured status,

The QCs may be assigned to any other quarters of the year which will give the required insured status. In this respect, agricultural wages are unique prior to 1-1-1978.

Similarly, the QCs can be assigned to different quarters of the year in other instances in which QCs are a qualifying factor; for example, to enable the employee to meet the eligibility requirements for certain types of computations and recomputations.

- E. Assignment of QCs Prior to 1955 - When it is determined that wages were paid for agricultural labor in 1951 through 1954, the QCs are creditable as regular wage QCs.

5.6.25 Crediting Gift QCs Prior to January 1, 1978

- A. Under 1960 SS Act Amendments - Prior to the 1977 Social Security Act Amendments, wages were reported to SSA on a quarterly basis (except for the year 1937 in which semi-annual reports were made). An individual who has earned the maximum creditable earnings in a year could be given 4 quarters of coverage in that year (subject to the limitations in RCM [5.6.29](#)) regardless of when the wages were earned or paid in the year, the quarters that would not otherwise be counted are "gift" QCs. This method of crediting QCs may be applied for years before 1951 effective with applications filed after 8-1960 for the types of insured status explained in RCM [5.6.12](#).

Unless a person was previously insured under the provisions of the SS Act in effect before 9-1960, no benefit based on the provisions contained in the 1960 amendments to the SS Act could be paid for a month before 9-1960. See the Social Security Claims Manual 4276 for entitlement before 9-1960.

- B. Yearly Earnings Maximums - The yearly earnings maximums used in determining whether gift QCs are applicable prior to 1-1978 are as follows:

Years	Maximum	Years	Maximum
1937-1950	3,000	1972	9,000
1951-1954	3,600	1973	10,800
1955-1958	4,200	1974	13,200

1959-1965	4,800	1975	14,100
1966-1967	6,600	1976	15,300
1968-1971	7,800	1977	16,500

- C. Under 1977 SS Act Amendment - Under the 1977 SS Act amendments, the earnings for 1978 and later years are reported annually and are proportioned according to the total months of service. Gift QCs are no longer necessary.

5.6.26 Determining the Number of Wages QCs Based on RR Compensation After 1936 and Before January 1, 1978

When the RR compensation after 1936 cannot be used under the RRA (e.g. no current connection in a survivor case) the RR compensation record is transferred to SSA. SSA credits quarters of coverage based on these earnings according to the chart indicate in RCM [5.6.17A](#). The total compensation QCs for the year is added to the total SS QCs for each year. If the total for any year exceeds four QCs, the total is reduced to four.

EXCEPTION: (1.) Only the first and last quarters of a period of disability can be QCs; and, (2.) In survivor cases, the total QCs for the year of death cannot exceed the number of calendar quarters through the quarter of death.

If the wage earner is not insured under this procedure, SSA credits the earnings in a method similar to the RRB alternative method (see SSCM 4191).

Compensation may also be used in determining the number of QCs in joint-freeze cases, as explained in [RCM 1.2](#). and the SSCM 6167-6167.7.

5.6.27 Determining the Number of Wage QCs Based on Wages and Self-Employment Earnings January 1, 1978 or Later

The 1977 Social Security Act Amendments revised the method of crediting wage quarters of coverage January 1, 1978 or later. After 1977, all wages (including agricultural and wages and M/S creditable as wages) and SEI are generally reported to SSA annually (see SSCM for exceptions). The wages and SEI are presumed to be paid in equal proportions for months in a calendar year in which they are credited. Compensation reported to the RRB may be combined with the SS earnings as explained in RCM [5.6.20](#). The amount of earnings required to establish a quarter of coverage based on wages or self-employment income will be adjusted each year as the average yearly earnings rise.

At least \$400 of net earnings from self-employment is still required before SEI can be credited. If the employee has \$400 of net SEI in the year, or has wages, determine the QCs as summarized in the following linked chart:

[Determining QCs Based on Compensation, Wages, and/or Self-Employment Income January 1, 1978 or Later](#)

5.6.28 Using Creditable Military Service to Establish QCs

As explained in RCM Chapter [5.4](#), creditable military service earnings may be used as either compensation or wages to establish additional QCs. The amount of creditable earnings for the applicable military service periods are indicated in RCM [5.3.10](#) and RCM [5.4.19](#).

Military service cannot be used as wages under the SS Act if the same period of service is being used as compensation by the RRB.

Military service used as wages may give the employee a fully insured status at SSA based on wages only, a disability freeze or a DIB insured status at SSA based on wages only, permanently insured status for the vested dual benefit at RRB, or work deduction insured status at the RRB.

Military service used as either wages or compensation may give the employee a fully insured status for the retirement age and service O/M, disability freeze or a DIB insured status at the RRB for the retirement DIB O/M or an HI insured status at the RRB.

Military service after 1-1975 used as compensation may give the employee a work deduction insured status at the RRB (see RCM [5.3.10](#)).

5.6.29 When a Calendar Quarter Cannot be a Quarter of Coverage

No calendar quarter can be counted as more than one quarter of coverage. Do not count as a QC:

1. Any calendar quarter after the quarter in which the WE died. (After 8-1960, wages paid to survivor(s) or the WE's estate in the quarter of death are considered to have been paid to the deceased WE and may therefore yield a QC. Before 9-1960, the quarter of death could not be counted unless the WE actually earned wages of at least \$50 in that quarter); or,
2. A calendar quarter any part of which was included in a period of disability (freeze), other than the first and last quarter of such period. Before 9-1960, only the first quarter of a period of disability (freeze) ending before 1951 can be a QC; or,
3. A quarter which has not yet commenced.

5.6.30 Obtaining Wage and Compensation Quarters of Coverage Data

The employee's wage QCs and compensation QCs are indicated on Form G-90 (see RCM 7.4 [Appendix A](#)). The pre-1951 QCs shown on Form G-90 are always based on the simplified method (see RCM [5.6.22](#)).

If a quarterly breakdown of pre-1978 earnings is needed, prepare Form G-37b - "Teletype Message to SSA-BDPA." Complete the entries on this form that apply to the information needed.

Appendices

Appendix B - Special Age 72 (Prouty) Benefits

The SS Act provides monthly payments for persons age 72 or over who cannot qualify for an insured status under either the regular or the transitional provisions. The claimant is entitled to payments under the special age 72 provision if:

(S)he has filed an application; and

(S)he is either a U.S. citizen who resides in the U.S.; or is an alien lawfully admitted to the U.S. for permanent residence, who has resided in the U.S. for the 5-year period preceding the month(s)he files application; and

(S)he attained age 72 before 1968; or

(S)he attained age 72 after 1967 and has at least 3 QCs (whenever acquired) for each calendar year elapsing after 1966 and before the year in which (s)he attained age 72. This requirement is the same for both men and women. The breakdown of the QC requirement is as follows:

Year Attains Age 72	QC Requirement
1968	3
1969	6
1970 (applies only to men)	9
1971 (applies only to men)	12

NOTE: In 1970 or later, the QC requirement applies only to men because a woman age 72 in 1970 would need only 9 QCs to be fully insured. Similarly, 1971 will be the last year the special provision will apply since men would require only 14 QCs in 1972 to be fully insured and would require 15 QCs under the special provision.

The amount of Prouty benefit payable is the same as the amount payable based on transitionally insured status.

Appendix C - Partially Insured Status under 1937 Railroad Retirement Act

An employee was partially insured under the 1937 Railroad Retirement Act at the time of attaining retirement age or at death if he has 120 months of creditable RR service, a current connection, and either of the following:

A minimum of 6 QCs counting from the beginning of the third calendar year before the year in which the employee retires or dies and ending with the quarter of his retirement or death; or

Sufficient QCs to be currently insured under the SS Act (see [RCM 5.6.6](#)) if his RR service after 1936 had been employment covered by the SS Act. (This applies under the same conditions as for a completely insured status.)

NOTE: If an employee had a partially insured status at the time a retirement annuity began to accrue, he does not lose this status in the interval between retirement and death, regardless of his employment status during that period.

The benefit amounts payable based on the partially insured status equal the benefits payable based on a completely insured status.

Appendix D - SS Act Insured Status before 8-1961

D1. Fully Insured Status After 9-1960 And Before 8-1961

- A. One-for-Three Rule - A person was fully insured if he had not less than 1 QC (whenever acquired) for each 3 calendar quarters elapsing after December 31, 1950, or if later, December 31 of the year in which he attained age 21, and up to but excluding the year in which he attained retirement age or died, whichever occurred first, and he had a total of at least 6 QCs. When the number of elapsed quarters was not a multiple of three, such number was reduced to the next lower multiple of three.
- B. Applicability of One-for-Three Insured Status Rule - The one-for-three insured status rule applied when:
- An application for monthly benefits was filed in or after 9-1960 and before 3-1961 (benefits based on such application could not be paid before 10-1960); or
 - An LSDP was payable based on the WE's (employee's) death after 9-1960 and before 8-1-61; or
 - An application was filed after 1-1960 and before 3-1961 for the establishment of a disability freeze period (currently termed a "period of disability").

D2. Fully Insured Status after 8-1950 and Before 10-1960

If the WE (employee) was alive on or after 9-1-50, he was fully insured if he had at least 6 QCs and not less than 1 QC (whenever acquired) for each 2 calendar quarters elapsing after 1950, or after the quarter in which he attained age 21, whichever was later, and up to but excluding the quarter in which he attained SS Act retirement age or died, whichever occurred first. If the total of elapsed quarters was an odd number, one was subtracted.

If the employee attained age 65 before 9-1-50 but was not fully insured before 9-1-50 as described in sec. D5, he could have been fully insured under the rule given above but not before 9-1-50.

D3. Fully Insured Status after 12-1954 - Special Rule

If the WE (employee) was alive on or after 1-1-55, and he did not meet the requirements in sec. D2 for a fully insured status, he was nevertheless fully insured if he had QCs in all but 4 of the calendar quarters elapsing after 1954 and before 7-1-57 (if he attained retirement age or died before that date) or, if later, the quarter of attainment of SS Act retirement age or death (whichever occurred first). There had to be 6 QCs after 1954, but they did not have to be continuous. The effect of this special rule no longer applied after 9-1960, since a person who had QCs for all but 4 quarters elapsing after 1954 and had attained retirement age or died after 9-1960 would have had 19 QCs, and would have been fully insured in accordance with the preceding section.

After 1954 and prior to 8-2-56, a person who was alive on or after 1-1-55 was fully insured if all the quarters elapsing after 1954 and before the quarter in which he attained SS Act retirement age or died, whichever occurred first, were QCs, provided he had a minimum of 6 consecutive QCs. This continuous quarter of coverage rule as well as the rule in section D2, above, was applicable to claims filed before 8-2-56 and to some claims in which benefits were payable for the retroactive period before 8-1956 although the application was filed after 8-1-56.

D4. Fully Insured Status for Deaths Before 1951 - Effective Date of Monthly Benefits After 9-1960

Under the SS Act as amended on 9-13-60, a person who died any time before 1951 with 6 QCs is fully insured. This provision replaced the old deemed insured status provision which applied to persons who died before 9-1-50 (see the next section). Its principle effect was to permit entitlement to benefits for divorced wives who were excluded under the old "deemed insured" rule in effect before 10-1-60.

This provision applied to applications for monthly benefits filed in or after 9-1960. Benefits based on it could begin no earlier than 10-1-60.

D5. Fully Insured Status Before 9-1-50

- A. Regular Rule - Before 9-1-50 a person was fully insured if he had at least 6 QCs and not less than 1 QC (whenever acquired) for each 2 calendar quarters elapsing after 1936 or after the quarter in which he attained age 21, whichever was later, up to but excluding the quarter in which he attained age 65 or died, whichever occurred first. If the total of elapsed quarters was an odd number, one was subtracted.
- B. Deemed Insured Status - A person who died after 1939 and before 1-1-50 without meeting the regular requirement for a fully insured status in A above, was deemed to have died fully insured if he had at least 6 QCs. Under the SS Act such person was deemed to be insured for determining entitlement to all types of survivor monthly benefits after 8-1954 except benefits for former divorced wife (see sec D4) and widower (see sec. D6).

(To be completely insured under the RRA, such person must have had 120 months of service and a current connection under the RR Act.)

D6. Female WE (Employee) Died After 3-31-38 and Before 9-1-50

When the female WE (employee) who died after 3-31-38 and before 9-1-50 had at least 6 QCs and was currently insured, her widower could have qualified for benefits beginning no earlier than 10-1-60.