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Applying for a Railroad Retirement Annuity

Railroad employees considering retirement should familiarize themselves with the Railroad Retirement Board's (RRB) annuity application process. Being prepared can prevent needless delays and ensure that railroad retirement annuity payments begin as soon as possible after retirement.

The following questions and answers describe the annuity application process for railroad employees and their spouses or survivors and provide information related to that process, including the documents applicants need when filing for an annuity.

1. How are railroad retirement annuity applications filed?

Applicants may file in person at any RRB field office or with a traveling RRB representative at a customer outreach program service location. They can also file by telephone and mail. Applicants filing by telephone receive the same information and instructions provided to those filing in person; forms requiring signatures and other documents are then handled by mail.

Persons can find the address of the RRB office serving their area by clicking on the **Field Office Locator** tab at **RRB.gov** or by calling the agency's toll-free number, 1-877-772-5772. RRB field offices currently offer **in-person service by appointment**. To schedule an appointment, call 1-877-772-5772.

2. Can an application be filed prior to a person's actual retirement date?

Yes. The RRB accepts annuity applications up to 3 months in advance of an annuity beginning date, which allows the agency to complete the processing of most new claims by a person's retirement date.

If an employee files a disability application, he or she can be in compensated service provided that the compensated service is **not** active service and terminates within 90 days from the filing date. In addition to active railroad service performed by an employee for an employer, compensated service may include pay for time lost, wage continuation payments, certain employee protection payments and any other payment for which the employee will receive additional creditable service. When an employee does file a disability application while in compensated service, it will be necessary to provide a specific ending date of the compensation.

To expedite the filing process, applicants should schedule a pre-retirement consultation with an RRB claims representative. During a consultation, which can be conducted in person or by telephone, claims representatives provide a variety of services. They confirm an applicant's eligibility, detail the documents required when filing for an annuity, explain annuitant rights and responsibilities, answer

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retirement-related questions, and compute annuity estimates. Online annuity estimates (employee and spouse only) are available for individuals who have a **myRRB** account at **RRB.gov**. Employees can create a myRRB account by visiting RRB.gov/myRRB and clicking on the button labeled **Sign in with login.gov**.

3. What documents are required to file an application?

- All applicants must furnish proof of their age.
- All applicants should be prepared to furnish the notice of any social security benefit award or other social security claim determination.
- All applicants must provide the banking information needed for enrollment in direct deposit.
- An employee may be required to submit information regarding any other Federal, State or local government pension for which he or she also qualifies, as well as certain other payments not covered by railroad retirement or social security, such as from a non-profit organization or from a foreign government or a foreign employer.
- An employee or survivor filing for a disability annuity is required to submit supporting medical information from his or her treating physician, as well as any reports or records from recent hospitalizations. He or she may also be asked to go for one or more specialized medical examinations given by a doctor named by the RRB. If an employee disability applicant is receiving workers' compensation or public disability benefits, notice of the amount and beginning date of such payments must be submitted.
- An employee will have to furnish proof of any military service claimed.
- A spouse, divorced spouse or widow(er) applying for a railroad retirement annuity must furnish proof of marriage to the employee. A divorced spouse must furnish proof of a final divorce from the employee, as well as proof that any subsequent marriages have terminated.
- A spouse, divorced spouse or survivor also qualified to receive a pension from a Federal, State or local government must submit information regarding that pension.

A booklet, "Furnishing Evidence to Support Your Claim" (Form RB-3), giving detailed information as to the types of proofs that are required when filing for an annuity, as well as sources from which these documents can be obtained, is available at RRB.gov at www.rrb.gov/Benefits/RB-3.

4. Can proofs be filed in advance of retirement?

Yes. Railroad employees are encouraged to file proofs of their correct birthdate and military service well in advance of retirement to expedite the annuity application process and avoid delays resulting from inadequate proofs. If employees do not have an official record of their birth or military service, RRB field office staff can explain how to get acceptable evidence.

All evidence brought or mailed to an RRB office will be handled carefully to protect applicant privacy and returned promptly after being recorded and stored electronically for future use.

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5. What is the retroactivity of a railroad retirement annuity application?

The retroactivity of a railroad retirement annuity application is limited to 1 year for disability annuities and 6 months for full retirement age annuities. There is generally no retroactivity for reduced age annuities.

Retroactivity of a survivor annuity application is 1 year for disabled widow(er)s and 6 months for full retirement age widow(er)s, mothers (fathers), children and parents. Retroactivity for widow(er)s ages 60-61 is 6 months if it does not increase the age reduction (this does not apply to surviving divorced spouses or remarried widow(er)s). Otherwise, there is generally no retroactivity for reduced age widow(er)s' annuities.

6. Are railroad employees who are retiring required to relinquish their rights to their railroad jobs?

It is important to remember that no railroad retirement annuity is payable for any month in which a retired or disabled employee annuitant, a spouse annuitant or a survivor annuitant works for an employer covered under the Railroad Retirement Act, including labor organizations. Such work includes service for more than \$24.99 in a calendar month to a local lodge or division of a railway labor organization. Also, work by a local lodge or division secretary collecting insurance premiums, regardless of the amount of salary, is railroad work which must be stopped.

An employee annuity **based on age** cannot be paid until the employee stops railroad employment **and** gives up any rights to return to work for a railroad employer.

While an employee annuity **based on disability** also cannot be paid until an employee has stopped working for a railroad, employment rights do **not** have to be relinquished until the employee attains full retirement age. However, for an RRB supplemental annuity to be paid, or for an eligible spouse to begin receiving annuity payments, a disabled annuitant under full retirement age must relinquish employment rights.

While railroad retirement annuitants may work in nonrailroad employment, their annuities may be reduced if they are under full retirement age and their post-retirement earnings exceed annual exempt amounts. In addition, if an employee or spouse annuitant works for his or her last pre-retirement nonrailroad employer, annuity reductions are also applied - regardless of the annuitant's age or the level of earnings. They apply even if earnings do not exceed the annual exempt amounts.

Special restrictions also apply to **any** earnings by disabled employees.

7. How soon after filing can an applicant expect payment?

Under the RRB's Customer Service Plan, if an applicant filed for a railroad retirement employee or spouse annuity in advance of the beginning date of the annuity, the RRB is expected to make a decision within 35 days of the beginning date of the annuity. If an applicant did not file in advance, the RRB is expected to make a decision within 60 days of the date the application was filed.

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If an applicant filed for a railroad retirement survivor annuity and was not already receiving benefits as a spouse, the RRB will make a decision to pay, deny, or transfer the application to the Social Security Administration (SSA) within 60 days of the beginning date of the annuity or the date the application was filed (whichever is later). If an applicant is already receiving a spouse annuity, the RRB will make a decision to pay, deny, or transfer the application for a survivor annuity to SSA within 30 days of the first notice of the employee's death. If an applicant filed for a lump-sum death benefit, the RRB will make a decision to pay or deny the application within 60 days of the date the application was filed.

After the RRB has made its decision, applicants should receive a notice of award or denial within 2 weeks. If entitled to benefits, it is generally expected that the payment will be deposited in an individual's bank account within 1 week of the RRB's decision.

Processing disability applications is more complex than for other benefits because of the need to develop medical evidence. Under the Customer Service Plan, if an applicant filed for a railroad retirement disability annuity, the RRB is expected to make a decision within 100 days of the date the application was filed.

If an applicant is entitled to disability benefits, the individual's first payment will be received within 25 days of the date of the RRB's decision, or the earliest payment date, whichever is later.

Of course, claims for some benefits may take longer to handle than others if they are more complex, or if information from other people or organizations is needed. In these cases, the RRB will provide an explanation and an estimate of the additional time required to make a decision.

8. How are railroad retirement payments made?

The most common form of electronic payment for railroad retirement, social security and veterans benefits is through direct deposit, in which the amount is automatically transferred to an individual's checking or savings account. Persons without bank accounts can enroll in the Department of the Treasury's Direct Express® program, which electronically transfers Federal payments to an individual's Direct Express®-issued Debit MasterCard®. While Federal agencies can still grant waivers from electronic payment, they can do so only in very limited cases.

9. What happens if a railroad employee does not have the minimum railroad service needed to meet the eligibility requirements for a railroad retirement annuity?

If a railroad employee does not have the minimum railroad service needed to meet the eligibility requirements for a railroad retirement annuity, his or her railroad retirement credits are treated as social security credits by SSA. Benefits paid by that agency would accordingly consider both railroad and social security covered earnings.

It is important to note that the Railroad Retirement Act does not allow a former railroad employee to withdraw his or her retirement taxes. Like social security taxes, railroad retirement taxes are not refundable unless retirement tax withholding has exceeded annual maximums.

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10. How can individuals find more information about filing for railroad retirement annuities?

More information is available by visiting RRB.gov, clicking on **FAQ**, and then selecting **Retirement**, or by calling an RRB office toll-free at 1-877-772-5772. Persons can find the address of the RRB office serving their area by clicking the **Field Office Locator** tab at RRB.gov or by calling the agency's toll-free number. As stated earlier, RRB field offices currently offer **in-person service by appointment**. To schedule an appointment, call 1-877-772-5772. Individuals should bring a photo ID when visiting a field office.

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