



Employee Guide to Railroad Retirement Benefits

U.S. Railroad Retirement Board

Office of the Labor Member

Retirement, disability, and survivor benefits paid by the Railroad Retirement Board (RRB) are known as annuities. Annuities are made up of one or more components called tiers. Tier I is based on a combination of your railroad retirement credits and any social security credits you have acquired. It is computed using social security formulas, but with railroad retirement age and service requirements. Tier II is based on your railroad retirement credits only, and is computed under a separate formula. (**IB-2 pages 41-45*)

You must meet certain age and service requirements in order for the benefits outlined here to be payable. The RRB maintains a record of all your covered railroad service and creditable earnings and sends you a statement (Form BA-6) summarizing this information each year. Under certain conditions, military service may be credited the same way as your railroad service in order to provide benefit eligibility. (*IB-2 pages 1-4*)

While a current connection with the rail industry (generally meaning you worked for a railroad in at least 12 of the 30 consecutive months before the month in which your annuity begins) is required for certain benefits to be payable by the RRB, it is not required in order to receive age and service or total disability annuities. (*IB-2 pages 7-8*)

If you believe you are eligible for an annuity, you must file an application with an RRB field office. Certain proofs are required, such as proof of your age and any military service, and proof of marriage and your spouse's age if they are also filing for an annuity. (*IB-2 pages 30-33*)

When Retirement Benefits Are Payable

- **If you have at least 360 months of creditable railroad service**, you can retire the first full month you are age 60. No age reduction will be applied to your annuity.
- **If you have 120-359 months of creditable railroad service, or at least 60 months of creditable railroad service after 1995**, you can retire the first full month you are age 62. However, if you retire before attaining your Full Retirement Age, your tier I and tier II will have an age reduction. Also, if you have less than 120 months of service, tier I is only payable if you have a social security insured status (at least 40 quarters of coverage based on combined railroad and social security earnings). (*IB-2 pages 1-2, 4-5, 42-44*)

Determining Full Retirement Age

Full Retirement Age is the age at which an employee with less than 30 years of railroad service, or their spouse, can receive a full annuity (not reduced for early retirement).

If employee or spouse born in*	Full Retirement Age is
1959	66 and 10 months
1960 or later	67

*A person attains a given age the day before their birthday, and those born on the first or second day of a month are eligible for an annuity beginning date on the first of that month.

When Disability Benefits Are Payable

If you are disabled for work in your regular railroad occupation, and you have a current connection with the railroad industry, you are eligible for an **occupational disability annuity** at:

- **Any age, if you have at least 240 months** of creditable railroad service; or,
- **Age 60, if you have 120-239 months** of creditable railroad service.

If you have a disability that prevents **any** type of work, you are eligible for a **total disability annuity** at:

- **Any age, if you have at least 120 months** of creditable railroad service; or,
- **Any age, if you have 60-119 months of creditable service after 1995**. Tier I is payable on the beginning date of your annuity. An age reduced tier II is payable the first full month you are age 62.

A 5-month waiting period beginning with the month **after** the month of the onset of disability is required before any disability payments can begin. (*IB-2 pages 1-2, 5-6*)

*Additional information can be found on these pages of our **Railroad Retirement and Survivor Benefits** (Form IB-2) publication.

(Over)

When Spouse Benefits Are Payable

Requirements for a spouse annuity based on age depend on your years of creditable railroad service, your age, and your spouse's age. You and your spouse need to have been married for at least one year, you must be receiving an annuity, and your spouse must file an application for an annuity.

- **If you retired at age 60 or later** with at least 360 months of creditable railroad service, your spouse's annuity can begin the first full month they are age 60. No age reduction will be applied to your spouse's annuity.
- **If you retired on disability** with at least 360 months of creditable railroad service, and you have attained age 60, your spouse's annuity can begin the first full month they are age 60. No age reduction will be applied to your spouse's annuity.
- **If you retired with 120-359 months of creditable railroad service**, and you are at least age 62, your spouse's annuity can begin the first full month they are 62. If your spouse retires before attaining Full Retirement Age (see chart on other side), their tier I and tier II will have an age reduction.
- **If you retired with 60-119 months of creditable railroad service**, and you are at least age 62, your spouse's annuity can begin the first full month they are 62. If your spouse retires before attaining Full Retirement Age, tier I and tier II will have an age reduction. Also, tier I is only payable to your spouse if you had a social security insured status (at least 40 quarters of coverage based on combined railroad and social security earnings).

Note that your spouse is eligible for an annuity at any age if they are caring for your unmarried child, and the child is under age 18, or is an unmarried disabled child of any age who became totally disabled before age 22.

(IB-2 pages 9-10, 30-32, 46-49)

When Divorced Spouse Benefits Are Payable

An annuity may also be payable to your divorced spouse if your marriage lasted for a period of at least 10 years immediately before the date your divorce became final, you have both attained age 62 for a full month, and your former spouse is not currently married. Benefits are payable to your divorced spouse even if you are not receiving your own annuity, provided you have been divorced at least 2 years, you and your former spouse are at least age 62, and you have a social security insured status (at least 40 quarters of coverage based on combined railroad and social security earnings). *(IB-2 pages 10-11, 48)*

When Survivor Benefits Are Payable

You must have at least 120 months of creditable railroad service (or at least 60 months after 1995), and a current connection with the railroad industry as of the month your retirement annuity began or the month of your death, whichever occurs first, in order for benefits to be payable by the RRB to your survivors. Otherwise, jurisdiction of any survivor benefits payable is transferred to the Social Security Administration.

Annuities are payable to **widow(er)s at age 60**, and to **widow(er)s totally disabled and unable to work in any regular employment at ages 50-59**. Age reductions are applied to annuities awarded before Full Retirement Age. Benefits are awarded at any age if the widow(er) is caring for your unmarried child, and the child is under age 18, or is an unmarried disabled child of any age who became totally disabled before age 22.

Survivor benefits may also be payable to a surviving divorced spouse or remarried widow(er), an unmarried child under age 18 (or age 18 and attending school full-time), or an unmarried disabled child.

(IB-2 pages 21-29, 33-34, 49-53)

Determining Full Retirement Age for Widow(er)s

If widow(er) born in*	Full Retirement Age is
1959	66 and 6 months
1960	66 and 8 months
1961	66 and 10 months
1962 or later	67

*A person attains a given age the day before their birthday, and a widow(er) born on the first day of a month may be eligible for an annuity beginning date on the first of the month before their birth month.

For More Information

The material presented here is issued for the purpose of general information. Certain limitations, exceptions, and special cases are not covered. Publications on benefits and other related topics are available online at **RRB.gov** under the **Benefits** tab of the main menu. Frequently asked questions are answered at **RRB.gov/FAQ**. For additional information and assistance, please contact your local RRB field office by calling us toll-free at 1-877-772-5772. You can also find the address of the RRB office serving your area by calling this toll-free number, or by clicking on **Field Office Locator** at **RRB.gov**. *(IB-2 page 54)*