

Introduction



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This handbook describes the history, operations and financing of the retirement, disability, survivor, and health insurance programs provided under Federal law for railroad workers and their families, as well as the unemployment and sickness insurance program provided for railroad employees.

For many years this book has been utilized by officials of railway labor, rail management, government and beneficiaries, as well as by students of social insurance programs and pension systems. It was designed to provide a convenient reference for those requiring a comprehensive single source of information on the development and character of the railroad retirement/survivor and unemployment/sickness benefit programs.

This edition reflects the laws in effect as of June 2002. Certain limitations, exceptions and special cases are not covered. Further information may be obtained by contacting the nearest Railroad Retirement Board field office, or the Board's headquarters in Chicago, Illinois. A toll-free Help Line is available at 1-800-808-0772, which can be used to obtain the addresses and telephone numbers of the Board's field offices. Information is also available on the Board's Web site, www.rrb.gov.

We hope this handbook will continue to serve as an authoritative and useful source of information on the railroad retirement and unemployment insurance systems.