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U.S. RAILROAD RETIREMENT BOARD

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Applying for a Railroad Retirement Annuity

Railroad employees who are planning to retire should be aware of what steps to take and what documents are required when applying for an annuity from the Railroad Retirement Board. Being prepared can prevent needless delays and insure that payments from the Board begin as soon as possible after retirement. The following questions and answers describe this Railroad Retirement Board application process and other related items that retiring employees should be aware of.

1. How are railroad retirement annuity applications filed?

Applications are filed through the Railroad Retirement Board's field offices. Applicants may file in person or by telephone and mail. Those filing in person may do so at any Board office or at one of the office's Customer OutReach Program (CORP) service locations. Applicants filing by telephone receive the same information and instructions that are provided to those filing in person; forms requiring signatures and other documents are then handled by mail.

The addresses and phone numbers of all the Board's field offices are available on the Board's Web site at www.rrb.gov or by calling the toll-free RRB Help Line at 1-800-808-0772. The RRB Help Line is an automated telephone service available 24 hours a day, 7 days a week. Most Board field offices are open to the public from 9:00 a.m. to 3:30 p.m., Monday through Friday.

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

The Board accepts annuity applications up to three months in advance of an annuity beginning date, which allows the Board to complete the processing of most new claims by a person's retirement date. However, applications for employee disability annuities cannot be filed until an employee is no longer in compensated railroad service. Compensated service includes the receipt of pay for time lost,

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some wage continuation payments, or any other employer compensation precluding the payment of railroad retirement benefits.

To expedite the filing process, applicants should contact the Board to schedule time for a pre-retirement consultation and also to confirm their eligibility and be advised as to the required documents. The consultation can be conducted in person, or by telephone, with a Board representative who will provide an annuity estimate, explain a retiree's benefit rights and responsibilities, and answer related questions.

3. What are some of the documents required with an application?

- All applicants have to 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.
- 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. 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 marriage and 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 public service pension must submit information regarding that pension.

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- All applicants have to provide banking information necessary for the Direct Deposit of their benefit payments.

A booklet, "Furnishing Evidence to Support Your Claim" (Form RB-3), gives 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. The booklet is available free of charge at any Board office or on the Board's Web site.

4. Can proofs be filed in advance of retirement?

Railroad employees are encouraged to file proofs of their correct birth date and their military service well in advance of retirement. The information will be recorded and stored electronically until they actually retire. This will expedite the annuity application process and avoid any delays resulting from inadequate proofs.

If employees do not have an official record of their birth or military service, their local Railroad Retirement Board office will explain how to get acceptable evidence. All evidence brought or mailed to a Board office will be handled carefully and returned promptly.

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

The retroactivity of a railroad retirement annuity application is limited to one year for disability annuities and six months for full age annuities. Reduced age annuities to those ages 60-61 with 30 years of service and their spouses can also have up to six months' retroactivity; there is no retroactivity for reduced age annuities to those employees under full retirement age with less than 30 years of service.

The maximum retroactivity for widow(er)s ages 60-61 is six 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 retiring railroad employees required to relinquish their rights to their railroad job?

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 annuity **based on disability** is not paid until an employee has stopped working for a railroad, employment rights need not be relinquished until the employee attains full retirement age. However, in order for a

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supplemental annuity to be paid by the Board, or for an eligible spouse to begin receiving annuity payments, a disabled annuitant under full retirement age must relinquish employment rights. And, regardless of age and/or earnings, 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 a railroad employer.

Railroad retirement annuitants may work in nonrailroad employment, but benefits may be reduced if a beneficiary under full retirement age works after retirement and earnings exceed annual exempt amounts. Additional earnings deductions are assessed if a retired or disabled employee annuitant, or a spouse annuitant, works for his or her last pre-retirement nonrailroad employer, regardless of age or the level of earnings.

Special restrictions also apply to any earnings by disabled employees.

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

Under the Board's Customer Service Plan, persons who filed for their railroad retirement employee or spouse annuity in advance will receive their first payment, or a decision, within 35 days of the beginning date of their annuity. Persons who did not file in advance will receive their first payment, or a decision, within 65 days of the date they filed their application. Those who filed for a railroad retirement survivor annuity or lump-sum benefit will receive their first payment, or a decision, within 65 days of the date they filed their application, or became entitled to benefits, if later. Widows or widow(er)s who are already receiving a spouse annuity will receive their first payment, or a decision, within 35 days of the date the Board receives notice of the employee's death.

For disability annuities, no payment can be made until all medical evidence has been evaluated. Consequently, an annuity based on disability takes longer to process than an annuity based on age and service. And, a waiting period of five months is required after the onset of disability before disability annuity payments can begin. In any case, persons who filed for a railroad retirement disability annuity will receive a decision on their claim within 105 days from the date they filed their application. If they are entitled to disability benefits, they will receive their first payment within 25 days of the date of that decision, or earliest payment date, whichever is later.

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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. If this happens, the Board will provide an explanation and an estimate of the time required to make a decision.

8. How are railroad retirement payments made?

Persons applying for railroad retirement benefits will be automatically enrolled in the U.S. Treasury's Direct Deposit Program, which electronically transfers Federal payments into individuals' checking or savings accounts. Direct Deposit waivers are, however, available to individuals who determine that Direct Deposit would cause a hardship, and to individuals without bank accounts.

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