



John Bragg

**Labor Member
U.S. Railroad Retirement Board**



RRB.gov/LMO

The screenshot shows the U.S. Railroad Retirement Board website. At the top left is the RRB logo. The main header reads "U.S. Railroad Retirement Board". Below this is a dark navigation bar with the following links: "Our Agency", "Benefits", "Employers", "Resources", "Financial & Reporting", "News Room", and "Field Office Locator". A dropdown menu is open under "Our Agency", listing: "Agency Overview", "Office of the Chairman", "Office of the Labor Member" (circled in yellow), "Office of the Management Member", "Office of Inspector General", and "Organization Chart". To the right of the dropdown menu, there are links for "Labor Member of the Board", "Labor Member Staff Directory", "Pre-Retirement Seminars" (with a yellow star), "Educational Materials" (with a yellow star), and "Questions and Answers". On the right side of the page, there is a featured article titled "Q&A: Private Pensions May Reduce Supplemental Annuities" with a "Read More" button. The background of the page features a scenic image of a lake with people and bicycles.

RRB.gov/OurAgency/LaborMember



**PROGRAM
SLIDE BOOK**



KIT MATERIALS



Labor Member of the Board

John Bragg was appointed Labor Member of the Board by President Trump in 2019 on the recommendation of 13 national railway labor organizations.



Labor Member Staff Directory

Contact information for the Labor Member's staff, and a general office email link.



Pre-Retirement Seminars

We designed this program for railroad employees and spouses within five years of retirement, and all local rail union officials. Attendees learn about the benefits available to them, and are guided through the application process. To better prepare union officers for sharing reliable information with their members, each seminar closes with a brief presentation on railroad unemployment and sickness benefits.



Educational Materials

A collection of supplies for labor officials and informational handouts selected to promote a better understanding of the railroad retirement and unemployment/sickness benefit programs.



Questions and Answers

Monthly informational releases covering topics of general interest to rail labor.

RUIA and Retirement Services

We've partnered with login.gov to provide an extra layer of security to protect your personal information when conducting business with us online. Use your login.gov account for instant access to the following services any time:

- Apply for Unemployment Benefits
- Claim Unemployment Benefits
- View RUIA Account
- Claim Sickness Benefits
- View Service & Compensation
- Get Retirement Benefits Estimate

At this time RUIA and Retirement Services are only available to railroad employees. Spouses may request documents and pay bills online (see below).



- or -

Sign in with existing PPW Account

About myRRB

- [Introducing myRRB](#)
- [Login.gov FAQ](#)
- [Apply for Unemployment Benefits](#)
- [Claim Unemployment Benefits](#)
- [Claim Sickness Benefits](#)
- [View RUIA Account](#)
- [View Service & Compensation](#)
- [Get Retirement Benefits Estimate](#)
- [Duplicate Tax Statement](#)
- [Monthly Rate Verification Letter](#)
- [Replacement Medicare Card](#)

Request Documents

If you lost your Medicare Card or need copies of personal documents from the RRB, you can submit a request to have any of the following mailed to you:

- Duplicate Tax Statement
- Monthly Rate Verification Letter
- Replacement Medicare Card
- Service & Compensation Record

**Request
Documents**

EMPLOYEE GUIDE TO RAILROAD RETIREMENT BENEFITS

United States Railroad Retirement Board

National Toll Free Telephone Number

(877) 772-5772

www.rrb.gov

Tier System

Tier I replaces Social Security for railroad employees

Tier I calculated using Social Security formula (based on highest 35 years of railroad and non-railroad earnings)

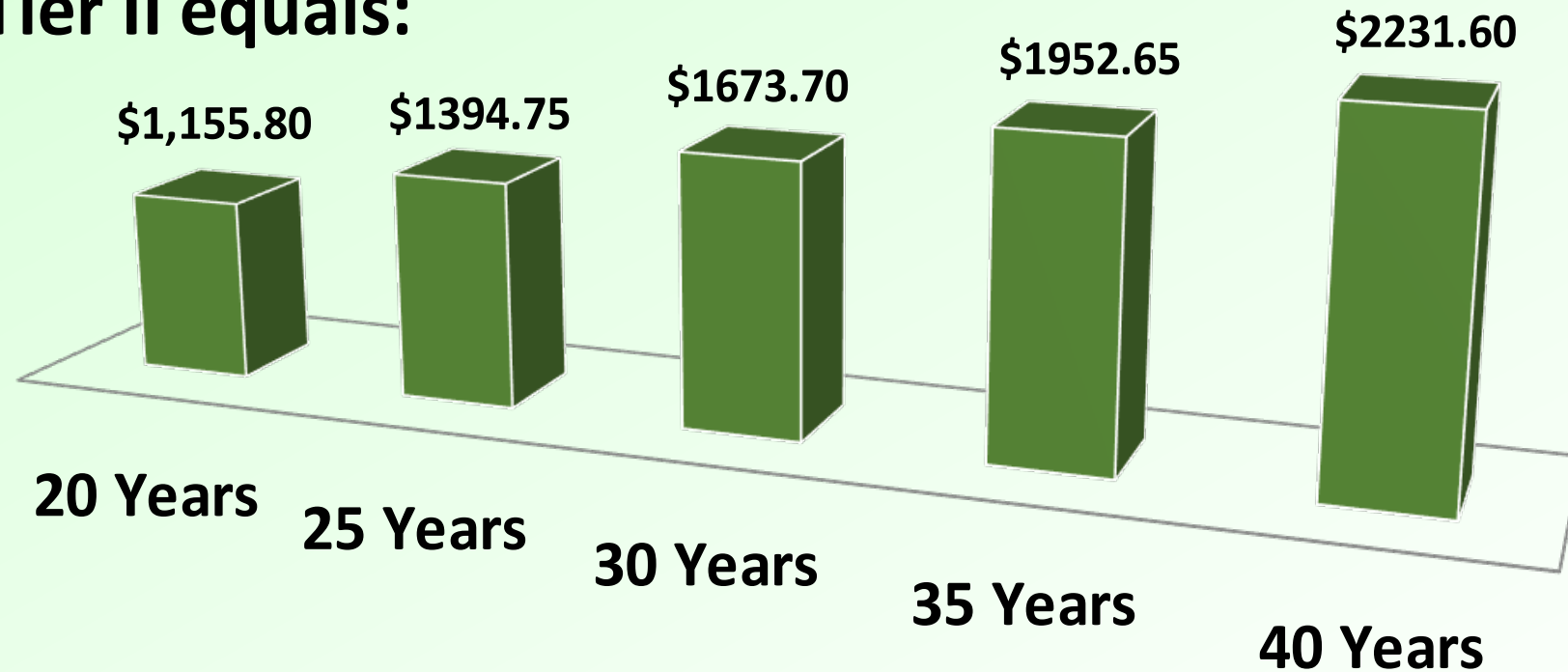
Tier II is additional benefit

Tier II based on average of highest 60 months of railroad earnings (up to the tier II maximum) AND total number of years of railroad service

ADDITIONAL SERVICE MAY PROVIDE HIGHER TIER II AMOUNT

The following illustrates the effect of additional years of service on tier II amounts. It assumes a railroad employee had the maximum tier II creditable compensation for the 5 years ending in 2020. Even if an employee earns less than the maximum, additional service would still increase the annuity proportionately.

Tier II equals:



RRB/SSA COMPARISON CHART ANNUAL AMOUNTS

	RRB	SSA
Employee Age Annuity on the Rolls*	\$44,820	\$18,060
Spouse Annuity on the Rolls	\$13,080	\$9,180
Employee Age Annuity Awarded *	\$52,440	\$24,840
Spouse Annuity Awarded *	\$19,920	\$12,420
Disability Annuity Awarded	\$37,920	\$16,980
Occupational Disability Awarded?	Yes	No
Full Annuity at 60 with 30 Years?	Yes	No
Widow(er) Annuity on the Rolls	\$21,900	\$16,560
Widow(er) Annuity Awarded	\$28,080	\$16,260

*Career rail employee with at least 30 years of service. (The RRB figures do not include employees initially awarded an annuity based on disability.)

NOTE: Annuity being Paid reflects the average amount being paid to all individuals in that particular category as of the end of fiscal year 2020

Annuity Awarded reflects the average amount paid to individuals who were newly awarded annuities in that particular category during fiscal year

BA-6 Forms

Issued yearly

Reports pay that was subject to Tier I and Tier II taxes

Employees have 4 years to protest information.

Work for 1 day in a month will provide a month of credit



U.S. RAILROAD RETIREMENT BOARD
ERHARD CHORLÉ, JOHN BRAGG, THOMAS JAYNE
MEMBERS

FORM BA-6 (6-21)

CERTIFIED 01-08-2021

**2020 CERTIFICATE OF SERVICE
MONTHS AND COMPENSATION**
SERVICE AND COMPENSATION REPORTED
FOR PERIOD ENDING DECEMBER 31, 2020

BA 9999 8282

KC JONES
123 MAIN ST
CENTRAL CITY, IL

BIRTH DATE	SEX
07-1970	.F

2021 FORM BA-6 (EXAMPLE)

SERVICE AND COMPENSATION ON RECORD FOR REVIEW PERIOD																
YEAR	CREDITABLE COMPENSATION	SEPARATION ALLOWANCE/ SEVERANCE PAYMENT		SERVICE MONTHS PROFILE*												
		TAXABLE AMOUNT	COMPENSATION AMOUNT	J	F	M	A	M	J	J	A	S	O	N	D	TOTAL
2020	100,300.00			1	1	1	1	1	1	1	1	1	1	1	1	12
2019	96,500.00			1	1	1	1	1	1	D	D	1	1	1	1	12
2018	87,250.00			1	1	1	1	1	1	1	1	1	1	1	0	11
2017	24,800.00			0	0	0	0	0	0	0	1	0	1	1	1	04

*1 - A reported month; 0 - A month not reported; D - A "deemed" month

CAREER TOTAL RETIREMENT RECORD							
CREDITABLE COMPENSATION	SEPARATION ALLOWANCE/ SEVERANCE PAYMENT		SERVICE MONTHS				EMPLOYEE CONTRIBUTIONS
	TAXABLE AMOUNT	COMPENSATION AMOUNT	REPORTED	DEEMED	MILITARY	TOTAL	
923,700.00			204	2	12	218	38,100.00

YOUR 2020 REPORTING EMPLOYER(S)

The service and compensation shown on this form for 2020 were gathered from a report(s) received from the following employer(s): **MIDWESTERN RAILROAD COMPANY**

RRB OFFICE SERVING YOUR AREA

123 CENTRAL AVENUE
WINDY CITY, IL 60000

PHONE (877) 772-5772

2020 RUIA EARNINGS	
QUALIFIED	QUALIFYING EARNINGS
Y	\$19,860

Current Connection

Established at annuity beginning date

Leaving railroad before eligible for RRB AND working for non-railroad employer may break current connection.

Always consult local office if leaving railroad prior to RRB benefits starting.

Advantages of Current Connection

Supplemental annuities

Occupational disabilities

Higher survivor benefits

A current connection is not required in order to receive Age and Service or Total Disability Annuities

Required Documents

Must be original or certified Documents

Need proof of age (employee and spouse), marriage, and active military service

Web site to request military records -
www.archives.gov

Web site for information to request other proofs -
www.cdc.gov/nchs

60/30 Retirement

Requires minimum of 360 months of railroad service

Earliest date payable is first full month that employee is age 60 (usually beginning of month following 60th birthday)

Earliest date to sign application is 90 days prior to annuity beginning date (for all applications)

Example of 60/30 Annuity

	Employee	Spouse
Tier I	\$2,500	\$1,250 (50%)
Tier II	<u>\$1,000</u>	<u>\$ 450 (45%)</u>
Total	\$3,500	\$1,700

Reduced by Social Security benefits, certain government pensions, and earnings from work

Employees with 10-29 years of service or 60 months of service after 1995

Reduced Tier I and Tier II benefits payable at age 62

Age reduction is 20% - 30% depending on year of birth (spouse age reductions from 25% - 35%)

Reduction is permanent

Full Tier I and Tier II benefits payable if annuity starts at full retirement age (age 65-67 depending on year of birth)

EMPLOYEE FULL RETIREMENT AGE

Retirement With *Less Than 30 Years of Service*

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

If Employee Born In*	At Age 62 Annuity Will Be Reduced By	<u>OR</u>	Full Retirement Age Is
1943 Through 1954	25.00%		66
1955	25.83%		66 and 2 months
1956	26.67%		66 and 4 months
1957	27.50%		66 and 6 months
1958	28.33%		66 and 8 months
1959	29.17%		66 and 10 months
1960 or later	30.00%		67

* A person attains a given age the day before his or her birthday. Consequently someone born on January 1 is considered to have attained his or her given age on December 31 of the previous year.

** If employee has less than 10 years of railroad service and is already entitled to an age-reduced SSA benefit, tier 1 reduction based on reduction applicable on beginning date of SSA benefit, even if employee of full retirement age on beginning date of railroad retirement annuity

NOTE -- If the employee had any railroad service before August 12, 1983, the tier 2 reduction remains 20% and the FRA remains 65 for tier 2 purposes.

Employee Disability Annuities

TYPE OF DISABILITY	AGE	YEARS OF SERVICE	CURRENT CONNECTION
TOTAL	Under full retirement age	10 or 5 after 1995	NO
	Under 60	20	YES
	60 to Full Retirement Age	10	YES
OCCUPATIONAL			

Filing for a Disability Annuity

When to File for a disability

When the condition is expected to last for at least 12 months or longer.

Amount of service determines the disability you are eligible for:

TOTAL DISABILITY – any age, must have 10 years (120 s/m) or 5 years (60 s/m) after 1995. Must prove that you have a physical or mental impairment that prevents ANY regular employment. Must meet the same severity as a Social Security Disability.

OCCUPATIONAL DISABILITY – 20 years (240 s/m) or age 60 with 10 years (120 s/m), Current Connection, Unable to perform regular railroad occupation.

INFORMATION NEEDED TO FILE FOR A DISABILITY

Proof of Age for you.

Proof of Military Service.

**All available Medical Records from your physicians
and treatment centers for the last 12-24 months.**

Spouse Requirements

Employee must be retired and receiving retirement annuity. Employee annuity type determines spouse annuity type.

Married 1 year, or is natural parent of their child

Meet age requirements or have minor or disabled child in care

SPOUSE FULL RETIREMENT AGE

When *Employee Retires With Less Than 30 Years of Service and Spouse Retires at Age 62*

If Spouse Born In*	At Age 62 Annuity Will Be Reduced By	<u>OR</u>	Spouse Full Retirement Age Is
1943 Through 1954	30.00%		66
1955	30.83%		66 and 2 months
1956	31.67%		66 and 4 months
1957	32.50%		66 and 6 months
1958	33.33%		66 and 8 months
1959	34.17%		66 and 10 months
1960 or later	35.00%		67

These reductions also apply to divorced spouses.

* A person attains a given age the day before his or her birthday. Consequently someone born on January 1 is considered to have attained his or her given age on December 31 of the previous year.

** If employee has less than 10 years of railroad service and the spouse is already entitled to an age-reduced SSA benefit, the age reduction in his or her tier 1 will be based on the age reduction applicable on beginning date of SSA benefit, even if the spouse is already of FRA on beginning date of the railroad retirement annuity.

NOTE -- If the employee had any railroad service before August 12, 1983, the tier 2 reduction remains 25% and the FRA remains 65 for tier 2 purposes.

Divorced Spouse Requirements

Employee must be 62 or over

Divorced Spouse

- Married to employee at least 10 years
- Not presently married
- Age 62 or over

Divorced spouse receives Tier 1 only

Property Settlements

Employee Tier II Benefits, Vested Dual Benefits and Supplemental Annuities are subject to property settlements in divorce cases

Survivor Benefits

Need 120 months of railroad service or 60 months after 1995

Need a current connection

If no current connection then jurisdiction for payment is transferred to Social Security at the death of the employee.

Types of Survivor Benefits

Widow(er) at age 60

Disabled widow(er) at age 50

Mother/Father with minor child or disabled child

Minor child

Child disabled prior to age 22

Student Benefit

WIDOW(ER) FULL RETIREMENT AGE

If Widow(er) Born In*	At Age 60 Widow(er) Will Be Deemed To Be Age 62 and Annuity Will Be Reduced By	<u>OR</u>	For Unreduced Annuity To Be Payable, Widow(er) Retirement Age Must Be
1945 Through 1956	19.00%		66
1957	19.26%		66 and 2 months
1958	19.50%		66 and 4 months
1959	19.73%		66 and 6 months
1960	19.95%		66 and 8 months
1961	20.16%		66 and 10 months
1962 or later	20.36%		67

* A person attains a given age the day before his or her birthday. Consequently someone born on January 1 is considered to have attained his or her given age on December 31 of the previous year.

Note -- Maximum age reductions for remarried widow(er)s and surviving divorced spouses are 28.50%. Maximum age reductions for disabled widow(er)s, disabled remarried widow(er)s, and disabled surviving divorced spouses are also 28.50%.

EMPLOYEE GUIDE TO UNEMPLOYMENT & SICKNESS BENEFITS

QUALIFYING EARNINGS

Current benefit year began July 1, 2021

- ends June 30, 2022**

**Need earnings of \$4,137.50 in calendar year 2020
to qualify**

- Counting earnings of no more than \$1655 per month**

**New employee needs 5 months of creditable service if
base year (2020) is first year as a railroad employee**

Amounts Payable

Maximum daily benefit rate is \$82 per day

Mandatory sequestration reduction is 5.7% (10-2020)

Generally for a 2-week period

- Unemployment benefits \$820.00
(~~\$773.26 under sequestration~~)
- Sickness benefits resulting from on-the-job injury
\$820.00 (~~\$773.26 under sequestration~~)
- Other sickness benefits reduced to \$757.27 for Tier 1
tax for first 6 months (~~\$714.11 under sequestration~~)

Waiting Period

Normally, first claim for unemployment or sickness in benefit year has a waiting period

- often referred to as “7-day ” waiting period, but as few as 5 days of unemployment or sickness can satisfy waiting period**

Maximum of 7 days payable in waiting period claim

In the following 14 - day claims, 4 days are withheld and up to 10 days are payable

Duration of Benefits

Normal benefits payable for up to 130 days in benefit year

Extended benefits

- Need 10 or more years of service**
- Generally 13 consecutive weeks of payments**

Accelerated benefits under certain circumstances

UI Eligibility Requirements

Employee must be

- Ready to work**
- Willing to work**
- Able for work**

Must generally look for work and accept any suitable offer

Earnings Test

No unemployment or sickness benefits payable for any day railroad or non-railroad pay is received

Earnings test applies only to unemployment insurance benefits

No benefits payable for any day of unemployment if gross earnings of \$1655.00 or more in any 14 day claim period

Claiming UI Benefits

Can file applications and claims by mail, online, or in an RRB field office

Applications must be received by an RRB office within 30 days of becoming unemployed

Claim forms then mailed to employee; also available online

Completed claim forms must be received by an RRB office within 15 days of end of claim date or date claim was mailed to employee or made available online, whichever is later

Claiming SI Benefits

Secure and complete employee's portion of sickness application

Have doctor complete doctor's portion promptly

Mail form to RRB in Chicago within 10 days of becoming sick or injured

Claim forms then mailed to employee and returned to the RRB; also available for completion online

Completed claim forms must be received by an RRB office within 30 days of end of claim date or date claim was mailed to employee or made available online, whichever is later



U.S. Railroad Retirement Board

Our Agency Benefits Employers Resources Financial & Reporting News Room Field Office Locator

Agency Overview

Office of the Chairman

Office of the Labor Member

Office of the Management Member

Office of Inspector General

Organization Chart

Labor Member of the Board

Labor Member Staff Directory

Pre-Retirement Seminars



Educational Materials



Questions and Answers

Q&A: Unemployment & Sickness Benefits

This edition of our questions and answers series describes the unemployment and sickness benefits provided to railroad employees, their eligibility requirements, and how to claim them.

[Read More](#)

Benefit Information



Retirement



Survivor



Unemployment

More Information

National Toll Free Telephone Number

(877) 772-5772

www.rrb.gov

