U.S. Railroad Retirement Board

RAILROAD RETIREMENT and SURVIVOR BENEFITS

2025

U.S. Railroad Retirement Board
MISSION STATEMENT

The Railroad Retirement Board's mission is to administer retirement/survivor and unemployment/sickness insurance benefit programs for railroad workers and their families under the Railroad Retirement Act and the Railroad Unemployment Insurance Act. These programs provide income protection during retirement and in the event of disability, death or temporary unemployment and sickness. The Railroad Retirement Board also administers aspects of the Medicare program and has administrative responsibilities under the Social Security Act and the Internal Revenue Code.

In carrying out its mission, the Railroad Retirement Board will pay benefits to the right people, in the right amounts, in a timely manner, and will take appropriate action to safeguard our customers' trust funds. The Railroad Retirement Board will treat every person who comes into contact with the agency with courtesy and concern, and respond to all inquiries promptly, accurately and clearly.

INTRODUCTION

The Railroad Retirement Act (RRA) is a federal law that provides retirement and disability benefits for qualified railroad employees, spouse annuities for their wives/husbands, and survivor benefits for family members of deceased employees who were insured under the Act. The U.S. Railroad Retirement Board (RRB) administers these benefit programs, as well as the Railroad Unemployment Insurance Act (RUIA), and has administrative responsibilities under the Social Security Act for certain benefit payments and railroad workers' Medicare coverage.

This booklet describes the retirement and disability annuities provided for railroad employees under the RRA, and the benefits available to their spouses and survivors. The information in this publication supersedes earlier editions. Medicare and unemployment/sickness insurance benefits are described in separate booklets.

All RRB publications covering benefits and other related topics are available at **RRB.gov** under the **Benefits** tab of the main menu. In addition, frequently asked questions are answered online at **RRB.gov/FAQ**.

RRB customers can request the following documents through self-service options available online at **RRB.gov/myRRB** and through the automated menu of the agency's toll-free number (1-877-772-5772):

- replacement Medicare card
- monthly rate verification letter
- duplicate tax statement for the most recently completed tax year
- statement of creditable railroad service and compensation

Employees with **myRRB** accounts can log in to get annuity estimates, review service and compensation history, apply for or claim unemployment benefits, claim sickness benefits, view RUIA account statements, and access RUIA tax documents.

This booklet is issued for the purpose of general information. Certain limitations, exceptions, and special cases are not covered.

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EMPLOYEE AND SPOUSE ANNUITIES

SERVICE AND EARNINGS

Railroad retirement benefits are based on months of service and earnings credits. Earnings are creditable up to certain annual maximums on the amount of compensation subject to railroad retirement taxes.

An employee will receive credit for a month of railroad service for every month they had some compensated service for a covered employer under the Railroad Retirement Act (RRA), even if they only perform one day of service in a given month. (However, any local lodge compensation earned after 1974 is disregarded if it is less than $25 for any calendar month.) Covered employers include interstate railroads and their affiliates engaged in railroad-connected operations, as well as employer associations and national railway labor organizations and their subordinate units.

Service performed for a covered employer or as an employee representative is creditable toward all types of annuities under the RRA. Service months need not be consecutive, and, in some cases, military service may be counted as railroad service. Special rules may apply when crediting service months resulting from a settlement for an on-the-job injury.

Additional service months may be deemed in some cases where an employee does not actually work in every month of the year. For additional service months to be deemed, the employee's compensation for the year, up to the tier II maximum, must exceed an amount equal to 1/12 of the tier II maximum multiplied by the number of service months actually worked. The excess amount is then divided by 1/12 of the tier II maximum; the result, rounded up to a whole number, equals the maximum number of months that may be deemed as service months for that year. The employee must be in an employment relation (on an approved leave of absence) with a covered railroad employer, or be an employee representative, during a deemed service month. An employee may never be credited with more than 12 service months in any calendar year.

Except for benefits paid for on-the-job injuries, sickness benefits are subject to tier I railroad retirement taxes if paid within 6 months after the month in which the employee last worked. They are credited as compensation for the tier I annuity component but are not credited as service months.

How much creditable railroad service is needed for a regular employee annuity?

- **10 years (120 months)**

OR

- **5 years (60 months) if performed after 1995**

Military Service

Active duty military service may be credited towards retirement benefits under certain conditions. To be creditable as compensation under the RRA, an employee's service in the U.S. Armed Forces must be preceded by railroad service in the same or preceding calendar year. With the exceptions noted, the employee must also have entered active military service when the United States was at war or in a state of national emergency, or have served in the Armed Forces involuntarily.

If an employee's military service began during a war or national emergency period, any active duty service they were required to continue in beyond the end of the war or national emergency is creditable, except any voluntary service extending beyond September 14, 1978, is not creditable.

Railroad workers who voluntarily served in the Armed Forces between June 15, 1948, and December 15, 1950, when there was no declared national state of emergency, can be given railroad retirement credit for their military service if they performed railroad service in the year they entered or the year before they entered military service, and if they returned to rail service in the year their military service ended or in the following year and had no intervening nonrailroad employment.

Veterans should contact the RRB well in advance of retirement regarding required proof of military service.

WAR AND NATIONAL EMERGENCY PERIODS

- **August 2, 1990 to date as yet undetermined**
- **December 16, 1950 to September 14, 1978**
- **September 8, 1939 to June 14, 1948**

Service and Earnings Records

Employers are required to report their employees' service and earnings compensation to the RRB, which maintains a record of all covered railroad service and creditable earnings after 1936. The RRB saves this information under each employee's social security number (as reported by the employer).

Each June, the RRB sends employees a *Certificate of Service Months and Compensation* (Form BA-6). This statement is important because it provides employees with a current and cumulative record of their railroad service and compensation. It includes deemed service months, separation (or severance) allowances, and miscellaneous compensation, such as taxable sickness payments. It also includes cumulative amounts of railroad retirement payroll taxes paid by the employee over and above social security equivalent payroll taxes, reflects creditable military service previously reported to the RRB, and indicates if the employee is qualified to claim unemployment or sickness benefits.

Employees are encouraged to carefully review Form BA-6 for accuracy upon receipt. If an employee disagrees with the information shown on their Form BA-6, they should notify the RRB as early as possible. The law limits the period during which corrections can be made to 4 years. All correspondence reporting an inaccuracy on Form BA-6 must include the employee's social security number, as well as any supporting documentation, such as copies of pay stubs. Employees can mail this information to RRB headquarters at:

Protest Unit - CESC
U.S. Railroad Retirement Board
844 North Rush Street
Chicago, IL 60611-1275

Similar information is available online to employees who have an account at **RRB.gov/myRRB**. After signing in, they can view their individual railroad retirement records of service months and compensation through the feature labeled *View Service & Compensation*. Though this alternative record does not replace Form BA-6, it will display the employee's service and compensation as soon as their employer posts it to RRB systems. This feature is only available to employees with **myRRB** accounts.

Guidance on reviewing Form BA-6 is available online at **RRB.gov/BA6**.

EMPLOYEE ANNUITIES

AGE AND SERVICE ANNUITIES CAN BE PAID TO:

- **Employees with 30 or more years of creditable service (commonly referred to as 60/30)**

  They are eligible for regular annuities based on age and service the first full month they are age 60. There is no age reduction for those who retire after 2001 with at least 30 years of service.

- Employees retiring after the first full month they reach age 60 can have their annuities begin the first day they are eligible, with up to 6 months' retroactivity.

- **Employees with 10-29 years of creditable service, or 5-9 years, if at least 5 years were after 1995**

  They are eligible for regular annuities based on age and service the first full month they are age 62. Early retirement annuity reductions are applied to annuities awarded before the employee's full retirement age, which varies depending on an individual's year of birth, the same as under social security.

  Reduced annuities payable at age 62 to those with less than 30 years of service are subject to a maximum reduction of 30 percent. The tier II portion of an annuity (as defined on page 13) is not reduced beyond 20 percent if the employee had any creditable railroad service before August 12, 1983. (See pages 43-47 for a detailed explanation of age reductions.)

  - Employees retiring at or after age 62 with an age reduction can have their annuities begin on the first day of the month they file their application.

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

DISABILITY ANNUITIES CAN BE PAID FOR:

TOTAL DISABILITY
A physical or mental disability that prevents any regular employment.

Total disability, at any age, if an employee is disabled from *all regular work* and has at least 10 years (120 months) of creditable railroad service. Employees with 5-9 years of creditable railroad service, with at least 5 years performed after 1995, may qualify for the tier I portion only (as defined on page 12) before retirement age on the basis of total disability if they also meet certain social security earnings requirements. An age reduced tier II amount would be payable at age 62.

OCCUPATIONAL DISABILITY

An employee is disabled for their regular railroad occupation (generally, the job they worked the longest in the last 5 years) and the condition is expected to last at least 12 months or longer.

Occupational disability, if an employee is disabled from their *regular railroad occupation* at age 60, and has at least 10 years of railroad service, or at any age if the employee has at least 20 years (240 months) of service. **A current connection (as defined on page 7) with the railroad industry is also required for an annuity based on occupational disability.**

A 5-month waiting period beginning with the month after the month of the onset of disability is required before any disability annuity payments can begin.

An employee can be in compensated service while filing a disability annuity application as long as the compensated service is not active service and terminates within 90 days from the date of filing. However, in order for a supplemental annuity to be paid by the RRB, or for an eligible spouse to begin receiving annuity payments, a disabled annuitant under full retirement age must relinquish employment rights.

A SUPPLEMENTAL ANNUITY CAN BE PAID AT:

- **Age 60**, if the employee has at least 30 years of creditable railroad service.
- **Age 65**, if the employee has 25-29 years of creditable railroad service.

In addition to the service requirements, a *current connection* with the railroad industry is required for all supplemental annuities. An employee must also be entitled to receive a railroad retirement age and service or disability annuity before a supplemental annuity can be paid. Eligibility is further limited to employees who had at least one month of creditable rail service before October 1981.

CURRENT CONNECTION REQUIREMENT

An employee who worked for a railroad in at least 12 months in the 30 months immediately preceding the month their railroad retirement annuity begins will meet the current connection requirement for a supplemental annuity, occupational disability annuity, or the survivor benefits described later in this booklet. (If the employee died before retirement, railroad service in at least 12 months in the 30 months before the month of death will meet the current connection requirement for the purpose of paying survivor benefits.)

A current connection determination is made when an employee files for a railroad retirement annuity. If an employee dies before applying for an annuity, it is made when an applicant files for a survivor annuity. Once a current connection is established at the time a railroad retirement annuity begins, an employee never loses it, no matter what kind of work they may perform thereafter.

If an employee does not qualify on the above basis, but has 12 service months in an earlier 30-month period, they may still meet the current connection requirement. This alternative generally applies if the employee did not have any regular employment outside the railroad industry after the end of the last 30-month period which included 12 months of railroad service and before the month the annuity begins, or the month of death if earlier. Full or part-time work for a nonrailroad employer in the interval between the end of the last 30-month period including 12 months of railroad service and the month an employee's annuity begins, or the month of death if earlier, can break a current connection.

Self-employment in an unincorporated business will not break a current connection; however, self-employment can break a current connection if the business is incorporated.

Working for certain U.S. government agencies (Department of Transportation, National Transportation Safety Board, Surface Transportation Board, National Mediation Board, Transportation Security Administration, U.S. Coast Guard, and the RRB) will *not* break a current connection. State employment with the Alaska Railroad, as long as that railroad remains an entity of the state of Alaska, will not break a current connection. Also, railroad service in Canada for a Canadian railroad will neither break nor preserve a current connection.

A current connection can also be maintained, for purposes of supplemental and survivor annuities, but **not** for an occupational disability annuity, if the employee completed 25 years of railroad service, was involuntarily terminated without fault from their last job in the railroad industry, and did not thereafter decline an offer of employment in the same class or craft in the railroad industry, regardless of the distance to the new position.

A termination of railroad service is considered voluntary unless there was no choice available to the individual to remain in service. Generally, where an employee has no option to remain in the service of their railroad employer, the termination of the employment is considered involuntary, regardless of whether the employee does or does not receive a separation allowance. However, each case is decided by the RRB on an individual basis. This exception to the normal current connection requirements became effective October 1, 1981, but only for employees who were alive on that date, and who left the rail industry on or after October 1, 1975.

SPOUSE ANNUITIES

An employee must be retired in order for their spouse to receive a railroad retirement spouse annuity. An annuity can be paid to spouses (including those eligible in same-sex marriages) based on age or caring for the employee's minor or disabled child. An employee's divorced spouse(s) may also be paid an annuity based on age, even if the employee has not retired.

The employee must have been married to the spouse for at least 1 year, unless the spouse is the natural parent of their child; the spouse was eligible or potentially eligible for a railroad retirement widow(er)'s, parent's, or disabled child's annuity in the month before marrying the employee; or the spouse was previously married to the employee and received a spouse annuity. An employee's spouse is not eligible for a railroad retirement annuity based solely on their own disability.

The age requirements for a spouse annuity depend on the employee's age, date of retirement, and years of rail service.

- **Employee with 30 years of service, age 60:**
  Spouse is also eligible for an annuity the first full month they are age 60. Certain early retirement reductions are applied if the employee first became eligible for a 60/30 annuity July 1, 1984, or later and retired at ages 60 or 61 *before* 2002. If the employee was awarded a disability annuity, has attained age 60, and has 30 years of service, the spouse can receive an unreduced annuity the first full month they are age 60, regardless of whether the employee's annuity began before or after 2002 as long as the spouse's annuity beginning date is after 2001.

- **Employee with less than 30 years of service, age 62:**

  Spouse is also eligible for an annuity the first full month they are age 62. Early retirement reductions are applied to the spouse's annuity if they retire before full retirement age. Full retirement age for a spouse varies, just as for an employee, depending on the year of birth. Reduced benefits payable at age 62 are subject to a maximum reduction of 35 percent. The tier II portion of a spouse's annuity (as defined on page 13) is not reduced beyond 25 percent if the employee had any creditable railroad service before August 12, 1983.

- **Employee receiving an age and service annuity - or disability annuitant otherwise eligible for an age and service annuity:**

  Spouse is eligible for an annuity at any age if caring for the employee's unmarried child under age 18. The spouse is also eligible if caring for the employee's disabled child of any age who became disabled before age 22.

- **Divorced spouses:**

  An annuity may also be payable to the divorced spouse of a retired employee if their marriage lasted for a period of at least 10 years immediately before the date the divorce became final, both have attained age 62 for a full month, and the divorced spouse is not currently married. The amount of a divorced spouse's annuity is, in effect, equal to what social security would pay in the same situation (tier I only) and therefore less than the amount of the spouse annuity otherwise payable. A divorced spouse can receive an annuity even if the employee has not retired, provided they have been divorced for a period of at least 2 years, the employee and former spouse are at least age 62, and the employee is fully insured under the Social Security Act using combined railroad and social security earnings. Also, a court-ordered partition payment may be paid even if the employee is not entitled to an annuity provided that the employee has 10 years of railroad service, or 5 years after 1995, and both the employee and former spouse are 62.

EMPLOYEE AND SPOUSE ANNUITY ESTIMATES

Railroad employees who have a **myRRB** account can get estimates of future annuities for themselves and their spouses online using the feature labeled *Get Retirement Benefits Estimate*. The estimates are based on service and earnings records maintained by the RRB and show the earliest date the employee can receive a full annuity and, if applicable, the earliest date they can receive a reduced annuity. Employees can also contact any RRB field office to request an approximate estimate or to schedule an appointment for individual pre-retirement counseling, which is available in-person or over the phone. Please note that estimates can only be furnished for employees with at least 10 years of railroad service, or 5 years of service after 1995. It is not possible to provide a precise amount if the employee is not currently eligible.

The following tables show (1) fiscal year 2024 annuity awards to 30-year employees retiring before full retirement age and (2) fiscal year 2024 annuity awards to employees with an average of less than 30 years of service. Figures used in these tables for award amounts and years of service are monthly averages and include supplemental annuity amounts.

Table 1. Fiscal Year 2024 Annuity Awards to 30-Year Employees Retiring Before Full Retirement Age

	AWARD	YEARS OF SERVICE
Employee	$4,928	33.4
Employee and spouse	$6,715	33.3

NOTE.-- A supplemental annuity may be payable to employees with at least 25 years of service and a current connection. The supplemental annuity amount is $23 plus $4 for each year of service over 25 years, up to a maximum of $43 for employees with 30 or more years of service.

Table 2. Fiscal Year 2024 Annuity Awards Based on Service Averaging Less than 30 Years

EMPLOYEE IS...	AWARD	YEARS OF SERVICE
Full retirement age or over	$3,217	19.7
Full retirement age or over and spouse	$4,408	21.1
Under full retirement age with less than 30 years of service	$2,658	16.7
Under full retirement age with less than 30 years of service and spouse	$3,750	17.6
Retiring because of disability	$3,665	19.8

TWO-TIER ANNUITIES AND DUAL BENEFITS

Regular railroad retirement annuities are calculated under a two-tier formula. The annuity formula components for employees and spouses are described in the section on formulas at the back of this booklet.

The first tier is based on railroad retirement credits and any social security credits an employee has acquired. The amount of the first tier is calculated using social security formulas, but with railroad retirement age and service requirements.

The second tier is based on railroad retirement credits only, and may be compared to the retirement benefits paid over and above social security benefits to workers in other industries.

An additional amount may also be payable as part of the regular annuity if an employee had at least 10 years of railroad service and acquired sufficient quarters of coverage for an insured status under the Social Security Act before 1975 and also met certain vesting requirements.

Employees with Railroad Retirement and Social Security

If a retired or disabled railroad retirement annuitant is also awarded social security benefits, the Social Security Administration determines the amount of the social security benefit due. The RRB then issues a combined monthly payment after the railroad retirement annuity has been reduced by the amount of the social security benefit.

The tier I portion of an employee's annuity is based on their combined railroad retirement and social security credits, computed under social security formulas, and approximates what social security would pay if railroad work were covered by that system. It is reduced by the amount of any actual social security benefit paid on the basis of the employee's nonrailroad employment in order to prevent a duplication of benefits based on social security covered earnings. The tier I amount is also reduced in the event a social security benefit is payable to the employee on the basis of another person's earnings. This reduction follows principles of social security law, which limit payment to the higher of any two or more benefits payable to an individual at one time. An annuitant is required to advise the RRB if any benefits are received directly from the Social Security Administration or if those benefits increase other than for a cost-of-living adjustment.

Employees with Public, Non-Profit, or Foreign Pensions

Employees first eligible for a railroad retirement annuity and a federal, state, or local government pension after 1985 may have the tier I portion of their annuity reduced for receipt of a public pension based, in part or in whole, on employment not covered by social security or railroad retirement after 1956. Certain other payments not covered by railroad retirement or social security, such as payments from a non-profit organization, a foreign government, or a foreign employer may also cause a reduction in tier I. Military service pensions and payments by the Department of Veterans Affairs will not cause any reduction in tier I.

Legislation enacted in January 2025 provides that employee tier I amounts payable after December 2023 are not subject to reduction for receipt of any public, non-profit, or foreign pension. If an employee is entitled to a railroad retirement annuity before January 1, 2024, they must notify the RRB of any other pension payments received through December 2023. An employee is not required to notify the RRB of any pension payments received after December 2023.

Workers' Compensation

If an employee is receiving a *disability* annuity, the tier I portion may, under certain circumstances, be reduced for receipt of workers' compensation or public disability benefits.

If an annuitant becomes entitled to any workers' compensation or public disability benefits, they must notify the RRB immediately.

SPOUSES WITH DUAL BENEFITS

Social Security Benefits

The tier I portion of a spouse annuity is reduced for any social security entitlement, regardless of whether the social security benefit is based on the spouse's own earnings, the employee's earnings, or the earnings of another person. This reduction follows principles of social security law, which limit payment to the higher of any two or more benefits payable to an individual at one time.

Public Pensions

The tier I portion of a spouse annuity payable for months prior to January 2024 may be subject to reduction for receipt of any federal, state, or local government pension based on the spouse's own earnings. Military service pensions and payments from the Department of Veterans Affairs, as well as pensions paid by a foreign government or interstate instrumentality, will not cause a reduction in tier I. Legislation enacted in January 2025 provides that spouse tier I amounts payable after December 2023 are not subject to reduction for receipt of any public pension.

Employee Annuity

If both individuals in a marriage are railroad employees and both started railroad employment after 1974, the amount of any spouse or divorced spouse annuity is reduced by the amount of the employee annuity to which the spouse or divorced spouse is also entitled.

If either one had some railroad service before 1975, the spouse or divorced spouse tier I amount is reduced by the amount of the railroad employee tier I to which the spouse or divorced spouse is entitled. The spouse or divorced spouse tier I amount cannot be reduced below zero. The initial reduction is restored in the spouse tier II amount. Divorced spouses are not entitled to a tier II component and are not eligible to have the reduction restored.

MINIMUM GUARANTY

Under a special minimum guaranty provision, railroad families will not receive less in monthly benefits than they would have if railroad earnings were covered by social security rather than railroad retirement laws. This guaranty is intended to cover situations in which one or more members of a family would otherwise be eligible for a type of social security benefit which is not provided under the RRA.

For example, social security provides children's benefits when an employee is totally disabled, retired, or deceased. The RRA only provides children's benefits if the employee is deceased. Therefore, if a retired rail employee has children who would otherwise be eligible for a benefit under social security, the employee's annuity would be increased to reflect what social security would pay the family, unless the annuity is already more than that amount.

COST-OF-LIVING INCREASES

After retirement, the tier I portions of both employee and spouse annuities are generally increased for higher living costs at the same time, and by the same percentage, as social security benefits. These increases, effective December 1 and included in the January payment, are based on the rise in the Consumer Price Index from the third quarter of the last year a cost-of-living adjustment became effective to the corresponding period of the current year. Generally, if the Index increases by 5 percent, for example, the tier I portion increases by 5 percent. Under certain circumstances, the increase can be based on average national wage increases rather than price increases.

If an annuitant is receiving both railroad retirement and social security benefits, the increased tier I portion is reduced by the increased social security benefit.

The tier II portions of retired employee and spouse annuities are normally increased by 32.5 percent of the increase in the Consumer Price Index.

Tier II cost-of-living increases are generally payable at the same time as tier I cost-of-living increases. Supplemental annuities are not increased by these cost-of-living adjustments.

WORKING AFTER RETIREMENT

Neither a regular annuity, a supplemental annuity, nor a spouse annuity is payable for any month in which a retired or disabled employee, regardless of age, works for an employer covered under the RRA. This includes labor organizations. However, service for less than $25 a month to a local lodge will not prevent payment of the annuity for that month.

Retired employees and spouses, regardless of age, who work for their last pre-retirement nonrailroad employer are also subject to an earnings deduction in their tier II and supplemental annuity amounts, if applicable, of $1 for every $2 in earnings up to a maximum reduction of 50 percent. Last pre-retirement nonrailroad employment is employment that continues through the annuity beginning date or ended within 6 months of the annuity beginning date. These reductions continue after full retirement age. Work that begins on the same day as the annuity beginning date is not last pre-retirement nonrailroad employment.

Retired employees and spouses who have not yet attained full social security retirement age, which ranges from age 66 and eight months for those born in 1958 to age 67 for those born in 1960 or later, may also be subject to additional earnings deductions for any earnings, in or outside the rail industry, that exceed certain exempt amounts. The tier I portion of these employee and spouse annuities is subject to deduction if earnings exceed the exempt amounts applicable to social security beneficiaries. Prior to the calendar year in which full social security retirement age is attained, the deduction is $1 for every $2 of annual earnings exceeding an exempt amount ($23,400 in 2025).

If the employee or spouse has a tier I reduction for social security benefits, the tier I amount is not reduced for excess earnings.

In the first year in which an employee subject to these earnings deductions is both entitled to an annuity and has a *non-work* month, a full tier I portion can be paid for those months in which they had low earnings or did not have substantial self-employment, no matter what total earnings for the year were. A non-work month is one in which the employee neither earns over 1/12 of the annual exempt amount nor has substantial self-employment. Non-work months can be claimed in only one calendar year, which need not necessarily be the first year of entitlement.

In the calendar year in which an individual attains full social security retirement age, deductions of $1 are made in the tier I amount for every $3 earned in excess of an exempt amount ($62,160 in 2025), but only counting those earnings in the months prior to the month full retirement age is attained. This tier I deduction stops effective with the month full retirement age is attained.

Earnings received for services rendered, plus any net earnings from self-employment, are considered when assessing deductions for earnings. Interest, dividends, certain rental income, or income from some stocks, bonds, or other investments are not generally considered earnings for this purpose.

Annuitants under full retirement age who work after retirement and expect that their earnings for a year will be more than the annual exempt amount must promptly notify the RRB and furnish an estimate of their expected earnings in order to prevent an overpayment and penalties. They should also notify the RRB if their original estimate changes significantly.

Retired employees and spouses who return to work for a railroad or for their last pre-retirement nonrailroad employer must notify the RRB, regardless of earnings or age.

A spouse annuity is subject to reductions not only for the spouse's earnings, but also for the earnings of the employee, regardless of whether the earnings are from service for the last pre-retirement nonrailroad employer or other post-retirement employment. An annuity paid to a divorced spouse may continue despite the employee's work activity. However, the employee's nonrailroad earnings over the annual earnings exempt amount may reduce a divorced spouse benefit.

A spouse annuity is not payable for any month in which the employee's annuity is not payable, or for any month in which the spouse, regardless of age, works for an employer covered under the RRA. A divorced spouse annuity is not payable for any month in which the divorced spouse, regardless of age, works for an employer covered under the RRA. A divorced spouse can receive an annuity even if the employee has not retired, provided they have been divorced for at least 2 years, the employee and former spouse are at least age 62, and the employee is fully insured under the Social Security Act using combined railroad and social security earnings.

Disability Work Restrictions

If an employee's annuity is based on disability, there are certain work restrictions that can affect payment, depending on the amount of earnings. The annuity is not payable for any month in which the disabled annuitant works for an employer covered under the RRA. The annuity is not payable for any month in 2025 in which the annuitant earns more than $1,260 in any employment or net self-employment, except any disability-related work expenses. Withheld payments will be restored if earnings for the year are less than $15,750 (after disability-related work expenses are deducted). Failure to report such earnings could involve a significant penalty charge.

Disability work and earnings restrictions apply until the annuitant attains full retirement age, which varies, depending on the year of birth. These work restrictions apply even if an annuitant has 30 years of railroad service. Earnings deductions continue to apply to those working for their last pre-retirement nonrailroad employer.

Any work performed by a disabled annuitant, whether for payment or not, may be considered an indication of recovery from disability and **must be reported promptly**. Failure to report work activity timely could result in overpaid annuities, which must be repaid, as well as severe financial penalties.

WHEN ANNUITIES STOP

Payment of any annuity stops upon the annuitant's death, and the annuity is not payable for any day in the month of death.

A *disability annuity* stops after the employee recovers from the disability; it can be reinstated if the disabling condition recurs.

A *spouse annuity* stops if the employee's annuity terminates, or the spouse annuity was based on caring for a child and the child is no longer under age 18 or disabled or the child is no longer in the spouse's care. However, the spouse annuity may continue if they are qualified without the child or it can resume when the spouse attains a qualifying age.

While a *divorce* ends eligibility for a spouse annuity, a divorced spouse may, under conditions described previously, qualify for a divorced spouse annuity.

A *divorced spouse's annuity* stops upon remarriage or upon entitlement to a social security benefit based on their own earnings if the unreduced social security benefit is equal to or greater than 1/2 of the employee's unreduced tier I amount. A divorced spouse's annuity may be reduced or stopped if the divorced spouse is also entitled to a railroad retirement annuity.

It is important to notify the RRB promptly if one of the above changes occurs. Failure to report can result in an overpayment, which the RRB will take action to recover, sometimes with interest or penalties. Failure to report changes promptly or making a false statement can also result in a fine or imprisonment.

SURVIVOR BENEFITS

Annuities are payable to surviving widow(er)s, children, and certain other dependents. Lump-sum benefits are payable after the death of a railroad employee only if there are no qualified survivors of the employee immediately eligible for monthly annuities. With the exception of a residual lump-sum death benefit, eligibility for a survivor annuity depends on whether or not the employee was *insured* under the RRA at the time of death.

An employee is insured if they have at least 10 years of railroad service, or 5 years performed after 1995, and a *current connection* with the railroad industry as of the month the annuity begins or the month of death, whichever occurs first. The current connection requirement is described on pages 7-9 of this booklet.

If a deceased employee was not so insured, jurisdiction of any survivor benefits payable is transferred to the Social Security Administration and any survivor benefits are paid by that agency instead of the RRB. Regardless of which agency has jurisdiction, the deceased employee's railroad retirement and social security credits will be combined for the purpose of benefit computations.

TYPES OF SURVIVOR BENEFITS

Annuities are payable to widow(er)s and unmarried children. In certain cases, an annuity may also be payable to parents, remarried widow(er)s, grandchildren, and surviving divorced spouses.

WIDOW(ER)S' ANNUITIES ARE PAYABLE AT:

- **Age 60;** age reductions are applied to annuities awarded before full retirement age. The eligibility age for unreduced annuities varies, depending on the year of birth.

- **Ages 50-59 if the widow(er) is totally disabled and unable to work in any regular employment.** The disability must have begun within 7 years after the employee's death or within 7 years after the termination of an annuity based on caring for a child of the deceased employee. In most cases, a 5-month waiting period is required after the onset of disability before a disability annuity can begin.

- **Any age if the widow(er) is caring for an unmarried child** of the deceased employee under age 18 or a disabled child of any age who became disabled before age 22.

Generally, the widow(er) must have been married to the employee for at least 9 months prior to death, unless they were the natural or adoptive parent of their child, the employee's death was accidental or while on active duty in the U.S. Armed Forces, the widow(er) was potentially entitled to certain railroad retirement or social security benefits in the month before the month of marriage, or the marriage was postponed due to state restrictions on the employee's prior marriage and divorce due to mental incompetence or similar incapacity.

Survivor annuities may also be payable to a surviving divorced spouse or remarried widow(er). Benefits are limited to the amounts social security would pay and therefore are less than the amount of the survivor annuity otherwise payable. However, a former spouse may be paid a court-ordered partition amount.

A surviving divorced spouse may qualify if they were married to the employee for a period of at least 10 years immediately before the date the divorce became final, is unmarried or remarried under the conditions described in the next paragraph, and is age 60 or older (age 50 or older if disabled). An unmarried surviving divorced spouse can qualify at any age if caring for the employee's child who is under age 16 or became disabled before age 22, in which case the 10-year marriage requirement does not apply.

The portion of a survivor annuity equivalent to a social security benefit (tier I) may be paid to a widow(er) or surviving divorced spouse who remarries after age 60, or to a disabled widow(er) or disabled surviving divorced spouse who remarries after age 50; however, remarriage prior to age 60 (or age 50 if disabled) would not prevent eligibility if such remarriage ends. Such social security level benefits may also be paid to a younger widow(er) or surviving divorced spouse caring for the employee's child who is under age 16 or became disabled before age 22, if the remarriage is to a person entitled to railroad retirement or social security benefits, or if the remarriage ends.

OTHER SURVIVOR ANNUITIES ARE PAYABLE TO:

- **An unmarried child under age 18.**

- **An unmarried child age 18** in full-time attendance at an elementary or secondary school or in approved homeschooling until the student is age 19, or the end of the school term in progress when the student turns 19. In most cases where a student turns 19 during the school term, the annuity is limited to the 2 months following their month of birth. The annuity will be terminated earlier if the student gets married, graduates from school, or ceases full-time attendance.

- **An unmarried disabled child over age 18** if the child became totally disabled before age 22.

- **An unmarried dependent grandchild** meeting any of the requirements described above for a child, if both the grandchild's parents are deceased or found disabled by the Social Security Administration.

- **A parent at age 60** who was dependent on the employee for at least half of the parent's support. If the employee was also survived by a widow(er), surviving divorced spouse, or child who could ever qualify for an annuity, the parent's annuity is limited to the amount that social security would pay.

SURVIVOR ANNUITY ESTIMATES

Survivors can call the agency toll-free (1-877-772-5772) to speak with a field service representative and request an annuity estimate. Active or retired employees who are concerned about the amount of benefits which would be payable to their survivors may also receive estimates from field service staff. Pre-retirement counseling is also available by appointment at any RRB field office or over the phone.

The average annuity awarded to widow(er)s in fiscal year 2024, excluding remarried widow(er)s and surviving divorced spouses, was $2,848 a month. On average, children received $1,839 per month, while total family benefits for widow(er)s with children averaged $5,357 a month. The average annuity awarded to remarried widow(er)s or surviving divorced spouses in fiscal year 2024 was $1,572 a month.

SURVIVOR ANNUITY TIERS

Survivor annuities, like retirement annuities, consist of tier I and tier II components.

Tier I is based on the deceased employee's combined railroad retirement and social security credits, and is generally equivalent to the amount that would have been payable under social security.

Tier II amounts are percentages of the deceased employee's tier II amount, as described in the section on formulas at the back of this booklet.

Survivor annuity amounts may also be determined under certain minimum provisions which guarantee that a widow(er)'s annuity will be at least equal to the two-tier amount the deceased employee would have received at the time of the award of the widow(er)'s annuity, minus certain reductions including those for age and receipt of social security benefits, and no less than the spouse annuity they were receiving just prior to the employee's death.

SURVIVORS WITH DUAL BENEFITS

Social Security Benefits

The tier I portion is reduced by the amount of any social security benefits received by a survivor annuitant, even if the social security benefits are based on the survivor's own earnings. This reduction follows the principles of social security law which, in effect, limit payment to the higher of any two or more benefits payable to an individual at one time.

When both railroad retirement annuities and social security benefits are payable, they are generally combined into a single payment issued through the RRB. A survivor annuitant must notify the RRB if any benefits are received directly from the Social Security Administration or if those benefits increase other than for a cost-of-living adjustment.

Public Pensions

The tier I portion of a widow(er)'s annuity payable for months prior to January 2024 may be subject to reduction for receipt of any federal, state, or local government pension based on the widow(er)'s own earnings. Military service pensions and payments from the Department of Veterans Affairs, as well as pensions paid by a foreign government or interstate instrumentality, will not cause a reduction in tier I. Legislation enacted in January 2025 provides that widow(er)'s tier I amounts payable after December 2023 are not subject to reduction for receipt of any public pension.

Employee Annuity

If a widow(er) is also entitled to a railroad retirement employee annuity, and both the widow(er) and the deceased employee started railroad employment after 1974, the survivor annuity (tier I and tier II) payable to the widow(er) is reduced by the full amount of the widow(er)'s own employee annuity.

If the widow, dependent widower, or the deceased employee had at least 120 months of service before 1975, the tier I portion of the survivor annuity is reduced by the net tier I portion of the widow(er)'s own employee annuity. The tier I reduction may, under certain circumstances, be partially restored in the survivor tier II amount. This restored amount is only payable if the survivor benefit calculated under the Railroad Retirement Act of 1937 would result in a higher annuity than the amount awarded under current law.

If either the deceased employee or the survivor annuitant had some railroad service before 1975 but less than 10 years of service, the widow(er)'s own employee annuity and the tier II portion of the survivor annuity would be payable to the widow(er). The tier I portion of the survivor annuity would be payable only to the extent that it exceeds the tier I portion of the widow(er)'s own employee annuity.

COST-OF-LIVING INCREASES

Cost-of-living increases, effective December 1 and included in the January payment, are made on the basis of increases in national prices or, in some circumstances, average national wages, and calculated the same way as cost-of-living increases in employee and spouse annuities.

However, in the case of widow(er)s' annuities computed on the basis of the initial minimum amount provided under 2001 legislation, the monthly amount will not increase until the amount payable under previous law plus subsequent cost-of-living increases is higher than the initial minimum amount.

WORK AND EARNINGS LIMITATIONS

A survivor annuity is not payable for any month the survivor works for an employer covered under the RRA, regardless of the survivor's age.

Survivors who are receiving social security benefits have their railroad retirement annuity and social security benefit combined for earnings limitations purposes. Prior to the calendar year in which full retirement age is attained, there is a deduction of $1 in an annuity for every $2 earned over an exempt amount ($23,400 in 2025). The deduction is $1 for every $3 earned over an exempt amount ($62,160 in 2025) for the months in the calendar year in which the individual attains full retirement age, up to the month of attainment. Work deductions stop effective with the month full retirement age is attained. In the first year in which a survivor is both entitled to an annuity and has a non-work month, a full annuity can be paid for those months in which the survivor had low earnings or did not have substantial self-employment, no matter what total earnings for the year were.

As work and earnings may affect the payment of an annuity, they must be reported promptly to the RRB in order to prevent potential overpayments.

These earnings restrictions do not apply to disabled children or to disabled widow(er)s under age 60. However, annuitants receiving disability benefits must report any work or earnings to the RRB. The agency reviews such information to determine whether recovery from the disability is indicated.

WHEN SURVIVOR PAYMENTS STOP

All survivor payments stop upon death; no annuity is payable for the month of death.

A widow(er)'s annuity will be reduced upon remarriage, and in some cases, payment will be prevented. A widow(er)'s, surviving divorced spouse's, and remarried widow(er)'s annuity could also end upon entitlement to another survivor or spouse annuity under the RRA which is greater than the widow(er)'s annuity.

A surviving divorced spouse's or remarried widow(er)'s annuity could stop when entitled to a social security benefit which equals or exceeds the deceased employee's basic tier I amount and reduces the annuity amount to zero.

A widow(er)'s, remarried widow(er)'s, or surviving divorced spouse's annuity which is based on a child in care will end if the child is no longer in the person's care, the child's eligibility ceases, or, in most situations, remarriage occurs. Provided the child in care is not disabled, this type of annuity also ends when the child reaches age 18 (for widow(er)s), or age 16 (for remarried widow(er)s and surviving divorced spouses).

A child's or grandchild's annuity stops when they turn 18, or if the child marries or recovers from their disability upon which the annuity was based. Similarly, an annuity based on a parent's disability stops if the RRB subsequently determines that the parent is no longer disabled. If the child is 18 and a full-time elementary or high school student, the annuity stops when full-time attendance ceases, at graduation, or when they turn 19. In most cases, when a student turns 19 during the school term, their annuity is extended to the 2 months following their birth month.

An annuity will stop if it was based on disability and the beneficiary recovers from the disability before age 60. A disability annuity can be reinstated if the disability recurs within 7 years and the widow(er) is still under age 60.

A parent's survivor annuity may stop upon remarriage. In some cases, a remarried parent is entitled to a tier I portion.

Any of these occurrences must be reported to the RRB timely in order to prevent an overpayment.

LUMP-SUM DEATH BENEFITS

A lump-sum death benefit is payable to certain survivors of an employee with 10 or more years of railroad service, or less than 10 years if at least 5 years were after 1995, and a current connection with the railroad industry if there is no survivor immediately eligible for a monthly annuity upon the employee's death.

If the employee did not have 10 years of service before 1975, the lump sum is limited to $255 and is payable *only* to the widow(er) living in the same household as the employee at the time of the employee's death.

If the employee had less than 10 years of service but had 5 years after 1995, they must have met social security's insured status requirements for the lump sum to be payable.

If the employee had 10 years of service before 1975, the lump sum is payable to the living-with widow(er). If there is no such widow(er), the lump sum may be paid to the funeral home or the payer of the funeral expenses. These lump sums averaged $1,043 in fiscal year 2024.

If a widow(er) is eligible for an annuity at the time of the employee's death, but had excess earnings deductions which prevented annuity payments or for any other reason did not receive an annuity in the 12-month period beginning with the month of the employee's death totaling at least as much as the lump sum, the difference between the lump-sum benefit and monthly annuity actually paid, if any, is payable in the form of a deferred lump-sum benefit.

The average for all types of lump sums was $940 in fiscal year 2024.

Residual Lump-Sum Payment

The railroad retirement system also provides, under certain conditions, a residual lump-sum death payment which ensures that a railroad family receives at least as much in benefits as the employee paid in railroad retirement taxes before 1975. This payment is, in effect, a refund of an employee's pre-1975 railroad retirement taxes, after subtraction of any benefits previously paid on the basis of the employee's service. This benefit is seldom payable.

RETIREMENT AND SURVIVOR INFORMATION

APPLYING FOR AN ANNUITY

Applications for railroad retirement or survivor annuities are generally filed at one of the RRB's field offices, with a traveling RRB representative at a customer outreach program service location, or by phone and mail. The agency accepts 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.

An employee can be in compensated service while filing a disability application provided that the compensated service is not active service and terminates within 90 days from the date of filing. When an employee files a disability application while still in compensated service, it will be necessary for the employee to provide a specific ending date of the compensation. Compensated service includes not only compensation with respect to active service performed by an employee for an employer, but also includes pay for time lost, wage continuation payments, certain employee protection payments, and any other payment for which the employee will receive additional creditable service.

Railroad retirement annuity applicants are required to enroll in either the Direct Deposit Program, which electronically transfers payments into their checking or savings account, or the U.S. Department of the Treasury's Direct Express program, which electronically transfers federal payments to a Direct Express-issued Debit MasterCard®. Enrollment waivers are available only under very limited conditions.

Applicants for railroad retirement and survivor annuities can check with an RRB field office as to when they can expect their first payment. Customer service standards and progress reports are available at **RRB.gov** and in all RRB field offices.

To expedite filing, applicants may schedule an appointment for individual pre-retirement counseling, which is provided at any RRB field office or over the phone. Certain documents are required when filing a railroad retirement annuity application, including:

FOR EMPLOYEES AND SPOUSES:

- *Proof of an employee's age.*
- *Proof of any military service.*
- *Proof of marriage* if the spouse is eligible or will shortly become eligible for a spouse annuity.
- *Divorced spouse must furnish proof of divorce* from the employee.
- *Proof of the spouse's or divorced spouse's age.*
- *Proof of a child's relationship and age* if the spouse is applying for an annuity based on caring for the employee's child.
- *Information about any public service pension* for which the applicant obtained through December 2023 (for those expecting to receive annuity payments for months prior to January 2024).
- *Banking information* for direct deposit of benefit payments (needed at time application is filed).
- *Supporting medical evidence* if applying for a disability annuity.

A photocopy of a record is not accepted as an official document. To avoid delays in application processing, any proof submitted must be an original or certified copy.

The best proof of age is a certified copy of civil or church documents recorded at or close to the time of birth. The best proof of marriage is a certified copy of the public or church record or the original marriage certificate. A divorced spouse would be expected to furnish a certified copy of the final divorce decree. Proof of military service may be a certificate of discharge, or any official military record that shows the dates of service.

Employees and spouses are encouraged to submit their proofs well in advance of retirement in order to expedite the annuity application process and avoid delays resulting from inadequate proofs. Information will be recorded and stored electronically, and proofs will be promptly returned.

Applicants for disability annuities are required to submit supporting medical information. They are sometimes asked to take a special medical examination given by a doctor designated by the RRB.

An annuity is effective as of the first full month throughout which the employee and/or spouse is age 60, or age 62 in the case of reduced annuities. An annuity is effective the first day of the month full retirement age is attained in the case of unreduced annuities with less than 30 years of service.

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

Any social security benefits due the retired employee or family member are paid through the RRB. Even though the RRB processes payment, the Social Security Administration is responsible for all adjudication.

FOR SURVIVORS:

- A widow(er) must furnish proof of age, proof of marriage, and proof of the employee's death.
- A surviving divorced spouse must furnish proof of divorce from the employee.
- If applying for a disability annuity, the widow(er) must also provide supporting medical evidence.
- A parent must furnish proof of relationship to the employee and proof of support from the employee.
- For eligible children, proof of the relationship and age of each child is needed. Supporting medical evidence is required if a child is over age 18 and became disabled before age 22. Proof of full-time elementary or high school attendance is needed for eighteen-year-old students. The employee's stepchildren must furnish proof of their dependency on the employee.

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. For widow(er)s between ages 60-61, retroactivity is 6 months if it does not increase the age reduction, although 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. Lump-sum death benefit applications must be filed within 2 years after an employee's death. There is no time limit on filing for a residual payment.

IF REQUIREMENTS ARE NOT MET

Retirement annuities are not payable by the RRB unless the employee has 5 years of creditable service after 1995, or 10 years of service at any time. Service includes any creditable military service.

Survivor annuities are not payable unless the employee had a current connection with the railroad industry and either 5 years of creditable service after 1995 or 10 years of service at any time.

In either of the above circumstances, if the requirements are not met, the employee's railroad retirement credits are treated as social security credits by the Social Security Administration. Benefits paid by that agency would accordingly take into account both railroad and social security covered earnings.

The RRA does not allow a former railroad employee to withdraw their retirement taxes. Like social security taxes, railroad retirement taxes are not refundable unless retirement tax withholding has exceeded annual maximums.

GARNISHMENT AND PROPERTY SETTLEMENTS

Garnishment

Certain percentages of an employee, spouse, divorced spouse, or survivor annuity may be subject to legal process (*i.e.*, garnishment) to enforce an obligation for child support and/or alimony payments.

Property Settlements

The tier I portion of an annuity is *not* subject to property settlements. An employee's tier II and supplemental annuity components are subject to court-ordered property settlements in proceedings related to divorce, annulment, or legal separation.

MONITORING PAYMENTS

Under several monitoring programs now in effect, the RRB maintains contact with retirement and survivor beneficiaries in order to ensure the reporting of events which would require suspension or termination of monthly annuities. The records of beneficiaries are also checked with the Social Security Administration because annuities may be affected by nonrailroad earnings and because entitlement to social security benefits affects the amount of all annuities. The monitoring programs between the Social Security Administration and the RRB do not replace an annuitant's responsibility to notify the RRB directly when they become entitled to a benefit under the Social Security Act.

THE RIGHT TO APPEAL

Persons claiming retirement, disability, or survivor annuities from the RRB have the right to appeal unfavorable determinations on their claims. The RRB has a three-stage review and appeals process for **all** claims under the RRA.

Individuals dissatisfied with the RRB's initial decision on a claim have 60 days from the mailing date of the decision notice to submit a written request for review by the agency's reconsideration section. This step is **mandatory** before an appeal may be filed with the RRB's Bureau of Hearings and Appeals (H&A).

In cases involving overpayments, individuals have the right to request waiver of overpayment recovery by the RRB, in addition to reconsideration of the overpayment decision. If currently entitled to a railroad retirement annuity, they may also elect to have a personal conference as part of that request.

While review of an overpayment must be requested within the legal timeframes, a request for a waiver may be made any time. However, for overpayment recovery to be deferred while a waiver request is pending, the waiver request must be in writing and filed within 60 days from the date on which the overpayment notice was mailed. A request for waiver received after 60 days will be considered but will not defer collection of the overpayment, and any portion of the overpayment recovered prior to the date on which the waiver request is filed will not be subject to waiver.

If dissatisfied with the reconsideration or waiver decision, individuals have 60 days from the mailing date of the reconsideration or waiver decision to file an appeal with H&A, a bureau independent of the units responsible for reconsideration decisions. This appeal **must** be filed using RRB Form HA-1, which is available at **RRB.gov/Resources/Appeals** or any RRB field office, and submitted to H&A by mail, fax, or email. If necessary, H&A may further investigate the case and obtain pertinent information through RRB field representatives, designated medical examiners, and others. When the appeal involves a question of fact, an appellant has the right to an oral hearing, which can be held over the phone or videoconferencing. In-person hearings are generally held at the RRB office closest to the appellant's home or another location designated by the H&A officer.

Appellants who are dissatisfied with H&A's decision may further appeal to the RRB's three-member Board, which heads the agency, within 60 days from the mailing date of H&A's decision. This appeal must be filed using RRB Form HA-1 and submitted to H&A. Appellants should note that the three-member Board ordinarily will not accept additional evidence or conduct a hearing regarding the applicable matter.

Appellants dissatisfied with the three-member Board's final decision may file a petition with the appropriate U.S. Court of Appeals to review the Board's decision. The petition for review must be filed within one year after the mailing date of the Board's decision.

RAILROAD RETIREMENT TAXES

By law, railroad retirement tier I payroll taxes are coordinated with social security taxes and increase automatically when social security taxes rise. Employees and employers pay tier I taxes which are the same as social security taxes. In addition, both employees and employers pay tier II taxes to finance railroad retirement benefit payments over and above social security levels.

The tier I tax on employees and employers is 7.65 percent in 2025. The tier II tax on employees is 4.90 percent, while the tier II tax rate on rail employers, rail labor organizations, and rail employee representatives is 13.10 percent in 2025. An employee representative is a labor official of a noncovered labor organization who represents employees covered under the Acts administered by the RRB.

The ratio of certain asset balances to the sum of benefits and administrative expenses (the average account benefits ratio) determines tier II taxes on employers and employees. Depending on the average account benefits ratio, tier II taxes for employers range between 8.20 percent and 22.10 percent, while the tier II tax rate for employees is between 0 and 4.90 percent.

Railroad retirement taxes apply to earnings on an annual basis. The amounts of earnings subject to these taxes are determined annually on the basis of national wage levels.

DUAL TAX PAYMENTS

Railroad employees who also worked for a social security covered employer in the same year may, under certain circumstances, receive a tax credit equivalent to any excess social security taxes withheld.

(Text continues on page 40.)

Table 3. 2025 Regular Railroad Retirement Taxes

	TAX RATE	MAXIMUM ANNUAL TAXABLE EARNINGS
TIER I		
Employees & Employers	7.65%*	$176,100
TIER II		
Employees	4.90%	$130,800
Employers	13.10%	$130,800

Annual regular taxes on employees earning $176,100:

	TIER I	TIER II	TOTAL
Employees	$13,471.65	$6,409.20	$19,880.85
Employers	$13,471.65	$17,134.80	$30,606.45

*The tier I tax rate is divided into 6.20 percent for railroad retirement and 1.45 percent for Medicare hospital insurance. The 2025 maximum earnings base for railroad retirement is $176,100, and the Medicare hospital insurance tax is applied to all earnings. Consequently, employee and employer contributions continue to be made at the 1.45 percent rate, even after the employee has earned $176,100.

An additional 0.9 percent in hospital insurance taxes (2.35 percent in total) applies to on an individual's income exceeding $200,000, or $250,000 for a married couple filing a joint tax return. While employers will begin withholding the additional Medicare tax as soon as an individual's wages exceed the $200,000 threshold, the final amount owed or refunded will be calculated as part of the individual's federal income tax return.

Employees who worked for two or more railroads in a year, or who had tier I taxes withheld from their RRB sickness insurance benefits in addition to their railroad earnings, may be eligible for a tax credit of any excess tier I or tier II railroad retirement taxes withheld. Employees who had tier I taxes withheld from their supplemental sickness benefits may also be eligible for a tax credit of any excess tier I tax. Such tax credits may be claimed on an employee's federal income tax return.

Employees who worked for two or more railroads, or had both railroad retirement and social security taxes withheld from their earnings, should see Internal Revenue Service publication 505, *Tax Withholding and Estimated Tax,* for information on how to figure any excess railroad retirement or social security tax withheld.

Dual Railroad Retirement-Social Security Taxes Paid, 1951-74

An employee with 10 or more years of railroad service may be entitled to a refund of excess social security taxes if their combined taxable earnings from the railroad retirement and social security systems in any year in the period 1951-1974 exceeded a maximum annual amount creditable under the RRA. Eligible employees will receive their refunds from the RRB at retirement without applying for them. In the event an employee should die before receiving the refund, payment will be made to the employee's survivors.

Separation or Severance Allowances

A lump sum, approximating railroad retirement tier II payroll taxes deducted from separation (or severance) allowances, may be paid upon retirement to employees meeting minimum service requirements, or their survivors, to the extent the separation allowances did not yield additional railroad retirement service or earnings credits. The lump-sum provision applies to separation allowances made after 1984.

FEDERAL INCOME TAX ON RAILROAD RETIREMENT BENEFITS

The tier I portion of a railroad retirement annuity that is actually equivalent to a social security benefit is treated as a social security benefit for federal income tax purposes. Depending on the amount of other income received in the taxable year, a portion of these benefit payments may be subject to federal income tax.

The tier I portion of an annuity that exceeds social security benefits, such as retirement annuities payable between ages 60 and 62, and many occupational disability annuities, plus the tier II portion of railroad retirement annuities and supplemental annuities paid by the RRB are treated like private pensions for federal income tax purposes. The RRA specifically exempts annuities paid by the RRB from state and local income tax.

The RRB and the Social Security Administration issue tax information statements to annuitants each January. In the absence of a request not to withhold, taxes are withheld from U.S. citizens or residents whose railroad retirement annuities in excess of the social security equivalent level total more than certain annual threshold amounts. Taxes are also withheld under nonresident alien rules if an individual is a known citizen of a country other than the United States, Guam, or the Commonwealth of the Northern Mariana Islands, Puerto Rico, or American Samoa and who is a known resident for tax purposes, or an unknown individual residing outside the United States, Guam, and the Commonwealth of the Northern Mariana Islands. Any amounts withheld during the taxable year are reflected on the annual statements.

ANNUITY FORMULA COMPONENTS

The following describes railroad retirement annuity formula components as applied to new awards. The cost-of-living adjustments applied to annuities are described in previous pages of this booklet.

EMPLOYEE RETIREMENT ANNUITY

The amount of a regular annuity is the total of portions called tiers, which are computed separately under different formulas.

TIER I

The first tier is calculated the same way as a social security benefit. An employee's social security credits are combined with their railroad retirement credits for tier I computation purposes.

An employee's creditable earnings are adjusted to consider the changes in wage levels over a worker's lifetime. This procedure, called indexing, increases creditable earnings from past years to reflect average national wage levels just prior to the employee's first year of eligibility. The adjusted earnings are used to calculate *average indexed monthly earnings,* and a benefit formula is then applied to determine the gross tier I amount.

For those first eligible in 2025, the gross tier I is equal to:

- 90% of the first $1,226 of average indexed monthly earnings, *plus*
- 32% of the amount of these earnings over $1,226 up to $7,391, *plus*
- 15% of these earnings in excess of $7,391.

For employees with less than 10 years of creditable railroad service, the tier I amount is calculated only if the employee has at least 5 years of service after 1995 and an insured status under Social Security Act rules (usually 40 quarters of coverage), counting both railroad retirement and social security covered earnings.

Delayed Retirement Credits

The tier I portion of an annuity is increased by a certain percentage for each month an employee delays retirement past full retirement age, up until age 70. For those born January 2, 1943, or later, the delayed retirement credit is 2/3 of 1 percent per month (8 percent per year). Those born prior to January 2, 1943, earn a lesser percentage credit. Delayed retirement credits are not given to an employee with less than 10 years of railroad service (even if the employee is over full retirement age when retiring from their railroad job) if the employee is also entitled to an age-reduced social security benefit, and the beginning date of that social security benefit precedes their railroad retirement annuity beginning date.

Age Reductions

For employees retiring between age 62 and full retirement age with less than 30 years of service, age reductions are applied separately to the components of an annuity. As mentioned earlier, the full retirement age varies, depending on the year of birth (see Table 4 on page 44). There is no age reduction for those who retire after 2001 with 30 years of service.

The full retirement age is 66 and eight months for employees and spouses born in 1958. The full retirement age increases gradually for those born in 1959 to 1960, until it reaches age 67. For people born in 1960 or later, the full retirement age is age 67.

Table 4. Employee Retiring with Less than 30 Years of Service

BIRTH YEAR*	FULL RETIREMENT AGE	ANNUITY REDUCTION (AT AGE 62)
1958	66 and 8 months	28.333%
1959	66 and 10 months	29.167%
1960 or later	67	30.00%

*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.

The early-retirement reduction factor for an employee is 1/180 for each of the first 36 months of the reduction period regardless of the age of initial entitlement and decreases to 1/240 for each month (if any) over 36. For those employees born in 1960 or later, the maximum reduction at age 62 is 30 percent.

If an employee has less than 10 years of railroad service and is already entitled to an age-reduced social security benefit, the age reduction in their tier I amount will be based on the age reduction applicable on the beginning date of the employee's social security benefit, even if the employee is already full retirement age on their railroad retirement annuity beginning date.

Age reductions were required in the tier I annuity amounts of 30-year employees who retired at ages 60-61 before 2002 and attained age 60 or completed 30 years of service after June 1984. The age reductions were applied *only* to the tier I annuity portion. If an employee affected by this provision was born before 1938 and attained 60/30 eligibility after December 1985, tier I was permanently reduced by approximately 20 percent. For those born after 1937 who retired before 2002, the reduction gradually increased as described earlier. In both cases, the tier I amount was frozen until the first month throughout which the employee was age 62. It was then recomputed to reflect interim increases in national wage levels and became subject to future cost-of-living increases. There was no reduction if the employee retired at age 62 or older with 30 years of service, or at age 60 with 30 years of service and retirement is after 2001.

Workers' Compensation or Public Disability Benefit Reductions

For employees who are under full retirement age and receiving a *disability annuity*, the tier I amount is, under certain circumstances, reduced for receipt of workers' compensation or public disability benefits.

Social Security Reductions

After any required age reduction, the tier I amount is *reduced by the amount of any social security benefits* also payable, but not to an amount below zero.

Reductions for Public, Non-Profit, or Foreign Pensions

Employees first eligible for a railroad retirement annuity and certain government pensions or other payments after 1985 may have had the tier I portion of their annuity reduced for receipt of a public pension based, in part or in whole, on employment not covered by social security or railroad retirement after 1956. Certain other payments not covered by railroad retirement or social security, such as payments from a non-profit organization, a foreign government, or a foreign employer may have also caused a reduction in tier I. Legislation enacted in January 2025 ended these pension-related reductions for tier I amounts payable after December 2023.

TIER II

The second tier of a regular annuity is computed under a separate formula, and is based on railroad service alone. The tier II amount is equal to 7/10 of 1 percent of the employee's average monthly earnings using the tier II tax base in the 60 months of highest earnings, times their years of service in the rail industry.

Age Reductions

Age reductions required for those employees retiring between age 62 and full retirement age with less than 30 years of service are also applied to the tier II component of an annuity. The reduction is 1/180 for each of the first 36 months the employee is under full retirement age when their annuity begins and 1/240 for each additional month (if any).

Full retirement age varies, as mentioned earlier. However, if an employee has any creditable railroad service before August 12, 1983, the retirement age for tier II purposes is age 65.

Employees with 5-9 years of creditable railroad service, with at least 5 years performed after 1995, are eligible for a tier II component the first full month they are age 62. Their tier II portion is subject to the same age reductions that apply to employees with 10-29 years of service. If eligible based on total disability, their tier II is not payable until age 62, and that amount is reduced for early retirement.

Supplemental Annuity Formula

The amount of a supplemental annuity awarded after 1974 is equal to $23 plus $4 for each year of service over 25, up to a maximum of $43. A fraction of $4 is added for each fractional year of service.

If a retired employee also receives a private pension paid for entirely or in part by a railroad, the supplemental annuity is subject to reduction. The reduction is equal to the amount of the pension that is based on the employer's contributions. The reduction applies whether the employee receives a monthly pension or elects a lump sum instead of a monthly pension. There is no reduction for any part of a private pension based on the employee's own contributions. If the employer reduces the private pension because of the supplemental annuity, the amount of the reduction is restored to the supplemental annuity, but not over the $43 maximum. There is no reduction to the supplemental annuity for a pension paid by a railroad labor organization.

SPOUSE ANNUITY

The spouse annuity formula is based on certain percentages of the employee's tier I and tier II amounts.

TIER I

The tier I portion of a spouse annuity, before any applicable reductions, is 50 percent of the railroad employee's unreduced tier I amount.

Spouse Age Reductions

Age reductions required for those spouses (between age 62 and full retirement age) of employees retiring with less than 30 years of service are applied separately to each annuity component. Full retirement age for a spouse varies, just as for an employee. The tier I reduction is 1/144 for each of the first 36 months the spouse is under full retirement age when their annuity begins and decreases to 1/240 for each month (if any) over 36. For spouses born in 1960 or later, the maximum reduction at age 62 is 35 percent. If an employee has less than 10 years of railroad service and the spouse is already entitled to an age-reduced social security benefit, the age reduction in their tier I will be based on the age reduction applicable on the beginning date of the spouse's social security benefit, even if the spouse is already full retirement age on their railroad retirement annuity beginning date.

Table 5. Spouse of Employee Retiring with Less than 30 Years of Service

BIRTH YEAR*	FULL RETIREMENT AGE	ANNUITY REDUCTION (AT AGE 62)
1958	66 and 8 months	33.333%
1959	66 and 10 months	34.167%
1960 or later	67	35.00%

These reductions also apply to divorced spouses.

*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.

December 2001 legislation eliminated the tier I age reduction for employees ages 60 or 61 with 30 or more years of service whose railroad retirement annuities begin January 1, 2002, or later. The spouses of these employees are also eligible for full annuities at age 60.

Age reductions required for spouses of employees with 30 years of service who attained 60/30 eligibility after June 1984 but whose annuities began before January 2002 are applied only to the tier I portion of the spouse annuity. If the employee attained 60/30 eligibility before July 1984, retired at age 62 with 30 years of service, or began receiving an annuity at ages 60 or 61 after 2001 with 30 years of service, the spouse tier I portion is *not* subject to these reductions.

The spouse of an employee subject to the 60/30 age reductions may receive a reduced tier I amount, unless the spouse is already of full retirement age.

In reduced 60/30 spouse cases, the tier I portion is equal to 1/2 of the employee's reduced tier I on the employee's annuity beginning date and is also frozen until the first full month throughout which the spouse is age 62. Then it is recomputed based on 1/2 of the employee's *gross* tier I amount and reduced for each month the spouse is under full retirement age at that time. If at the time of recomputation the spouse has a minor or disabled child in care, no age reduction would apply.

The spouse of a disability annuitant who was otherwise eligible for a 60/30 age annuity received an age reduction if the spouse's annuity beginning date was before 2002. If the spouse's annuity beginning date is January 1, 2002, or later, the spouse can receive an unreduced annuity as early as age 60. If the spouse is entitled based on having a minor or disabled child in care, there is no age reduction.

Reductions for Other Benefits

After any applicable age reduction required for a spouse's early retirement, the spouse tier I amount is reduced by the amount of any social security benefit to which the spouse is entitled.

The tier I amount payable through December 2023 may also be reduced for certain federal, state, or local government pension payments based on the spouse's own earnings. This tier I reduction is equal to 2/3 of the public pension.

The spouse tier I amount may also be reduced if the employee under full retirement age is receiving a disability annuity and a workers' compensation or public disability benefit.

While these offsets can reduce or even erase the tier I component otherwise payable to a spouse, they do not affect the tier II amount potentially payable to that spouse.

Divorced Spouses

The annuity of a divorced spouse is limited to the tier I amount and thus equal to what social security would pay.

TIER II

The spouse's tier II amount, before any applicable reductions, is 45 percent of the employee's unreduced tier II amount.

Age Reductions

The tier II age reduction for spouses of employees retiring with less than 30 years of service is 1/144 for each of the first 36 months the spouse is under full retirement age when their annuity begins and decreases to 1/240 for each month (if any) over 36. However, if a railroad employee had any creditable railroad service before August 12, 1983, the employee and spouse retirement age for tier II purposes remains age 65. Age reductions are not applied to spouse annuities based on the spouse's caring for a child.

DUAL ANNUITIES

If a spouse is also a railroad employee annuitant and both the employee and spouse started railroad employment after 1974, the amount of any spouse or divorced spouse annuity is reduced by the amount of the employee annuity to which the spouse is also entitled.

If both the employee and spouse are railroad employees and either one had some railroad service before 1975, the spouse tier I amount is reduced by the amount of the railroad employee tier I to which the spouse is entitled and that initial reduction is restored in the spouse tier II amount. The spouse tier I amount cannot be reduced below zero.

A spouse who is also entitled to a survivor annuity on a different earnings record will receive only the higher benefit.

SURVIVOR ANNUITY

TIER I

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security credits, and is computed using social security formulas. In general, the survivor tier I amount is equal to the amount of survivor benefits that would have been payable under social security.

The *gross survivor tier I amount* (before reductions for early retirement, or other benefits) is generally equivalent to the unreduced tier I portion of the retirement annuity the deceased employee had, or would have, received.

For surviving aged or disabled widow(er)s, remarried widow(er)s, and surviving divorced spouses, the tier I amount is based on *average indexed monthly earnings*. If the annuity begins a year or more after the employee's death and the employee died before age 62, the RRB can recalculate this indexed amount using a later year if it would result in a higher benefit. The recalculation considers changes in national earnings levels which occur after the employee's death but before the survivor becomes eligible for an annuity. This provides a benefit consistent with earnings levels at the time of the survivor's eligibility, rather than the time of the employee's death.

A widow(er), remarried widow(er), or surviving divorced spouse whose annuity begins at full retirement age or later receives the full tier I amount unless the deceased employee received an annuity that was reduced for early retirement. The eligibility age for a full widow(er)'s annuity varies. The maximum age reduction also varies, depending on the widow(er)'s date of birth, and is 20.36 percent for those born in 1962 or later. For a surviving divorced spouse or remarried widow(er), the maximum age reduction is 28.5 percent. For a disabled widow(er), disabled remarried widow(er), or surviving divorced spouse, the maximum reduction is 28.5 percent, even if the annuity begins at age 50.

Table 6. Widow(er) Full Retirement Age

BIRTH YEAR*	NO ANNUITY REDUCTION IF RETIREMENT AGE IS AT LEAST	ANNUITY REDUCTION (AT AGE 60, DEEMED TO BE AGE 62)
1958	66 and 4 months	19.50%
1959	66 and 6 months	19.73%
1960	66 and 8 months	19.95%
1961	66 and 10 months	20.16%
1962 or later	67	20.36%

*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.

A widow(er) or surviving divorced spouse whose eligibility is based on caring for the employee's child receives 75 percent of the full tier I amount. The annuity of a surviving divorced spouse ends when the child is 16. An eligible child also receives 75 percent of the full tier I amount. The total amount the family can receive is subject to a maximum (usually applicable if there are three or more family members, not counting aged or disabled surviving divorced spouses, entitled to survivor annuities).

A dependent parent can receive 82.5 percent of their full tier I amount, but if both parents are eligible, the total amount cannot be more than 150 percent of the full tier I amount.

Dual Benefit Reduction

The tier I amount previously described is reduced by the amount of any social security benefit or by the tier I amount of any railroad retirement employee annuity the survivor also receives. In the case of a widow or dependent widower who is also a railroad employee annuitant, and either the widow(er) or the deceased employee had at least 10 years of railroad service before 1975, the tier I reduction may, under certain circumstances, be partially restored in the survivor tier II amount. If either the deceased employee or the widow(er) had some railroad service before 1975 but less than 10 years, the survivor tier I portion is payable only to the extent that it exceeds the tier I portion of the widow(er)'s own employee annuity.

If a widow(er) qualifies for a railroad retirement employee annuity and neither the widow(er) nor the deceased employee had any railroad service before 1975, the survivor annuity payable to the widow(er) is reduced by the total amount of the widow(er)'s own employee annuity.

The tier I amount payable through December 2023 may also be reduced by certain federal, state, or local government pensions which are based on a widow(er)'s own earnings. For widow(er)s subject to the government pension reduction, the tier I reduction is equal to 2/3 of the public pension.

TIER II

Widow(er)s

December 2001 legislation established an *initial minimum amount* which yields, in effect, a widow(er)'s tier II portion equal to the tier II amount the employee would have received at the time of the award of the widow(er)'s annuity, minus any applicable age reduction. It does this by providing an additional amount, initially set at 50 percent of the employee's tier II, to the 100 percent tier I and 50 percent tier II amounts provided under prior law.

This additional amount is offset each year by the dollar amount of any cost-of-living increases payable in both the tier I and tier II portions provided under prior law. Consequently, such a widow(er)'s net annuity rate will not increase until such time as the widow(er)'s annuity, as computed under prior law with all interim cost-of-living increases otherwise payable, exceeds the widow(er)'s annuity computed under the initial minimum amount formula.

The initial minimum amount provision applies to widow(er)s whose annuities begin February 1, 2002, or later, and to some, but not all, widow(er)s on the rolls before that date. If, because of previous cost-of-living adjustments, annuities awarded before February 2002 were already higher than the annuity that would be payable under the December 2001 legislation, the provision did not apply.

In most cases, the same age reductions that apply to tier I amounts also apply to tier II amounts.

Other survivors

Each child receives 15 percent of the deceased employee's tier II amount, and each surviving parent receives 35 percent. The minimum total tier II amount payable to a family is 35 percent of the employee's tier II amount, and the maximum, 130 percent.

A tier II portion of an annuity is not provided for a surviving divorced spouse or a remarried widow(er). However, partition payments may be extended to surviving former spouses pursuant to divorce agreements. A tier II portion is not payable to surviving parents if other family members may receive benefits or if the parent has remarried.

RRB FIELD OFFICES

RRB field offices are currently located in the cities listed below. Find contact information for any office by going to **RRB.gov** and clicking on **Field Office Locator**, or by calling **1-877-772-5772** and using the automated self-serve menu. Offices are also listed in telephone directories with other U.S. government agencies. Most field offices are open between 9 a.m. and 3 p.m. weekdays, except federal holidays.

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COMMENTS?

If you have any comments or suggestions regarding the presentation of information in this publication, please let us know.

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Mailing address: RRB-OIG Hotline Officer
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