

## 6.5.1 Introduction

This chapter discusses monitoring programs that help ensure that benefits are paid in the correct amounts and to the correct individuals. The types of monitoring programs and procedure sections that describe each program are:

<b>Subject</b>	<b>Begins With Section</b>
Annual Earnings & LPE Monitoring Program	<a href="#">6.5.5</a>
EDP Monitoring Program	<a href="#">6.5.47</a>
Representative Payee Monitoring Program	<a href="#">6.5.70</a>
Aged Monitoring Program	<a href="#">6.5.82</a>
Foreign	<a href="#">6.5.85</a>
SSA/CMS Death Match	<a href="#">6.5.100</a>
Uncashed Check Investigation	<a href="#">6.5.101</a>

## 6.5.5 Annual Earnings & Last Pre-Retirement Non-Railroad Employment (LPE) Monitoring Program

The vast majority of employee and spouse annuitants requiring work deductions have maximum withholding in place. Annual monitoring of these beneficiaries uses Forms RL-19L and RL-19L.1 questionnaires that are only to be returned by the beneficiary if his or her earnings are below a posted threshold amount. The threshold amount is the amount of annual earnings that requires maximum benefit withholding to remain in place for the current year. Individuals in this category whose earnings fall below the threshold amount may be due refunds of work deductions withheld.

A small number of annuitants whose withholding is less than the maximum are required to complete and return Form G-19L questionnaires.

Earnings questionnaires are released to beneficiaries who live within the U.S. and U.S. possessions who fall into one of the following categories:

A. Employee and spouse annuitants who meet conditions 1 or 2 as described below:

1. Are under full retirement age and;

- Based on reported earnings which exceed the applicable exempt amount, have temporary work deductions in place or were in place at the time the annual earnings monitoring program was run; and
  - Are subject to work deductions under the 1974 RR Act; or
  - Are being paid under the O/M and reported earnings exceed the annual earnings exempt amount.
2. Are any age and indicate last pre-retirement employment earnings after the ABD.

B. Non-disabled survivor annuitants who:

1. Are under full retirement age, and
2. Have reported estimated earnings which exceed the applicable exempt amount.

NOTE: The RRB does not monitor annuitants, who live in foreign countries for earnings.

### 6.5.6 Annual Earnings Monitoring Forms

Annual earnings and LPE monitoring forms are generally released during the month of April.

- Annuitants having both tier 1 and tier 2 work deductions receive Form **RL-19L.1**.
- Annuitants having only LPE work deductions in force receive Form **RL-19L** as a reminder to contact the RRB if a change occurs in LPE work patterns or if LPE earnings drop below an amount that would allow payment of additional benefits.
- Annuitants having LPE work deduction withholding that is less than 50% of their tier 2 receive Form **G-19L** for mandatory completion.

NOTE: RRB uses the SSA earnings information as the official report of earnings to validate and adjust annuity withholding amounts. See EDP Policing in [RCM 6.5.47](#).

### 6.5.7 Handling of Earnings Monitoring Forms

LPE monitoring forms are returned to the Program Evaluation and Management Services - Program Evaluation Section, Retirement/Survivor/Tax/Medicare (PEMS - PES RSTM). Upon receiving the forms, the information is entered into SPEED. Refer to [FOM 1 -15125](#) for detailed information on SPEED. Any forms received in the field offices are to be forwarded to PEMS for handling.

When earnings information is entered into SPEED, action is taken by SPEED or, if SPEED cannot yet complete action on the earnings report, a USTAR (Universal System Tracking and Reporting) referral will be made to the appropriate unit in the Retirement and Survivor Benefits Division (RSBD). USTAR is an on-line system used to assign and track work and provide information that is necessary in the payment of the claim. Refer to [FOM1-1105](#) for detailed work deduction information and [FOM1-15125.40](#) for actions taken on a completed SPEED report.

PEMS will forward earnings reports, and accompanying documentation, to the Unemployment and Programs Support Division - Tax, Clerical and Imaging Unit (UPSD-TCIU) to be imaged.

### **6.5.47 EDP Policing**

The Railroad Retirement Board (RRB) annually conducts a computer match with the Social Security Administration (SSA) to monitor compliance of the Railroad Retirement Act (RRA) earnings restrictions. The Electronic Data Processing (EDP) program captures earnings obtained through a computer match with SSA. EDP policing is performed annually, on all retirement and survivor annuitants. Disability annuitants are also monitored to determine their continuing eligibility to receive benefits. Retired employee and spouse annuitants are assessed component work deductions, while disability and survivor annuities are liable for full annuity withholding.

NOTE: The RRB runs EDP programs starting approximately in June each year, however, the referrals from the run will not be loaded to USTAR until October of the same year. See [RCM 6.5.51](#) for handling of EDP Policing referrals.

#### **6.5.47.1 SSA Validation Process**

The RRB bases the computer match with SSA on a memorandum of understanding (MOU) that includes strict matching requirements to verify RRB records with those on the SSA database. If matching requirements are not met, the records are identified as “unverified” and the SSA program does not check for earnings.

Each request file sent to SSA results in two returned files: a validation file and an earnings file.

#### **6.5.47.2 SSA Validation File**

The SSN validation file is the initial output of the RRB request file being matched against SSA’s database and verifies the social security numbers of the annuitants prior to running the job that provides the earnings information. The returned validation files are reviewed and analyzed and the records which are unverified or indicate the annuitants are deceased are loaded to the Universal System Tracking and Reporting application (USTAR) for RSBD handling. Refer to [RCM 6.5.58](#) for handling instructions. Very few employee records are not validated. The spouse and survivor files generate more non-validated records because of the much higher volume of inconsistent

beneficiary names. Since there are no names on the PREH database associated with the IPI social security numbers and, therefore not on the request files sent to SSA, all IPIs are returned as not validated.

### 6.5.47.3 SSA Earnings and Employer Information File

The second file received from SSA contains the actual earnings information for the annuitants whose social security numbers have been verified. For these validated cases, SSA initiates a request to generate the earnings and employer information file through their VAEARN program. This program automatically takes the **validated** output and queries the earnings file.

Returned earnings files are analyzed and categorized in Policy and Systems and the results are loaded to USTAR.

### 6.5.48 Categories of Annuitants Selected for EDP Policing

The EDP program was originally established to identify potential Tier 1 work deductions. Elements were later added and the program revised, which resulted in the improvement of RRB detection of LPE employment. Employee and spouse annuitants meeting specific criteria are now selected in the EDP program to identify potential LPE (Tier 2 and/or Supplemental annuity) work deductions.

Type of Annuity	Age as of Policing Year
RETIREMENT	
Employee	60+ *
Spouse	60+ *
IPI	15-22**
SURVIVOR	
Survivor children	0-22
All other survivor annuitants	Any age
DISABILITY	
Disabled employee	Any age
Disabled IPI	Any age**
Disabled survivor annuitants	Any age

Disabled widows	Any age
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\* Employees/Spouses over full retirement age are selected for EDP policing only if their ABD is within 3 years of the policing year for purposes of identifying potential LPE earnings. See [RCM 6.5.56](#) for additional criteria.

\*\*SSA does not provide earnings data for individuals where certain RRB identifying information does not match their records. Currently RRB does not house the names of IPIs on the files transmitted to SSA; therefore, earnings information for IPIs is not obtained through the EDP program.

\*\*An evaluation of all “unverified” IPI cases out of the 2004 run for 2003 earnings revealed that **no IPI under age 15 had earnings that exceeded the statutory limit**. Based on the results of this review, we revised our policy and IPIs under age 15 are excluded from the monitoring process, effective with EDP policing of 2003 earnings.

### 6.5.49 SSA Earnings Report Types

SSA earnings files contain detailed information on each earnings report linked to an individual. The report information includes a code which describes the type of earnings. The following chart lists the report type codes and the type of earnings reported.

Code	Represents
<b>A</b>	Current W-2 FICA “Current” means that the W-2 or W-2C was reported and processed in the year it was due <b>EXAMPLE:</b> A W-2 or W-2C for tax year 2019 reported and processed in 2020, would be current.
<b>C</b>	Current W-2P (Pension)
<b>D</b>	Current Non-FICA W-2
<b>E</b>	Current Corrected W-2 FICA (W-2C)
<b>F</b>	Current Corrected Non-FICA W-2
<b>G</b>	Current Corrected W-2P (Pension)
<b>H</b>	Informational detail signifying that either no earnings were found in scouting, or there was a change in the railroad segment earnings
<b>I</b>	Delinquent W-2 FICA

Code	Represents
<b>L</b>	<p>Delinquent corrected W-2 FICA (W-2C)</p> <p>“Delinquent” means that the W-2 or W-2C was processed in a year subsequent to the year when it was due.</p> <p><b>EXAMPLES:</b></p> <ul style="list-style-type: none"> <li>• A W-2 or W-2C for tax year 2019 submitted for processing after 2020 is delinquent.</li> <li>• A W-2 or W-2C for tax year 2018 submitted January 15, 2020, is delinquent.</li> </ul>
<b>M</b>	Pre-Annual Reporting Quarterly reinstated from Suspense
<b>N</b>	Pre-Annual Reporting Self-Employment reinstated from Suspense
<b>O</b>	Tape “SE”
<b>P</b>	Annual Wage Determination transactions processed through the "annual" system are based on a Form SSA 7010-U5, Notice of Determination of FICA Wages or ITEM CORRECTION (ICOR) transaction.
<b>Q</b>	<p>Quarterly Wage Determination Adjustment</p> <p>Wage determination transactions processed through the “quarterly” system are based on a Form SSA 7010-U5, Notice of Determination of FICA Wages or ITEM CORRECTION (ICOR) transaction.</p>
<b>R</b>	<p>Unreported Tips Quarterly</p> <p>“Unreported tips” transactions are based on tip reports filed by an employee through IRS or based on an IRS audit of an employee's tax return.</p>
<b>S</b>	<p>External Adjustment Quarterly</p> <p>“External” means the transaction resulted from an adjustment filed by an employer through IRS or from an IRS audit</p>
<b>T</b>	Unreported Tips Annual
<b>U</b>	IRS Tape Adjustment
<b>W</b>	Quarterly Current
<b>X</b>	Quarterly Delinquent

Code	Represents
	<b>NOTE:</b> “Quarterly” transactions are based on quarterly reports of earnings submitted by private employers on Form 941A prior to 1978 and from quarterly reports of earnings submitted by State and local employers prior to 1981. “Current” means the report was submitted timely. “Delinquent” means the report was submitted after the due date.
<b>Y</b>	Internal Wage Adjustment This is a non-determination wage adjustment processed through the “quarterly” wage system based either on an OEO paper transaction or ITEM CORRECTION (ICOR) transaction.
<b>Z</b>	Internal Adjustment Annual This may be either a non-determination wage adjustment processed through the “annual” wage system or an SE adjustment (either determination or non-determination). SE adjustments have an EET field of I or C.
<b>1</b>	Posting Adjustment “Posting adjustment” offset details are created by exact duplicates or W-2Cs processing to offset a previously posted detail.

Earnings reported to SSA are further broken down by the type of employment. Files received from SSA in the EDP program do not include this employment type code. For purposes of applying work deductions to railroad retirement annuities, the employment type is not needed when the earnings report represents FICA earnings.

Many of the earnings report types, particularly for railroad employees, represent non-FICA earnings. For these cases, the employment type code must be secured in order to determine if the earnings should be considered for work deduction purposes. Cases where the total of the FICA earnings do not exceed the yearly exempt amount plus the appropriate tolerance amount, are removed from the earnings files that are loaded to USTAR. These files are downloaded from the mainframe program and Excel spreadsheet listings are provided to RBD-RPS/SBD-SPS for manual handling. The employment type code can be secured by querying DEQY from the SSA database. Refer to [RCM 19.2.15](#) for detailed instructions for accessing a DEQY query.

## 6.5.50 Universal STAR Referrals (USTAR)

### 6.5.50.1 Retirement Referrals

Retirement EDP files are matched against the Retirement Online Calculation (ROC) and SPEED databases to identify earnings cases that may have already been handled. Cases not handled are loaded to USTAR.

The employee and spouse earnings records are loaded to USTAR under category **RBD ED**. Examiners are to review the actual monthly payment data to validate the accuracy of work deductions applied during the policing year.

### 6.5.50.2 Survivor Referrals

EDP monitoring of survivor annuitants is performed to assess permanent work deductions for the reporting year, and to estimate temporary work deductions required for the current and subsequent years. The estimated work deduction withholding is calculated using the annuitant's earnings estimate or projected earnings, based on the previous year's EDP data. EDP earnings reports for Survivor annuitants are loaded to USTAR as category **SPS L**. Some cases on USTAR may include earnings from the two prior years.

SPEED processes monthly reinstatements after temporary work deductions have been applied based on the yearly earnings amount entered in SPEED. Referrals are generated to USTAR by SPEED if the system is unable to process a reinstatement. These referrals are loaded to USTAR as category **SPS-S1**.

### 6.5.50.3 Disability Referrals

EDP disability referrals are made to assist in determining the continuing eligibility of retirement and survivor disability annuitants to benefits. The determination is based on whether the employment is reconcilable with the beneficiary's disability. In addition, the disability annuity of an employee is not payable for any month in which the annuitant earns more than the earnings limit amount, after deducting disability related expenses. Earnings limit amounts can be found in [DCM 10.5.4 E2](#).

The annual earnings test does not apply to a disabled widow(er) under age 60. However, any work performed before age 60 must be considered in determining whether the widow(er) has recovered from the disability. The work and earnings may demonstrate that the widow(er) is able to perform regular and gainful employment and therefore, is no longer disabled for purposes of receiving a DWIA and/or early Medicare coverage. Refer to [DCM 10.4](#) for more information on substantial gainful employment.

A widow(er) age 60 and over, who was receiving a DWIA prior to age 60, will continue to receive an annuity after age 60. But the DWIA will be converted to an age annuity. Regular survivor earnings restrictions will apply beginning with the month the widow(er) attains age 60 and ending with the month before attainment of full retirement age (effective January 1, 1983 or later).

Disability earnings reports are loaded to USTAR in the same basic format as earnings reports for retirement cases. However, a link is provided to the employer name and address information obtained from SSA. This information is used in conducting investigations on the employment. Disability earnings cases are loaded with the following USTAR categories:



- EO - occupational disability (2a4) with earnings greater than the yearly exempt amount
- ET - total and permanent disability (2a5) with earnings greater than the yearly exempt amount
- ES - survivor disability with earnings greater than the substantial gainful employment amount
- EB – ABD year equals earnings year

### 6.5.51 Handling of Referrals

Retirement, Survivor, and Disability units (RBD, SBD, and DBD) determine the handling of earnings monitoring cases that have been loaded to USTAR. The following are guidelines for examiners to assist in handling EDP referrals.

#### 6.5.51.1 Survivor Cases

Some portion of the earnings amounts reported by SSA and found on USTAR may include deferred compensation, which may or may not be considered earnings for work deduction purposes. To determine the correct amount of earnings that should be used to assess work deductions, it must first be determined if there is any portion of the earnings which may be attributable to deferred compensation and if so, how much. For detailed information on deferred compensation, refer to [FOM1-1110.10](#).

Earnings files received from SSA do not provide enough details to determine the type of earnings reported. If the type of earnings shown on USTAR is other than “A”, (regular FICA earnings) a DEQY must be requested. Refer to [RCM 6.5.49](#) for the different earnings and employment types.

Examiners should enter the claim number and earnings amount for the annuitant with excess earnings into the SPEED database. Review the SPEED procedure in [FOM1-15125](#) for any questions regarding processing.

#### 6.5.51.2 Retirement Cases

Temporary Work Deductions (TWDs) in force in the earnings year	
Step	Action
1	Determine if annuitant attains FRA in the earnings year. If yes, only the earnings before FRA are used for WD purposes. Review Imaging and USTAR to determine if a final monthly earnings report was submitted and final work deductions were assessed. If yes, notate remarks in USTAR and close the referral. If no, trace on final monthly earnings report and process final work deductions upon receipt.

	If annuitant is less than FRA, go to step two.
2	<p>Determine if the appropriate TWD(s) for the earnings year were applied based on the EDP earnings shown on STAR.</p> <p>If TWD(s) = PWD(s) notate the remarks section of USTAR.</p> <p>If TWD(s) are not equal to PWD, determine if adjustment is necessary and process accordingly.</p> <p>NOTE: All earnings through the current calendar year must be considered. It may be necessary to secure a DEQY.</p>
3	Determine if the appropriate TWD(s) is in effect for the current year. If TWD(s) are appropriate, close USTAR. If not, process an award to adjust TWD(s) accordingly.

<b>Temporary Work Deductions (TWD's) were not in force in the earnings year</b>	
<b>Step</b>	<b>Action</b>
1	<p>Determine if annuitant attains FRA in the earnings year. If yes, only the earnings before FRA are used for WD purposes. Review Imaging and USTAR to determine if a final monthly earnings report was submitted and final work deductions were assessed. If yes, notate remarks in USTAR and close the referral. If no, trace on final monthly earnings report and process final work deductions upon receipt.</p> <p>If annuitant is less than FRA, go to step two.</p>
2	<p>Check for SSA/VDB entitlement.</p> <p>If Tier 1 is reduced for social the entire earnings year and there is no VDB, WD does not apply. Notate the remarks section of USTAR and close out the referral. Otherwise, go to step 3.</p>
3	Release standard EDP email to the Field Office to secure information on the annuitants work status.
4	Upon receipt of earnings information from the Field, adjust the annuity according to standard procedure. See <a href="#">FOM1-1105</a> .

### 6.5.52 Development Of Excess Earnings For Years Other Than The Calendar Year Being Policed

Check SPEED and/or USTAR for years previous and subsequent to the calendar year being policed to determine if there are additional years for which an overpayment exists. Develop for excess earnings in those years and take action to recover any overpayments for those additional years.

### 6.5.53 Discrepant Earnings Report

Refer to [FOM1-1115.20.4](#).

### 6.5.54 Substantial Earnings Reported For Disabled Or Incompetent Annuitant Who Has Representative Payee

Handle any case in which little or no earnings are reported for an annuitant with a representative payee but substantial wages or SEI from SSA are shown on the referral, as follows:

- In a disability case, DBD will make a determination about the beneficiary's recovery from disability and request field determination as to whether or not a new payee is needed.
- In a non-disability case, examiner should request field determination as to whether a new payee is needed.

### 6.5.55 Referrals For Disability Cases

For any disabled employee under full retirement age, refer the case to the Disability Benefits Division (DBD) to reconcile work/earnings before taking adjudicative action. Refer to [DCM 8.2](#) for earnings monitoring procedure of disability annuities.

### 6.5.56 Potential LPE Earnings

Another function of the EDP monitoring process includes analyzing the earnings files to identify cases where it appears an employee, spouse or disabled employee may be working in last person employment (LPE).

Criteria for potential LPE earnings for **Employees or Spouses**:

- The date last worked (DLW) for the non-railroad employer is within 5 years prior to the annuity beginning date (ABD); and

- The ABD is in the earnings year or in the 2 years prior to the earnings year. For example, for the 2007 earnings year, the ABD should be between 1/1/2005 and 12/31/2007; and
- Total annual earnings must be greater than \$200 if the annuitant is less than full retirement age (FRA)/\$300 if the annuitant is FRA or older; and
- Total annual earnings must be less than the exempt amount applicable to the earnings year.

Criteria for potential LPE earnings for **Disabled Employees**:

- The date last worked (DLW) for the non-railroad employer is within 5 years prior to the annuity beginning date (ABD); and
- The ABD is in the earnings year or in the 2 years prior to the earnings year. For example, for the 2007 earnings year, the ABD should be between 1/1/2005 and 12/31/2007; and
- Total annual earnings must be greater than \$200; and
- Total annual earnings must be less than \$5,000.

The employee and spouse referrals are loaded to USTAR as **RBD-LP** and the disability referrals are loaded as **RBD-LD**.

## 6.5.57 Unverified Case Processing

**SSN Verification Process** - The State Verification and Exchange System (SVES) used by the Social Security Administration (SSA) verifies social security numbers (SSNs) prior to providing earnings information of railroad retirement beneficiaries. SSA utilizes the NUMIDENT, MBR, and SSR databases to determine identity, permitting verification against any of the three to mean positive verification.

Following is an explanation of the SVES SSN Verification Process:

Step 1: The SSN submitted by the RRB is first matched against the NUMIDENT. The record is considered matched if:

- a) The SSN matches, *and*
- b) The surname matches exactly, or the surname submitted by the RRB has either one missing letter, one extra letter, or one transposition of letters; *and*
- c) The first and middle initial (if provided) match; and

- d) The year of birth on the request is within 1 year prior or 1 year after the year on SSA's records.

Step 2: If the criteria in Step 1 are not met, SVES tries all combinations of the numbers in the SSN. If any of these combinations match the NUMIDENT SVES checks the surname (per the criteria in Step 1b and the year of birth, +/- 1 year.

Step 3: If the criteria in Steps 1 or 2 are not met, SVES drops the surname and if the following are an exact match, SVES will return a verified SSN:

- a) The first initial must be an exact match, and
- b) The middle initial must be an exact match, and
- c) There must be an exact match on the month and year of birth.

NOTE: The SSN will be returned as unverified if there is no middle initial on the input, the NUMIDENT, or both the NUMIDENT and the input, and the month and year of birth is not an exact match.

SVES looks for an exact match on the SSN but does not try the 99 combinations as in Step 2. This feature helps to match female records since it does not require a match on the current surname; i.e., avoids problems with maiden surname and various married surnames. This feature also allows more matches for males and females who have been adopted.

If the record fails all attempts at NUMIDENT verification, the same actions as in Steps 1 and 2 are attempted against the MBR and SSR.

After attempting to match the RRB's SSN against SSAs records per steps 1 through 3, SVES assigns a Verification Code. The following section lists the SSN verification codes, the data element definitions for the codes and the appropriate action needed.

### 6.5.58 Handling Of Unverified Cases

Records that are not verified from the EDP runs require manual review and must be reconciled. The records are loaded to Universal STAR for handling by RBD Retirement and SBD Survivor units. Retirement and Survivor cases are loaded under category codes RBD-US and SPS-US, respectively.

The following actions should be taken by RSBD when handling cases involving unverified social security numbers:

VERIFICATION CODE	DEFINITION	ACTION
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X	SSN is verified, NUMIDENT indicates individual is deceased.	Verify that RRB has terminated the benefits of the annuitant by checking APPLE that a FNOD has been entered and, if so, that the effective date matches the SSA DOD shown on USTAR. If the annuitant is in current pay status, contact the appropriate field office to investigate the annuitant's death.
1	SSN is an invalid number or not in file.	<p>1. Check the following systems to search for a correct SSN:</p> <ul style="list-style-type: none"> <li>• <b>PREH</b> - to determine if the invalid SSN belongs to another RRA annuitant. See if the person with the invalid number might be receiving benefits under one of the other accounts.</li> <li>• <b>APPLE</b> - to check whether one of the applications on record may have the correct SSN.</li> <li>• <b>IMAGING</b> - for correspondence, form letters, applications, medical evidence, award forms, or other documentation that might have a correct SSN.</li> <li>• <b>SSA MBR</b> - on other family members' SSNs obtained from PREH. If they are receiving benefits on any other account number, the BOAN will be shown.</li> </ul> <p>2. Request the claim folder, if one was established, to see if there is a different SSN in file than what is on the database.</p> <p>If the correct SSN cannot be determined, send an assignment to the field office to contact the annuitant to request the correct SSN.</p>

		<p>3. Once the SSN has been reconciled, obtain a NUMIDENT from the SSA database on this number, and correct the SSN on RRB records as appropriate.</p> <ul style="list-style-type: none"> <li>• Complete a PREH record correction to correct the annuitant's SSN in PREH.</li> <li>• Complete a PC G-607 transaction (<a href="#">RCM 9.4</a>) to correct the Checkwriting Master (DATAQ) and tax accounting system.</li> <li>• Send an e-mail to the Medicare Section via the <a href="#">Medicare Group Mailbox</a> to complete a MEDCOR transaction to correct the Medicare records.</li> </ul>
3	Surname matched, but DOB did not match NUMIDENT. The DOB on the NUMIDENT will be displayed in the SSN Data field.	<p>The SSA DOB will be displayed in USTAR, if it was provided by SSA. The difference in the dates may be due to transposing of numbers and can be easily resolved by reviewing the proof of age on RRB systems or in the file. If the difference cannot be resolved:</p> <ul style="list-style-type: none"> <li>• Compare the probative values (<a href="#">RCM 4.2.60</a>) of the proof(s) on record. RRB records cannot be changed based on SSA records alone. Follow instructions in <a href="#">RCM 4.2.70</a> for reconciling RRB date of birth with SSA.</li> <li>• Verify the DOB by notifying the appropriate field office and requesting a corrected proof.</li> <li>• Once the proof is received, review <a href="#">RCM 4.2.67</a> regarding the finality of</li> </ul>

		<p>the DOB previously established before making any changes to RRB records.</p> <ul style="list-style-type: none"> <li>• If the DOB needs to be corrected: <ol style="list-style-type: none"> <li>1. Enter the new proof on APPLE if it had not been entered by the field office.</li> <li>2. Correct PREH record by doing a PREH record correction.</li> <li>3. Complete a PC G-607 (<a href="#">RCM 9.4</a>) to correct the Checkwriting Master (DATAQ) and tax accounting system.</li> <li>4. An incorrect DOB can also effect Medicare entitlement. Send an e-mail to the Medicare Section via the <a href="#">Medicare Group Mailbox</a>, providing the correct DOB. That unit will determine whether action should be taken to correct Medicare records.</li> </ol> </li> </ul>
5	<p>Name does not match, e.g. Pam Smith on RRB records/Pam Jones on SSA records. DOB was checked.</p>	<p>When the name does not match consider taking the following action(s):</p> <ul style="list-style-type: none"> <li>• Secure a NUMIDENT from the SSA database. Compare the RRB annuitant's name with the name on the SSA database. The name may have been misspelled, a middle name may have been used instead of a first name, there may be multiple names on the records, or the annuitant married and neglected to notify both agencies of a name change.</li> <li>• Review RRB documents (e.g. application, proofs, etc., to reconcile the difference).</li> </ul>



		<ul style="list-style-type: none"> <li>• Compare the probative value of the proof(s) on record at RRB and SSA. Consider the proof with the higher weight to be accurate; however, RRB records cannot be changed based on SSA records. Unless it is apparent that the difference is due to a misspelling and can be resolved by reviewing file documentation, investigate the discrepancy by requesting that the field office contact the beneficiary to inquire whether the spouse or survivor annuitant married, remarried, or divorced. If the annuitant chooses to go by a different name, inform him or her of the problems that may occur with agencies having conflicting information. No further action can be taken unless the annuitant requests the name on record be changed.</li> <li>• If it is determined that RRB's records show an incorrect name and the correct name is proven, take the following actions: <ol style="list-style-type: none"> <li>1. Enter any corrected proofs received on APPLE if not already entered by the field office.</li> <li>2. If the employee's name needs to be changed perform a record correction on PREH (the 3000 record). If any other beneficiary's name needs to be changed, complete Form G-59 (<a href="#">RCM 9.4</a>).</li> <li>3. Complete Form PC G-607 (<a href="#">RCM 9.4</a>) to correct the Checkwriting Master (DATAQ) and the tax accounting system</li> <li>4. Send an e-mail to the <a href="#">Medicare Group Mailbox</a>, who will determine</li> </ol> </li> </ul>
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		if action is needed to correct the Medicare records.
Blank	Records failing initial edit checks and not making it as far as the verification process.	The majority of cases that fail initial edit checks and do not make it as far as the verification process involve railroad beneficiaries whose names are not listed in the PREH database. Check PREH to see if the applicant's name is on the Family Group Menu screen. If the name is missing no action is needed to correct the record. If it does not involve a missing name, request a NUMIDENT on the SSN and compare the SSN, DOB, and NAME with the same information on RRB records. Take appropriate action as indicated above if there is a discrepancy.

After reviewing and reconciling the unverified record, request a DEQY to secure earnings for the earnings year or earlier, beginning with the annuitant's ABD/OBD year. Retirement examiners should always consider LPE earnings as well as excess earnings over the exempt amounts.

### 6.5.70 Representative Payee Monitoring

The Board is responsible not only for selecting a representative payee but also for monitoring the payee to determine if the annuitant's rights are being protected.

Upon selection by the Board, the representative payee assumes a continuing responsibility to keep informed of the annuitant's current and future needs, to spend benefits in a reasonable and prudent manner and to periodically account for the use of railroad retirement benefits. The payee also agrees to inform the Board of any changes in the annuitant's status, including any custody changes.

### 6.5.71 Program Prior To 1973

Questionnaires G-99, G-99a (white) and G-99a (yellow) were released to court appointed payees every three years and Board selected payees every two years. Returned questionnaires were handled by the disability rating section.

### 6.5.72 1973 Program

The field sampled 500 court appointed and 500 Board appointed representative payees. Contact representatives completed form T-99 recommending retention or replacement

of the representative payee. The T-99's were forwarded to the regional offices for review and reviewed forms were then sent to Methods and Procedures.

### **6.5.73 1975 Program**

Methods and Procedures provided the field offices with identification labels, control cards, and list of all Board and court appointed representative payees in their territory with claim number digits ending in 00 through 32.

Contact representatives completed form G-99a recommending retention or replacement of the representative payee and forwarded the G-99a to the regional office for review.

### **6.5.74 1976 Program**

Beginning in 1976, full responsibility for representative payee monitoring was transferred to the field. The field offices created representative payee files and monitored all cases not selected during the 1975 program.

### **6.5.75 1977 Through 1980 Programs**

The field selected and monitored representative payees throughout these years, monitoring one third of the Board and court appointed payees each year.

### **6.5.76 1981 Through 1984 Programs**

Representative payee monitoring was suspended for these years pending the results of a study conducted by the Social Security Administration (SSA) of its monitoring program and a court decision concerning SSA's program.

Field offices requested representative payee accounting during these years only when complaints were received.

### **6.5.77 1985 Program**

During the 1985 monitoring program 25,540 Representative Payee Reports, form G-99a, were released from headquarters to all representative payees in current pay status.

Completed forms were returned to field offices for review. In suspect cases, the field office personnel conducted personal interviews with annuitants, representative payees and custodians (if any) in order to obtain more detailed information for completion of the Representative Payee Evaluation Report, form G-99c.

Headquarters reviewed a random sample of 1500 G-99a's both to evaluate the representative payee's performance and to determine if any single category of payee demonstrated "defects" involving waste, fraud or abuse.

The sample indicated that the field's representative payee selections showed good judgment, and no particular group of payees warranted special future monitoring.

### **6.5.78 1987 Program**

The 1987 program initiated the first year of a triennial monitoring program for all Board selected and court appointed representative payees.

Each year one third of these representative payees would be selected according to the last two digits of the claim number.

In 1987, 5,898 board and court appointed representative payees for account numbers ending with digits 01-33 were selected. Only 1.5% of the representative payees were changed as a result of the monitoring.

In 1988 6,058 board and court appointed representative payees for account numbers ending with digits 34-66 were selected for monitoring.

In 1989 6,077 board and court appointed representative payees for account numbers ending with digits 67-00 were selected for monitoring.

In 1990, the cycle will begin again with digits 01-33.

### **6.5.79 Parental Custody Verification**

During Social Security's 1981 study of their representative payee monitoring program, they identified parent for child(ren) representative payees as a category of payees with a high incidence of waste, fraud and abuse.

This monitoring program does not require a full accounting of benefits - only verification that the child remains in the parents' custody.

We will conduct a monitoring of all parent for child(ren) representative payees once every three years, beginning in 1989.

Beginning in 2017, parental custody monitoring is conducted annually.

### **6.5.80 Form G-99d**

The Parental Custody Verification Report, form G-99d, asks if the child lives with the parent. If the answer is "YES", the parent signs and returns the form. If the answer is

"NO", additional questions of where the child lives, how often the parent visits, and who is responsible for making decisions concerning the child, are asked.

Custody is assumed if the child lives with the parent. Custody can be deemed if the child lives elsewhere AND the parent retains responsibility for making decisions concerning the child.

The most common reason for the child to live elsewhere is when the child is institutionalized in a school or hospital.

### **6.5.81 1989 Program**

In October 1989, approximately 6,000 Forms G-99d will be released from headquarters and returned to the appropriate field office for review. Field offices will be provided with control lists of annuitants in their territory. Field personnel will review returned reports, conduct any necessary investigations, trace outstanding forms and prepare reports.

### **6.5.82 Aged Monitoring Nonagenarian Centenarian**

#### **6.5.82.1 Background**

On March 19, 2015, the Office of Inspector General (OIG) for the Social Security Administration (SSA) issued a report entitled, "Number holders Age 112 or Older Who Did Not Have a Death Entry on NUMIDENT". The report stated that at least 6.5 million active SSA numbers belong to people at least 112 years old, but only 35 living individuals worldwide have reached age 112.

Based on the report Palmetto reached out to the RRB with the idea of creating a report that identifies living RRB Medicare beneficiaries 100 years of age or over, and who have not filed a Part B claim with Palmetto in more than 18 months. The report from Palmetto could also identify RRB Medicare beneficiaries who do not have a date of death on the RRB's Medicare Information Received, Edited, Transmitted and Logged (MIRTEL) flat file, but do have a date of death on the Common Working File (CWF). CWF is owned and maintained by the Center for Medicare and Medicaid Services (CMS).

In March 2015, the RRB began the process of working with Palmetto to create a workable report. The RRB sent a centenarian file in April 2015 that was created from MIRTEL. The file contained data for all living RRB Medicare beneficiaries who were 100 years of age or older as of March 31, 2015. Palmetto processed the file and sent a report of their findings to the RRB on April 22, 2015. The report found 184 beneficiaries who did not have Medicare utilization in the last 18 months and 164 beneficiaries who had a date of death on Palmetto's record.

In May 2016, the RRB asked Palmetto to change the age requirement of the report. The request was made as a result of a recommendation by the RRB's OIG in their

Management Information Report, “The Railroad Retirement Board’s Method for Recording and Reporting Overpayments Identified by Death Matches Can be Improved.” The OIG report suggested checking utilization records of beneficiaries age 90 or over rather than 100 and over. Palmetto agreed to the change and on July 1, 2016, the RRB sent a file to Palmetto that contained all living RRB Medicare beneficiaries who were 90 years of age or older.

The intention of this report is not to discover Medicare fraud, but to use Palmetto's utilization records to find deceased beneficiaries who are still in pay status. This report is being used as an additional program integrity tool in the prevention of payments to deceased beneficiaries, and to ascertain whether the annuitant may be in need of a representative payee.

### **6.5.82.2 Overview**

The RRB sends Palmetto a file of all active Medicare beneficiaries age 90 or higher. The file is sent annually. Palmetto checks for various types of Medicare utilization occurring in the last 18 months for each beneficiary and will send the RRB a report of those beneficiaries who did not have Medicare utilization during that period, as well as any beneficiaries they have listed as deceased. These cases require further screening to determine whether our records have been terminated; as in the case of death, or if the beneficiary is still alive.

### **6.5.82.3 Program Evaluation and Management Services (PEMS) Responsibilities**

The Program Evaluation and Management Services (PEMS) is responsible for screening the records to determine whether additional investigative actions are required. Policy and Systems (P&S) will provide PEMS an Excel spreadsheet of the cases requiring screening. PEMS is also responsible for trace and follow up actions on cases identified through the screening process that have the ‘P’ indicator in the ‘Further Action Required’ field of the spreadsheet.

#### **A. Beneficiary Reported Deceased**

If the Palmetto report indicates the beneficiary is deceased, check DATA-Q to determine the status of the annuity.

##### **1. No Record on DATA-Q**

If there is no record on DATA-Q, check the GD Screen on MOLI to determine the record status.

- If the record status code is 99 – Death, no additional screening action is required. Enter ‘No’ in the ‘Further Action Required’ field of the Excel spreadsheet.

- If the record status code is 22 – No Annuity - Quarterly billing required, access USTAR to determine whether a recent CMS Death Match referral was received.

If a CMS Death Match was received, enter 'No' in the 'Further Action Required' field of the Excel spreadsheet.

If no referral was received, check the SSA NUMIDENT for a date of death. If a date of death is present, and that date is the same as the date reported by Palmetto, prepare an APPLE FNOD to terminate the record. Enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.

If there is a conflict between the dates of death, notify the field office to investigate and resolve the reported date of death. On the Excel spreadsheet, notate this action in the Comments section and enter 'R' in the 'Further Action Required' field.

NOTE: To determine the servicing field office, access ZIPCO on the RRAPID Main Menu and enter the beneficiary's zip code shown on the MOLI GD screen.

If the SSA NUMIDENT does not indicate a date of death, prepare and release an RL-75 to "The Family, or Friends of Family" of the reported deceased. Track the response according to existing CMS Death Match procedures.

**NOTE: If a response is received confirming the death, or no response is received after the 60-day wait period, process an APPLE FNOD.**

## 2. Record on DATA-Q – Annuity Terminated or Suspended/Pending Termination or Suspension

- If the annuity is terminated or a termination transaction is pending, enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.

NOTE: If there is a conflict between the dates of death, notify the field office to investigate and resolve the reported date of death. On the Excel spreadsheet, notate this action in the Comments section and enter 'R' in the 'Further Action Required' field.

NOTE: To determine the servicing field office, access ZIPCO on the RRAPID Main Menu and enter the beneficiary's zip code shown on DATA-Q or the MOLI GD screen.

- If the annuity is suspended or a suspension transaction is pending, check USTAR to determine if the suspension is the result of the SSA or CMS death match processes.

If yes, enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.

If no, check the Contact Log to determine whether the field office is currently taking action in the case. If yes, enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.

NOTE: If the field office action is unrelated to a death investigation, notify the field office of the reported death. Provide the field office with the date of death. On the Excel spreadsheet, notate this action in the Comments section and enter 'R' in the 'Further Action Required' field.

If the Contact Log does not indicate there is current action being taken, prepare and release an RL-75 to "The Family, or Friends of Family" of the reported deceased. Track the response according to existing CMS Death Match procedures. On the Excel spreadsheet, notate this action in the Comments section and enter 'P' in the 'Further Action Required' field.

### 3. Record on DATA-Q – Annuity in Current Pay Status

If the beneficiary is in current pay status, check the SSA NUMIDENT for a date of death. If a date of death is present, and that date is the same as the date reported by Palmetto, prepare an APPLE FNOD to terminate the record. If there is a conflict between the dates of death, notify the field office to investigate and resolve the reported date of death. On the Excel spreadsheet, notate this action in the Comments section and enter 'R' in the 'Further Action Required' field.

If SSA NUMIDENT does not indicate a date of death, prepare and release an RL-75 to "The Family, or Friends of Family" of the reported deceased. Track the response according to existing CMS Death Match procedures.

## **B. Beneficiary Reported Alive – No Claim Activity in the Last 18 Months**

Check DATA-Q to determine the status of the annuity, and take the actions described below.

### 1. No Record on DATA-Q

If there is no record on DATA-Q, check the GD Screen on MOLI to determine the record status.



- If the record status code is 99 – Death, no additional screening action is required. Enter 'No' in the 'Further Action Required' field of the Excel spreadsheet.
- If the record status code is 22 – No Annuity - Quarterly billing required, access USTAR to determine whether a recent CMS Death Match referral was received.

If a CMS Death Match was received, enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.

If no referral was received, notify the field office to investigate the whereabouts of the beneficiary, and enter 'R' in the 'Further Action Required' field of the Excel spreadsheet.

NOTE: To determine the servicing field office, access ZIPCO on the RRAPID Main Menu and enter the beneficiary's zip code shown on the MOLI GD screen.

## 2. Record on DATA-Q – Annuity Terminated or Suspended/Pending Termination or Suspension

- If the annuity is terminated or a termination transaction is pending, enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.
- If the annuity is suspended or a suspension transaction is pending, check USTAR to determine if the suspension is the result of the SSA or CMS death match processes.

If yes, enter 'N' in the 'Further Action Required' field of the Excel spreadsheet. If no, notify the field office to investigate whereabouts of the beneficiary, and enter 'R' in the 'Further Action Required' field of the Excel spreadsheet.

**EXCEPTION: Do not request the field office to investigate if the suspension or pending suspension code is 76. Enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.**

**NOTE:** To determine the servicing field office, access ZIPCO on the RRAPID Main Menu and enter the beneficiary's zip code shown on DATAQ or the MOLI GD screen.

## 3. Record on DATA-Q – Annuity in Current Pay Status

If DATA-Q shows the beneficiary is in current pay status, see if the beneficiary is covered under State Buy-In (SBI) or has a representative payee. For SBI status, a code 8 will be shown under SMIB INFORMATION under RR or SS. If the

beneficiary is on SBI or has a representative payee, the beneficiary would be considered low risk because there are additional checks performed in these situations. Enter 'N' in the 'Further Action Required' field of the Excel spreadsheet.

For all other current pay status cases, access the Contact Log and/or Imaging System to determine when contact was last made with the beneficiary.

- Contact Log – If the last in-person visit or telephone contact with the beneficiary was within the past 18 months, the beneficiary would be considered low risk. Enter 'No' in the 'Further Action Required' field of the Excel spreadsheet.
- Imaging – If there was communication, correspondence, or other documents from the beneficiary within the past 18 months, the beneficiary would be considered low risk. Enter 'No' in the 'Further Action Required' field of the Excel spreadsheet.

If neither systems show contact with the beneficiary within the past 18 months, the beneficiary is considered high risk and needs further investigation. Enter 'Yes' in the 'Further Action Required' field of the Excel spreadsheet. In the 'Comment' field, enter the reason the case is being included in the high risk group. For example, 'No contact in last 18 months'.

#### **6.5.82.4 Disposition of the Completed Excel Spreadsheet**

Forward the completed spreadsheet to the Medicare Program Officer in P&S. P&S will take the appropriate actions to initiate the Nonagenarian/Centenarian policing run.

#### **6.5.82.5 Policy and Systems (P&S) Responsibilities**

P&S will sort the Excel spreadsheet into four categories; N, P, R, and Y, based on the indicator in the 'Further Action Required' field will of the spreadsheet,

- Category N – These cases are eliminated from the monitoring effort; either contact was made with the annuitant within the last 18 months, Medicare premiums are paid through State Buy-In, the annuitant has a representative payee, the annuitant is deceased, or the annuitant is terminated due to non-entitlement.
- Category P – These cases are eliminated from the monitoring effort; however, additional information is needed to resolve the cases. The case referrals will be posted on USTAR for trace and follow-up actions by PEMS. P&S will notify PEMS when the referrals are posted.

The cases can be identified by a six-digit USTAR category code; i.e. the letters 'AGE', followed by the letter P, followed by a numeric value of 2 or 4; which

represents the quarter of the calendar year, followed by the single digit monitoring year. For example, a case assigned to PEMS will be coded as AGE47.

- Category R – These cases are eliminated from the monitoring effort; however, additional information is needed to resolve the cases. The case referrals will be posted on USTAR for trace and follow-up actions by the field office. P&S will notify each field office when the referrals are posted.

The cases can be identified by a six-digit USTAR category code; i.e. the field office number, followed by the letter R, followed by a numeric value of 2 or 4; which represents the quarter of the calendar year, followed by the single digit monitoring year. For example, a case assigned to the Atlanta field office in October 2017 will be coded as 101R47.

- Category Y – These cases will be selected for monitoring. The case referrals will be posted on USTAR for trace and follow-up actions by the field office. P&S will notify each field office when the referrals are posted.

The case referrals can be identified by a six-digit USTAR category code; i.e. the field office number, followed by the letter A, followed by a numeric value of 2 or 4; which represents the quarter of the calendar year, followed by the single digit monitoring year. For example, a case assigned to the Atlanta field office for the monitoring effort in October 2017 will be coded as 101A47.

Field office managers are to assign cases within 10 business days after being loaded. P&S-PAS will notify the Bureau of Field Service (BFS) on the 11<sup>th</sup> working day, if cases have not been assigned. BFS will follow-up with the office manager. Field office representatives will have 90 days to complete their actions.

P&S will coordinate the printing and mailing of Forms G-19c. Forms G-19c will be released from headquarters, but the mailing and return envelopes will bear the address of the servicing field office.

#### **6.5.82.6 Forms G-19c**

Form G-19c has been designed to identify annuitants whose death has not been reported to the RRB, who may require a representative payee, or may require a change of address. General questions are asked whose answers should be known to the annuitant, and easily verified against the FSIS, PREH, or DATA-Q systems.

#### **6.5.82.7 Field Office Responsibilities**

Field office claims representatives are responsible for reviewing returned Forms G-19c. Upon the return of the completed G-19c monitoring form, review the form carefully to

ensure that each question was responded to appropriately. Pay particular attention to item 1; which asks if the address is correct, and item 6; which asks for the annuitant's signature. If the annuitant signed by Mark ("X") or someone other than the annuitant signed the form, items 7 and 8 must be completed. A response to items 3 and 4 are desired, but not mandatory.

If the response to item 1 is 'No' and a new address was provided in item 2 (or somewhere on the form), process a change of address and close out the USTAR referral **only** if:

- Form G-19c appears to have been signed by the annuitant
- RRB records have not been updated to reflect the new address or there is no pending change of address
- There is no indication in item 7 that the annuitant is incapacitated or unable to handle his or her affairs, or the annuitant has a power-of-attorney

**NOTE:** Follow-up with the annuitant if a new address was not provided in item 2 (or somewhere on the form).

If the response to item 1 is 'Yes', review the signature in item 6. If the signature appears to be that of the annuitant, and there is no indication in item 7 the annuitant is incapacitated or unable to handle his or her affairs, or the annuitant has a power-of-attorney, close out the USTAR referral and send the G-19c to Imaging.

If item 7 indicates the annuitant is incapacitated, unable to manage his or her affairs, or appears to have an individual acting on his or her behalf in the capacity of power-of-attorney, develop for a representative payee according to the instructions in FOM-1-1415.10.

#### 6.5.82.8 Reporting Results for Nonagenarian/Centenarian Monitoring Cases

Report the nonagenarian/centenarian monitoring results on USTAR. Use one of the disposition codes shown below to close the referral. In some cases, multiple codes may apply. Select the code the best describes the action taken in the case and use the remarks section to describe any additional pertinent actions.

- NAN – No Action Necessary. Use the code when the responses were addressed appropriately; i.e. the annuitant's address on record has been confirmed, the form was completed by the annuitant, and the annuitant does not appear to need a representative payee. Additionally, notate "Responses Deemed Appropriate" in the remarks section.

- DEC – Deceased Handled. Use this code if the annuitant was determined to be deceased. Enter the date of death in the remarks section and process a first notice of death (FNOD) on APPLE to terminate the benefits.
- RPD - Rep-Payee Development. Use this code if representative payee development was initiated and finalized.

**NOTE:** The USTAR referral cannot be closed until all representative payee development action has been completed, and the representative payee has been added on the annuitant's record.

- HND – Handled COA. Use this code if the case requires a change of address. Update the address on record by completing the appropriate FAST-COA transaction (see [FOM-1-1570.5](#)).
- SUS - Benefit suspended. Use this code if the case requires a suspension due to exhaustion of efforts to secure the completed G-19c, and/or to locate the annuitant. Process the necessary suspension code on FAST-S/T (see section 6.5.82.8). Provide related information in the remarks section and on the Contact Log, as appropriate.

**NOTE:** We do not have the authority to suspend annuitants' social security (SS) benefit. If SS benefits are involved, contact RBD or SBD to request permission from SSA to suspend the benefit.

- UO - OIG referral: Use this code if the case requires referral to the Office of Inspector General for investigation. Enter any pertinent information in the USTAR remarks section. Enter an alert on the Contact Log; include the date referred and any special information related to the case.

**NOTE:** Entering the 'UO' disposition code does not automatically refer cases to the OIG. Follow current field office procedures for referring cases to OIG.

### 6.5.82.9 Control and Tracing Monitoring Forms

Forms G-19c are to be returned in 15 days. Allow annuitants 30 days to return the form. If it is not received within 30 days, prepare and release a second G-19c. Form G-19c is available on RRAILS. Notate this action in the USTAR remarks section. Pend for 15 days.

If the original or second Form G-19c is not returned within 15 days after the release of the second Form G-19c, attempt to contact the payee by telephone to schedule an interview to complete Form G-19c. Arrange the interview as soon as possible. If telephone contact is not successful or not possible, release Form Letter RL-53-F to arrange the interview. Pend for 15 days. If there is no response, suspend the annuity.

Use code 63 for employee annuitants, code 64 for spouse annuitants, and code 65 for survivor annuitants. Do not close out the USTAR referral at this point. Pend the case for the seventh business day after the first of the month (the scheduled release for all recurring benefit payments) to see if the annuitant contacts an RRB office.

**NOTE:** We do not have the authority to suspend annuitants' social security (SS) benefits. If SS benefits are involved, contact RBD or SBD to request permission from SSA to suspend the benefit.

If no contact has been made with the annuitant, investigate for possible death.

- Check SSA's NUMIDENT or MBR for a date of death.
- Check for an online obituary (legacy.com, google.com, or local newspaper's online listings).
- Search for a death certificate from the local 'Vital Records' office.
- If possible, visit the address on record.
- If the annuitant resides in a foreign country contact the servicing US Embassy for assistance. A listing of Embassy contact information can be found at [usembassy.gov](http://usembassy.gov).

If date of death cannot be proven after **all** methods to locate the annuitant have been exhausted, process a FAST-S/T transaction to change the suspension code to 76. Also see FOM-1-137.15 for additional information on suspension code 76. Close the USTAR referral using disposition code 'SUS'.

#### **6.5.82.10 Undeliverable Forms G-19c**

When the United States Postal Service (USPS) returns mail as undeliverable, a new address must be secured and verified. USPS will return undeliverable Forms G-19c to the servicing field office. Field offices are responsible for initiating the development/verification of a new address or date of death, verifying and processing changes of address. Follow the instructions outlined in FOM-1-139. See [FOM-1-139.45](#) if benefits are paid via paper check. See [FOM-1-139.50](#) if benefits are paid via Direct Deposit/Electronic Funds Transfer. Upon completion of the investigation, close out the USTAR referral using one of the disposition codes described above in section [6.5.82.8](#).

#### **6.5.82.11 Super Aged Monitoring**

A Field Office (FO) employee visits the home of an annuitant on his or her 100th birthday to offer the RRB's congratulations. This visit allows the RRB to check if an aged annuitant is alive or in need of a representative payee. No further monitoring was done of annuitants over the age of 100, unless they were under the care of a representative payee and are, therefore, included in the monitoring of that program. In order to monitor annuitants over the age of 100, the Program Evaluation Section (PES) biennially performs a review of cases in which an annuitant has reached the age 105 or older. Procedure for this review can be accessed [here](#).

## 6.5.85 Foreign Monitoring

Periodically, SSA invites the RRB to submit a listing of beneficiaries living in a specific foreign country where they are performing an itinerant service trip. If the RRB has beneficiaries in pay status residing in that country, the RRB provides SSA with their names and addresses. The SSA representative visits the addresses on record to determine if the beneficiaries are alive and provides RRB with the result of their visits. There is no other monitoring of beneficiaries living in foreign countries.

## 6.5.86 Disability Monitoring Section 2(e) 4 Refunds

At the end of the current calendar year, P&S - PAS requests a listing for employee disability cases in the following categories:

1. Cases which
  - were in suspense in December of the preceding year, and
  - the suspension code was "09", and
  - the annuitant was under full retirement age in some months of the current calendar year.
2. Cases which were suspended with code "09" in the current calendar year.
3. Cases which were coded "09" for call-up on the first of the year following the current year.

## 6.5.87 Release of Forms G-19L (Annual Earnings Monitoring Questionnaire)

Policy & Systems releases all Forms G-19L, and Program Evaluation and Management Services – Program Evaluation Section (PEMS-PES) receives and trace on the return of the forms. Refer to [FOM-I-1115.35](#) for details regarding this program.

## 6.5.100 SSA/CMS Death Match

### 6.5.100.1 Overview

The SSA/CMS Death Match process is a monthly computer match between the Social Security Administration's Volume Death Master File (DMF), the Centers for Medicare and Medicaid Services' (CMS) Health Insurance Daily RRB Exceptions (HRRRBEX) and State Buy-In files (SBI), and the RRB's active annuitant and beneficiary rolls. The primary purpose of this match is to identify cases where benefits and/or Medicare

claims, are being paid after death. Per our data exchange agreements with SSA and CMS, we must independently verify the date of death (DOD) information before taking any adverse actions against the annuitant and/or beneficiary. The secondary purpose is the detection of fraud and abuse in the RRB's benefit payment and Medicare programs.

### 6.5.100.2 SSA/CMS System Processing

The HDRRBEX and SBI files are modified for integration with the SSA file. RRB receives the DMF (OLBG.NDI.RRB.VDMAS.R255.RYYMMDD) from SSA on or about the third business day of the month. The files do nothing for approximately two weeks. Waiting to run the program for a couple weeks allows our cases to be suspended or terminated in already established manners. It also minimizes the chances of sending death notifications out to families that have already informed the RRB of the annuitant's death.

#### A. Program Files

The Death Match system consists of various programs, and two small databases.

- **Program R26681** – CMS Sort. This program writes off records from the HDRRBEX and State Buy-In files processed during the month in the daily Medicare processing runs, that are tagged with referral codes 1231 (SBI CONVEYING DEATH - NOT UPDATED ON MOLI), 2901 (ANNUITY IN FORCE - DEATH MATCH SHOWS DOD) and 2902 (ACTIVE MOLI - DEATH MATCH SHOWS DOD), creating file P.BRC.#2681DD4.Y2K.
- **Program R26686** – CMS Compare. This program takes in file P.BRC.#2681DD4.Y2K; which is modified to include the beneficiary's date of birth (DOB) and social security number (SSN) for comparison to the previous and current months' SSA DMFs. If a match is found, it is considered a duplicate notice of death and is dropped from moving further into the process. File P.BRC.R26686.DD2.CURR is generated.
  - **Program R26525** – Matching program. The matching program runs around the 18<sup>th</sup> of every month. This program takes in the CMS death match records, P.BRC.R26686.DD2.CURR, and is concatenated with the current month's SSA DMF, as input to the SSA Death Match process. The program reads the death match file and matches against the PREH database using the SSN, DOB and, in some cases, names. In 90% of the cases a match will not be found, since the SSA death match file also contains individuals who are not RRB annuitants. When a match is found, the program will determine which cases are still in current pay, suspended, or terminated status. The records are linked to the date of death notification index referenced in program R26527. A flat file, P.RSP.R2525DD2.Y2K, is created and passed to



program R26526. This program also creates a referral file for uploading to USTAR.

#### Annuitant in Current Pay Status

If the annuitant is in current pay status and there is no prior erroneous notification of death, the program will check for a previous notification of death from SSA or CMS. If no prior notice was received, the record proceeds to Program R26526 where a future suspension date (30 days later) is established. If a previous notice of death was received from SSA or CMS, the case will be suspended and removed from the letter creation process. The program also check to see if there was a prior erroneous report of death. If yes, the record is removed from further processing and will be reflected on the Erroneous Report of Death Report. See item B below.

#### Annuitant Suspended

If the annuitant is in a suspended status, the system will search the date of notification index and create a termination referral. The record will terminate 60 days after death verification letter was released unless the date of death proves to be erroneous. If the annuitant was suspended outside of the death match process for a reason other than code 93 (representative payee died), a letter will be released.

#### Annuitant Terminated

If the annuitant is terminated, the system will drop the case from the file. It will not proceed through the death match programs. These cases will be listed on the termination report. See item B below.

- **Program R26526** – This program creates the RL-75 letters that are sent to the Family or Friends” of the alleged deceased annuitant. The letters are released to the address of the annuitant. The program also creates and sends a letter file to Imaging.
- **Program R26527** – DEREK - Suspension/Tracking - This program is run each month just prior to the final DAISY run. The main purpose of this program is to search for records that indicate an RL-75 letter was sent over 30 days prior. When a record is found that is 30 days old with no response received indicating the annuitant is alive, the program refers to the PREH database to determine the status of the annuity. For cases where the annuitant is still in current pay status, a mechanical FAST suspension transaction is created to suspend the record. The case is then removed from the date of notification index and placed on the date of suspension index. The date of notification index is searched to identify records that have been in suspense for more than 60 days, and a FAST termination transaction is created.

- **DEDU001- On-Line Deletion Database** - This program allows a user to access the SSA Death Match record through RRAPID by entering an annuitant's RRB claim number. By choosing **"17 DTHMATCH"** on the RRAPID main menu, a user can prevent an annuitant from being erroneously terminated; i.e. an erroneous report of death situation.

## B. Program Reports

- P.RSP.2527DD1 – Suspension Report

This report lists all the cases for which the program has created a FAST suspension. An estimate of outstanding payments for each case is provided. Totals of amounts "saved" by the suspension action and totals of the amounts outstanding, however, are the amounts of the current monthly annuity rates multiplied by the number of months between the dates of death and the suspensions. If the annuity rate had changed at some point during this period of time, the outstanding payment amount may not be completely accurate.

- P.RSP.2527DD2 – On-FAST Report referral listing

This report lists the cases for which the program tried to create a FAST suspension but found that another action had already placed one on the FAST database.

- P.RSP.2527DD3 – Already Suspended Report

This report lists all the cases that PREH indicates are already suspended. These cases remain on the SSA Death Match database for further tracking purposes.

- P.RSP.2527DD4 – 90 Day Suspension Report

This report lists all the death match cases that have been in suspension status for over 90 days.

- P.RSP.2527DD5 – Suspension Cases to be Purged in 30 Days

This report lists all the suspended death match cases that will be purged in 30 days.

- P.RSP.2527DD6 – Purge Report

This report lists the suspended cases that have been purged from the death match database.

- P.RSP.2527DD7 – Notice of Erroneous Report of Death

This report lists all the death match cases that have been suspended but are now back in current pay status.

- P.RSP.2527DD8–Termination Report

This report lists all the death match cases that were terminated by other systems within the initial, approximately 30-day period after a confirmation letter was released. All of these cases have been purged from the death match database.

- P.RSP.2527DD9 – 180 Day Suspension Report

This report lists the suspended death match cases that have been in suspense status for over 150 days.

- P.RSP.2527D10 – Bad FAST Action Report

This report lists the current pay cases that the suspension program failed to suspend.

- P.RSP.2527D11 – Cases Purged from Erroneous Notice of Death Index

After residing on the IX-ERRNOTIC for over 90 days the erroneous notice of death cases are purged from the database. This report lists these cases.

- P.RSP.2527D12 – No Match Report

This is the report that lists the cases for which the suspension program failed to find a matched record on DATAQ.

- P.RSP.2527D13 – Legal Process Cases

Whenever a legal process case is discovered it will be listed on this report for manual handling and tracking. The record is then purged from the SSA Death Match database.

- P.RSP.2527D14 – Late Terminations Report

This report lists cases from the suspension/termination index which are now terminated but cannot be purged because the beneficiary was entitled to a benefit on another claim number that is not terminated (Dual cases).

### **6.5.100.3 PEMS-PES Death Match Responsibilities**

The Program Evaluation and Management Services – Program Evaluation Section (PEMS-PES) is responsible for:

1. Screening the USTAR referrals and taking appropriate actions. All referrals should be closed out timely with the appropriate disposition type on USTAR.
2. Handling the responses to the RL-75 letters. This would include but not limited to erroneous death notifications, undeliverable mail, field office development actions, and enclosures of death certificates, correspondence, and checks.

NOTE: An individual entitled to, or receiving, railroad retirement benefits, is presumed to be competent until information to the contrary is received. If, during the investigation, you are informed that the annuitant is not deceased and needs a representative payee, DO NOT suspend or terminate benefits. Take the following actions:

- Remove the case from the automated death match system by using the on-line deletion program (#17-DTHMATCH on RRAPID main menu).
  - Contact the appropriate field office via E-mail and request an investigation. Provide the field office with the name and telephone number of the informant.
3. Close out USTAR using the appropriate code, as well as annotating the Remarks section. No further action is necessary.
  4. Preparing monthly receipt reports for the total number of cases received for the month.
  5. Referring suspected fraud cases to the RRB's Office of Inspector General (OIG).

NOTE: Image any statements or evidence you obtained in the investigation, and forward to the OIG via email at [hotline@oig.rrb.gov](mailto:hotline@oig.rrb.gov). If you are unsure of whether or not a case should be referred to the OIG, see your supervisor.

## 6.5.101 Uncashed Check Investigation

See [FOM 1-115.50](#).

## Appendices

### Appendix A - Previous EDP Policing Program

- I. Background - The previous EDP policing program was used for years before 1978. It served the following functions:
  - Identifying annuitants who may not be complying with earnings and employment restrictions i.e. annual earnings test, disability earnings restrictions, and last person service.

- Identifying annuitants who had acquired an insured status at SSA after their ABD.
- Identifying annuitants entitled to an AERO recomp.

The previous EDP policing program is no longer functional because SSA changed their reporting from a quarterly basis to a yearly basis. In addition, the last two functions are no longer needed because the Board now has other more reliable means of identifying these categories of annuitants.

NOTE: This program did not identify retirement annuitants subject to work deductions under the '74 Act.

## II. Explanation of Referrals for Previous EDP Policing Program

A. Reason for referral - The following referral messages were produced for the previous EDP policing system:

### 1. Retirement

- EARNINGS REPORTED BY SSA INDICATES ADJUSTMENT NECESSARY FOR (year);
- ADJUSTMENT NECESSARY BECAUSE OF ELIGIBILITY FOR SS BENEFIT;
- INVESTIGATE, MAY HAVE SUFFICIENT QC FOR AN INSURED STATUS;
- CHECK FOR POSSIBLE LAST PERSON SERVICE.

### 2. Survivor

- EARNINGS REPORTED BY SSA INDICATE ADJUSTMENT NECESSARY FOR (year);
- ADJUSTMENT NECESSARY BECAUSE OF ELIGIBILITY FOR SS BENEFITS;
- INVESTIGATE, MAY HAVE SUFFICIENT QC FOR AN INSURED STATUS.

B. Interpreting the referral - Here is an explanation of other information printed on the referral:

1. Earnings Entries - Earnings entries for both retirement and survivor cases receive the same interpretation. A printout showing earnings

as "950.00" means that the annuitant had earnings of \$950.00 for that particular year. All money amounts represent creditable earnings except those followed by "CR." Money amounts followed by "CR" represent a negative earnings figure.

2. QC Pattern - QC patterns were printed out in all cases. The meaning of the symbols used in these patterns is outlined in Section III below.
  - The First Four Positions - The first four positions in the pattern show whether earnings have been reported for, or allocated to, calendar quarters, with the entries in the first position pertaining to the first quarter the entries in the second position to the second quarter, etc.
  - The Fifth and Sixth Positions - The entries in the fifth position show the QC credited on the basis of SEI, while those in the sixth position indicate the earnings reported for agricultural work. In some cases, QC's will have been allocated for SEI and agricultural work; in other cases, the allocation will not have been made. If the allocation has not been made, refer to the instructions in "Insured Status" chapter.
  - The Seventh Position - An "X" in the seventh position means that the total earnings printed out include a credit (CR or minus item), but the figure represents creditable earnings (a plus item). A "CR" in the seventh and eighth positions means that a credit item or items have resulted in a negative earnings figure.
3. Examples of QC Patterns - The following examples illustrate possible QC patterns:

Example 1 - 1968	<u>First Four Positions:</u> QC PAT CNNNOOX	A wage QC has been reported for the first quarter of 1968; no wages have been reported for the other quarters.
	<u>Fifth Position:</u>	No SEI has been reported.
	<u>Sixth Position:</u>	No AG earnings have been reported.
	<u>Seventh Position:</u>	"X" in the seventh position means that

		the earnings total printed out includes a credit (CR or minus) item.
Example 2 - 1969	<u>First Four Positions:</u> QC PAT CNAAOB  <u>Fifth Position:</u>  <u>Sixth Position:</u>	A wage QC has been reported for the first quarter; no earnings have been reported for the second quarter. QC's have been allocated by SSA to the third and fourth quarters on the basis of AG earnings.  No SEI has been reported.  \$200 to \$299.99 to AG earnings; the last two quarters of year are QC.
Example 3 - 1970	<u>First Four Positions:</u> QC PAT SSSNCO  <u>Fifth Position:</u>  <u>Sixth Position:</u>	QC's have been allocated to three quarters of the year on the basis of SEI.  Three QC's have been credited on the basis of SEI.  No AG earnings have been reported.

4. Employer Identification Numbers - Our policing file contained SSA employer identification numbers recorded by claims examiners on Form G-322. There are three possible printouts for the "POL EIN":
1. No number in a case in which an employer number has not yet been recorded in the policing file;
  2. A number containing all "8's" in cases in which it has been determined that there is more than one LPS employer; or

3. An SSA employer identification number in cases in which there is one LPS employer.

NOTE: In those cases, in which it is determined that there is no LPS employer, an identification number of all "9's" is recorded in the policing file; there should be no printouts for LPS with this number.