

RRB REMINDERS FOR 2026

2026 TIER I EARNINGS BASE AND TAX RATES

Annual Maximum - \$184,500.00
Employee and Employer Tax Rate – 6.2%
Maximum Payable by an Employee & Employer - \$11,439.00

2026 TIER II EARNINGS BASE AND TAX RATES

Annual Maximum - \$137,100.00
Employee Tax Rate – 4.9%
Maximum Payable by an Employee - \$6,717.90
Employer Tax Rate – 13.1%
Maximum Payable by an Employer - \$17,960.10

2026 MEDICARE HOSPITAL INSURANCE EARNINGS BASE AND TAX RATES

Annual Maximum - No Limit
Employee and Employer Tax Rate – 1.45%

TOTAL TIER I, TIER II & MEDICARE HOSPITAL INSURANCE MAXIMUM TAX

Based on earnings of \$184,500.00
Maximum Payable by an Employee - \$20,832.15
Maximum Payable by an Employer - \$32,074.35
(Additional Taxes are 0.9% of Earnings Above
\$200,000.00 - Filing Individually)

SSA QUARTER OF COVERAGE EARNINGS NEEDED

In 2026 - \$1,890.00 (Earn up to 4 Quarters per Year)

2026 EMPLOYER RUIA TAX RATE

0.65% to 12.0% on First \$2,150.00 per month

EMPLOYEE RUIA 2025 QUALIFYING EARNINGS

For Benefit Year 2026 (Beginning July 1, 2026) - \$5,162.50

RUIA DAILY BENEFIT RATE

For Benefit Year 2026 (Beginning July 1, 2026) - \$103.00

BASIC MEDICARE PREMIUM

Part B beginning in 2026 - \$202.90

COST-OF-LIVING INCREASE - DECEMBER 2025

Tier I – 2.8%; Tier II – 0.9%

WORK DEDUCTION EXEMPT AMOUNTS*

Retirement and Survivor Work Deduction Limitations

Annuitants Attaining Full Retirement Age (FRA)
(For Months Prior to FRA in the Calendar Year)
Monthly – \$5,430.00 ; Annually – \$65,160.00
(\$1.00 Deduction for Each \$3.00 of Excess Earnings)

Under FRA

(If Under the FRA for the Entire Calendar Year)
Monthly - \$2,040.00; Annually - \$24,480.00
(\$1.00 Deduction for Each \$2.00 of Excess Earnings)

Disability Earnings Limitations Amounts

Monthly - \$1,320.00; Annually - \$16,500.00

*All Earnings Must be Reported by Calling 1-877-772-5772.
Failure to Report Earnings Could Lead to Penalties.