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RRB Reports Performance Under Customer Service Plan

The Railroad Retirement Board's (RRB) Customer Service Plan promotes quality public service through its establishment of timeliness standards that dictate how long it should take the RRB to decide to pay or deny an application for a railroad retirement annuity or unemployment or sickness benefit. Another important part of the plan is its pledge to inform the public about how well the agency meets those timeliness standards.

The following questions and answers provide information about the RRB's performance in meeting its standards in the key areas of retirement applications, survivor applications, disability applications and payments, and railroad unemployment and sickness benefit applications and claims during fiscal year 2025 (October 1, 2024 – September 30, 2025).

1. What standards did the RRB use in fiscal year 2025 for processing applications for railroad retirement annuities, and how well did it meet those standards?

In fiscal year 2025, the RRB had two timeliness standards for processing railroad retirement annuities. For railroad retirement annuity applications filed in advance of an applicant's eligibility date, the RRB's standard was to pay or deny the application within 35 days of the requested annuity beginning date. For applications filed after the eligibility date, the RRB's standard was to decide within 60 days of the filing date. The RRB's timeliness goals in fiscal year 2025 were 94 percent for both advance filing and non-advance filing applications.

Of the cases processed during fiscal year 2025, the RRB decided within 35 days of the annuity beginning dates on 98.6 percent of applicants who filed in advance, with an average processing time for these cases of 12.4 days. Of the cases processed during fiscal year 2025, the RRB decided within 60 days of the filing dates on 99.1 percent of applicants who had not filed in advance, with an average processing time of 14.3 days.

2. What standards did the RRB use for processing applications for survivor annuities in fiscal year 2025, and how well did it meet those standards?

The timeliness standard in fiscal year 2025 within which the RRB would decide to pay, deny, or transfer the application to the Social Security Administration for a railroad retirement survivor annuity applicant not already receiving benefits as a spouse, was within 60 days of the applicant's annuity beginning date, or the date the application was filed, whichever was later. For an applicant that was already receiving a spouse annuity, the RRB's standard in fiscal year 2025 was within 30 days of the first notice of the employee's death. For an applicant who filed for a lump-sum death benefit,

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the RRB's standard in fiscal year 2025 was to decide to pay or deny the application within 60 days of the date the application was filed. The timeliness goal for fiscal year 2025 was 94 percent for processing both initial survivor applications and spouse-to-survivor conversions. For processing applications for lump-sum death benefits, the goal was 95 percent.

Of the cases processed during fiscal year 2025, the RRB decided within 60 days of the later of the annuity beginning date or the date the application was filed in 97.4 percent of the applications for an initial survivor annuity. In cases where the survivor was already receiving a spouse annuity, a decision was made within 30 days of the first notice of the employee's death in 98.8 percent of the cases. In addition, a decision was made within 60 days of the date the application was filed in 97.6 percent of the applications for a lump-sum death benefit. The combined average processing time for all initial survivor applications and spouse-to-survivor conversions was 21.3 days. The average processing time for lump-sum death benefit applications was 13.1 days.

3. What standards did the RRB use for processing applications for disability annuities in fiscal year 2025, and how well did it meet those standards?

For applications filed for a disability annuity in fiscal year 2025, the RRB's standard was to decide to pay or deny a benefit within 100 days of the date the application was filed. However, processing disability applications is more complicated than other benefits because of the need to develop medical evidence. Currently, the 100-day timeframe is not achievable due to limited resources, funding constraints, and a significant backlog. While the 100-day standard remains the target, applicants should be aware that actual processing times may be significantly longer.

If the RRB determined that the applicant was entitled to a disability annuity, the applicant would receive the first payment within 25 days of the date of the RRB's decision, or the earliest payment date, whichever was later. The agency's timeliness goals were 70 percent and 91 percent, respectively, for disability decisions and disability payments.

During fiscal year 2025, the RRB decided on 11.6 percent of those filing for a disability annuity within 100 days of the date the application was filed. The average processing time was 473.3 days. Of those whose disability applications were approved, 96 percent received their first payment within the Customer Service Plan's time standard. The average processing time was 12.8 days.

4. What were the standards in fiscal year 2025 for the handling of applications and claims for railroad unemployment and sickness benefits, and how well did the RRB meet these standards?

For fiscal year 2025, the RRB's standard for processing an application for unemployment or sickness benefits was that the RRB would release a claim form or a denial letter within 10 days of receiving an application. If an applicant filed a claim for subsequent biweekly unemployment or sickness benefits, the RRB's standard was to certify a payment or release a denial letter within 10 days of the date the RRB received the claim form. The agency's goals for processing unemployment and sickness applications in fiscal year 2025 were, respectively, 99.5 and 99.3 percent. The payment or decision goal for subsequent claims was 98.5 percent.

During fiscal year 2025, 99.8 percent of unemployment benefit applications and 98.4 percent of sickness benefit applications processed met the RRB's standard. Average processing times for unemployment and sickness benefit applications were 1.4 and 4.5 days, respectively. In addition, in fiscal year 2025, 99.9 percent of subsequent claims processed for unemployment and sickness benefits met the RRB's standard. The average processing time for claims was 4.7 days.

5. How well did the RRB meet its standards in fiscal year 2025 compared to fiscal year 2024?

Fiscal year 2025 performance met or exceeded fiscal year 2024 performance in the areas of retirement annuity applications, whether filed in advance or not, disability decisions and payments, and unemployment and sickness benefit applications and claims.

Average processing times in fiscal year 2025 equaled or improved fiscal year 2024 processing times in the areas of railroad retirement applications not filed in advance, disability payments, and unemployment and sickness benefit applications and claims. For fiscal year 2025, the agency met or exceeded all the customer service performance goals it had set for the year, except in the areas of disability decisions and sickness benefit applications.

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