



**John Bragg**

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



# RRB.gov/LMO

The screenshot shows the U.S. Railroad Retirement Board website. At the top, there is a red banner with the text "RUJA Benefits and COVID-19 - Read More...". To the right of the banner is a search bar with the text "Search" and a magnifying glass icon, and a "myRRB" link. Below the banner is the U.S. Railroad Retirement Board logo and the text "U.S. Railroad Retirement Board". The navigation menu includes "Our Agency", "Benefits", "Employers", "Resources", "Financial & Reporting", "Newsroom", "Field Office Locator", and "FAQ" (circled in yellow). A dropdown menu is open under "Our Agency", listing "Agency Overview", "Office of the Chairman", "Office of the Labor Member" (circled in yellow), "Office of the Management Member", "Office of Inspector General", and "Organization Chart". To the right of the dropdown menu, there are links for "Labor Member of the Board", "Labor Member Staff Directory", "Pre-Retirement Seminars" (with a yellow star), "Educational Materials" (with a yellow star), and "Questions and Answers". A news article titled "Retiree Earnings Limits Will Increase in 2022" is displayed, with a "Read More" button below it.

**RRB.gov/OurAgency/LaborMember**



**PROGRAM  
SLIDE BOOK**



**KIT MATERIALS**



**Labor Member of the Board**

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



**Labor Member Staff Directory**

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



**Pre-Retirement Seminars**

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



**Educational Materials**

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



**Questions and Answers**

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

## RUIA and Retirement Services

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

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



- or -

Sign in with existing PPW Account

## About myRRB

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

## Request Documents

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

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

A blue button with rounded corners and white text that reads "Request Documents".

**Request  
Documents**

## Online Bill Payment

If the RRB issued you a debt letter, you can pay your bill online. Select the button for the type of debt noted in the letter you received to continue on to Pay.gov, and for more information about online payments.

# United States

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# Railroad Retirement Board

National Toll Free Telephone Number

**(877) 772-5772**

**[www.rrb.gov](http://www.rrb.gov)**

# **EMPLOYEE GUIDE TO RAILROAD RETIREMENT BENEFITS**

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# 60/30 Retirement

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**Requires minimum of 360 months of railroad service**

**Earliest date payable is first full month that employee is age 60 (usually beginning of month following 60<sup>th</sup> birthday)**

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



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

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Reduced Tier I and Tier II benefits payable at age 62

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

Reduction is permanent

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

# Example of 60/30 Annuity

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

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

# **Advantages of Current Connection**

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**Supplemental annuities**

**Occupational disabilities**

**Higher survivor benefits**

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

# Current Connection

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**Established at annuity beginning date**

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

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

# Employee Disability Annuities

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

# Filing for a Disability Annuity

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## When to File for a disability

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

## Amount of service determines the disability you are eligible for:

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

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

# How to File for a Disability

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Contact RRB @ **877-772-5772** and speak with a Claims Representative (C/R)

Usually, when an individual first makes contact the C/R will make sure that your sickness benefits have been started and ask you specific questions about your disability to see where you are in the process.

If you are unsure whether you want to file for your disability immediately, the C/R may send you out a “disability packet” (most of the forms needed to file for a disability) and let you review / complete the required forms. You should contact the RRB when you are ready to file and they will set up an appointment to assist you.

If your medical condition requires urgency or if you clearly state that you want to file your disability application at the time of the call the C/R will make arrangements to assist you as soon as possible.

# **INFORMATION NEEDED TO FILE FOR A DISABILITY**

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**Proof of Age for you.**

**Proof of Military Service.**

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



# SPOUSE BENEFITS

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# Spouse Requirements

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

**Married 1 year, or is natural parent of their child**

**Meet age requirements or have minor or disabled child in care**

# Divorced Spouse Requirements

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Employee must be 62 or over

**Divorced Spouse**

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

**Divorced spouse receives Tier 1 only**

# Property Settlements

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

# Property Settlements

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continued

The RRB must honor court orders that treat non-tier I benefits as property subject to division which order the RRB to make payments to the divorced spouse

The “*Attorneys Guide to the Partition of Railroad Retirement Annuities*” covers this subject in greater detail and is available at **RRB.gov** under the **Resources** tab (**Legal Information**)

In Separation or Divorce cases, there is no limit on the amount subject to division of employees Tier II

# Survivor Benefits

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# Survivor Benefits

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**Need 120 months of railroad service or 60 months after 1995**

**Need a current connection**

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

# Types of Survivor Benefits

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## Widow(er), Surviving Divorced Spouse or Mother (Father)

- Age 60
- Age 50-59 if disabled
  - 5 month waiting period in most cases
- Any age if caring for the employee's minor or disabled child



# Types of Survivor Benefits

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## Unmarried Child

- Under age 19 (if 18 must be attending no higher than secondary school)
- age 18 or over if totally disabled before age 22

# EMPLOYEE GUIDE TO UNEMPLOYMENT & SICKNESS BENEFITS

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# QUALIFYING EARNINGS

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**Current benefit year began July 1, 2022**

- ends June 30, 2023**

**Need earnings of \$4,275.00 in calendar year 2021  
to qualify**

- Counting earnings of no more than \$1710 per month**

**New employee needs 5 months of creditable service if  
base year (2021) is first year as a railroad employee**

# Amounts Payable

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Maximum daily benefit rate is \$85 per day

~~Mandatory sequestration reduction is 5.7% (10-2020)~~

Generally for a 2-week period

- Unemployment benefits \$850.00  
~~(\$773.26 under sequestration)~~
- Sickness benefits resulting from on-the-job injury  
\$850.00 ~~(\$773.26 under sequestration)~~
- Other sickness benefits reduced to \$784.98 for Tier 1  
tax for first 6 months ~~(\$740.23 under sequestration)~~

# Waiting Period

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

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

**Maximum of 7 days payable in waiting period claim**

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

# Duration of Benefits

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**Normal benefits payable for up to 130 days in benefit year**

**Extended benefits**

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

**Accelerated benefits under certain circumstances**

# UI Eligibility Requirements

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**Employee must be**

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

**Must generally look for work and accept any suitable offer**

# Earnings Test

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

**Earnings test applies only to unemployment insurance benefits**

**No benefits payable for any day of unemployment if gross earnings of \$1710.00 or more in any 14 day claim period**



# Claiming UI Benefits

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**Can file applications and claims by mail, or online**

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

**Claim forms then mailed to employee; also available online**

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

# Claiming SI Benefits

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Secure and complete employee's portion of sickness application

Have doctor complete doctor's portion promptly

Mail/Fax/Email form to RRB in Chicago within 10 days of becoming sick or injured SUBD Fax: (312)-751-7185 or [SicknessandUnemploymentbenefits@rrb.gov](mailto:SicknessandUnemploymentbenefits@rrb.gov)

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

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

# QUESTIONS??



# MY CONTACT INFORMATION

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