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Railroad Retirement ^[1]

The federal Railroad Retirement Board handles this benefit program for eligible workers and their families.

General Eligibility

Like Social Security, Railroad Retirement benefits are based on months of service and earnings credits. Employees of railroads engaged in interstate commerce, some related industries, railway associations, and national railway labor organizations qualify for Railroad Retirement after 10 years of credited work.

Retirement Benefits

Railroad employees with at least 30 years of service can get benefits (called "annuities") at a reduced rate at age 60. If they apply at age 62 or later, they qualify for benefits at the full rate. The rate paid depends on the employee's earnings.

Employees with fewer than 30 years of service (but at least 10 years) can get reduced benefits at age 62, and full benefits if they apply at age 65.

Spouses may be eligible for retirement benefits too, depending on the employee's age at retirement and years of railroad services.

A spouse of any age can get a spouse annuity when the employee qualifies for a retirement annuity, so long as the spouse is caring for the employee's unmarried minor child or a child who became disabled before age 22.

Divorced spouses may be eligible for an annuity, too. They must have been married to a retired employee for at least ten years and not remarried. Both the retired employee and the ex-spouse must be at least one month older than 62 when the ex-spouse applies.

Earnings After Retirement

Benefits are not available in any month in which a retired railroad employee works for a railroad industry covered by the retirement benefit law. Other kinds of earnings may result in reductions in

benefits, similar to the reductions for Social Security retirement. These reductions end when the retired worker turns full retirement age.

Disability Benefits

A railroad employee with at least 10 years of credited service who becomes totally disabled for all regular work can get a disability annuity. For employees 60 or older with 10 years of service or of any age with at least 25 years of service, a second kind of disability annuity is available. This benefit is for employees permanently disabled from their regular railroad occupation. In some cases, disabled employees can get additional ("supplemental") benefits when they turn age 60 or 65, but they must meet several requirements to do so. The Railroad Retirement Board can give detailed information on these requirements.

Survivor's Benefits

The benefits are available to surviving spouses and children are similar to those offered by Social Security. For families who qualify, a one-time death benefit is available as well.

How to Apply

You must apply to receive any kind of benefit for yourself or your family. Call the nearest Railroad Retirement Board office to schedule an appointment to apply for benefits; be sure to ask what documents you will need to bring to show you are eligible.

Your Right to Appeal

If the Railroad Retirement Board denies, reduces, or ends your benefits, you may appeal its decision. You can appeal if it says it overpaid you, too. You can be represented by a friend, family member, paralegal, or attorney. The appeal process is very similar to that for Social Security benefits.

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