



Service Month Credits & Railroad Retirement

U.S. Railroad Retirement Board

Office of the Labor Member

IF EMPLOYEE HAS CREDIT FOR AT LEAST:

THEN POTENTIAL BENEFIT ELIGIBILITY IS:

<p>60 months of railroad service after 1995</p>	<ul style="list-style-type: none"> • Total disability annuity tier I only; age reduced tier II payable at age 62 • Reduced age annuity at age 62 • Full age annuity at full retirement age (66-67) • Spouse: If employee is at least age 62, spouse is eligible for reduced age annuity at 62 or unreduced annuity at full retirement age (66-67) or at any age with child in care
<p>120 months of railroad service</p>	<ul style="list-style-type: none"> • Total disability annuity tier I and tier II – no age reduction • Occupational disability annuity if at least age 60 • Reduced age annuity at age 62 • Full age annuity at full retirement age (66-67) • Spouse: If employee is at least age 62, spouse is eligible for a reduced age annuity at 62 or unreduced annuity at full retirement age (66-67) or at any age with child in care
<p>240 months of railroad service</p>	<ul style="list-style-type: none"> • Occupational disability provided employee also has a current connection
<p>300 months of service</p>	<ul style="list-style-type: none"> • Supplemental annuity if age 65 and current connection and service prior to 10/1/1981 (maximum supplemental annuity amount is \$43.00)
<p>360 months of service</p>	<ul style="list-style-type: none"> • Full age annuity at age 60 • Supplemental annuity if age 60 and current connection and service prior to 10/1/1981 (maximum supplemental annuity amount is \$43.00) • Spouse: If employee is at least age 60, spouse eligible for unreduced annuity at age 60 or at any age with child in care

Current Connection Requirement –

An occupational disability annuity and a supplemental annuity are only payable if the employee has a current connection with the railroad industry. In addition, survivor benefits are only payable if the employee had a current connection. If the employee has non-railroad employment after last working in the railroad industry and before becoming entitled to an annuity, it is possible the employee does not have a current connection, depending upon his or her earnings from that employment. See 20 C.F.R. §§ 216.11-216.17.

Relinquishment of Rights –

The law requires employees who file for age and service annuities to relinquish their rights to return to railroad work. Employees who file for disability annuities are not required to relinquish their rights until they attain full retirement age (66-67) – at which time the disability annuity is converted to an age and service annuity. Exception: If a disabled annuitant under full retirement age wants either to receive a supplemental annuity or to have an eligible spouse receive an annuity, that annuitant must relinquish his or her right to return to railroad work.