



# ***RAILROAD RETIREMENT INFORMATION AND REMINDERS***

## **Let Us Know If You Change Your Address**

We need your correct mailing address to mail benefit notices, tax statements and important information about changes that may affect your benefits. Please check your address on the accompanying letter. If it is correct, you do not have to do anything. If it is incorrect, please contact your nearest Railroad Retirement Board (RRB) office to report your new address.

## **DIRECT DEPOSIT**

*Simple. Safe. Secure.*

Almost 90 percent of all railroad retirement beneficiaries have their monthly benefits deposited directly into an account at their bank, savings and loan, or credit union. **Direct Deposit is a simple, safe and secure way to receive benefits. Beneficiaries on Direct Deposit do not have to worry about lost, stolen or misplaced checks.**

If you receive a check and want to switch to Direct Deposit for your monthly railroad retirement benefits, visit your bank or other financial institution. Most financial institutions are able to complete a Direct Deposit enrollment to get you started. Or, you can contact your nearest RRB office to sign up.

If you already have Direct Deposit, be sure to promptly notify your nearest RRB office if you change banks or bank accounts. Check with your RRB office **before** you close your old bank account to ensure that your RRB benefits are not delayed.

## **Tax Information**

The RRB will mail a tax statement for your 2009 railroad retirement benefits by January 31, 2010. If you do not receive a statement by February 15, 2010, let us know.

If your monthly benefit amount includes Social Security benefits, the Social Security Administration (SSA) will mail you a separate tax statement. If you changed your address in the past year and have not reported the change to SSA, call them at 1-800-772-1213 as soon as possible to report your new address.

The RRB shows only the total Part B Medicare premiums that were deducted from railroad retirement benefits on your RRB issued tax statements. Medicare premiums deducted from Social Security benefits paid by the RRB, paid by a third party, paid through direct billing, or refunded to you are not shown on RRB issued tax statements.

If you have Federal income taxes withheld from your benefits, your tax withholding amount may increase in 2010. You can elect, change or cancel tax withholding from your monthly railroad retirement benefits by filing Form RRB W-4P and/or

IRS Form W-4V with the RRB. Contact your nearest RRB office or visit the RRB website for these forms. (If you want taxes withheld from Social Security benefits paid by the RRB, you must contact SSA to request the withholding.)

## **Medicare Information**

In 2010, the standard Medicare Part B premium is \$110.50. Most beneficiaries, however, will pay \$96.40, the same amount as in 2009. By law, the increase in monthly Part B premiums for most beneficiaries cannot be more than the annual cost of living increase in monthly benefits. Because there is no cost of living increase for 2010, monthly Part B premiums for most beneficiaries stay the same as in 2009. This provision does not apply to individuals who do not have premiums deducted from their monthly benefits, or to beneficiaries who pay income-related monthly adjustment amounts.

Some people pay more than the standard premium because they enrolled late or because they withdrew from the program and enrolled again later. Also, Part B premiums are higher in 2010 for individuals with annual incomes above \$85,000, and for married couples with incomes above \$170,000. If your Medicare premium is more than your monthly benefit amount, we will bill you for the amount you owe, instead of deducting it from your benefits.

The Part B deductible for 2010 is \$155.00. The Medicare Part A deductible in 2010 is \$1,100.00. This is the amount you pay for a hospital stay before Medicare begins to pay.

If you have Medicare, a monthly income of less than \$1,239 (or \$1,660 for a couple)\*, and resources (such as bank accounts, stocks and bonds) not exceeding \$4,000 for a single person or \$6,000 for a married couple, you may qualify for a Medicare Savings Program. A Medicare Savings Program can help pay your Medicare premiums, and in some cases, deductibles and coinsurance amounts. To find out if you are eligible for a Medicare Savings Program, call your state medical assistance office. You can get the number for that office by calling 1-800-MEDICARE (1-800-633-4227) and asking for information about the Medicare Savings Program.

\* Income limits increase slightly each year and are higher in Alaska and Hawaii.

If you are a Medicare beneficiary with limited income and resources, you may also be able to get extra help paying for your monthly premiums, deductibles and co-payments under the Medicare prescription drug program. You can go online at [www.socialsecurity.gov](http://www.socialsecurity.gov) and file an application or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

**(SEE REVERSE SIDE FOR MORE INFORMATION)**

### Computer Matching and Privacy Protection

The Computer Matching and Privacy Protection Act of 1988 requires the RRB to periodically let you know that information you provide to us may be used, without your consent, in automated matching programs. These matching programs are a computer comparison of RRB records with records kept by other Federal, state or local government agencies. Information from these matching programs can be used to establish or verify a person's eligibility for benefits and to help in the collection of debts.

Computer matching programs are conducted under strict guidelines designed to ensure that confidential information is protected and only used for the limited purpose of the matching program.

### Help Prevent Identity Theft

Be aware of scams through the mail, Internet, telephone and in person. You should be careful when someone asks for personal information, including your Social Security number or railroad retirement claim number.

If you call or write to the RRB, we generally need you to provide your RRB claim number or Social Security number. We need this information in order to find you on our records. If you call us about your benefits, to update your address, or to change your Direct Deposit information, we will ask you some questions to help us make sure that you are who you say you are. While this may seem inconvenient, we do not want to release information about your benefits to someone else unless you give us your permission.

### Help for Elders

The Eldercare Locator is a free public service of the U.S. Administration on Aging. Call 1-800-677-1116 to speak with a specialist about programs that provide financial, employment, legal and caregiving assistance to seniors.

### RRB Nationwide Telephone Service

The RRB offers nationwide toll-free telephone service to better serve the railroad community. A single toll-free number provides callers with easy access to the RRB's field offices, and to our automated RRB HelpLine. If you call the RRB at 1-877-772-5772, you will hear the following message:

*"You have reached the Railroad Retirement Board. Please remain on the line or press 0 at any time during this call to be transferred to your local Field Service office. To use our automated HelpLine for access to unemployment, sickness and retirement benefit information and services, press 1."*

Stay on the line or press 0 to speak with a representative in the RRB field office serving your area. You may be connected to a representative in another nearby RRB office, if all representatives in your service area are busy. If you want to use our automated RRB HelpLine, call the same toll-free number and press 1. Our automated

services are available 24 hours a day, 7 days a week. In addition to hearing general information about railroad retirement benefits, retirees can use the HelpLine to request a letter showing their current monthly annuity rate, request a duplicate tax statement, or request a replacement Medicare card. By entering your ZIP Code, you can also find the address of the RRB field office serving the area in which you live.

### Retiree Earnings Limits for 2010

The earnings limit for 2010 for railroad retirement beneficiaries who are under full retirement age (age 66 for individuals born in 1943 through 1954) and who work after retirement remains the same as in 2009. For those under full retirement age throughout 2010, the exempt earnings amount is \$14,160. Benefits are reduced \$1.00 for each \$2.00 of earnings over the exempt amount of \$14,160.

For beneficiaries attaining full retirement age in 2010, the exempt amount is \$37,680 and only earnings in months before the month you attain full retirement age are counted. We must deduct \$1.00 from benefits for each \$3.00 earned over \$37,680. Let us know if you need help determining your full retirement age. There is no limit on earnings for beneficiaries who are full retirement age or older for the entire year.

Keep in mind that there are additional earnings rules that apply to some beneficiaries. Those rules are:

- √ No railroad retirement benefits are payable for any month you **work for a railroad or railroad labor organization**. This rule applies to all beneficiaries, regardless of age or amount of earnings.
- √ Retired employees and spouses who **work for their last pre-retirement non-railroad employer**, regardless of their age or the amount of their earnings, are subject to an earnings deduction.

*There are also special rules and earnings limits that apply to individuals who receive railroad retirement disability benefits. Contact us if you receive disability benefits and are thinking about going to work.*

U. S. Railroad Retirement Board  
[www.rrb.gov](http://www.rrb.gov)

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