Furloughed members may be entitled to benefits from RR

In consideration of our rail members who are impacted by recent nation-wide furloughs, below is a summary of Railroad Retirement Board (RRB) addressing common questions.

1. What are the eligibility requirements for railroad employees?

Eligibility for railroad retirement benefits is based on years of service, up to a maximum of 40 years, and years of unemployment or sickness. Employment includes service in the railroad industry in 2014 or any subsequent year. In addition, employees with at least 10 years of railroad service prior to the benefit year may be eligible for a benefit.

2. How does a person apply for and claim railroad retirement benefits?

A person wishing to claim railroad retirement benefits should first establish a claim online at www.rrb.gov. The completed application and the required documents must be submitted within 30 days of the first day of the claim period. It is important to provide all necessary documents to avoid delays in processing the claim.

3. When are the eligibility requirements for railroad retirement benefits for furloughed employees?

Furloughed railroad employees who have been employed by a railroad company for at least 10 years and who continue to be employed by a railroad company after the furlough is ended may be eligible for railroad retirement benefits.

4. What is the waiting period for railroad retirement benefits?

If a railroad retirement claim is filed for a year in which the claimant is unemployed or sick, the waiting period is 14 days, followed by 30 days if the claimant continues to be unemployed or sick. If the claimant becomes unemployed or sick in a subsequent year, the waiting period is reset to 14 days.

5. How would an employer’s earnings in a claim period affect his or her eligibility for unemployment benefits?

An employer’s earnings in a claim period affect his or her eligibility for railroad retirement benefits. The earnings limit for 2015 is $57,000. If an employer’s earnings exceed the limit, they will not affect his or her eligibility for railroad retirement benefits.

6. How long does it take to receive payment?

The RRB seeks to process claims as efficiently as possible. However, the time it takes to receive payment depends on a variety of factors, such as the complexity of the claim and the availability of necessary documentation.

7. Can I use my railroad retirement benefits to supplement my furlough pay?

Yes, you can use your railroad retirement benefits to supplement your furlough pay. However, it is important to note that the Railroad Retirement Act prohibits the use of railroad retirement benefits to supplement unemployment or sickness benefits.

8. How can I check the status of my claim?

You can check the status of your claim by visiting the RRB’s website at www.rrb.gov. You will need to create an account to access your claim status.

Helping our furloughed members: benefits and financial survival tips for the furloughed

Furloughed railroad employees are subject to waiting periods for their railroad retirement benefits. The RRB recommends that railroad employees take advantage of the following resources to help supplement their incomes during the furlough period:

• Go to your union offices. They may be able to give you tips or might be planning a program for furloughed workers. Make sure your address and contact information is current with your employer, your local union office, and utu.org.
• Head to your union’s website. Most unions offer free programs to help you get back on your feet and may also have a page dedicated to job listings.
• Check your State’s website. Many states offer free programs to help you get back on your feet and may also have a page dedicated to job listings.
• Head to unionplus.org. As a member of SMART Transportation Division, you are entitled to access to UnionPlus, which provides a wide range of services, including free unemployment assistance. You may be eligible for a job-loss grant or for loan assistance. You may also be eligible for additional benefits.
• Visit the AFL-CIO’s website. The AFL-CIO offers tips to help prevent foreclosures on your home, as well as help with medical expenses, utilities, or other financial resources. New applicants for unemployment and sickness benefits will be asked to provide information needed for Direct Deposit settlement.
• Make a budget and scrutinize your spending. Making a budget is the most important thing you can do because you will be able to understand where your money is coming from and where it is going. This will help you determine where you can afford to make cuts in your spending.
• Call creditors. Notify credit card companies and utility providers about your financial situation and inquire about their hardship policies. Ask about making smaller payments until you get your paycheck restarted. If you have trouble paying your credit card or utility bills, it is important to contact your creditors to discuss your situation. You may be able to negotiate a lower interest rate or a reduced payment amount.
• Use cash. Studies show that people who use debit cards are less likely to make impulsive purchases. Those who use cash typically spend about 20 percent less than those who use credit cards. Try to use cash to make purchases, as it will make you more aware of your spending.
• Make a grocery list and stick to it. Sticking to a list will make you less likely to buy unnecessary items, which can quickly increase your spending each month. You may want to plan out each meal until your next shopping trip so that you don’t purchase items you don’t need.
• Reduce your internet usage. Shop local yard sales and garage sales. At yard sales, don’t be afraid to try to bundle items. With the holiday season coming up, this site may help your dollar go further.
• Make large purchases or to go on vacation. The timing might seem ideal for a family vacation, but you might be eligible for a job loss grant or for loan assistance. You may also be eligible for additional benefits.
• Visit workingavantage.com. This site is in collaboration with the AFL-CIO and Union Plus. It offers many discounts on many items including cell phones, automotive discounts, gift cards, clothing, etc. With the holiday season coming up, this site may help your dollar go further.
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