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## **Railroad Retirement**

The Railroad Retirement system provides financial benefits to eligible railroad workers and their families. This program is run by a federal agency called the Railroad Retirement Board (RRB). These benefits include retirement, unemployment, survivor, and sickness.

### Railroad Retirement Eligibility

To get Railroad Retirement benefits, you must have worked with the railroad for at least 10 years, or at least 5 years if the work was performed after 1995. The amount of benefit you can get depends on your year of birth, your years of service with the railroad, and your age when you apply for the benefits.

Eligible workers can start getting full benefits at age 60 if they have at least 30 years of work service with the railroad. For those railroad workers who have less than 30 years of work service, reduced benefits are available at age 62 and full benefits are available at full retirement age. Full retirement age is 65-67, depending on your year of birth.

To get Railroad Retirement benefits of any kind, you must first apply. You can apply over the phone or by visiting your local RRB office. Your local Area Agency on Aging can help you figure out if you are eligible and help with the paperwork. Call your local Area Agency on Aging at 1-877-353-3771.

### Overpayments

The RRB keeps track of your Railroad benefits payments to make sure you get the right amount. If you get a "Notice of Overpayment" it means that the RRB thinks that you got more money than you should have. **Do NOT ignore this Notice.** If the Railroad Retirement Board decides that you got more benefits than you were eligible to receive, you will have to repay them.

If you don't think that you have been overpaid, you have the right to appeal. Even if you know you have been overpaid, but can't afford the repayment, you should talk to an attorney about what repayment or waiver options you have. It is very important that you do not wait to start this process. Call the Legal Services for Maine Elders Helpline at 1-800-750-5353 as soon as you receive this notice; you can speak to an attorney for free.

### Appealing Benefit Determination Decisions

If you were denied Railroad Retirement benefits or you received a Notice of Overpayment, you have the right to appeal. It is important to act quickly because you only have **60 days from the date of the initial notice** to appeal to the Railroad Retirement Board. If you are not sure what you want to do or what your options are, call the Legal Services for Maine Elders Helpline to talk to an attorney. If the attorney is not able to help you with the appeal process, they will direct you to someone who can. Call the Legal Services for Maine Elders Helpline at 1-800-750-5353.

### Resources

**United States Railroad Retirement Board**

For more information about this program, [visit the official United States Railroad Retirement website by clicking here.](#)

Or call, toll Free: (877) 772-5772 or TTY: (312) 751-4701.

**Railroad Retirement Board - Maine Region**

To contact the Maine Region of the Railroad Retirement Board call (877) 772-5772 or visit:

John Foster William Coast Guard Building  
Room 441  
408 Atlantic Ave  
Boston, MA 02210-3349

**Legal Services for Maine Elders**

If you are a Maine resident who is 60 or older and you have received a Notice of Overpayment or if you want help with an appeal, call the Legal Services for Maine Elders Helpline at: 1-800-750-5353 to talk to an attorney for free.

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