



UNITED STATES OF AMERICA  
RAILROAD RETIREMENT BOARD  
858 S OAK PARK ROAD  
SUITE 102  
COVINA CA 91724  
WWW.RRB.GOV



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LEONOR EVANS  
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448807  
T1253 P1

OFFICE HOURS:  
9:00 AM TO 3:00 PM MONDAY THROUGH FRIDAY  
EXCEPT FEDERAL HOLIDAYS  
TOLL-FREE NUMBER: 1-877-772-5772

Issued: December 21, 2022

This notice is to explain why you will not see a cost of living increase in your monthly railroad retirement benefits next month. Your railroad retirement benefits are currently based on a special provision of the law that guarantees you higher benefits than regular benefits. This special amount you are currently receiving is a fixed amount that is not adjusted for annual cost of living increases. Your monthly benefit will not increase until the widow(er)'s annuity that would be payable to you under the regular benefit is higher than your current special monthly benefit amount. For your information, the regular monthly benefit that would be payable to you is \$2,605.06. This amount includes this year's cost of living increase of **8.7** percent for tier 1 and social security benefits, and **2.8** percent for tier 2 benefits. Because this amount is still lower than your special guarantee amount of \$2,780.68, your benefits will not increase.

Here's how we figured your monthly benefit amount:

Tier 1	\$2,230.00
Tier 2	\$375.06
Increase for special guarantee amount	\$175.62
<b>Gross RRB Benefit</b>	<b>\$2,780.68</b>
(less Federal income taxes withheld)	\$0.00
(less other deductions)	\$0.00
RRB Benefit (before Medicare)	\$2,780.68
SS Benefit Paid by RRB (before Medicare)	\$0.00
Less Medicare Premium(s)	\$181.50
Part B	\$164.90
Part C	\$15.00
Part D	\$1.60
<b>Benefit Amount</b>	<b>\$2,599.18</b>

The tier 1 amount shown is the amount after any reductions we are required to make if you are receiving other government benefits, such as social security, a public service pension or another railroad retirement annuity. If you are receiving other government benefits that were adjusted for the cost of living increase, your monthly railroad retirement amount may have decreased because of the required reductions. **Also, your benefit amount may also have decreased because of an increase in monthly Medicare premiums.** If you disagree with any of the amounts shown, you have the right to request reconsideration within 60 days of the date of this letter.

The Internal Revenue Service (IRS) has revised the income tax withholding rates used to calculate Federal income taxes for U.S. citizens. The RRB implemented the new IRS tax tables effective with the January 2023 payment, and this may have caused your monthly payments to decrease.

You can use this letter when you need proof of your benefit amount to receive food stamps, rent subsidies, energy assistance, bank loans, property tax credit, or for other purposes.

#### For Additional Information

Please review the important information enclosed with this notice. If you have any questions about this notice, write to us at the address shown above or telephone us at 1-877-772-5772. For general information about railroad retirement benefits visit our website at [www.rrb.gov](http://www.rrb.gov). If you need a separate letter as proof of your monthly benefit amount or need a replacement Medicare card, you can request them by calling our automated RRB HelpLine, or by clicking on Benefit Services on our website.

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