

## Railroad Retirement Board Reminders for 2009

### 2009 Tier I Earnings Base and Tax Rate

\$106,800.00 - Annual Maximum  
6.20% - Employee and Employer Tax Rate  
\$6,621.60 - Maximum Employee and Employer Tax

### 2009 Tier II Earnings Base and Tax Rates

\$79,200.00 - Annual Maximum  
3.90% - Employee Tax Rate  
\$3,088.80 - Maximum Employee Tax  
12.10% - Employer Tax Rate  
\$9,583.20 - Maximum Employer Tax

### 2009 Medicare Hospital Insurance Earnings Base and Tax Rate

Annual Maximum - No Limit  
1.45% - Employee and Employer Tax Rate

### Total Tier I, Tier II, & Medicare Hospital Insurance Maximum Tax Based on Earnings of \$106,800.00

Employees - \$11,259.00  
Employers - \$17,753.40  
(Additional Taxes are 1.45% of Earnings in Excess of \$106,800.00)

### Amount Needed for Quarter of Social Security Coverage

\$1,090.00 in 2009 (Up to 4)

### 2009 Employer RUIA Tax Rate

2.15% - 12% On First \$1,330.00 Per Month

### Employee RUIA 2008 Qualifying Earnings

\$3,200.00 - For Benefit Year 2009 ( Beginning July 1, 2009)

### RUIA Daily Benefit Rate

\$64.00 - For Benefit Year 2009 (Beginning July 1, 2009)

### Work Deduction Exempt Amounts

- Full Retirement Age (FRA)  
(for months prior to FRA in calendar Year )  
Annual - \$37,680.00  
Monthly - \$3,140.00  
(\$1.00 Deduction for Each \$3.00 of Excess Earnings)
- Under FRA Annual - \$14,160.00 Monthly - \$1,180.00  
(\$1.00 Deduction for Each \$2.00 of Excess Earnings)

### Basic Medicare Premium

\$96.40

### Cost-Of-Living Increase, December 2008

Tier I – 5.8%  
Tier II – 1.9%