

**COMPUTER MATCHING AGREEMENT BETWEEN
THE SOCIAL SECURITY ADMINISTRATION
AND
THE RAILROAD RETIREMENT BOARD**

Match #1006

I. Purpose

This computer matching agreement (agreement) sets forth the terms, safeguards, and procedures under which the Railroad Retirement Board (RRB), as the source agency, will disclose RRB annuity payment data to the Social Security Administration (SSA), the recipient agency. SSA will use the information to verify Supplemental Security Income (SSI) and Special Veterans Benefits (SVB) eligibility and benefit payment amounts. SSA will also record the railroad annuity amounts RRB paid to SSI and SVB recipients in the Supplemental Security Income Record (SSR).

II. Legal Authority

This agreement is executed in compliance with the Privacy Act of 1974, (5 U.S.C. § 552a), as amended by the Computer Matching and Privacy Protection Act of 1988, the regulations and guidance promulgated thereunder.

Legal authority for the disclosure under this agreement for the SSI portion are sections 1631(e)(1)(A) and (B) and 1631(f) of the Social Security Act (Act) (42 U.S.C. §§ 1383(e)(1)(A) and (B) and 1383(f)). The legal authority for the disclosure under this agreement for the SVB portion is section 806(b) of the Act (42 U.S.C. § 1006(b)).

III. Definitions

- A. "Annuity payment data" means information pertaining to benefit payments issued by RRB on the basis of an individual's railroad employment.
- B. "Disclose" and "disclosure" mean the release of information or data, with or without the consent of the individual or individuals to whom the data pertain, by either RRB or SSA.
- C. "Recipient Agency," as defined by the Privacy Act (5 U.S.C. § 552a(a)(9)), means SSA, the agency receiving the records for use in this computer matching program.
- D. "Source Agency," as defined by the Privacy Act (5 U.S.C. § 552a(a)(11)), means RRB, the agency disclosing records for the purposes of this computer matching program.
- E. "SSI" means the Federal Program of Supplemental Security Income for the Aged, Blind, and Disabled established under Title XVI of the Act.

- F. "SSR" means the Supplemental Security Income Record, which consists of individual records, which contain data needed to administer the SSI program.
- G. "SVB" means the Federal Program of Special Veterans Benefits under Title VIII of the Act (42 U.S.C. §§ 1001-1013).

IV. Responsibilities of the Parties

A. SSA Responsibilities

1. SSA will use RRB's annuity payment data to verify SSI and SVB eligibility and benefit payment amounts.
2. SSA will record the railroad annuity amounts RRB paid to SSI and SVB recipients in the SSR.
3. SSA will publish a notice of this matching program in the Federal Register (Fed. Reg.).

B. RRB Responsibilities

1. RRB will disclose RRB annuity payment data to the SSA on a monthly basis via an electronic file.

V. Justification and Anticipated Results

A. Justification

Sections 1631(e)(1)(B) and 806(b) of the Act require SSA to verify the statements of applicants for and recipients of SSI payments and SVB benefits, respectively, before making a determination of eligibility or payment amount. Section 1631(f) of the Act requires Federal agencies to furnish SSA with information necessary to verify eligibility for or the correct amount of SSI benefits. With respect to railroad annuity amounts paid by RRB, the most cost-effective and efficient way to verify the statements of applicants for and recipients of, SSI payments and SVB benefits is via this matching program.

B. Anticipated Results

SSA estimates that it will receive over 6 million records from RRB annually. Based on the latest SSA evaluation of this match (see attachment A), the estimated benefit where there is unreported or under reported income that after correction results in a decrease in SSI monthly payment amount, would yield a total savings of \$748,548. The costs are estimated to be \$18,800. The benefit to cost ratio is 39.8 to 1.

RRB does not anticipate any program savings as a result of the matching program and its costs are nominal. The SVB related matching activity will have minimal improvement on payment accuracy and will not have significant impact on the cost or anticipated results.

VI. Description of Matched Records

A. Systems of Records

1. RRB will provide SSA with an electronic data file containing annuity payment data from RRB's system of records, RRB-22 Railroad Retirement, Survivor, and Pensioner Benefits System, last published on May 15, 2015 (80 Fed. Reg. 28018).
2. SSA will match RRB's data with data maintained in the SSR, Supplemental Security Income Record and Special Veterans Benefits, 60-0103, last fully published at 71 Fed. Reg. 1830 on January 11, 2006 and updated on December 10, 2007 (72 Fed. Reg. 69723), July 3, 2018 (83 Fed. Reg. 31250-31251), and November 1, 2018 (83 Fed. Reg. 54969). SVB data also resides on the SSR. The information in this system of records may be updated during the effective period of this agreement as required by the Privacy Act.

B. Number of Records

The electronic data file provided by RRB will contain approximately 560,000 records. The file will adhere to the characteristics and format shown in attachment B. The SSR has about 9 million records.

C. Specified Data Elements

SSA will match the Social Security number (SSN), name, date of birth, and RRB claim number on the RRB file and the SSR.

D. Frequency of Matching

SSA and RRB will conduct this match monthly.

VII. Accuracy Assessments

Previous matches with the same files indicate that the SSNs on RRB records are 99 percent accurate. Periodic accuracy assessments indicate that RRB's annuity payment data are virtually 100 percent accurate at the time of creation. SSA's SSI and SVB records are 91.8 percent accurate when they are created.

VIII. Procedures for Individualized Notice

SSA must advise individuals that SSA will match their records against those of other agencies. SSA will notify individuals at the time of application for SSI and SVB benefits. SSA will notify recipients at the time of their redetermination of eligibility for SSI and SVB benefits, or at least once during the period of the match. SSA will publish a notice of this matching program in the Fed. Reg., as required by the Privacy Act. In addition, SSA provides notice through annual mailings, which provide information about SSA's verification of records through data matching programs.

RRB's notice to applicants consists of appropriate language printed on its application forms or a separate handout with appropriate language when necessary. RRB's notice to annuitants will consist of notifications followed by a periodic mailing to all annuitants describing its matching activities.

IX. Verification Procedure and Opportunity to Contest

A. Verification Procedures

SSA will determine if RRB's data, other than current payment data, are consistent with SSA's data. If the data are not consistent, SSA will contact the individual, if necessary, to confirm the data in the RRB's file.

B. Opportunity to Contest

Before taking any adverse action based on the information received from the match, SSA will provide written notice to each individual for whom SSA decides such adverse action is necessary. The notice will inform the individual of the match findings and provide the following information:

1. SSA has received information pertaining to receipt of an annuity payment, which indicates that a specified adverse action is necessary.
2. The individual has such period of time as established for the SSI and SVB programs by regulation (i.e., 20 C.F.R. §§ 416.1336 and 408.820) to contest the adverse decision while maintaining payments at the previously established level.
3. The effective date of any adjustments or overpayment that may result.
4. Unless the individual responds to contest the proposed adverse action in the required period of time, SSA will conclude that the information provided by RRB is correct, and will make the necessary adjustment to the individual's payment.

X. Procedures for Retention and Timely Destruction of Identifiable Records

SSA will retain the electronic files received from RRB only for the period of time required for any processing related to the matching program and then will destroy all such data by electronic purging, unless SSA is required to retain the information in order to meet evidentiary requirements. In case of such retention for evidentiary purposes, SSA will retire the retained data in accordance with applicable Federal Records Retention Schedules (44 U.S.C. § 3303a). SSA will not create permanent files or separate system comprised solely of the data provided by RRB.

XI. Records Usage, Duplication, and Rediscovery Restrictions

SSA will adhere to the following limitations on the use, duplication, redisclosure of the electronic files and data provided by RRB.

- A. SSA will use and access the data only for the purposes described in this agreement.
- B. SSA will not use the data to extract information concerning the individuals therein for any purpose not specified in this agreement.
- C. SSA will not duplicate or disseminate the data RRB provides, within or outside SSA without the written authority of RRB, except as required by law. RRB will not give such permission unless the law requires disclosure or the disclosure is essential to the matching program. For such permission, SSA must specify in writing what data it is requesting be duplicated or disseminated and to whom, and the reason that justify such duplication or dissemination.

XII. Security Procedures

SSA and RRB will comply with the requirements of the Federal Information Security Management Act (FISMA), 44 U.S.C. Chapter 35, Subchapter II, as amended by the Federal Information Security Modernization Act of 2014 (Pub. L. 113-283); related Office of Management and Budget (OMB) circulars and memoranda, such as Circular A-130, *Managing Information as a Strategic Resource* (July 28, 2016); and Memorandum M-17-12 *Preparing for and Responding to a Breach of Personally Identifiable Information* (January 3, 2017); National Institute of Standards and Technology (NIST) directives; and the Federal Acquisition Regulations, including any applicable amendments published after the effective date of this agreement. These laws, directives, and regulations include requirements for safeguarding Federal information systems and personally identifiable information (PII) used in Federal agency business processes, as well as related reporting requirements. Both agencies recognize and will implement the laws, regulations, NIST standards, and OMB directives including those published subsequent to the effective date of this agreement.

FISMA requirements apply to all Federal contractors, organizations, or entities that possess or use Federal information, or that operate, use, or have access to Federal information systems on behalf of an agency. Both agencies are responsible for oversight and compliance of their contractors and agents.

A. Loss Reporting

If either SSA or RRB experiences an incident involving the loss or breach of PII provided by SSA or RRB under the terms of this agreement, they will follow the incident reporting guidelines issued by OMB. In the event of a reportable incident under OMB guidance involving PII, the agency experiencing the incident is responsible for following its established procedures, including notification to the proper organizations (e.g., United States Computer Emergency Readiness Team and the agency's privacy office). In addition, the agency experiencing the incident (e.g., electronic or paper) will notify the other agency's Systems Security Contact named in this agreement. If RRB is unable to speak with the SSA Systems Security Contact within one hour or if for some other reason notifying the SSA Systems Security Contact is not practicable (e.g., it is outside of the normal business hours), RRB will call SSA's National Network Service Center toll free at 1-877-697-4889. If SSA is unable to speak with RRB's Systems Security Contact within one hour, SSA will contact Jerry L. Gilbert, Chief Information Security Officer (CISO) for RRB computer system at 312-751-3365 or cell 312-505-3604.

B. Breach Notification

SSA and RRB will follow PII breach notification policies and related procedures issued by OMB. If the agency that experienced the breach determines that the risk of harm requires notification to affected individuals or other remedies, that agency will carry out these remedies without cost to the other agency.

C. Administrative Safeguards

SSA and RRB will restrict access to the data matched and to any data created by the match to only those authorized users, e.g., employees and contractors, who need it to perform their official duties in connection with the uses of the data authorized in this agreement. Further, SSA and RRB will advise all personnel who have access to the data matched and to any data created by the match of the confidential nature of the data, the safeguards required to protect the data, and the civil and criminal sanctions for noncompliance contained in the applicable Federal laws.

D. Physical Safeguards

SSA and RRB will store the data matched and any data created by the match in an area that is physically and technologically secure from access by unauthorized persons at all times (e.g., door locks, card keys, biometric identifiers, etc.). Only authorized personnel will transport the data matched and any data created by the match. SSA

and RRB will establish appropriate safeguards for such data, as determined by a risk-based assessment of the circumstances involved.

E. Technical Safeguards

SSA and RRB will process the data matched and any data created by the match under the immediate supervision and control of authorized personnel in a manner that will protect the confidentiality of the data, so that unauthorized persons cannot retrieve any data by computer, remote terminal, or other means. Systems personnel must enter personal identification numbers when accessing data on the agencies' systems. SSA and RRB will strictly limit authorization to those electronic data areas necessary for the authorized analyst to perform his or her official duties.

F. Application of Policies and Procedures

SSA and RRB will adopt policies and procedures to ensure that each agency uses the information contained in their respective records or obtained from each other solely as provided in this agreement. SSA and RRB will comply with these guidelines and any subsequent revisions.

G. Security Assessments

The National Institute of Standards and Technology (NIST) Special Publication 800-37, as revised, encourages agencies to accept each other's security assessments in order to reuse information system resources and/or to accept each other's assessed security posture in order to share information. NIST 800-37 further encourages that this type of reciprocity is best achieved when agencies are transparent and make available sufficient evidence regarding the security state of an information system so that an authorizing official from another organization can use that evidence to make credible, risk-based decisions regarding the operation and use of that system or the information it processes, stores, or transmits. Consistent with that guidance, the parties agree to make available to each other upon request system security evidence for the purpose of making risk-based decisions. Requests for this information may be made by either party at any time throughout the duration or any extension of this agreement.

XIII. Comptroller General Access

The Government Accountability Office (Comptroller General) may have access to all RRB and SSA data, as necessary, in order to verify compliance with this agreement.

XIV. Reimbursement

RRB's costs for providing this service are nominal and it will not require reimbursement by SSA. Due to the nominal costs of services associated with providing data to SSA under this agreement, RRB waives recovery of the costs pursuant to the Economy Act

(31 U.S.C. § 1535). Should RRB determine in the future that the cost of providing services is significant; it may adjust the reimbursement terms by means of an amended reimbursable agreement between the two agencies.

Nothing contained herein shall be construed to violate the Anti-Deficiency Act, 31 U.S.C. § 1341, by obligating the parties to any expenditure or obligation of funds in excess or in advance of appropriations.

XV. Duration, Modification, and Termination

A. Effective Date

The effective date of this agreement is March 2, 2021, provided that SSA reported the proposal to re-establish this matching program to the Congressional committees of jurisdiction and OMB in accordance with 5 U.S.C. § 552a(o)(2)(A) and OMB Circular A-108 (December 23, 2016), and SSA published notice of the matching program in the Fed. Reg. in accordance with 5 U.S.C. § 552a(e)(12).

B. Duration

This agreement will be in effect for a period of 18 months.

C. Renewal

The Data Integrity Boards (DIBs) of RRB and SSA may, within 3 months prior to the expiration of this agreement, renew this agreement for a period not to exceed 12 months if RRB and SSA can certify to their DIBs that:

- 1) The matching program will be conducted without change; and
- 2) RRB and SSA have conducted the matching program in compliance with the original agreement.

If either agency does not want to continue this program, it must notify the other agency of its intention not to continue at least 90 days before the end of the period of this agreement.

D. Modification

The parties may modify this agreement at any time by a written modification, agreed to by both parties and approved by the DIB of each agency.

E. Termination

The parties may terminate this agreement at any time with the consent of both parties. Either party may unilaterally terminate this agreement upon written notice to the other

party requesting termination, in which case the termination shall be effective 90 days after the date of such notice or at a later date specified in the notice.

XVI. Dispute Resolution

Disputes related to this agreement will be resolved in accordance with instructions provided in the Treasury Financial Manual (TFM) Volume I, Part 2, Chapter 4700, Appendix 6, *Intragovernmental Transactions Guide*.

XVII. Persons to Contact

A. The RRB contacts are:

Matching Programs

Shauna Eubanks, Systems Analyst
Office of Programs-Policy and Systems
844 North Rush Street
Chicago, IL 60611-2092
Telephone: (312) 751-4551/Fax: (312) 751-4650
Email: shauna.eubanks@rrb.gov

Computer Systems Issues

Lavette Fargo, Supervisory Analyst
Office of Programs-Policy and Systems
844 North Rush Street
Chicago, IL 60611-2092
Telephone: (312) 751-4617/Fax: (312) 751-4650
Email: lavette.fargo@rrb.gov

Program Issues

Linda Edwards, Chief of Payment Analysis and Systems
Office of Programs-Policy and Systems
844 North Rush Street
Chicago, IL 60611-2092
Telephone: (312) 751-4555/Fax: (312) 751-4650
Email: linda.edwards@rrb.gov

Information Security Issues

Jerry L. Gilbert, Chief Information Security Officer
Bureau of Information Services
844 North Rush Street
Chicago, IL 60611-2092
Telephone: (312) 751-3365/Fax: (312) 751-4650
Cell: (312) 505-3604
Email: jerry.gilbert@rrb.gov

B. The SSA contacts are:

Matching Programs

Kim Cromwell, Government Information Specialist
Office of the General Counsel
Office of Privacy and Disclosure
Social Security Administration
6401 Security Boulevard, G-401 WHR Building
Baltimore, MD 21235
Telephone: (410) 966-1392/Fax: (410) 594-0115
Email: kim.cromwell@ssa.gov

Systems Operations

Robin Ott, Division Director
OBIS/DSDRQ
Benefit Information Systems
Office of Systems
Social Security Administration
6401 Security Boulevard, 4313 Robert M. Ball Building
Baltimore, MD 21235
Telephone: (410) 965-1828/Fax: (410) 597-1142
Email: robin.ott@ssa.gov

Information Security Issues

Jennifer Rutz, Director
Office of Information Security
Division of Compliance and Assessments
Social Security Administration
Suite 3383 Perimeter East Building, 6201 Security Boulevard
Baltimore, MD 21235
Telephone: (410) 966-8253
Email: jennifer.rutz@ssa.gov

Supplemental Security Income Policy

La'Tonya A. Anderson, Policy Analyst
Office of SSI & Program Integrity Policy
Office of Income Security Programs
Social Security Administration
6401 Security Boulevard
2-C-19-B Robert M. Ball Building
Baltimore, MD 21235
Telephone: (410) 966-3882/Fax: (410) 966-0980
Email: latonya.a.anderson@ssa.gov

Claims Policy

Michael Bittinger, Program Analyst
Office of Application & Electronic Services Support Policy
Office of Income Security Programs
Social Security Administration
6401 Security Boulevard
2-J-16-B Robert M. Ball Building
Baltimore, MD 21235
Telephone: (410) 966-0457
Email: michael.bittinger@ssa.gov

Project Coordinator

Gary Paige
Office of Data Exchange and International Agreements
Office of Data Exchange, Policy Publications, and International Negotiations
Social Security Administration
6401 Security Boulevard, 4-C-9-E Annex Building
Baltimore, MD 21235
Telephone: (410) 966-3715
Email: gary.paige@ssa.gov

XVIII. Integration Clause

This agreement constitutes the entire agreement of the parties with respect to its subject matter and supersedes all other data exchange agreements between the parties that pertain to the disclosure of the specified RRB annuity payment data between SSA and RRB for the purposes described in this agreement. SSA and RRB have made no representations, warranties or promises made outside of this agreement. This agreement takes precedence over any other documents that may be in conflict with it.

XIX. Signatures of Authorized Officials

The signatories below warrant and represent that they have the competent authority on behalf of their respective agencies to enter into the obligations set forth in this agreement.

Electronic Signature Acknowledgement: The signatories may sign this document electronically by using an approved electronic signature process. Each signatory electronically signing this document agrees that his/her electronic signature has the same legal validity and effect as his/her handwritten signature on the document, and that it has the same meaning as his/her handwritten signature.

THE SOCIAL SECURITY ADMINISTRATION

Mary Ann Zimmerman

Mary Ann Zimmerman
Deputy Executive Director
Office of Privacy and Disclosure
Office of the General Counsel

Date June 16, 2020

Matthew Ramsey Digitally signed by Matthew Ramsey
Date: 2020.08.13 14:56:15 -04'00'

Matthew D. Ramsey
Chair, Data Integrity Board
Social Security Administration

Date _____

THE RAILROAD RETIREMENT BOARD

KIMBERLY PRICE

Digitally signed by KIMBERLY PRICE
DN: c=US, o=U.S. Government, ou=Railroad Retirement Board,
cn=KIMBERLY PRICE, 0.9.2342.19200300.100.1.1=60001000082886
Date: 2020.06.19 06:44:01 -05'00'

Kimberly Price
Director of Policy and Systems

Date _____

**TERRYNE
MURPHY**

Digitally signed by TERRYNE
MURPHY
Date: 2020.08.28 08:18:08
-05'00'

Terryne F. Murphy, Chairman
Data Integrity Board
Railroad Retirement Board

Date _____

Attachments:

Attachment A – Cost/Benefit Analysis

Attachment B – Record Layout

**Cost Benefit Analysis (CBA) for the
Computer Matching Agreement (CMA)
between
Social Security Administration (SSA)
and
The Railroad Retirement Board (RRB), Combined Health Insurance and Check
Writing Operation (CHICO) (Match #1006)**

Objective

The object of this CBA is to determine the cost effectiveness of the computer matching operation between SSA/Supplemental Security Record (SSR) and the RRB's CHICO file.

Background

When RRB began sharing their payment data with SSA in January 1977, RRB sent annual files. At some point, RRB began sending the file bi-monthly, and in October 1999, RRB began sending monthly files.

Each month, the RRB provides SSA with electronic payment files; i.e., the CHICO file. SSA then matches the RRB data with the SSR using identifying data such as Social Security number, name, date of birth, sex, and railroad claim number. If the system determines that the railroad record and the SSR are definitely not for the same person, it removes the record from further processing. If the system determines that the RRB record and the SSR are for the same person (match), the SSR is automatically updated to reflect the railroad payment amount in effect as of the month of the interface.

The system automatically processes cases requiring only a payment adjustment by SSA. SSA makes payment adjustments after due process notices are sent to the recipient. No field resources are required for these adjustments.

Methodology

The Office of Systems (OS) provides the Office of Data Exchange and International Agreements (ODXIA) with a monthly report of the amount of records received from the RRB. The report contains counts and total payment adjustment amounts for those alerts that have a corresponding SSR, as well as the dispositions of these alerts. SSA limits this report to the costs and benefits derived from automated payment adjustments made as a result of the RRB/SSR matching operation. As a part of the study, ODXIA reviews the monthly-automated reports to identify the number of cases with payment changes (suspended, decreased, or increased) for October 2017 through September 2018.

Findings

Between October 2017 and September 2018, SSA received 52,875 records from RRB; 9,260 of which matched SSA's SSR records. The system made 2,096 automatic payment adjustments. From these 2,096 payment adjustments, we suspended 174 monthly benefit payments, decreased 174 monthly benefit payments, and increased 71 monthly benefit payments. SSA had no prior report of RRB income in 158 of the 174 cases in which we suspended monthly benefit payments, and in 16 of the 174 cases we decreased the monthly benefit payments.

Benefits

This report focuses on benefits associated with automated adjustment due to RRB benefit payments.

Over the 12-month period between October 2017 and September 2018, we suspended 174 monthly payments averaging \$427. The total adjustment in suspended monthly payment amount was \$74,298. We conservatively predict that these incorrect payments would have continued without this matching operation for an additional 6 months; therefore, the overpayment avoidance is \$445,788.

We also decreased 174 benefit payments averaging \$290. The total payment adjustment, due to decreased SSI payments, was \$50,460. We conservatively predict that these incorrect payments would have continued without this matching operation for an additional 6 months; therefore, the overpayment avoidance benefit is \$302,760.

In 71 cases, the system made the automated payment adjustments based on overstated unearned income. This resulted in an average increase of \$339 in the combined monthly payment amount for a total adjustment of \$24,069. Just as with the detected overpayments, we estimate that this underpayment also would have continued for an additional 6 months, the underpayment avoidance benefit is \$144,414.

The total benefit of this match, which is **\$748,548**, excludes the \$144,414 owed to SSI recipients in underpayments. The detection and payment of underpayments provide a customer service-related benefit to SSA but no cash-savings.

Costs

The matching agreement and operation

For each data exchange operation, we track the total salary and overhead dedicated to perform each matching operation. The FY 2018 Systems costs for the SSA and RRB matching operation totaled **\$18,800** for direct services (salaries and programming).

Conclusion

The benefit to the United States Treasury of this matching operation is the correction of those cases in which SSA is required to take action to suspend, decrease, or increase monthly payment amount, based on unearned RRB benefit and compensation, and the prevention of future overpayments, as well as underpayments.

Because of this matching operation, SSA avoided issuing **\$748,548** in overpayments, and correctly adjusted 71 SSRs to pay SSI recipients \$144,414 in underpayments. The cost to SSA for this matching operation is **\$18,800**; thus showing the matching operation to be cost-effective with a benefit-to-cost ratio of **39.8:1**.

This matching operation is cost-effective and we recommend continuing this matching operation.

CBA between SSA and RRB (Match #1006)

Based on the average totals from the monthly interface runs October 2017 – September 2018

Number of alerts matching SSA/SSR	9,260
Number of automated payment updates	2,096

Benefits

Suspended Monthly SSI Benefits	174
Average Suspended Benefit Amount (rounded)	\$427
Total Amount of Suspended Benefits	\$74,298
Projected for 6 Months	\$445,788

Decreased Monthly SSI Benefits

Cases with a decrease in payment amount	174
Average change in monthly payment amount (rounded)	\$290
Total change in monthly payment amount	\$50,460
Projected for 6 months	\$302,760

Increased Monthly SSI Benefits (excluded from cash benefit to SSA)

Cases with an increase in payment amount	71
Average change in monthly payment amount (rounded)	\$339
Total change in monthly payment amount	\$24,069
Projected for 6 months	\$144,414

Total benefits **\$748,548**

Costs

Systems Costs (Office of Systems, Budget Staff)	\$18,800
Benefit-to-cost ratio	39.8:1

Calculations

Suspended benefits

$\$74,259.15$ (total suspended benefits)/ 174 (number of cases with suspended benefits) = $\$426.78$ (avg. suspended benefit payment)

$\$427$ (avg. suspended benefit payment, rounded) x 174 (number of cases with suspended benefits) = $\$74,298$ (total amount of benefits suspended)

$\$74,298$ (total amount of suspended benefits payments) x 6 (number of months incorrect payments expected to continue) = $\$445,788$

Decreased benefits

$\$50389.18$ (total decreased benefits)/ 174 (number of cases with decreased benefits) = $\$289.59$ (avg. decreased benefit payment amount)

$\$290$ (avg. decreased benefit payment amount) x 174 (number of cases with decreased benefits payments) = $\$50,460$ (total amount of benefits decreased)

$\$50,460$ (total amount of decreased benefit payments) x 6 (number of months incorrect payment expected to continue) = $\$302,760$

Increase benefits

$\$24030.84$ (total increased benefits)/ 71 (number of cases with increased benefits) = $\$338.46$ (avg. increased benefit payment amount)

$\$339$ (avg. increased payment amount, rounded) x 71 (number of cases with increased benefits) = $\$24,069$ (total amount of increased benefits payments)

$\$24,069$ (total amount of benefits increased) x 6 (number of months incorrect payment expected to continue) = $\$144,414$

Modify CHICO Record for Year 2000 Compliancy - Amended

I. Background

This document amends SR xxxxx titled '>Modify CHICO record for Year 2000'. The only change is a revised record format (attached).

Modify CHICO Record for Year 2000 Compliancy - Amended

**RAILROAD RETIREMENT BOARD CHECKWRITING INTEGRATED COMPUTER
BENEFIT PAYMENT MASTER (CHICO FILE) EXTRACT**

LOCATION	FIELD NAME	MNEMONIC	SIZE	TYPE
001-009	RRB CLAIM NUMBER	RRB-CLM-NUM	9	
010-	FILLER		1	
011	BENEFICIARY SYMBOL	BP-BEN-SYM	1	
012	PREFIX	BP-PREFIX	1	
013-014	PAYEE CODE	BP-PAY-CD	2	
015-023	BENEFICIARY'S SSN	BENE-SSA-NUM	9	
024-031	DATE OF BIRTH (CCYYMMDD)	BP-DOB-Y2K	8	
032-	SEX	BP-SEX-CD	1	
033-034	TYPE OF BENEFICIARY	BP-TYPE-BEN	2	
035-043	RAILROAD EMPLOYEE'S SSN	EMP-SSA-NO	9	
044-052	BENEFICIARY'S SSA CLAIM NUMBER	SSA-CLM	9	
053-054	BENEFICIARY'S SSA BIC	SSA-CLM-SUFFIX	2	
055-075	FILLER		21	
076-	RAILROAD ANNUITY SUSP/TERM CODE	BP-TS-CD	1	
077-081	CURRENT RECURRING RAILROAD RATE (S9(7)V99)	BP-RE-RATE	5	PACKED
082-088	LAST ACCRUAL AMOUNT PAID (S9(11)V99)	BP-TOT-ACC-AMT	7	PACKED
089-093	PREVIOUS RECURRING RATE (S9(7)V99)	BP-OLD-RT	5	PACKED
094-	FORMULA COMPUTATION	BP-FORM-COMP	1	
095-097	SMIB DEDUCTION (S9(4)V9)	BP-SMIB-AMT	3	PACKED
098-	RAILROAD CURRENT AWARD CODE	BP-CURR-AWD-CD	1	
099-	RAILROAD PARTIAL AWARD CODE	BP-PART-IND	1	
100-105	REINSTATEMENT EFFECTIVE DATE (CCYYMM)	BP-REIN-EFF-DT -Y2K	6	
106-	SSA SUSP/TERM INDICATOR	T-S-SSA-IND	1	
107-112	SSA BENEFIT AMOUNT (S9(9)V99)	SSA-BEN-AMT	6	PACKED
113-118	SSA ACCRUAL AMOUNT (S9(9)V99)	SSA-ACCRL-AMT	6	PACKED
119-124	SSA DATE OF ENTITLEMENT (CCYYMM)	SSA-DOE-Y2K	6	
125-128	FILLER		4	
129-136	SSA DATE OF BIRTH (CCYYMMDD)	SSA-DOB-Y2K	8	
137-141	RRB CURRENT CHECK AMOUNT (S9(7)V99)	CUR-CHK-RTE	5	PACKED
142-146	RRB PRIOR CHECK AMOUNT (S9(7)V99)	OLD-CHK-RTE	5	PACKED
147-	SSA BENEFIT ENTITLEMENT CODE	SS-BEN-ENT-CD	1	
148-151	FILLER		4	
152-	EARMARK THREE	EARMK-3	1	
153-	EARMARK FOUR	EARMK-4	1	
154-158	SUPP. ANNUITY AMOUNT (S9(7)V99)	BP-SUP-AMT	5	PACKED

RAILROAD RETIREMENT BOARD CHECKWRITING INTEGRATED COMPUTER

DIR: RAIL/YEAR2K

FILE NAME: CHICO.ROS

LAST REVISED: January 20, 1998

Modify CHICO Record for Year 2000 Compliancy - Amended

BENEFIT PAYMENT MASTER (CHICO FILE) EXTRACT

LOCATION	FIELD NAME	MNEMONIC	SIZE	TYPE
159-163	SUPP. ANNUITY REDUCTION (S9(7)V99)	BP-SUP-RED	5	PACKED
164-169	FILLER		6	PACKED
170-177	ACCOUNTING DATE OF LAST ACTION (CCYYMMDD)	BP-ACCG-DT	8	
178-181	FILLER		4	
182-183	CAUSE OF SUSP/TERM	BP-TERM-CD	2	
184-189	SUSP/TERM EFFECTIVE DATE (CCYYMM)	BP-TERM-DT-Y2K	6	
190-193	FILLER		4	
194-	ADDRESS LINE COUNT	BP-NA-LNE-CT	1	
195-326	PAYEE NAME/ADDRESS (6 LINES, 22 CHAR)	BP-NAME-ADDR	132	
327-329	RRB GEOGRAPHIC CODE	BP-GEO-CD	3	
330-	REP PAYEE CODE	BP-REP-PAY-CD	1	
331-340	BENEFICIARY'S FIRST NAME	BENE-GIVEN-NME	10	
341-	BENEFICIARY'S MIDDLE INITIAL	BENE-MID-INIT	1	
342-351	BENEFICIARY'S LAST NAME	BENE-LST-NME	10	
352-356	ZIPCODE	BP-ZIP-CD	5	
357-370	FILLER		14	

END OF RECORD

DIR: RAIL/YEAR2K **FILE NAME: CHICO.ROS**
LAST REVISED: January 20, 1998