

REPUBLIC OF PALAU

**HCF**

HEALTHCARE FUND

**Healthcare Fund**

**SOCIAL SECURITY ADMINISTRATION**

P.O. Box 679 Koror, Palau 96940

Tel: 488-2457 | Fax: 488-1470

[administration@ropssa.org](mailto:administration@ropssa.org)

[www.ropssa.org](http://www.ropssa.org)

---

## **REFUNDING YOUR MSA BALANCE**

---

### **Who is eligible to receive refunds?**

Only foreigners who are permanently exiting Palau may apply for refunds.

### **What amount will I be able to refund?**

If you are a foreigner that is permanently exiting Palau, you are eligible to refund the remaining balance in your Medical Savings Account. However, if you have any unpaid medical bills, the SSA will deduct that amount from your total refund.

### **When will I be able to receive my refund?**

If approved, your refund will be sent to you six months after your date of departure. If you have any dependents still remaining in Palau after you depart, your money will be held until your dependent shows proof that he/she is permanently exiting Palau.

### **What documents are required for me to submit?**

The SSA will provide you with a "Request for MSA Refund" form. This form must be completed at our office and you must bring the following original documents:

1) Passport, 2) Departure Ticket, and 3) Employment Clearance provided by Division of Labor. The SSA staff will make copies of the above three documents. If you do not provide these documents, your request will not be processed.

### **How will my money be sent?**

If approved, your refund amount will be sent to the mailing address you specify on the "Request for MSA Refund" form.

### **Is there an option for directly depositing my refund to by bank account?**

Yes. If your bank is within the United States banking system, the SSA will be able to directly deposit your refund at no cost. However, if your bank is outside the United States banking system, the SSA will deduct any processing fees incurred for wire transfers.

### **I do not have any dependents living in Palau, but my brother whom I designated as my beneficiary will still be here after I leave. Can I still refund my balance?**

Yes. Your brother is not your dependent, so you may remove his name as a beneficiary at the time you apply for your refund.

---

## **My Checklist**

### **Original Documents to bring to SS Office:**

- Passport
- Departure Ticket
- Employment Clearance