

son whenever you change your name, address, direct deposit account, representative payee, or whether you are married or divorced, caring for a child who receives benefits, or if you adopt a child. You must also notify the Social Security Administration if you are residing overseas, whether or not you may be working.

Information you give to another government agency may be provided to the Social Security Administration by the other agency, but you also must report the changes to us.

Failure to report a change may result in an overpayment. If you are overpaid, we will recover any payments not due you. Also, if you fail to report changes timely or you make a false statement, you can be penalized by a deduction from payments, a fine, imprisonment or all three.

IF YOU DISAGREE WITH A DECISION WE MAKE

If you disagree with a decision we make, you have the right to request that your claim be reconsidered by the Board of Trustees. You must submit your request in writing to the Social Security Administration within 30 days after the date you were notified of our decision.

If you are still not satisfied, there are further steps you can take after reconsideration. You have the right to be represented by an attorney or other qualified person of your choice in any business with us. We do not require you to have an attorney or other representative, but we will be glad to work with one if you wish.

THE DEATH OF A BENEFICIARY

When a beneficiary dies, his/her benefit is not payable for the month of death. For example, if a beneficiary died any time in July, the money received in July must be returned. The Social Security Administration must be notified of the death as soon as possible.

PROTECTING YOUR PRIVACY

Protecting your privacy is important to us. Unless authorized, we will not disclose any of your personal information, including your Social Security number, to anyone else.

IF YOU ARE A NON-CITIZEN OF PALAU

If you are not a citizen or national of the Republic of Palau, you can receive benefits as long as you are living within the Republic of Palau. However, if you have relocated outside of Palau, you can only receive benefits up to six months. In order to continue to receive benefits, non-citizens of Palau must report to the Social Security Administration office every six months.

Citizens of the United States, Federated States of Micronesia and Republic of the Marshalls are treated as Palauan citizens.

For other information, please see the brochure entitled "Frequently Asked Questions and Important Reminders for all Beneficiaries" available at the Social Security Administration office .

**Republic of Palau
Social Security Administration**

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**Republic of Palau
Social Security Administration**

DISABILITY INSURANCE BENEFITS

WHO IS ELIGIBLE?

A person who is unable to engage in any substantial gainful employment for at least 12 months because of a mental or physical impairment can apply for disability insurance benefits. To be eligible, a person must be fully and currently insured or permanently insured at the time of the onset of the disability to be eligible for disability insurance benefits.

HOW LONG CAN I RECEIVE DISABILITY BENEFITS?

Once eligible, the disabled person can receive a monthly insurance benefit until the month before he/she dies or recovers from the disability, whichever occurs first.

HOW SOON CAN I APPLY FOR BENEFITS?

You can apply after 60 days from the date your disability commenced. Applications submitted within 60 days of the commencement of the disability will not be considered.

But if eligible, this waiting period will not affect your right to receive benefits. Retroactive benefits will be to the date of the onset of your disability or a month after the termination date of employment, whichever occurs later.

HOW CAN I APPLY?

To apply, please fill out an Application for Disability Insurance Benefit and submit it along with the required documents as listed in the application.

What does it mean?

FULLY INSURED: To qualify as "fully insured", a person must have contributed to the Social Security program at least one quarter for each year between the time he/she turned 21 years of age and the date he/she became disabled. For example, if a wage earner becomes disabled at 45 years of age, he must have contributed to the Social Security program for at least 24 quarters ($45 - 21 = 24$) to qualify as "fully insured".

CURRENTLY INSURED: To qualify as "currently insured", a person must have contributed into the Social Security program at least 8 quarters of taxable wages in the previous 13 quarters before becoming entitled to receive benefits. This means that within the three years and three months prior to applying or becoming entitled to receive benefits, a person worked at least two years.

PERMANENTLY INSURED: To qualify as "permanently insured", a person must have contributed at least 120 quarters of taxable wages into the Social Security program. This means that a person must have worked at least 30 years to be "permanently insured".

IF I'M RECEIVING DISABILITY BENEFITS CAN I ALSO RECEIVE SPOUSE BENEFITS?

The most recent change to the Social Security Act does not allow a beneficiary to receive two types of benefits. So disability insurance beneficiaries cannot receive spouse insurance benefits at the same time. However, if you are eligible to receive spouse benefits and the amount is higher than your disability benefit, you can choose to receive the higher amount.

HOW ARE MONTHLY DISABILITY INSURANCE BENEFITS CALCULATED?

The "Basic Benefit" is a monthly payment that is one-twelfth (1/12) of the total of:

1. 21.5% of the first \$11,000.00 of cumulative covered earnings; and
2. 2.9% of cumulative covered earnings in excess of \$11,000.00 but not in excess of

the next \$33,000.00; and

3. 1.5% of cumulative covered earnings in excess of \$44,000.00.

Below is a sample of how to calculate benefits for an eligible applicant with cumulative covered earnings of \$ 80,000.00:

FORMULA:	TOTAL:
\$11,000 x 21.5%	\$ 2,365.00
\$33,000 x 2.9%	\$ 957.00
\$36,000 x 1.5%	\$ 540.00
TOTAL:	\$ 3,862.00

BASIC MONTHLY BENEFIT:

$\$3,862.00 / 12 \text{ mos.} = \321.83

YOUR RESPONSIBILITIES

It is important to immediately notify us in per-