

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.

IF YOU RECEIVE A CHECK

Please do not sign your check until you are ready to cash it. Checks must be cashed within 12 months after the date on the check. If you receive a check that does not belong to you, please inform the Social Security Administration Office and return it as soon as possible.



Republic of Palau
Social Security Administration

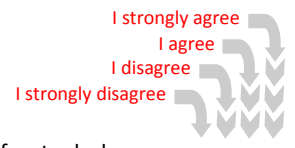
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Email: administration@ropssa.org
Visit us on the web: www.ropssa.org



To help us better serve you, please complete the following information, cut and drop into our suggestion box.

- Which section did you visit today?
- Benefits Services Section
 - Employer Services Section
 - Other Section. Specify: _____

Please circle your response to the following statements



- The person at the front desk was friendly and quickly helped me with my needs 1 2 3 4
- The staff member I met with was courteous and friendly 1 2 3 4
- The staff member I met with was knowledgeable and able to respond well to my concerns 1 2 3 4
- The staff was neat in appearance 1 2 3 4
- The instructions on the application forms were understandable 1 2 3 4
- The regulations and other policies were easy to understand 1 2 3 4
- Overall, the customer service provided was very good 1 2 3 4

COMMENTS OR SUGGESTIONS:

"Continuous Improvement"
- In Pursuit of Excellence in Public Service



Republic of Palau
Social Security Administration

FREQUENTLY ASKED
QUESTIONS
and
IMPORTANT REMINDERS
for ALL BENEFICIARIES

FREQUENTLY ASKED QUESTIONS

WHO IS ELIGIBLE TO RECEIVE SOCIAL SECURITY BENEFITS?

Anyone who pays Social Security Tax can become eligible for benefits. To join or participate in the Social Security Program, you must declare a minimum of \$300 gross wages per quarter.

Please contact our office for additional eligibility requirements.

WHEN ARE BENEFITS PAID?

Retirement Insurance Benefit:
Paid when a person retires at the age of 60 or older.

Spouse Insurance Benefit, Child Insurance Benefit, Lump-Sum Insurance Benefit:
Paid to surviving spouse and/or children upon the death of the wage earner.

Disability Insurance Benefit:
Paid to an eligible disabled worker of any age, but only in accordance with Social Security Eligibility Requirements.

IF I'M ELIGIBLE FOR BENEFITS, HOW MUCH CAN I RECEIVE?

If you are applying for retirement or disability insurance benefits, the amount that you are entitled to depends on what you contributed into the Social Security program. If you are

surviving spouse or child, the amount that you are entitled to depends on what the deceased wage earner contributed into the Social Security program.

The minimum monthly benefit that can be received is \$98.

HOW ARE BENEFITS FUNDED?

The Social Security Administration collects contribution (taxes) from employers and their employees on a quarterly basis. The monies collected are used to pay the benefits to the beneficiaries. Excess funds, if any, are invested.



WHAT IS THE EARNINGS TEST?

The earnings test determines whether a person receiving Social Security benefits is retired or otherwise depending on his/her benefits.

A beneficiary under the age of 65 who is still employed or later returns to work will have his benefits reduced if he/she is earning more than a specific amount.

For more information, a separate brochure entitled "*Earnings Test*" has been prepared and is available at the Social Security Administration office.

WHAT IF I HAVE MORE THAN ONE REPUBLIC OF PALAU SOCIAL SECURITY NUMBER?

No one should have more than one number issued by the Republic of Palau Social Security Administration because you may lose bene-

fits. Please contact our office immediately. Once your numbers have been identified they will be cancelled and all credits transferred to one number.

WHAT SHOULD I DO IF I THINK THAT MY EMPLOYER IS NOT REPORTING MY WAGES TO SOCIAL SECURITY?

Keep track of your records and check with the Social Security Administration. We can determine if the records are correct. If not, an adjustment will be made.

IF I STOP WORKING, WHAT WILL HAPPEN TO MY SOCIAL SECURITY WHEN I LATER RETURN TO WORK?

Nothing will happen to your Social Security; it will always be active. Interruption in employment will not affect your Social Security account.

CAN I DESIGNATE WHO WILL RECEIVE MY BENEFITS?

No, you cannot designate anyone to receive your benefits.

CAN I PAY MORE SOCIAL SECURITY THAN REQUIRED AND RECEIVE A LARGER BENEFIT?

You cannot contribute more than 6% of wages earned from one job. And no more than \$5,000 of wages earned during a quarter can be taxed. However, if you have more than one job and the maximum taxable wage of \$5,000 per quarter is not



reached with your first job, Social Security tax will be deducted from the second source of income.

No matter how many jobs or sources of income you may have, the maximum taxable wage of \$5,000 per quarter does not change.

WILL I GET A REFUND IF I CONTRIBUTED MORE SOCIAL SECURITY TAX THAN REQUIRED?

Yes. Excess employee contributions during the four quarters ending on December 31 will be refunded.

IMPORTANT REMINDERS for ALL BENEFICIARIES

YOUR RESPONSIBILITIES

It is important to immediately notify us in person 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