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?
The minimum monthly benefit that can be received is $148.

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.

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

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?
No, you cannot contribute more than 7% of your total wages earned from all of your jobs, if you have more than one job. RPPL 10-12, enacted in October 2017, raised the tax rate to 7% and removed the maximum amount of remuneration, making all wages subject to taxation at 7%.

WHAT IF I CONTRIBUTED MORE SOCIAL SECURITY TAX THAN REQUIRED?
No, RPPL 10-12 effectively ended tax refunds by requiring all income to be taxed at 7%, thus, beginning with FY 2018, no refunds will be forthcoming.

WILL I GET A REFUND IF I CONTRIBUTED MORE SOCIAL SECURITY TAX THAN REQUIRED?
No, RPPL 10-12 effectively ended tax refunds by requiring all income to be taxed at 7%, thus, beginning with FY 2018, no refunds will be forthcoming.

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 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.

PLEASE CONTACT US IF YOU NEED HELP OR HAVE QUESTIONS.
FREQUENTLY ASKED QUESTIONS

IMPORTANT REMINDERS for ALL BENEFICIARIES

Republic of Palau
Social Security Administration

RESIDENCY ELIGIBILITY
Must be a Palauan citizen or of FSM nationality, USA nationality, and or a foreigner residing in Palau in accordance with labor and immigration laws.

IF YOU RECEIVE A CHECK
Please do not sign your check until you are ready to cash it. Checks must be cashed within 6 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.

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.

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 benefit for July received on August 1st 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.

Republic of Palau
Social Security Administration
P.O. Box 679 Koror, Palau 96940
Phone: 680.488.2457 / Fax: 680.488.1470
Email: administration@ropssa.org
Visit us on the web: www.ropsssa.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
- The staff member I met with was courteous and friendly
- The staff member I met with was knowledgeable and able to respond well to my concerns
- The staff was neat in appearance
- The instructions on the application forms were understandable
- The regulations and other policies as explained were understood.
- Overall, the customer service provided was very good

I strongly agree I agree I disagree I strongly disagree

1 2 3 4

COMMENTS OR SUGGESTIONS:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

“Continuous Improvement”
- In Pursuit of Excellence in Public Service

Rev. Aug. 2018