

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

Below is a sample of how to calculate the basic benefit for a deceased wage earner 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
<b>TOTAL:</b>	<b>\$ 3,862.00</b>

Basic monthly benefit applicable to the deceased wage earner:  
 \$3,862.00 / 12 mos.  
 = \$321.83

SPOUSE INSURANCE BENEFIT:  
 \$321.83 x 60% = \$193.10 per month  
 OR  
 100% rate at \$321.83 if the applicant is at least 60 years old and unmarried.

### YOUR RESPONSIBILITES

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.

### 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.

*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**

P.O. Box 679 Koror, Palau 96940  
 Phone: 680.488.2457 / Fax: 680.488.1470  
 Email: [administration@ropssa.org](mailto:administration@ropssa.org)  
**Visit us on the web:** [www.ropsssa.org](http://www.ropsssa.org)



**Republic of Palau  
 Social Security Administration**

## **SPOUSE INSURANCE BENEFIT**

## WHO IS ELIGIBLE?

To be eligible for survivor's insurance benefits, an applicant's deceased spouse must have been fully insured or currently insured } at the time of death.

## HOW LONG CAN I RECEIVE SPOUSE BENEFITS?

Once eligible, a person can receive a monthly spouse insurance benefit until the month before he/she dies.

However, if you are under 60 years old and still employed, your benefits could be reduced if you are 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.

## DOES MY AGE AFFECT THE AMOUNT I CAN RECEIVE?

If you are under the age of 60 and unmarried, you can only be entitled to 60% of the basic benefit applicable to the deceased at the time of their death.

Only applicants who are at least 60 years of age and unmarried at the time of application can receive 100% of the basic benefit.

## WILL MY BENEFITS BE AFFECTED IF I REMARRY?

If you are 60 years of age or older and decide to remarry, you can continue to receive

## *What does it mean?*

**FULLY INSURED:** To be "fully insured", a deceased wage earner 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 date of death. For example, if a wage earner dies 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.

monthly spouse benefits. However, the amount will be reduced from 100% of the basic benefit to 60%.

If you are under the age of 60 and remarry, you will no longer be eligible for survivor insurance benefits.

Additionally, any beneficiary who remarries cannot receive more than one surviving spouse insurance benefit.

## HOW CAN I APPLY?

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

You must also provide evidence confirming that you were married to the wage earner at the time of his/her death. This can include a marriage certificate or sworn statements by you and two blood relatives of the deceased insured person attesting to the existence of a customary marital relationship.

## IF I'M RECEIVING SPOUSE BENEFITS, CAN I ALSO RECEIVE ANOTHER TYPE OF BENEFIT?

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

## HOW ARE MONTHLY SPOUSE INSURANCE BENEFITS CALCULATED?

First, the "Basic Benefit" applicable to the deceased wage earner must be determined: 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