APIPA 2016 Annual Conference, Pohnpei, FSM, 7/25-29/2016:
“Fishing Together for a Pacific Free of Corruption and Poverty” was the theme for the 2016 27th Annual Conference of the Association of Pacific Islands Public Auditors (APIPA). The Conference was held in Pohnpei, capital of FSM from 7/25-29/2016. The SSA/HCF staff that attended the Conference this year were ES Manager Joyalyn Koshiba, ES Assistant Manager Shonya Andreas, HCF Billing & Rep Kumiko Kurihara and MS Senior Claims Examiner Natalie Nakamura.

MSA Training with Private Sectors—9/23/2016:
On September 23rd, HCF hosted its 3rd Training Session with staff of private clinics at RIC conference room from 1:30-4pm, conducted by Kumiko Kurihara. Hopefully, this session will be useful to the staff of these private clinics when processing MSA claims for reimbursement, and to further avoid delayed MSA deductions, accounts with insufficient funds, complaints from members for un-authorized MSA transactions and many more. That was why HCF offers training session with major private clinic providers on proper usage of MSA and its procedures, starting from filing out a simple MSA form to submitting electronic documents to support the reimbursement. That session concluded this fiscal year.

MIP Workshop w/Elizabeth Holland, 9/26-28/2016:
Abila MIP training, conducted by Mrs. Elizabeth Holland was held at the Penthouse Hotel conference room. SS staff attended were CFO Elsie Ann Ikeya, Senior Accountant Dilkui Marino, IS Manager Jonathan Eberdong, IS Asst. Reagille Takataro and AO Merrian Emil, along with other gov’t agencies and private sectors. This training is to understand more about SSA MIP installation and update process as well as hardware and software system specifications of the accounting system for Power-User Admin for IT and Accounting and Reporting Basics and to learn its advanced features.

2016 MOE Convention, 8/2/2016: SSA/HCF gave presentations.
Employers May Now Remit Their SS and HCF Taxes on a Monthly Basis

Instead of waiting to remit on a quarterly basis, employers, including those who employ domestic helpers, may now report and pay their taxes on a monthly basis. The decision was made by Social Security Administration (SSA) in early July when it was determined that the law does not require employers, large or small, including those who employ domestic helpers, to report and pay taxes on a quarterly basis.

Reporting and paying on a monthly basis has distinct advantages for both employers and employees, as well as for Social Security Administration. Reporting and paying on a monthly basis gives employers a better handle on cash management. For employees, it means that their MSA Savings Accounts are being replenished on a monthly basis, enabling them to pay for outpatient services with funds from their MSA accounts rather than out of pocket. For SSA, monthly reporting and payments by employers helps with the cash flow since SSA now pays out more in benefits than it receives in contributions as a result of increased benefit payments and dual benefits mandated by RPPL 9-11 and RPPL 9-12. Truly, a win-win situation.

For the above reasons, SSA highly recommends the monthly payment mode. Employers wishing to transition from the quarterly to monthly payment mode need to consult with Employer Section by calling 488-2457.

National Health Insurance (NHI) for Universal Health Coverage (UHC) Meeting, Manila, Philippines, 9/26-30/2016:

The Asian Development Bank (ADB) in partnership with the ADB Institute convened the NHI for UHC Meeting that was held in Manila, Philippines from September 26-30, 2016. The meeting aims to learn from big countries such as Thailand and Turkey as well as other countries experiences on maximizing the use of a national health insurance system to attain UHC and explored its various components. HCF Governing Committee Chairman Dr. Victor M. Yano, and Member Darnelle Decherong, along with SSA Administrator Ulai Teltull and HCF Manager Jarela Ngiraked attended said meeting. Participation was made possible by ADB request for nomination thru Minister of Finance Elbuchel Sadang who is a member of ADB and member of ROP Healthcare Fund Governing Committee. As recommended by SSA Administrator Teltull that continued participation and communication with experts in the Pacific and Asia will help HCF Governing Committee, management and staff to intervene and enhance the NHI/MSA to provide coverage to needed health services and lessen the burden of cost to the government and individuals. Thank you, Minister of Finance, for nominating participants from HCF and the SSA Board of Trustees for the support.

SSA Highlights for fiscal year 2016 - from the desk of Administrator

SS ended the fiscal year 2016 with positive $4.0 million change in net assets mainly due to strong investment earnings of the past 12 months. Investment earnings were $6.0 million this year. Total contributions were $16.7 million inclusive of $1.9 million supplemental benefit from ROP. Total benefit payout were $17.4 million inclusive of supplemental benefit. Actual performance of contributions and benefits for SS active members and beneficiaries were $14.8 million and 15.5 million respectively. There was a shortfall of funds of near $2 million covering benefits and administrative expenditures. The shortfall has been met with effective management of cash flow on a monthly basis.

The SS team worked hard during the year to ensure that benefits were released timely and without interruption and this challenges was met with persistent collection effort on delinquent employers, audit of benefits to ensure those who were no longer eligible were duly placed on hold and eventually closed to avoid over payment. During the year, there were 86 deceased with 19 who were dual beneficiaries. MS effort in keeping track of members eligibility is highly commendable. ES effort in identifying non filers and immediately dispatch notices indeed help reduced number of employers who were repeated non filers and delinquent employers. At the end of fiscal year, number of non filers were reduced by nearly 50% to 489. It is expected that non filers will be zero by Dec 2016 under EIN renewal policy and smooth collaboration with BRT. Further effort was taken to audit employers whom were selected for audit and to pursue those who may need an agreement to settle their delinquents. There were 21 audits performed that revealed past due contributions value $128 thousand. 45 new agreements were established to bring employers into compliance with filing and paying contributions value $291 thousand realizing additional monthly contributions of $9 thousand. ES Section continues to work hard to ensure that employers are duly educated of their obligations to SS. SS mandate is to ensure that employees rights of retirement benefit and insurance benefit is safeguarded.
HELPFUL QUESTIONS & ANSWERS (Q & A)

Question: I lost my job due to a family emergency. What can I do to ensure uninterrupted medical insurance coverage under the National Health Insurance (NHI) program while I am unemployed?

Answer: If you worked for at least two (2) consecutive quarters and your employer withheld health care taxes and remitted your taxes to Social Security Administration (SSA) as required by law, you should have insurance coverage that extends at least 6 months from when you were laid off or resigned or terminated from your employment. To ensure that your coverage is not interrupted while you are not employed or while looking for work, you can participate as a volunteer by purchasing voluntary coverage at $40.95 per quarter; however, you must purchase coverage immediately following the quarter in which your employer last reported your healthcare taxes to social security. This is to make sure that your medical coverage continues uninterrupted. And yes, purchasing medical coverage voluntarily will also cover your dependents (spouse and eligible children).

Question: I am a 54-year old Palauan and I have just returned to Palau from off-island. I am currently looking for work and wondering how if I can get medical insurance coverage under the National Health Insurance (NHI) program while looking for work?

Answer: Like the laid off worker in the example above, you may participate by purchasing voluntary coverage at $38.03 per quarter. After you have purchased two consecutive quarters of voluntary coverage, your coverage under NHI will start beginning with the quarter immediately following the quarter in which the second consecutive payment was made. Coverage will be for six months. However, to ensure continued, uninterrupted coverage thereafter, quarterly payments must be made every quarter. For more information, you may contact SS Office at 488-2457 or you may call HCF Office at 488-1904.

Question: Why am I required to pay out of pocket for prescriptions at private clinics?

Answer: Section 957 of RPPL 9-14, which created Health Care Fund (HCF), and pertaining regulations are very specific: when a prescription or services are available at the Belau National Hospital (BNH), the reimbursement to the clinics for the same prescription or services may not exceed the amount that would be paid to BNH.

HOW DOES SS WORK?

Social Security was established in 1987 to take over the functions of the social security system which began with Trust Territory of the Pacific Islands (TTPI) in 1968. As a self-sustaining and self-financing social security system, the program is based on contributions that workers paid into the system. While you're employed, you pay into Social Security; you receive benefits later on, when it's your turn to retire. Contributions take the form of social security taxes that are withheld from your pay checks.

DOES SOCIAL SECURITY COVER RETIREES ONLY? No. Disability and survivor benefits are included in the program. Contributions you make provide insurance in the event you become disabled; they also may cover your adult child if he or she becomes disabled before age 22. And, assuming you worked enough quarters to qualify for retirement benefits, your spouse and children can receive social security survivor benefits after you die.

DOES MY WORK NOW EQUAL BENEFITS LATER? You accumulate quarters based on your wages/earnings. You are credited one quarter for earnings/wages reported every quarter, up to a limit of four quarters per year. Calendar Quarters are January to March, April to June, July to September, and October to December. Credited quarters remain on your record even if you change jobs or stop working for a while. If you were born after October 1, 1955, you need 40 quarters in order to receive Social Security retirement benefits.

AM I ELIGIBLE FOR SOCIAL SECURITY BENEFITS? Yes, so long as you’ve worked for at least 10 years (for those born on October 1, 1955 or later). Ten years is the minimum amount of time required to earn the required 40 quarters. Even if you have accumulated your 40 quarters, you can’t start getting payouts until you’re 60 or older. When you turn 60 years of age, and assuming you have earned 40 quarters, you can file a claim for early retirement benefit. Early retirement benefit is reduced by 6% for each year remaining until you turn 62, the full retirement age. When you turn 62, your retirement benefit goes up to 100% of the available benefit under your contributions.

How do I know I’m getting credit for the years I worked? The Social Security Administration (SSA) keeps a record of your earnings history, the number of quarters you’ve earned to date, and an estimate of the retirement benefits available based on these records. For a small fee, you can request a copy of your earnings history by calling SSA at 680-488-2457. Because your benefits depend on your earnings, check your earnings statement closely to make sure all the information is accurate.

When can I start getting payouts? The earliest you can start collecting Social Security retirement benefits is age 60. At age 60, your benefit is subject to a reduction until you turn 62. When you turn 62, your benefit is 100% subject to earnings test if you choose to continue working. At age 65, you may receive your full benefit free of earnings test reduction. You can retire when you are 60 and receive early retirement benefit or wait until you are 62. While receiving social security benefit you may return to work if you wish but your SS benefit will be subject to Earnings Test Reduction until you turn 65.

MSS Section

Calendar Year 2016 | Volume 13, Issue 3 | Social Security Administration
To New Employer Services
Assistant Manager,
Mrs. Shonya Kadoi-

Announcements

The Republic of Palau Social Security Administration is hereby informing all employers that effective October 1, 2015, the maximum taxable wage will increase from $5,000 per quarter to $6,000 per quarter as required by RPPL 9-12. This change will affect 4th Quarter 2015 report. Therefore, please adjust your tax due and pay the appropriate amount in January 2016.

EMPLOYER IDENTIFICATION NUMBER (EIN) RENEWAL
The Administration would like to announce to the general public that 2017 EIN Renewal will take effect on December 1-31, 2016. The Social Security Administration will NOT be collecting renewal fee’s.

SSA / HCF New Business Hours
Effective: February 1, 2015
MON - FRI 9:00 am—4:00 pm

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Thank you!

(From left to right: Artie B. Kim, Model T. Minor and SSA Administrator U. Teltull)
From 6/6-7/15/2016, SSA welcomed two youths, sponsored by WIOA, under PCC program, to participate in 2016 Summer Youth Employment Program, Ms. Artie Blelai Kim and Ms. Model Tmull Minor. SSA would like to thank Ms. Kim and Ms. Minor for their valuable assistance and support. SSA would like to welcome any students who would like to do job shadow, mentoring and/or internship in the field of social welfare.

July 30– Charity Ngiraibai
Aug. 1– Moira Azuma
Aug. 1– Merrian Emil
Aug. 6– Johana Ngruchelbad
Aug. 10– Koiu Takataro
Aug. 10– Koiu Takataro
Aug. 12– Rhonda Ngorajarou
Aug. 13– Jaree Teltull
Aug. 31– Renee Bausoch
Sep. 12– Jonathan Eberdong
Sep. 16– Lillian Uludong
Sep. 17– Sharon Golbuu

Happy Birthday

July 2– Dilkui Marino—2nd
Aug. 1– Koiu Takataro—8th
Aug. 9– Marla Rimirch—12th
Aug. 9– Shonya Andreas—12th
Aug. 10– Frolly Bul<table continued