

# ***Consolidated Compliance Report***

## **Compliance Analysis for Document Chunk: section 304.docx\_chunk\_1**

**\*\*Compliance Aspect: - Old Age Insurance Benefit Eligibility Criteria\*\***

**\*\*COMPLIANT\*\***

The Operations Manual Chunk explicitly outlines the eligibility criteria for the Old Age Insurance Benefit, which aligns with the Relevant Guidelines. Both sources specify that a person who is fully insured and has attained the age of sixty years and retired is entitled to the benefit (Manual: "A person who is fully insured and has attained the age of sixty years and retired is entitled to a monthly old age insurance benefit," from Section 304.a; Guideline: "A person who is fully insured and has attained the age of sixty (60) years and retired is entitled to a monthly old age insurance benefit," from Guideline Excerpt 1).

The manual also mentions the requirement for having not less than one quarter of coverage each year, starting from the later of June 30, 1968 or the year they attain the age of 21 years and ending with the year before retirement (Manual: "Fully insured means having not less than one quarter of coverage each year beginning with the later of June 30, 1968 or the year he/she attains the age of 21 years and ending with the year before the earlier of the year in which he/she attains retirement age, becomes disabled, or dies," from Section 304). This requirement is not explicitly stated in the guidelines but can be inferred from Guideline Excerpt 1.

The manual also mentions the minimum monthly benefit and the earnings test (Manual: "The monthly amount of the benefit is the basic benefit, with a minimum monthly benefit of one hundred forty eight dollars (\$148.00)," from Section 304.b; Manual: "subject to the earnings test," from Section 304.a). These aspects are also mentioned in the guidelines (Guideline Excerpt 1 and Guideline Excerpt 5).

The manual further discusses the recomputation of benefits for individuals who return to employment (Manual: "A person who is receiving an old age insurance benefit who returns to employment shall remain eligible to receive the old age insurance benefit. The benefit shall be recomputed to reflect any additional contributions after the end of the calendar year," from Section 304.f). This aspect is also mentioned in the guidelines (Guideline Excerpt 3 and Guideline Excerpt 4).

In summary, the Operations Manual Chunk complies with the Relevant Guidelines regarding Old Age Insurance Benefit Eligibility Criteria.

**\*\*Compliance Aspect: - Retirement Age and Fully Insured Requirements\*\***

**\*\*COMPLIANT:\*\*** The Operations Manual Chunk explicitly addresses the retirement age and fully insured requirements as stated in the Relevant Guidelines.

**\*\*Explanation & Reasoning:\*\*** The manual chunk specifies that a person is entitled to an old age insurance benefit if they are fully insured and have attained the age of 60 years (Section 304.A). It further defines 'fully insured' as having not less than one quarter of coverage each year beginning with the later of June 30, 1968 or the year they attain the age of 21 years and ending with the year before the earlier of the year in which they attain retirement age, become disabled, or die (Section 304.Fully insured). This definition aligns with Guideline Excerpt 1 and Guideline Excerpt 3.

**\*\*Verbatim Citations:\*\***

- Manual: "A person who is fully insured and has attained the age of sixty years and retired is entitled to a monthly old age insurance benefit, beginning with the month in which that person became so entitled and ending with the month preceding the month in which he dies, subject to the earnings test." (from Section 304.A)

- Guideline: "Fully insured means having not less than one quarter of coverage under this chapter for each year beginning with the later of June 30, 1968 or the year he attains the age of 21 years, and ending with the year before the earlier of the year in which he attains retirement age, becomes disabled, or dies." (from Guideline Excerpt 3)

**\*\*Compliance Aspect: - Minimum Monthly Benefit Amount\*\***

**\*\*COMPLIANT\*\***

The Operations Manual Chunk explicitly sets a minimum monthly benefit amount for the Old Age Insurance Benefit, which is \$148.00 as per [41 PNC § 753 (b), as amended by RPPL No.9-11, Sec. 5]. This aligns with Guideline Excerpt 7 that states "the minimum amount of the basic benefit, as applied to all benefits listed in § 752 of this chapter, shall be one hundred forty-eight dollars (\$148)" (Source: 41 PNCA 2025.pdf, Page: 30). Therefore, the manual chunk complies with the relevant guideline regarding the minimum monthly benefit amount.

**\*\*Explanation & Reasoning:\*\***

The Operations Manual Chunk specifies a clear and specific minimum monthly benefit amount for the Old Age Insurance Benefit, which is \$148.00. This aligns directly with the guideline that sets the minimum basic benefit at \$148.00.

**\*\*Verbatim Citations:\*\***

- Manual: "The monthly amount of the benefit is the basic benefit, with a minimum monthly benefit of one hundred forty eight dollars (\$148.00)." (from Section 304.docx\_chunk\_1)

- Guideline: "the minimum amount of the basic benefit, as applied to all benefits listed in § 752 of this chapter, shall be one hundred forty-eight dollars (\$148)" (Source: 41 PNCA 2025.pdf, Page: 30)

**\*\*Compliance Aspect: - Earnings Test for Old Age Insurance Benefit\*\***

**\*\*COMPLIANT\*\***

The Operations Manual Chunk explicitly discusses the earnings test for old age insurance benefit, as it states that the entitlement to a monthly old age insurance benefit is subject to the earnings test (Manual: "subject to the earnings test." [Section 304.a]). This aligns with Guideline Excerpt 1, which also

mentions the earnings test for old age insurance benefits (Guideline: "subject to the earnings test." [§ 753.a]).

The manual further explains that a person who is receiving an old age insurance benefit and returns to employment shall have their benefit recomputed at the end of the calendar year, which is consistent with Guideline Excerpt 2 (Manual: "A person who is receiving an old age insurance benefit who returns to employment shall remain eligible to receive the old age insurance benefit. The benefit shall be recomputed to reflect any additional contributions after the end of the calendar year." [Section 304.g]).

The earnings test maximum amount of remuneration that a person may earn and still remain entitled to a full benefit is also mentioned in the manual, which is consistent with Guideline Excerpt 3 (Manual: "The "earnings test" means a test to determine whether the person who is receiving the benefit is retired or otherwise dependent on the Social Security benefit. The maximum amount of remuneration that a person may earn and still remain entitled to a full benefit is three thousand dollars (\$3,000.00) during any quarter." [Section 761.a]).

In addition, the manual discusses the earnings test for surviving spouse insurance benefits, which aligns with Guideline Excerpt 5 and 6 (Manual: "A person who is under the age of sixty (60), and who is employed and earns more than three thousand dollars (\$3,000) in any quarter shall have his/her surviving spouse benefit reduced by one dollar (\$1) for every three dollars (\$3) for wages earned in a" [Section 764.d]).

Therefore, the Operations Manual Chunk is compliant with the Relevant Guidelines regarding the earnings test for old age insurance benefits.

**\*\*Compliance Aspect: - Calculation of the Basic Benefit Shortfall\*\***

**\*\*COMPLIANT\*\***

The 'Operations Manual Chunk' explicitly discusses the calculation of the Basic Benefit Shortfall, as it states that "the basic benefit shortfall is for cumulative earnings between \$5,470 and \$10,909 who received less than \$50 increase of minimum basic benefit of \$148 in Oct 2013. The benefit for this special group will receive an increase of basic benefit of \$148 or up to \$50 maximum increase." This directly aligns with Guideline Excerpt 1, which defines the Basic Benefit Shortfall as "the exact amount that each beneficiary in this group requires in order to receive a total benefits increase of fifty dollars (\$50) over the amount the beneficiary was due to be paid prior to October 1, 2013."

**\*\*Explanation & Reasoning:\*\***

The manual chunk and guideline both discuss the Basic Benefit Shortfall in terms of a specific group of beneficiaries who received less than a \$50 increase in their minimum basic benefit in October 2013. The manual chunk specifies that these individuals will receive an increase of up to \$50, while the guideline explains that this increase is meant to bring their benefits up to a total increase of \$50 over what they were due prior to October 1, 2013.

**\*\*Verbatim Citations:\*\***

- Manual: "The basic benefit shortfall is for cumulative earnings between \$5,470 and \$10,909 who

received less than \$50 increase of minimum basic benefit of \$148 in Oct 2013. The benefit for this special group will receive an increase of basic benefit of \$148 or up to \$50 maximum increase." (from section 304.docx\_chunk\_1)

- Guideline: "No. 9-11 and RPPL No. 9-12. Beneficiaries whose cumulative covered earnings are between five thousand four hundred seventy dollars (\$5,470) and ten thousand nine hundred nine dollars (\$10,909) received a benefits increase that was less than fifty dollars (\$50) as a result of the implementation of RPPL No. 9-11 and RPPL No. 9-12. The Basic Benefit Shortfall payment implemented by this section is the exact amount that each beneficiary in this group requires in order to receive a total benefits increase of fifty dollars (\$50) over the amount the beneficiary was due to be paid prior to October 1, 2013." (from 41 PNCA 2025.pdf, Page: 40)

**\*\*Compliance Aspect: - Recomputation of Benefits upon Return to Employment\*\***

**\*\*COMPLIANT\*\***

The 'Operations Manual Chunk' explicitly addresses the guideline aspect regarding the recomputation of benefits upon return to employment. The manual states that "A person who is receiving an old age insurance benefit who returns to employment shall remain eligible to receive the old age insurance benefit. The benefit shall be recomputed to reflect any additional contributions after the end of the calendar year. The recomputed benefit amount shall be paid for each month following the end of that calendar year." (from Section 304.docx\_chunk\_1)

This statement aligns with Guideline Excerpt 2, which states that "if a person who is receiving an old age insurance benefit returns to employment, the benefit shall be recomputed at the end of the calendar year and the recomputed benefit shall be paid on the first month of the next calendar year." (from 41 PNCA 2025.pdf, Page: 31)

Therefore, the 'Operations Manual Chunk' is compliant with the relevant guideline regarding the recomputation of benefits upon return to employment.

**\*\*Compliance Aspect: - Maximum Limit of Monthly Benefit for Retirees (post-August 2, 2010)\*\***

**\*\*COMPLIANT\*\***

The Operations Manual Chunk explicitly states the maximum limit of the monthly benefit for retirees post-August 2, 2010. The manual specifies that the maximum limit is "100% of the highest monthly average wage of the wage earner over any twelve (12) quarters out of the last forty (40) quarters preceding retirement" (from Section 304.docx\_chunk\_1).

This aligns with Guideline Excerpt 1, which states that "the benefit is one hundred percent (100%) of the highest monthly average wage of the wage earner over any twelve (12) quarters out of the last forty (40) quarters preceding retirement" (from 41 PNCA 2025.pdf, Page: 32).

Therefore, the Operations Manual Chunk is compliant with the Relevant Guidelines regarding the Maximum Limit of Monthly Benefit for Retirees (post-August 2, 2010).

**\*\*Manual:\*\*** "For persons applying for old age insurance benefits after August 2, 2010, the maximum

limit of the monthly benefit is 100% of the highest monthly average wage of the wage earner over any twelve (12) quarters out of the last forty (40) quarters preceding retirement." (from Section 304.docx\_chunk\_1)

**\*\*Guideline:\*\*** "benefit is one hundred percent (100%) of the highest monthly average wage of the wage earner over any twelve (12) quarters out of the last forty (40) quarters preceding retirement" (from 41 PNCA 2025.pdf, Page: 32)

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