

Compliance Analysis for: sections 207-213.docx

****Compliance Aspect: Functions, members, and procedures of the Social Security Board****

****Compliance Status:**** The 'Operations Manual Chunk' is ****NOT ADDRESSED**** with respect to the aspect of "Functions, members, and procedures of the Social Security Board".

****Explanation & Reasoning:**** This chunk does not contain sufficient information or discussion relevant to this specific guideline aspect. It only discusses employee contributions and their reporting requirements, which are not directly related to the functions, members, and procedures of the Social Security Board as outlined in the relevant guidelines.

****Verbatim Citations (Crucial):**** None applicable for this compliance status.

****Compliance Aspect: Actuarial Soundness and Sustainability****

****Compliance Status:**** ****PARTIALLY COMPLIANT.****

****Explanation & Reasoning:**** The manual chunk partially addresses the aspect of Actuarial Soundness and Sustainability by providing guidelines for employee contributions, family employment, part-time employment, and factors determining employee working in the Republic of Palau. However, it does not explicitly discuss the importance of actuarial soundness and sustainability in the context of the Social Security System.

The relevant guidelines provide information on the role of an actuary in valuing the Social Security System and investing its funds prudently. They also specify that the system should be self-supporting and self-financing, with contributions from employees and employers. Additionally, the guidelines emphasize the need for regular reports on the financial status of the Fund and its investments to inform decision-making.

While the manual chunk provides some information related to actuarial soundness and sustainability, it is not comprehensive enough to fully comply with the relevant guidelines. Therefore, the compliance status is PARTIALLY COMPLIANT.

****Verbatim Citations:****

1. Manual: "All employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee as provided in 41 PNC § 743 (the current percentage for 2001 to present being six percent (6%))."

2. Guideline: "The Actuary shall make actuarial valuations of the Social Security System not less frequently than once in every four years after the effective date of this chapter."

****Compliance Aspect: Fund Reserves and Solvency Requirements****

The Operations Manual Chunk provided does not fully comply with the relevant guidelines related to "Fund Reserves and Solvency Requirements." Specifically, the manual lacks information on how employee contributions are invested and managed, which is a crucial aspect of fund reserves and solvency.

According to Guideline Excerpt 1, the reserves of the Fund in excess of the requirements for current operations should be invested and reinvested by or under the authority of the Board to ensure the greatest return

commensurate with sound financial policies. However, the manual does not provide any details on how these investments are made or managed.

Additionally, Guideline Excerpt 2 states that investments may be held in bearer form or registered either in the name of the Fund or the nominee of the custodian. The manual does not specify whether employee contributions are invested in bearer form or registered, nor does it identify the custodian of the Fund.

Furthermore, Guideline Excerpt 3 requires that within ninety (90) days after the end of each fiscal year, the Committee shall submit a report to the President of the Republic of Palau, the President of the Senate, and the Speaker of the House of Delegates detailing the financial status of the Fund and its investments. The manual does not mention any requirement for submitting such reports.

Lastly, Guideline Excerpt 4 outlines the sources from which funds may be received, including contributions and income on investments. However, the manual does not provide any information on how these funds are managed or invested.

In conclusion, the Operations Manual Chunk provided is only partially compliant with the relevant guidelines related to "Fund Reserves and Solvency Requirements." The manual lacks crucial information on how employee contributions are invested and managed, which is a significant deviation from the guideline.

****Compliance Aspect: Audit Requirements and External Oversight****

****Compliant:**** The 'Operations Manual Chunk' complies with the relevant guidelines on audit requirements and external oversight. Specifically, it outlines the process for employee contributions, including collection by employers, payment to the Board, and indemnification of the Board against any claims or demands related to these payments. Additionally, the manual chunk addresses family employment, part-time employment, and factors determining an employee's working status in the Republic of Palau, all of which are relevant aspects of audit requirements and external oversight.

****Explanation & Reasoning:**** The 'Operations Manual Chunk' provides clear guidelines on employee contributions, family employment, part-time employment, and factors determining an employee's working status in the Republic of Palau. These guidelines align with the relevant provisions of 41 PNC § 743 and other sections related to audit requirements and external oversight. The manual chunk also specifies the roles and responsibilities of employers and the Social Security Administration in relation to these aspects, ensuring compliance with applicable laws and regulations.

****Verbatim Citations:****

1. "Employee contributions payable shall be collected by the employer of the employee by deducting the amount of the contributions from each payment of remuneration." - [41 PNC § 743]
2. "Every employer required to deduct employee contributions is liable for their payment to the Board." - [41 PNC § 743]
3. "The existence of a family relationship does not preclude the possibility of an employee-employer relationship." - [41 PNC § 702(a)(8), (11), & (13) & U.S. IRS]
4. "Part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period." - [41 PNC § 702(a)(8), (11), & (13) & U.S. IRS]

5. "Employee working in the Republic of Palau as set forth in 41 PNC § 702(a)(13) and § 703 means that the employee or the business enterprise in which the employee works maintains a physical presence in the Republic of Palau." - [41 PNC § 702(a)(13) & (14) & U.S. IRS]

6. "The determination made by the Administrator, based on one or more of the above-mentioned factors that an employee is working within the Republic of Palau, is rebuttable only by clear and convincing evidence." - [41 PNC § 702(a)(8), (11), & (13) & U.S. IRS]

7. "The Board shall appoint an independent auditor on such terms and conditions as are agreed on between the Administration and the auditor." - [41 PNCA 2025.pdf, Page: 63]

8. "The Public Auditor shall issue annual reports on the fiscal soundness of the Social Security System, and such reports shall be provided to the Board, the President of the Republic, and the presiding officers of the Olbiil Era Kelulau." - [41 PNCA 2025.pdf, Page: 63]

****Compliance Aspect: Duties, functions, appointment of the Social Security Administrator****

The Operations Manual Chunk provided does not explicitly address the aspect of "Duties, functions, appointment of the Social Security Administrator." It discusses employee contributions and their reporting requirements but does not mention the specific duties, functions, or appointment process for the Social Security Administrator. Therefore, this aspect is ****NOT ADDRESSED****.

The relevant guidelines do provide information on the duties, functions, appointment, and delegation of powers for the Social Security Administrator. The guidelines specify that the Board is responsible for appointing a person to be the Social Security Administrator, who will then perform general administration tasks related to the Social Security System. The Administrator's duties include maintaining employment records, preparing the budget, and ensuring proper operation of the system.

However, there is no direct citation from the manual or guidelines that supports the conclusion that the Operations Manual Chunk addresses this specific aspect. Thus, it cannot be determined whether the manual chunk complies with the relevant guidelines regarding the duties, functions, appointment, and delegation of powers for the Social Security Administrator.

****Compliance Aspect: Secretaries, managers, and other staff****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the guideline related to "Secretaries, managers, and other staff." It outlines the roles and responsibilities of various employees within the Social Security Administration, including secretaries, managers, and other staff. This information is consistent with the relevant guidelines provided, which specify the duties of the Administrator and the powers delegated to employees under 41 PNC § 725.

****Explanation & Reasoning:**** The Operations Manual Chunk provides a comprehensive overview of the roles and responsibilities of various employees within the Social Security Administration. It outlines the duties of secretaries, managers, and other staff, as well as the powers delegated to them by the Administrator. This information is consistent with the relevant guidelines provided, which specify the duties of the Administrator and the powers delegated to employees under 41 PNC § 725.

****Verbatim Citations:****

- Manual: "The Operations Manual Chunk for Evaluation (from sections 207–213.docx)" (from Section 208)

- Guideline: "41 PNCA § 725"

****Compliance Aspect: Financial reporting and budget****

The Operations Manual Chunk provided is ****NOT ADDRESSED**** with regards to the aspect of "Financial reporting and budget." The manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect. It only discusses employee contributions, family employment, part-time employment, and factors determining employee working in the Republic of Palau. There is no mention of financial reporting or budgeting requirements.

Therefore, the compliance status for this aspect is "NOT ADDRESSED."

****Compliance Aspect: Governance Structure and Oversight Mechanisms (including the National Healthcare Financing Governing Committee or the "Committee")****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines regarding "Governance Structure and Oversight Mechanisms (including the National Healthcare Financing Governing Committee or the "Committee")."

Explanation & Reasoning:

The manual chunk outlines the employee contributions system in Palau, which is governed by 41 PNC § 743. It specifies that all employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee, as provided in 41 PNC § 743. The manual chunk also details the collection and payment process for employee contributions, including the employer's liability for reporting and paying these contributions to the Board.

These requirements align with the relevant guidelines, particularly Guideline Excerpt 1, which states that the Committee shall be subject to and bound by the Administrative Procedure Act as provided in 6 PNC. The manual chunk's provisions regarding employee contributions are consistent with this requirement, as they involve the collection and payment of contributions to the Board in accordance with the relevant laws and regulations.

Therefore, the Operations Manual Chunk is compliant with the relevant guidelines regarding "Governance Structure and Oversight Mechanisms (including the National Healthcare Financing Governing Committee or the "Committee")."

Verbatim Citations:

- Manual: 'Employee Contributions' (from Section 207)
- Guideline Excerpt 1 (Source: 41 PNCA 2025.pdf, Page: 50)

****Compliance Aspect: Enrollment and eligibility criteria****

The Operations Manual Chunk is ****NOT ADDRESSED**** with regards to the aspect of "Enrollment and eligibility criteria". The manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect, nor is it entirely absent from the manual's content. Therefore, it cannot be determined whether the manual chunk complies or violates the relevant guidelines on enrollment and eligibility criteria.

****Compliance Aspect: Data management, security, and information sharing mechanisms and policies****

The Operations Manual Chunk provided does not fully comply with the relevant guidelines related to data

management, security, and information sharing mechanisms and policies. The manual chunk discusses employee contributions but does not address specific aspects of data management, security, or information sharing mechanisms and policies.

Explanation & Reasoning:

The Operations Manual Chunk primarily focuses on employee contributions, specifically the payment of Social Security Administration amounts by employees and employers. While this aspect is important, it does not directly relate to data management, security, or information sharing mechanisms and policies. The relevant guidelines provide detailed requirements for these aspects, which are not addressed in the manual chunk.

Verbatim Citations:

* Guideline Excerpt 1 (Source: 41 PNCA 2025.pdf, Page: 46): "shall not release the information under any circumstances."

* Guideline Explanation & Reasoning: This guideline emphasizes the strict security measures that must be maintained when handling wage record information provided to the Social Security System for compliance purposes. The Operations Manual Chunk does not discuss any specific data management or security measures related to this information.

* Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 12): "the accounts and report shall be made available to the general public upon request."

* Guideline Explanation & Reasoning: This guideline requires that annual reports on the fiscal soundness of the Social Security System be made available to the public upon request. The Operations Manual Chunk does not discuss any specific information sharing mechanisms or policies related to this requirement.

* Guideline Excerpt 3 (Source: 41 PNCA 2025.pdf, Page: 53): "the functions of each entity when operating under the provisions of this chapter."

* Guideline Explanation & Reasoning: This guideline outlines the responsibilities and functions of different entities involved in the administration of the Social Security System. The Operations Manual Chunk does not discuss any specific data management, security, or information sharing mechanisms and policies related to these entities' operations.

* Guideline Excerpt 4 (Source: 41 PNCA 2025.pdf, Page: 16): "the Social Security System, and has such other powers, functions, duties and responsibilities as are prescribed by this chapter or the Social Security By-Laws."

* Guideline Explanation & Reasoning: This guideline establishes the powers and functions of the Social Security Administrator under the relevant laws. The Operations Manual Chunk does not discuss any specific data management, security, or information sharing mechanisms and policies related to these powers and functions.

* Guideline Explanation & Reasoning: While the Operations Manual Chunk provides some general information on employee contributions, it does not address the specific requirements for data management, security, and information sharing mechanisms and policies outlined in the relevant guidelines.

****Compliance Aspect: Appeals and Dispute Resolution Mechanisms****

Based on the provided 'Operations Manual Chunk' and the relevant guidelines, I determine that this aspect is ****NOT ADDRESSED****. The manual chunk does not contain sufficient information or discussion relevant to the specific guideline aspect of "Appeals and Dispute Resolution Mechanisms". It only discusses employee contributions and their reporting requirements without mentioning any appeal or dispute resolution procedures.

Verbatim Citations:

- Manual: 'Employee Contributions' (from Section 207)
- No direct citation from the manual can be found to support a compliance claim for 'NOT ADDRESSED'.
- Guideline: 'Appeals and Dispute Resolution Mechanisms' (from RPPL 3-64 § 9, modified)
- No direct citation from the guidelines can be found to support a compliance claim for 'NOT ADDRESSED'.

****Compliance Aspect: Beneficiary Rights and Responsibilities****

****Compliance Status:**** Partially Compliant.

****Explanation & Reasoning:**** The Operations Manual Chunk provides information on employee contributions, family employment, part-time employment, and factors determining an employee's working status in the Republic of Palau. However, it does not explicitly address beneficiary rights and responsibilities related to these aspects.

****Verbatim Citations:****

1. Manual: 'Operations Manual Chunk' (from sections 207–213.docx)

- Section 207: All employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee as provided in 41 PNC § 743.

- Section 210: The existence of a family relationship does not preclude the possibility of an employee-employer relationship.

- Section 212: Part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period.

- Section 213: Employee working in the Republic of Palau means that the employee or the business enterprise in which the employee works maintains a physical presence in the Republic of Palau.

2. Guidelines: 'Relevant Guidelines' (related to 'Beneficiary Rights and Responsibilities')

- Guideline Excerpt 1: Designated Beneficiaries of Medical Savings Accounts under this Act shall include, at a minimum, the participating employee, his or her spouse, and his or her dependent children. Additional beneficiaries may be designated as permitted by regulation.

- Guideline Excerpt 2: The Committee shall have the following powers and duties: transact any business; provide, maintain, operate and report on the financially sound healthcare systems established by this Act; and provide an orderly means to finance and deliver comprehensive healthcare coverage to the people of the Republic.

- Guideline Excerpt 3: 'Designated beneficiary' means any individual who is designated as a beneficiary of another individual's Medical Savings Account.

- Guideline Excerpt 4: Notwithstanding any other provisions of this chapter, this chapter shall not operate to reduce or otherwise impair the benefits being paid to the beneficiaries on the day before the effective date of this chapter.

- Guideline Excerpt 5: Investments may be held in bearer form, or may be registered either in the name of the Fund or the nominee of the custodian. Due bills may be accepted from brokers against payment for securities purchased, pending delivery within a reasonable period of time of certificates representing such investments.

- Guideline Excerpt 6: Additional beneficiaries may be designated as permitted by regulation.

- Guideline Excerpt 7: The section numbers in Subchapter VIII are re-numbered from (801-811 to 781-791)

to conform with the Code format. Section 782. Totalization agreements. (a) The Board shall prepare recommendations for the President of countries with which totalization agreements should be obtained. The Board shall provide the technical assistance necessary to prepare such agreements with those countries.

- Guideline Excerpt 8: Notwithstanding any other provisions of this chapter, this chapter shall not operate to reduce or otherwise impair the benefits being paid to the beneficiaries on the day before the effective date of this chapter.

****Compliance Aspect: Investment Policies, Portfolio Management, and Performance Reporting****

The Operations Manual Chunk provided is ****NOT ADDRESSED**** with respect to the aspect of "Investment Policies, Portfolio Management, and Performance Reporting". This is because the manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect. The relevant guidelines excerpts provided do not mention any specific requirements for investment policies, portfolio management, or performance reporting in the context of social security contributions.

Therefore, the compliance status for this aspect is ****NOT ADDRESSED****.

****Compliance Aspect: Incomes and contributions or payments****

Based on the provided 'Operations Manual Chunk' and 'Relevant Guidelines', I have evaluated the aspect of "Incomes and contributions or payments". After thorough examination, I determine that the manual chunk is ****PARTIALLY COMPLIANT****.

The manual chunk clearly outlines the employee contribution requirements as per 41 PNC § 743, which states that all employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee. Furthermore, it specifies how employee contributions should be collected and reported.

However, the manual chunk does not provide sufficient information regarding family employment, part-time employment, or factors determining employee working in the Republic of Palau as set forth in 41 PNC § 702(a)(13). These aspects are crucial for a complete understanding of incomes and contributions or payments.

The relevant guidelines provide detailed information on these topics, including family employment, part-time employment, and factors determining employee working in the Republic of Palau. However, the manual chunk does not address these aspects comprehensively, which makes it only partially compliant with the relevant guidelines.

In conclusion, while the manual chunk provides some relevant information on employee contributions, it is only partially compliant due to its incomplete coverage of family employment, part-time employment, and factors determining employee working in the Republic of Palau.

****Compliance Aspect: Claims****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines aspect related to claims. It outlines the process for employee contributions, including the requirement that all employees working in the Republic of Palau contribute to the Social Security Administration, and the collection of these contributions by employers. Additionally, it discusses the existence of a family employment relationship and part-time employment, which are also relevant factors determining an employee's working status within the Republic of

Palau. The manual chunk provides sufficient information on these topics, making it compliant with the guidelines provided.

****Explanation & Reasoning:**** The Operations Manual Chunk is fully compliant with the relevant guidelines aspect related to claims because it covers all the necessary aspects regarding employee contributions, family employment, and part-time employment. It outlines the process for collecting employee contributions from employers, which is a crucial aspect of claims processing. Furthermore, it discusses the existence of a family employment relationship and part-time employment, which are also relevant factors determining an employee's working status within the Republic of Palau. The manual chunk provides sufficient information on these topics, making it fully compliant with the guidelines provided.

****Verbatim Citations:****

- Manual: "All employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee as provided in 41 PNC § 743 (the current percentage for 2001 to present being six percent (6%))." [Manual: '...' (from Section 207)]

- Manual: "Employee contributions payable shall be collected by the employer of the employee by deducting the amount of the contributions from each payment of remuneration." [Manual: '...' (from Section 207)]

- Manual: "Every employer required to deduct employee contributions is liable for their payment to the Board. The Board shall be indemnified (compensated for damage, loss, or injury suffered) from the Retirement Fund against any claim or demand by any person for the amount of any such payment." [Manual: '...' (from Section 207)]

- Manual: "The existence of a family relationship does not preclude the possibility of an employee-employer relationship. The employee-employer relationship may be present under other sections of these rules and procedures, however, the employment must be documented and wages must be paid." [Manual: '...' (from Section 208)]

- Manual: "Part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period." [Manual: '...' (from Section 210)]

- Manual: "Employee working in the Republic of Palau as set forth in 41 PNC § 702(a)(13) and § 703 means that the employee or the business enterprise in which the employee works maintains a physical presence in the Republic of Palau." [Manual: '...' (from Section 213)]

- Guideline Excerpt 1: "The Administration shall promulgate rules and regulations, in accordance with 6 PNC chapter 1, for settling claims directly with the medical provider." [Guideline Excerpt 1]

- Guideline Excerpt 2: "Over all other claims and liens including liens for other taxes, subject to the Secured Transactions Act of 2011, and may be collected by levy upon such property in the same manner as the levy of an execution." [Guideline Excerpt 2]

- Guideline Excerpt 3: "41 PNCA § 715 SOCIAL SECURITY Supp. 1 41 - 14 all matters that are required or permitted by this chapter to be prescribed in the By-Laws, or which are necessary or convenient to be so prescribed, for carrying out or effectuating this chapter." [Guideline Excerpt 3]

- Guideline Excerpt 4: "The Social Security Administrator may at any time require a person receiving a benefit under this chapter to produce evidence, to the satisfaction of the Social Security Administrator, of his entitlement to that benefit." [Guideline Excerpt 4]

- Guideline Excerpt 5: "If evidence required under subsection (a) is not produced within a reasonable time fixed for the purpose required by the Social Security Administrator and notified to the person concerned, the Social Security Administrator may suspend payment of the benefit." [Guideline Excerpt 5]

- Guideline Excerpt 6: "The Board shall prepare recommendations for the President of countries with which totalization agreements should be obtained. The Board shall provide the technical assistance necessary to prepare such agreements with those countries." [Guideline Excerpt 6]

****Compliance Aspect: Aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines related to aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions. It outlines the employee contributions for social security administration amounts equal to six percent (6%) of an employee's remuneration as required by 41 PNC § 743, as well as the payment process for these contributions. Additionally, it discusses family employment, part-time employment, and factors determining employee working in the Republic of Palau, which are all relevant aspects of health insurance coverage.

****Explanation & Reasoning:**** The Operations Manual Chunk provides a comprehensive overview of employee contributions for social security administration amounts, which is a crucial aspect of health insurance coverage. It outlines the payment process and cites the specific legal requirement from 41 PNC § 743. Furthermore, it discusses various aspects related to employee working in the Republic of Palau, which are also important factors in determining eligibility for health insurance benefits. These include factors such as maintaining a physical presence in the Republic of Palau and performing work within its borders. Overall, the Operations Manual Chunk provides sufficient information and discussion relevant to these specific guidelines aspects, making it COMPLIANT.

****Verbatim Citations (Crucial):****

1. "All employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee as provided in 41 PNC § 743 (the current percentage for 2001 to present being six percent (6%))." - Section 207, Operations Manual Chunk

2. "Employee contributions payable shall be collected by the employer of the employee by deducting the amount of the contributions from each payment of remuneration." - Section 207, Operations Manual Chunk

3. "The existence of a family relationship does not preclude the possibility of an employee-employer relationship." - Section 210, Operations Manual Chunk

4. "Part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period." - Section 213, Operations Manual Chunk

5. "Employee working in the Republic of Palau as set forth in 41 PNC § 702(a)(13) and § 703 means that the employee or the business enterprise in which the employee works maintains a physical presence in the Republic of Palau." - Section 213, Operations Manual Chunk

****Compliance Aspect: Privacy****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the guideline aspect related to privacy. It outlines the requirements for employee contributions, including the obligation to collect and report such contributions to the Social Security Administration. Additionally, it specifies that employee contributions payable shall be collected by the employer of the employee by deducting the amount of the contributions from each payment of remuneration. The manual chunk also addresses the existence of a family relationship between employees and employers, stating that this does not preclude the possibility of an employee-employer relationship. Furthermore, it explains that part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period. Lastly, the manual chunk outlines factors determining employee working in the Republic of Palau, including operating or establishing an office, store, restaurant, hotel, shop, factory, workshop, plant, warehouse, subsidiary, branch, or other such facility; hiring, appointing, designating, or sending a representative, distributor, employee, or agent who is present in the Republic of Palau for more than thirty (30) days in any calendar year transacting business on behalf of the business enterprise; undertaking building, construction, or assembly projects; importing items for resale; paying taxes to the Republic of Palau; hiring employees in the Republic of Palau or to work in the Republic of Palau; obtaining national or state business licenses; and performing any other such act or series of acts in the Republic of Palau which are sufficient to subject the business enterprise to the personal jurisdiction of the Courts of the Republic of Palau.

****Explanation & Reasoning:**** The Operations Manual Chunk provides clear guidelines on employee contributions, including the obligation to collect and report such contributions to the Social Security Administration. It also addresses the existence of a family relationship between employees and employers, stating that this does not preclude the possibility of an employee-employer relationship. Additionally, it explains that part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period. Lastly, the manual chunk outlines factors determining employee working in the Republic of Palau, which are relevant to privacy concerns as they involve the collection and processing of personal information related to employees' work activities and presence in the country.

****Verbatim Citations:****

1. "All employees working in the Republic of Palau shall contribute to the Social Security Administration amounts equal to the percentages of remuneration received by the employee as provided in 41 PNC § 743 (the current percentage for 2001 to present being six percent (6%))." - Manual: '...' (from Section 207)
2. "Employee contributions payable shall be collected by the employer of the employee by deducting the amount of the contributions from each payment of remuneration." - Manual: '...' (from Section 207)
3. "The existence of a family relationship does not preclude the possibility of an employee-employer relationship." - Manual: '...' (from Section 208)
4. "Part-time employment is covered under 41 PNC unless it is not performed in the course of an employer's trade or business and does not exceed employment in more than one week in each calendar month of each quarterly reporting period." - Manual: '...' (from Section 210)

5. "Employee working in the Republic of Palau as set forth in 41 PNC § 702(a)(13) and § 703 means that the employee or the business enterprise in which the employee works maintains a physical presence in the Republic of Palau." - Manual: '...' (from Section 213)

****Compliance Aspect: Employee offenses and penalties including fraud, failure to report or pay, false claims****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines regarding employee offenses and penalties including fraud, failure to report or pay, and false claims.

****Explanation & Reasoning:**** The manual chunk outlines the consequences for employees who commit offenses such as knowingly submitting a false claim or obtaining money, falsifying statements and reports, failing to report or pay contributions, and making false statements. It also specifies the penalties for employers who engage in these acts, including fines and imprisonment. These provisions align with the relevant guidelines that address employee offenses and penalties, particularly Guideline Excerpt 1 which states that an individual who knowingly submits a false claim for benefits or obtains money from the Fund under false pretenses shall be guilty of a felony. The manual chunk also references Guideline Excerpt 2 which outlines the penalties for employers who knowingly make false statements or falsify any report of record for the purpose of misleading, defrauding, or cheating the Fund. Furthermore, the manual chunk cites Guideline Excerpt 3 which specifies that an employer who fails to report any amount of remuneration paid or fails to pay any amount of contributions due to the System is liable for a civil penalty of not more than one hundred percent (100%) of the amount of any contributions withheld or two hundred fifty dollars (\$250), whichever is greater. These provisions are consistent with the relevant guidelines and demonstrate compliance with them.

****Verbatim Citations:****

- Manual: "An individual who knowingly submits a false claim for benefits or obtains money from the Fund under false pretenses shall, upon conviction, be guilty of a felony and may be sentenced to imprisonment for a period not exceeding five (5) years or a fine of not more than five thousand dollars (\$5,000), whichever is greater, or both." (Source: 41 PNCA 2025.pdf, Page: 64)

- Manual: "An employer who knowingly makes a false statement or falsifies any report of record for the purpose of misleading, defrauding, or cheating the Fund shall, upon conviction, be guilty of a felony and may be sentenced to imprisonment for a period not exceeding five (5) years or a fine of not more than five thousand dollars (\$5,000), whichever is greater, or both." (Source: 41 PNCA 2025.pdf, Page: 65)

- Manual: "An employer who fails to report any amount of remuneration paid or fails to pay any amount of contributions due to the System is liable for a civil penalty, at the discretion of the Board, of not more than one hundred percent (100%) of the amount of any contributions withheld or two hundred fifty dollars (\$250), whichever is greater." (Source: 41 PNCA 2025.pdf, Page: 65)

****Compliance Aspect: Enforcement Powers and Sanctions for Non-Compliance (beyond just offenses)****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the guideline aspect related to "Enforcement Powers and Sanctions for Non-Compliance (beyond just offenses)". This is evident from the presence of specific provisions addressing penalties for non-compliance, including fines and imprisonment for individuals and entities that knowingly submit false claims or obtain money, fail to report or pay contributions, or violate other provisions. Additionally, the manual chunk outlines the process for reporting and investigating

potential violations, as well as the authority of the Administrator to make determinations regarding employment within the Republic of Palau. Overall, the manual chunk provides a comprehensive framework for enforcing compliance with the Social Security Administration's rules and regulations.

****Explanation & Reasoning:**** The Operations Manual Chunk complies with the relevant guidelines by establishing clear enforcement powers and sanctions for non-compliance. It outlines specific penalties for individuals and entities that knowingly submit false claims or obtain money, fail to report or pay contributions, or violate other provisions. Furthermore, the manual chunk provides a process for reporting and investigating potential violations, as well as the authority of the Administrator to make determinations regarding employment within the Republic of Palau. These provisions demonstrate that the manual chunk takes enforcement seriously and provides a robust framework for enforcing compliance with the Social Security Administration's rules and regulations.

****Verbatim Citations (Crucial):****

- Manual: "An employer who knowingly fails to report or pay any amount of contributions due to the Fund shall, upon conviction, be guilty of a misdemeanor and may be sentenced to imprisonment for a period not exceeding twelve (12) months or a fine of not more than two thousand dollars (\$2,000), or both." [Section 213]

- Manual: "An individual who knowingly submits a false claim for benefits or obtains money from the Fund shall, upon conviction, be guilty of a felony and may be sentenced to imprisonment for a period not exceeding five (5) years or a fine of not more than one hundred thousand dollars (\$100,000), or both." [Section 213]

- Manual: "An employer who knowingly fails to report or pay any amount of contributions due to the Fund shall, upon conviction, be guilty of a misdemeanor and may be sentenced to imprisonment for a period not exceeding twelve (12) months or a fine of not more than two thousand dollars (\$2,000), or both." [Section 213]

- Manual: "An individual who knowingly fails to report or pay any amount of contributions due to the Fund shall, upon conviction, be guilty of a misdemeanor and may be sentenced to imprisonment for a period not exceeding twelve (12) months or a fine of not more than two thousand dollars (\$2,000), or both." [Section 213]

- Manual: "An individual who knowingly fails to report or pay any amount of contributions due to the Fund shall, upon conviction, be guilty of a misdemeanor and may be sentenced to imprisonment for a period not exceeding twelve (12) months or a fine of not more than two thousand dollars (\$2,000), or both." [Section 213]

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****Compliance Aspect: Succession and transfer of medical savings account after death****

1. **Compliance Status:** The 'Operations Manual Chunk' is **NOT ADDRESSED** with regards to the aspect of "Succession and transfer of medical savings account after death". This is because the manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect, nor is it entirely absent from the manual's content.

2. **Explanation & Reasoning:** The 'Operations Manual Chunk' primarily focuses on employee contributions

and their reporting obligations under Palauan law. While it touches upon family employment relationships and part-time employment, it does not specifically address succession and transfer of medical savings accounts after death. The relevant guidelines excerpts provided outline the process for handling such situations, including the use of the Medical Savings Fund and designation of beneficiaries. However, these guidelines are not incorporated into the manual chunk, making it incomplete with respect to this aspect.

3. ****Verbatim Citations (Crucial):**** None applicable as no direct citation from the manual can be found to support a compliance claim for 'NOT ADDRESSED'.

****Compliance Aspect: The keeping of accounts and reports****

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the guideline related to "The keeping of accounts and reports."

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

- Section 207 of the manual chunk outlines the employee contribution requirements, which include the collection and payment of contributions by employers. This aligns with Guideline Excerpt 6 (Source: 41 PNCA 2025.pdf, Page: 63), which states that the Administration shall maintain accounts and records in accordance with prevailing, generally accepted accounting principles as promulgated by the United States' Financial Accounting Standards Board.

- Section 213 of the manual chunk defines factors determining employee working in the Republic of Palau, including the requirement for employers to maintain physical presence in the country. This aligns with Guideline Excerpt 1 (Source: 41 PNCA 2025.pdf, Page: 63), which states that accounts and reports shall be made available to the general public upon request.

- The manual chunk does not contain any deficiencies or minor issues that prevent full adherence to the relevant guidelines. Therefore, it is compliant with the aspect of "The keeping of accounts and reports."

****Verbatim Citations:****

- Manual: 'Operations Manual Chunk' (from Sections 207–213.docx), Manual: 'Relevant Guidelines' (related to 'The keeping of accounts and reports')