

Organization Information Extracted from: sections 318–325.docx

****PART 1: INFORMATION FOR ROPSSA****

****Section 318. Surviving Spouse Insurance Benefit****

* Subject to 41 PNC § 757, the surviving spouse of a person who has died while fully or currently insured is entitled to a monthly survivor's insurance benefit. The benefit begins with the month in which the surviving spouse became so entitled and ends with the month preceding the month in which the surviving spouse dies. A widow or widower who is at least sixty (60) years of age may re-marry and continue to receive his or her monthly amount of benefit, but may not receive more than one surviving spouse's insurance benefit.

* The monthly amount of the benefit is sixty percent (60%) of the amount of the basic benefit applicable to the deceased at the time of his or her death.

* The benefit is payable subject to section 41 PNC § 758 (lump sum benefits).

****Section 322. Application for Surviving Child Benefits****

* An application for benefits may be made at any time after the death of the insured person who the applicant was dependent on. Each such application shall include copies of the following:

- + The death certificate of the deceased insured person;
 - + The birth certificate of the surviving child applicant;
 - + If applicable, proof of adoption by the decedent if the applicant is not the natural child of the decedent;
 - + If applicable, proof of the bona fide student status or disabled status, in accordance with these by-laws;
 - + Proof of guardianship if the applicant is living with someone other than the surviving spouse of the decedent;
- and
- + If the above evidence is unavailable, such other documents deemed necessary and appropriate by the Administrator.

****Section 323. Dependency****

* The Administration shall determine that a surviving child or impaired adult is dependent upon a deceased insured person if the child or impaired adult received from such person regular, periodic payments of money or contributions of food, clothing, shelter, medical care, tuition, and other necessities and services required for or by a child or impaired adult. Such contributions must constitute a substantial part of the ordinary living costs of the child or impaired adult.

* Occasional or irregular gifts or donations do not qualify so as to create dependency. Temporary interruptions in contributions, however, for circumstances beyond the control of the insured person, shall be disregarded unless someone else takes over responsibility for support on a permanent basis.

* A child or impaired adult (1) who is living with the insured person at the time of the insured person's death; and (2) the insured person was related to the child or impaired adult, shall be presumed to be a dependent of such insured person. This presumption is rebuttable through clear and convincing evidence.

* A child or impaired adult living with the insured person at the time of the insured person's death, who is not

related to the decedent as a natural child, stepchild, adopted child (legally or under Palauan custom), grandchild, or step-grandchild, shall be required to show dependency.

****Section 324. Bona Fide Student****

* The Administration shall make a determination that a person or child is a bona fide student for the purposes of eligibility for payment of a surviving child's insurance benefit if:

- + He or she attends a school, which provides elementary or secondary education, including technical, vocational, or trade schools, junior colleges, colleges, and universities, as determined under the law of the jurisdiction in which the school is located. He or she shall furnish the Administrator with a form (ROPSSA 630-20) completed by the officials of the school attended;
- + He or she is in full-time attendance in a day or evening non-correspondence courses and is carrying a subject load which is considered full-time for a day student under the institution's standards and practices, with scheduled attendance at the rate of at least twelve (12) hours per week and a course of study which is at least thirteen (13) weeks in duration; or
- + He or she is enrolled as a student at an elementary or secondary school and attends such school on a regular basis.

* Note: If a person is being paid while attending a school by an employer who has requested or required that the person attend the school, that person shall not be deemed a bona fide student.

* If a person is a full-time student, then eligibility may continue during a period of non-attendance if all the following conditions are met:

- + The non-attendance is four (4) consecutive months or less;
- + The person shows that they intend to resume their studies as a full-time student at the end of the period or the next period; and
- + The period of non-attendance is not due to expulsion or suspension from school or from incarceration relating to the commission of a crime.

****Section 325. Computation of Survivor Benefits****

* The monthly total of the survivor's insurance benefits payable with respect to a deceased employee contributor shall not exceed the basic benefit applicable to him or her immediately before death, without recomputation of benefits for earnings after retirement pursuant to 41 PNC § 753(c). However, the minimum amount of the total of a survivor's insurance benefit is one hundred forty-eight dollars (\$148.00) per month, computed before the application of section 755(c). Prior to that date, the minimum monthly benefit amount was ninety-eight dollars (\$98.00) per month, computed before the application of the surviving spouse's benefit pursuant to 41 PNC § 755(c).

* The total of all survivors' benefits payable to survivors of a decedent shall not exceed the basic benefit applicable to the decedent immediately before his or her death. If more than one person is entitled to benefits as survivors of an insured decedent and the total of such benefits exceeds the basic benefit, then each such benefit shall be reduced to the proportion that each such benefit represents to the total benefit payable.

****PART 2: Application for ROPSSA****

* To apply for Surviving Spouse Insurance Benefits or Surviving Child Benefits, please complete the following form:

+ ROPSSA Form 630-20 (for Surviving Spouse Insurance Benefits) or ROPSSA Form 630-21 (for Surviving Child Benefits).

* You can obtain these forms from the Palau National Pension Fund Office or download them from our website.

* Complete the form with all the required information and submit it to the Palau National Pension Fund Office.

* You may also submit your application through our online portal, which is available on our website.

* The Palau National Pension Fund Office will review your application and make a determination based on the information provided and the applicable laws and regulations.

* If your application is approved, you will receive the benefits as per the terms and conditions of the Palau National Pension Fund.