

Compliance Analysis for: section 304.docx

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

****COMPLIANT:**** The 'Operations Manual Chunk' explicitly addresses the enrollment and eligibility criteria for Old Age Insurance Benefit.

****Explanation & Reasoning:**** The manual outlines the conditions a person must meet to be eligible for the benefit, such as being fully insured (Section 304), having attained the age of sixty years and retired (Section 304), and meeting the retirement age requirements (Section 304). It also specifies that a person receiving an old age insurance benefit who returns to employment remains eligible to receive the benefit (Section 304).

****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" (from Section 304)
- 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)
- 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 quarters of the last forty quarters immediately preceding retirement" (from Section 304)
- 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. The recomputed benefit amount shall be paid for each month following the end of that calendar year" (from Section 304)
- Guideline: "The Board may issue rules and regulations which prescribe criteria for determining whether a person is a bona fide student" (from Guideline Excerpt 1, Page 33)

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

****COMPLIANT (with some reservations):**** The 'Operations Manual Chunk' does address the aspect of beneficiary rights and responsibilities, but it is not fully aligned with all relevant guidelines.

****Explanation & Reasoning:**** The manual chunk outlines the entitlement to an old age insurance benefit for a person who meets certain criteria (Section 304). It also mentions that a person receiving an old age insurance benefit who returns to employment shall remain eligible to receive the old age insurance benefit (Section 304). However, these provisions do not explicitly cover the distribution of remaining funds upon the death of the beneficiary as specified in Guidelines Excerpt 1, 2, and 3. The manual chunk does not mention any designated beneficiaries or succession rules for the account after the death of the individual.

****Verbatim Citations:****

- 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." (from Section 304)
- Guideline Excerpt 1: "(b) Any amount remaining from the employee's share shall be transferred to a Medical Savings Account for..." (from RPPL 8-14 § 2)

- Guideline Excerpt 2: "Upon the death of an individual who has a Medical Savings Account, the money in that account shall be used to pay off any outstanding healthcare costs..." (from RPPL 8-14 § 2)
- Guideline Excerpt 3: "'Designated beneficiaries' means any individual who is designated as a beneficiary of another individual's Medical Savings Account." (from RPPL 8-14 § 2)

****Compliance Aspect: - Incomes and contributions or payments (Old Age Insurance Benefit)****

****COMPLIANT****

The Operations Manual Chunk explicitly discusses the incomes and contributions or payments related to the Old Age Insurance Benefit. Specifically, it outlines the conditions for entitlement to the benefit (Section 304.a), the calculation of the monthly amount of the benefit (Section 304.b), the treatment of earnings when a beneficiary returns to employment (Section 304.f), and the maximum limit of the monthly benefit (Section 304.e).

These aspects align with Guideline Excerpt 1, which states that a person who is fully insured and has reached retirement age is entitled to a monthly old age insurance benefit, subject to the earnings test. The manual also references the minimum monthly benefit as defined in section 751(c) of the Title (Guideline Excerpt 2), which is consistent with Guideline Excerpt 3 that defines the Old Basic Benefit and the basic benefit calculation.

Moreover, the manual discusses the recomputation of the benefit when a beneficiary returns to employment (Section 304.f), which aligns with Guideline Excerpt 2's statement about recomputing the benefit at the end of the calendar year and paying it on the first month of the next calendar year. Lastly, the maximum limit of the monthly benefit discussed in the manual (Section 304.e) is also mentioned in Guideline Excerpt 5 under Subchapter VI, which discusses coverage and benefits, including the Old Age Insurance Benefit.

Therefore, the Operations Manual Chunk is COMPLIANT with the Relevant Guidelines regarding the aspect of "Incomes and contributions or payments (Old Age Insurance Benefit)".

****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)
- 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: "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 quarters of the last forty quarters immediately preceding retirement." (from Section 304.e)
- 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. The recomputed benefit amount shall be paid for each month following the end of that calendar year." (from Section 304.f)
- 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, 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 Guideline Excerpt 1)
- Guideline: "The monthly amount of the benefit is the basic benefit, with a minimum monthly benefit as defined

in section 751(c) of this Title, plus the Supplemental Benefit Payment in section 765 of this Title." (from Guideline Excerpt 2)

- Guideline: "dollars (\$50) over the amount the beneficiary was due to be paid prior to October 1, 2013." (from Guideline Excerpt 3)

- Guideline: "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" (from Guideline Excerpt 4)

- Guideline: "contributions of this chapter on any money so earned. This exemption shall not apply to wages and salary received from any voluntarily assumed functions." (from Guideline Excerpt 5)

****Compliance Aspect: - Claims (Old Age Insurance Benefit)****

****COMPLIANT****

The Operations Manual Chunk explicitly discusses the process of claiming an Old Age Insurance Benefit, which aligns with Guideline Excerpt 4. Specifically, it outlines the entitlement to a monthly benefit (Section 304.a), the calculation of the basic benefit amount and minimum monthly benefit (Section 304.b), the recomputation of benefits for those who return to employment (Section 304.d), and the maximum limit of the monthly benefit (Section 304.e).

Here are the relevant 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)

- 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: "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.d)

- 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 quarters of the last forty quarters immediately preceding retirement." (from Section 304.e)

- Guideline: "PALAU SOCIAL SECURITY SYSTEM 41 PNCA § 753 ... (1) old age insurance benefit, in accordance with section 753;" (from Guideline Excerpt 4)

****Compliance Aspect: - Aspects of health insurance, including benefits (Old Age Insurance Benefit as a form of social security benefit)****

****COMPLIANT****

The Operations Manual Chunk explicitly discusses the Old Age Insurance Benefit, which is a form of social security benefit under the Palau Social Security System. The manual outlines the eligibility criteria, calculation methods for the monthly amount, and special cases such as returning to employment.

Here are the relevant 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" (from Section 304)

- 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 Operations Manual Chunk also mentions the minimum monthly benefit, which aligns with the guideline that states "the monthly amount of the benefit is the basic benefit, with a minimum monthly benefit as defined in section 751(c) of this Title" (from Guideline Excerpt 3).

However, it's important to note that the Operations Manual Chunk does not explicitly discuss health insurance aspects beyond the Old Age Insurance Benefit. Therefore, while the aspect of Old Age Insurance Benefit as a form of social security benefit is addressed, other aspects related to health insurance might be missing from this specific manual chunk.

For a comprehensive evaluation of the entire Operations Manual regarding health insurance aspects, further examination would be required.