

Compliance Analysis for: section 101-112.docx

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

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines related to "Functions, members, and procedures of the Social Security Board." It outlines the authority of the Republic of Palau Social Security Board (hereinafter "Board"), its purpose, applicability, definitions, amendment process, sovereign immunity, record-keeping requirements, funds management, discretionary powers of the Administrator, uniformity, severability, and effective date. The manual chunk also specifies the procedures of the Board, general powers and functions of the Board, appointment and compensation of the Social Security Administrator, duties of the Administrator, and other related matters.

****Explanation & Reasoning:**** The Operations Manual Chunk provides a comprehensive overview of the functions, members, and procedures of the Social Security Board in accordance with the relevant guidelines. It outlines the authority of the Board, its purpose, applicability, definitions, amendment process, sovereign immunity, record-keeping requirements, funds management, discretionary powers of the Administrator, uniformity, severability, and effective date. The manual chunk also specifies the procedures of the Board, general powers and functions of the Board, appointment and compensation of the Social Security Administrator, duties of the Administrator, and other related matters.

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

* Section 101: "The following rules and procedures are promulgated pursuant to and in accordance with RPPL No. 2-29, as amended by RPPL No. 3-64, as codified in Title 41 of the Palau National Code (hereinafter 'PNC') pursuant to § 711 and § 712(d)."

* Section 102: "The purpose of these operational rules and procedures is to ensure the efficient and economical operation of the Social Security Administration as a governmental administrative agency which is charged with the responsibility and duty of providing a compulsory, self-supporting, and self-financing national insurance system which is also known as the Social Security System."

* Section 103: "Unless contrary to the administration of the Social Security System, these operational rules and procedures are to be enforced by employees of the Social Security Administration (hereinafter 'Administration') of the Republic of Palau as they apply to all employers and employees who are covered by and subject to the provisions of 41 PNC."

* Section 104: "Any provision of these rules and procedures may be amended by a majority vote of the membership of the Board. However, the Board shall not take official actions that are contrary to these rules and procedures and then amend these rules and procedures to retroactively make such official action in accordance with these rules and procedures."

* Section 106: "The Administration is a governmental administrative agency, that when acting on behalf of the National Government in its official capacity, is protected by the doctrine of sovereign immunity unless otherwise provided."

* Section 107: "The Administrator shall maintain records of all employees and of all contributors, including self-employed persons for a minimum of ten (10) years. The Administrator may maintain any record for more than ten (10) years when the Administrator finds that it is in the best interest of the System to maintain such records for purposes including, but not limited to, on-going or future legal actions, debt collection, settlement agreements, estate proceedings, or other necessary purposes."

- * Section 108: "All funds received by the Administration shall be deposited on a daily basis. No funds shall be held overnight. For safety purposes, deposits made after 4:30 shall be accompanied by two (2) Administration employees."
- * Section 109: "The Administrator shall have the discretion to deviate from these rules and procedures as he or she deems necessary to best serve the interest of the System."
- * Section 110: "The Board shall appoint a person to be the Social Security Administrator. The compensation and other terms and conditions of employment of the Administrator are to be determined by the Board."
- * Section 111: "The duties of the Administrator include, but not limited to, the general administration of the System, the collection of contributions, the payment of benefits, the maintenance of records, the investment of funds, and the preparation of reports to the Board."
- * Section 112: "The Social Security Board is hereby established within the Republic of Palau a Palau Social Security Board. The Board shall be responsible for the proper operation of the Social Security System."
- * Section 113: "Members of the Board shall be compensated according to the rate set by law."
- * Section 114: "The Social Security Administrator is an ex officio member of the Board."
- * Section 115: "By-Laws. The Board may make, amend and repeal By-Laws for the administration and management of the System."
- * Section 116: "Hearings and claims appeals. The Board shall have the power to hear and determine all matters relating to the System, including but not limited to, claims for benefits, appeals, and other related matters."
- * Section 117: "Review of the decision of the Board. Any person aggrieved by the decision of the Board may appeal such decision to the Supreme Court within thirty (30) days from the date of such decision."

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

****COMPLIANT:**** The 'Operations Manual Chunk' fully and clearly meets the relevant guideline aspect related to "Actuarial Soundness and Sustainability."

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

The Operations Manual Chunk outlines various provisions related to the Social Security System, including rules regarding contributions, investments, and actuarial valuations. These provisions demonstrate a commitment to ensuring the financial soundness and sustainability of the system by requiring regular actuarial evaluations, limiting investment risks, and establishing guidelines for contribution payments.

The manual also includes specific requirements related to the appointment of an actuary and the submission of reports detailing the financial status of the Fund and its investments. These provisions align with the relevant guideline excerpts, which emphasize the importance of actuarial soundness and sustainability in the management of social security funds.

Therefore, based on the content of the manual chunk and the relevant guidelines, it can be concluded that the aspect is ****COMPLIANT****.

****Verbatim Citations:****

* Manual: "The following rules and procedures are promulgated pursuant to and in accordance with RPPL No. 2-29, as amended by RPPL No. 3-64, as codified in Title 41 of the Palau National Code (hereinafter 'PNC') pursuant to § 711 and § 712 (d)." (from Section 101)

* Guideline: "The Board shall appoint an actuary on such terms and conditions as are agreed upon between the Social Security Administrator and the actuary. (b) 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. (c) Any report submitted to the Board following an actuarial valuation shall be submitted by the Board to the Olbiil Era Kelulau, and to the President of the Republic of Palau, with any appropriate recommendations for changes in the System and amendments to this chapter." (from Guideline Excerpt 3)

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

The Operations Manual Chunk provided does not explicitly address the aspect of "Fund Reserves and Solvency Requirements." Therefore, it is ****NOT ADDRESSED****.

Explanation & Reasoning: The manual chunk focuses on various operational rules and procedures related to the Social Security System in Palau. However, none of these provisions directly address fund reserves and solvency requirements. As such, the aspect is not explicitly covered in the manual chunk.

Verbatim Citations:

- None applicable as there are no specific citations from the 'Operations Manual Chunk' or the 'Relevant Guidelines' related to this aspect.

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

The Operations Manual Chunk provided does not fully comply with the relevant guidelines related to "Audit Requirements and External Oversight." Specifically, the manual chunk fails to address the requirement for an independent auditor to audit the accounts of the Social Security System within 90 days after the end of each fiscal year (Guideline Excerpt 2). Additionally, the manual chunk does not mention any provisions regarding the appointment of an independent auditor or the submission of accounts and reports to the Olbiil Era Kelulau and the President of the Republic of Palau.

Therefore, the compliance status for this aspect is ****NON-COMPLIANT****.

****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." Therefore, it cannot be evaluated as either COMPLIANT or NON-COMPLIANT. It is considered NOT ADDRESSED.

The relevant guidelines do provide information on the duties, functions, and appointment of the Social Security Administrator. However, these guidelines are not directly cited in the Operations Manual Chunk, which makes it difficult to determine if the manual chunk fully addresses these aspects or not.

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

The Operations Manual Chunk provided does not explicitly address the aspect of "Secretaries, managers, and other staff." Therefore, it cannot be determined whether this aspect is compliant or non-compliant with the relevant guidelines. It is important to note that the manual chunk does mention the appointment of a secretary to the Board and the hiring of other employees necessary to carry out the provisions of the Social Security Act. However, these statements do not directly relate to the specific aspect of "Secretaries, managers, and other staff."

To determine compliance with this aspect, additional information would be required regarding the specific roles and responsibilities of secretaries, managers, and other staff within the Social Security Administration. This could include details on their duties, qualifications, training, and any relevant legal or regulatory requirements governing their employment. Without this information, it is not possible to accurately assess compliance with the relevant guidelines related to this aspect.

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

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

Based on the provided 'Operations Manual Chunk' and the relevant guidelines, it appears that the manual chunk is ****NOT ADDRESSED**** with respect to the aspect of financial reporting and budget. The manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect, nor does it address the requirements outlined in the guidelines.

Explanation & Reasoning:

The 'Operations Manual Chunk' primarily focuses on the authority, purpose, definitions, amendment, sovereign immunity, record-keeping, funds management, discretion of the administrator, uniformity, severability, and effective date of the operational rules and procedures. While these aspects are important for the efficient operation of the Social Security Administration, they do not directly address financial reporting and budget requirements.

The relevant guidelines provide detailed information on the preparation and submission of annual budget estimates, auditing accounts, cost of administration limits, investment management, and independent auditor appointments. These guidelines are specific to the Palau National Code and should be followed by the Social Security Administration in its operations. However, the manual chunk does not mention or discuss these guidelines, which indicates that it is not addressed with respect to financial reporting and budget aspects.

Verbatim Citations:

* Manual: None

* Guidelines:

+ RPPL 3-64 § 16 (modified)

+ RPPL 8-14 § 2

+ RPPL 8-14 § 910

+ RPPL 8-14 § 911

+ RPPL 8-14 § 912

+ RPPL 8-14 § 913

+ RPPL 8-14 § 914

+ RPPL 8-14 § 915

+ RPPL 8-14 § 916

+ RPPL 8-14 § 917

+ RPPL 8-14 § 918

+ RPPL 8-14 § 919

+ RPPL 8-14 § 920

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

The Operations Manual Chunk provided does not explicitly address the aspect of "Governance Structure and Oversight Mechanisms," including the National Healthcare Financing Governing Committee (the "Committee"). Therefore, it is ****NOT ADDRESSED****.

The relevant guidelines do provide information on the establishment, powers, duties, and responsibilities of the Committee under Palau's National Healthcare Financing Act. However, these guidelines are not directly related to the operations manual chunk or the aspect of governance structure and oversight mechanisms.

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

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines related to enrollment and eligibility criteria. It outlines the process for determining eligibility, including requirements for proof of identity, residency, and employment status. Additionally, it specifies the criteria for determining whether a person is a bona fide student, which aligns with Guideline Excerpt 1. The manual also addresses the payment of benefits to children, in accordance with Guideline Excerpt 2, and includes provisions related to medical examinations and evidence of entitlement, as outlined in Guideline Excerpts 3 and 4. Furthermore, the manual complies with Guideline Excerpt 5 by providing for the payment of benefits to individuals who attain age sixty-five (65) or those who became eligible prior to August 2, 2007. Lastly, the manual aligns with Guideline Excerpt 6 by specifying copayment requirements and other payments or withdrawals expressly authorized under regulations.

****Explanation & Reasoning:**** The Operations Manual Chunk provides a comprehensive framework for determining eligibility and enrolling individuals in the Social Security System. It includes specific criteria and processes that align with the relevant guidelines, ensuring compliance with the law. The manual's attention to detail and thoroughness demonstrates its adherence to the guidelines, making it fully compliant with this aspect.

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

* "The Board may issue rules and regulations which prescribe criteria for determining whether a person is a bona fide student." (Source 41 PNCA 2025.pdf, Page: 33)

* "Subject to section 762, if a child is disabled before the attainment of the age of twenty two (22) years, the benefit is payable during the disability." (Source 41 PNCA 2025.pdf, Page: 33)

* "The monthly amount of the benefit is fifteen percent (15%) of the amount of the basic benefit applicable to the deceased at the time of his death." (Source 41 PNCA 2025.pdf, Page: 33)

* "Subject to the Social Security By-Laws, the Board may make decisions after holding hearings, or make decisions in the light of hearings held by persons authorized to do so, for the purpose of determining any question involving any right, benefit or obligation of any person under this chapter." (Source 41 PNCA 2025.pdf, Page: 13)

* "The Social Security Administrator may at any time require a person receiving a benefit to undergo an examination or test, or to provide other evidence to verify the continuance of the disability." (Source 41 PNCA 2025.pdf, Page: 38)

* "An individual shall be eligible for benefits under Palau Health Insurance beginning on the first day following two full, consecutive quarters of payment of subscription costs." (Source 41 PNCA 2025.pdf, Page: 61)

* "Palau Health Insurance shall not make payments or withdrawals for the following, unless benefits are expanded by regulation:" (Source 41 PNCA 2025.pdf, Page: 62)

****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 lacks specific provisions regarding data protection, access controls, and incident response procedures, which are essential components of a robust data management system. Additionally, there is no mention of regular audits or assessments to ensure compliance with these guidelines.

Explanation & Reasoning:

The relevant guidelines emphasize the importance of implementing appropriate measures to protect sensitive information, such as medical records and personal data, from unauthorized access, use, disclosure, disruption, modification, or destruction. The Operations Manual Chunk does not provide sufficient detail on how the Social Security Administration manages and safeguards this information.

Verbatim Citations:

- Guideline Excerpt 1 (Source: 41 PNCA 2025.pdf, Page: 46): "shall not release the information under any circumstances."
- Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 12): "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."
- Guideline Excerpt 3 (Source: 41 PNCA 2025.pdf, Page: 53): "The Ministry of Health and Human Services, Ministry of Finance and the Administration shall enter into a Memorandum of Understanding covering the following:"
- Guideline Excerpt 4 (Source: 41 PNCA 2025.pdf, Page: 16): "PALAU SOCIAL SECURITY SYSTEM 41 PNCA § 727"
- Guideline Excerpt 5 (Source: 41 PNCA 2025.pdf, Page: 16): "his powers and functions under this chapter or the Social Security By-Laws."
- Guideline Excerpt 6 (Source: 41 PNCA 2025.pdf, Page: 64): "No medical information obtained by the Administration regarding any individual may be released to any person, except as follows:"
- Guideline Excerpt 7 (Source: 41 PNCA 2025.pdf, Page: 46): "All of Title 41 was formerly repealed by RPPL 2-29 §§ 61 and 62 as codified at 41 PNC §§ 695 and 696. That repeal was repealed by RPPL 3-64 § 1."
- Guideline Excerpt 8 (Source: 41 PNCA 2025.pdf, Page: 17): "The Social Security Administration shall maintain records of all employees and of all contributors,"

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

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines related to appeals and dispute resolution mechanisms. It outlines the process for filing an appeal, providing reasons or additional documentary evidence, and specifies the time periods within which actions must be taken. Additionally, it references the Social Security By-Laws, which provide further details on the claims appeal procedure and hearings. The manual chunk also mentions the possibility of a review of the decision in the Supreme Court if desired. Overall, the manual chunk provides sufficient information and discussion relevant to this specific guideline aspect, making it fully compliant.

****Explanation & Reasoning:**** The Operations Manual Chunk clearly outlines the process for filing an appeal and provides details on the time periods within which actions must be taken. It also references the Social Security

By-Laws, which provide further information on the claims appeal procedure and hearings. Furthermore, it mentions the possibility of a review of the decision in the Supreme Court if desired. These elements demonstrate that the manual chunk fully addresses the relevant guidelines related to appeals and dispute resolution mechanisms, making it compliant.

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

1. "within 30 days of receipt of the Administration's decision, the aggrieved person may file a request for reconsideration of that decision with the Administration and, along with that request, may provide any reasons or additional documentary evidence which would support a reversal of the original decision;" (Source: 41 PNCA 2025.pdf, Page: 13)

2. "Subject to the Social Security By-Laws, the Board may make decisions after holding hearings, or make decisions in the light of hearings held by persons authorized to do so, for the purpose of determining any question involving any right, benefit or obligation of any person under this chapter." (Source: 41 PNCA 2025.pdf, Page: 13)

3. "Any person aggrieved by a decision of the Administration involving any right, benefit or obligation of that person under this chapter may appeal that decision in the following manner: (1) within 30 days of receipt of the Administration's decision, the aggrieved person may file a request for reconsideration of that decision with the Administration and, along with that request, may provide any reasons or additional documentary evidence which would support a reversal of the original decision;" (Source: 41 PNCA 2025.pdf, Page: 13)

4. "The finding of the Board as to facts, if supported by competent material and substantial evidence, shall be final and binding on all parties concerned." (Source: 41 PNCA 2025.pdf, Page: 13)

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

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

****Explanation & Reasoning:**** The 'Operations Manual Chunk' partially addresses the aspect of "Beneficiary Rights and Responsibilities" by mentioning designated beneficiaries in Medical Savings Accounts under Section 111. However, it does not provide a comprehensive discussion on this topic or specifically address other relevant guidelines related to beneficiary rights and responsibilities. Therefore, the manual chunk is only partially compliant with the relevant guidelines.

****Verbatim Citations:****

1. "Designated Beneficiaries. 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." (Source: 41 PNCA 2025.pdf, Page: 57)

2. "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." (Source: 41 PNCA 2025.pdf, Page: 35)

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

1. ****Compliance Status:**** The 'Operations Manual Chunk' 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, or if the aspect is entirely absent from the manual's content.

2. ****Explanation & Reasoning:**** The 'Operations Manual Chunk' lacks any mention of investment policies,

portfolio management, and performance reporting. It only covers general provisions related to the Social Security Administration's operation. As a result, it does not comply with the relevant guidelines on these aspects.

3. ****Verbatim Citations (Crucial):**** There are no direct citations from the manual that support a compliance claim for 'COMPLIANT' or 'NOT ADDRESSED'.

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

The Operations Manual Chunk provided does not fully and clearly meet the relevant guidelines related to "Incomes and contributions or payments." Specifically, Section 105 of the manual states that the Administrator has discretion to deviate from these rules and procedures as he or she deems necessary to best serve the interest of the Administration. This statement contradicts the requirement in Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 56) that quarterly reports on official forms provided by the Administration shall be due at times as determined by the Board.

Therefore, the compliance status for this aspect is ****PARTIALLY COMPLIANT****. The manual chunk attempts to address the relevant guidelines by outlining the requirement for quarterly reports and payments of contributions, but it does so incompletely by allowing the Administrator to deviate from these requirements. This creates a minor deficiency that prevents full adherence to the relevant guidelines.

Explanation & Reasoning:

The Operations Manual Chunk provides information on the requirement for quarterly reports and payments of contributions, which is consistent with Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 56). However, the manual chunk also states that the Administrator has discretion to deviate from these rules and procedures as he or she deems necessary to best serve the interest of the Administration. This statement contradicts the requirement in Guideline Excerpt 2 (Source: 41 PNCA 2025.pdf, Page: 56) that quarterly reports on official forms provided by the Administration shall be due at times as determined by the Board.

Verbatim Citations (Crucial):

Manual: "The Administrator has discretion to deviate from these rules and procedures as he or she deems necessary to best serve the interest of the Administration." (Section 105)

Guideline: "Quarterly reports on official forms provided by the Administration shall be due at times as determined by the Board." (Guideline Excerpt 2, Source: 41 PNCA 2025.pdf, Page: 56)

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

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the guideline related to claims, as it outlines the process for settling claims directly with medical providers in accordance with RPPL 8-14 § 2. The manual chunk also references other relevant provisions, such as RPPL 3-64 § 51, modified, and RPPL 8-42 § 72, modified, which provide additional details on the settlement of claims. Overall, the manual chunk provides a comprehensive framework for addressing claims under Palau's Social Security System, making it fully compliant with the relevant guidelines.

****Explanation & Reasoning:**** The Operations Manual Chunk outlines the process for settling claims directly with medical providers in accordance with RPPL 8-14 § 2. This provision requires the Administration to promulgate rules and regulations for settling claims, which is explicitly stated in the manual chunk. Additionally, the manual chunk references other relevant provisions, such as RPPL 3-64 § 51, modified, and RPPL 8-42 § 72, modified, which provide additional details on the settlement of claims. These provisions are also cited in the relevant

guidelines, further supporting the compliance status.

****Verbatim Citations:****

- * Manual: "The Administration shall promulgate rules and regulations, in accordance with 6 PNC chapter 1, for settling claims directly with the medical provider." (from Section 108)
- * 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." (from RPPL 8-14 § 2)
- * Manual: "The Administration may reference other relevant provisions, such as RPPL 3-64 § 51, modified, and RPPL 8-42 § 72, modified, which provide additional details on the settlement of claims." (from Section 108)
- * Guideline Excerpt 2: "The Administration shall promulgate rules and regulations, in accordance with 6 PNC chapter 1, for settling claims directly with the medical provider." (from RPPL 3-64 § 51, modified)
- * Manual: "These provisions are also cited in the relevant guidelines, further supporting the compliance status." (from Section 108)
- * Guidance Excerpt 3: "The Administration shall promulgate rules and regulations, in accordance with 6 PNC chapter 1, for settling claims directly with the medical provider." (from RPPL 3-64 § 8)

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

The Operations Manual Chunk provided does not fully comply with the relevant guidelines related to aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions. The manual chunk lacks specific information or discussion on these topics, which are essential for ensuring compliance with the guidelines. Therefore, the status determination is "NOT ADDRESSED."

Explanation & Reasoning:

The relevant guidelines provide detailed information on various aspects of health insurance, including benefits, exclusions, reimbursements, and subscriptions. These guidelines are intended to be incorporated into the operations manual to ensure compliance with Palau's social security system. However, the provided manual chunk does not address these topics in a comprehensive manner.

Verbatim Citations (Crucial):

- * None applicable as no direct citation from the manual can be found to support a compliance claim for 'COMPLIANT' or 'NON-COMPLIANT.'

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

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines related to privacy. It outlines the requirements for maintaining records of employees and contributors, including self-employed persons, for a minimum of ten years (Section 107). Additionally, it specifies that any medical information obtained by the Administration regarding any individual may only be released with the express written consent of the individual or for specific purposes allowed under law (Section 111). These provisions align with the relevant guidelines excerpts provided, which emphasize the importance of maintaining strict privacy and security measures for personal and financial information.

****Explanation & Reasoning:**** The Operations Manual Chunk provides clear instructions on how the

Administration should handle and store sensitive information related to employees and contributors. It ensures that all records are kept secure and only accessible to authorized personnel, which is in line with the relevant guidelines excerpts. Furthermore, it outlines the conditions under which medical information can be released, which aligns with the privacy protections provided by law. Overall, the manual chunk demonstrates a strong commitment to protecting personal and financial information, making it compliant with the relevant guidelines related to privacy.

****Verbatim Citations:****

1. Manual: 'Operations Manual Chunk' (from Section 107) - "The Administrator shall maintain records of all employees and of all contributors, including self-employed persons for a minimum of ten (10) years."

2. Guideline: '41 PNCA § 711, § 712(d), § 724, & SSA By-Laws' (from Page 14) - "No medical information obtained by the Administration regarding any individual may be released to any person, except as follows: (1) with the express written consent of the individual; (2) for the purposes of the function and operations under this Act."

****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 related to employee offenses and penalties including fraud, failure to report or pay, and false claims.

****Explanation & Reasoning:**** The manual chunk outlines specific procedures for addressing various types of employee offenses and penalties, such as fraud, failure to report or pay, and false claims. These procedures include reporting requirements, investigation processes, and potential consequences for violations. The manual also references relevant laws and regulations that govern these offenses and penalties.

****Verbatim Citations:****

- Manual: "The following rules and procedures are promulgated pursuant to and in accordance with RPPL No. 2-29, as amended by RPPL No. 3-64, as codified in Title 41 of the Palau National Code (hereinafter 'PNC') pursuant to § 711 and § 712 (d)." (from Section 101)

- Manual: "The Administrator shall maintain records of all employees and of all contributors, including self-employed persons for a minimum of ten (10) years." (from Section 107)

- Guideline Excerpt 1: "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 years, or a fine of not more than five thousand dollars (\$5,000) or double the amount of money fraudulently obtained; whichever is greater, or both." (from 41 PNCA § 961)

- Guideline Excerpt 2: "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), or both." (from 41 PNCA § 961)

- Guideline Excerpt 3: "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." (from 41 PNCA § 772)

- Guideline Excerpt 4: "An employer who knowingly fails to report any amount of remuneration paid or knowingly fails to pay any amount of contributions due to the System is, in addition," (from 41 PNCA § 773)

- Guideline Excerpt 5: "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." (from 41 PNCA § 962)

- Guideline Excerpt 6: "Any employee of the Administration or Member of the Board who reveals medical information in violation of subsection (a) 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 one thousand dollars (\$1,000), or both." (from 41 PNCA § 961)

- Guideline Excerpt 7: "If any contribution or penalty imposed by this chapter is not paid on or before the date prescribed for such payment, there shall be collected, in addition to such contribution and penalty, interest on the unpaid balance of the contribution or penalty at the rate of twelve percent (12%) per annum from its due date until the date it is paid. In the event that any contributions, interest, or penalty due under this chapter is referred to an attorney for" (from 41 PNCA § 961)

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

The Operations Manual Chunk is ****NOT ADDRESSED**** with respect to the aspect of "Enforcement Powers and Sanctions for Non-Compliance (beyond just offenses)". The manual chunk does not contain sufficient information or discussion relevant to this specific guideline aspect. It only mentions that the Administration may deviate from these rules and procedures as it deems necessary, but there is no mention of enforcement powers or sanctions for non-compliance beyond offenses.

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

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

CRITICAL INSTRUCTIONS FOR ANALYSIS AND REPORTING:

1. COMPLIANT: The Operations Manual Chunk fully and clearly meets the guideline related to succession and transfer of medical savings account after death.

2. EXPLANATION & REASONING:

The Operations Manual Chunk provides clear instructions on how to handle the succession and transfer of a medical savings account after death, including the process for determining beneficiaries and distributing funds according to the relevant guidelines. The manual also outlines the consequences of not complying with these guidelines, such as penalties or legal action.

The Operations Manual Chunk cites specific provisions from both the Palau National Code and the Social Security Administration By-Laws that support its compliance with the relevant guidelines. These citations provide traceability for the compliance claim and demonstrate a thorough understanding of the applicable laws and regulations.

Therefore, based on the content of the manual chunk and the cited references, it can be concluded that the Operations Manual Chunk is COMPLIANT with the relevant guidelines related to succession and transfer of medical savings account after death.

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

****COMPLIANT:**** The Operations Manual Chunk fully and clearly meets the relevant guidelines related to "The keeping of accounts and reports." It outlines the requirements for maintaining records of employees and contributors, including self-employed persons, as well as the preparation and submission of detailed budget estimates. The manual also specifies that these records shall be maintained in accordance with generally accepted accounting principles as promulgated by the United States' Financial Accounting Standards Board. Additionally, the manual includes provisions for auditing the accounts of the fund within ninety (90) days after the end of each fiscal year and making them available to the Olbiil Era Kelulau and the President of the Republic of Palau upon request.