



**Healthcare Fund**  
**SOCIAL SECURITY ADMINISTRATION**  
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## REFUNDING YOUR MSA BALANCE

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### **Who is eligible to receive refunds?**

**Only foreigners who are permanently exiting Palau may apply for refunds.**

### **What amount will I be able to refund?**

If you are a foreigner that is permanently exiting Palau, you are eligible to refund the remaining balance in your Medical Savings Account. However, if you have any unpaid medical bills, the SSA will deduct that amount from your total refund.

### **When will I be able to receive my refund?**

If approved, your refund will be sent to you six months after your date of departure. If you have any dependents still remaining in Palau after your depart, your money will be held until your dependent shows proof that he/she is permanently exiting Palau.

### **What documents are required for me to submit?**

The SSA will provide you with a “Request for MSA Refund” form. This form must be completed at our office and you must

bring the following original documents:  
1) Passport, 2) Departure Ticket, and  
3) Employment Clearance provided by  
Division of Labor. The SSA staff will make  
copies of the above three documents. If  
you do not provide these documents,  
your request will not be processed.

### **How will my money be sent?**

If approved, your refund amount will be  
sent to the mailing address you specify on  
the “Request for MSA Refund” form.

### **Is there an option for directly depositing my refund to my bank account?**

Yes. If your bank is within the United  
States banking system, the SSA will be  
able to directly deposit your refund at no  
cost. Or you may authorize someone to  
pick up your refund check.

### **I do not have any dependents living in Palau, but my brother whom I designated as my beneficiary will still be here after I leave. Can I still refund my balance?**

Yes. Your brother is not your dependant,  
so you may remove his name as a  
beneficiary at the time you apply for your  
refund.

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## **My Checklist**

### **Original Documents to bring to SS Office:**

- Passport
- Departure Ticket
- Employment Clearance