

OMESODEL A OMOMECHAR RA
NATIONAL HEALTH INSURANCE (NHI)

OMESODEL A OMELECHA EL UDOUD EL MORA
MEDICAL SAVINGS ACCOUNT (MSA)

REPUBLIC OF PALAU

HCF

HEALTHCARE FUND

**Ng Mekerang
a Kumechar ra NHI
malechub
e Kumelecha Udoud el
Mora MSA?**

Republic of Palau
Social Security Administration



Ng telang a kirek el harau? Ke harau ra \$29.25 ra bekl edei el buil.

Oingerang a temek el harau? A NHI a kirem el harau er ngii ra bekl edei el buil. Asekum e ke melatk el mo covered ra April 2011, eng kirem el me harau ra January 2011. Aikakid el buil el beldukl er eou a temem el me harau (uchei malechub e ngkaikid el sils): January 31, April 30, July 31, October 31

Oingerang eng mo sebechek lousbech er a NHI? Asekum e ke me harau ra January 2011, eng mo sebechek lousbech ra NHI lomuchel ra April 1, 2011. Engdi a ulsbechel ngii el NHI a melelem alsekum e ke lmuut el me harau ra April 2011.

Asekum eng mlo diak bem harau ra NHI er kau ra January 2011, eng sebechek el mei ra April. Engdi NHI el om harau er ngii ra April a diak lomuchel a ulsbechel el mo lmuut er sel kot el sils ra uriul ra eru el quarter. Ngbelkul a kmo, ke me harau ra NHI er kau ra April e lmuut el me harau ra July, ea October 1, 2011 e ngmo sebechek lousbech er NHI.

Tial NHI ng sebechek lousbech er ngii ra ngerang?

- Sel bom nuing ra Belau National Hospital
- Mora ukeruul ra ikrel Belau lokuu a kengei ra Medical Referral Committee
- Olengil a skoki el mora ukeruul ra ikrel Belau (ultuil ra kengei ra Medical Referral Committee)

Te rua techang a dirrek el sebechek er tial NHI? Ng bechim ma rengelekem el ngariou a rekrir ra 18 (malechub eng 22, alsekum e te dirk ngara skuul).

Ng telang a kirek el melecha er ngii e oingerang a temek el harau? A kesengil eng tacher kluk (\$10) engdi sebechek el loa klou alsekum eng soam. Ngsebechek el melecha udoud ra ngii dil taem lomuchel ra January 2011.

Oingerang eng mo sebechek lousbech er tial MSA? A omomuchel el melecha udoud ra account er kau ra January 2011 eng mo sebechek lousbech er ngii lomuchel ra April 1, 2011. A uriul ra April 1, 2011, ea ngii di ludoud el bem lecha ra account er kau a mo sebechek lousbech ra uriul ra eim el klebesei (sils ra ureor).

A MSA ngsebechek lousbech er ngii ra ngerang?

- Sel bora ukeruul ra Belau National Hospital malechub aikel bebil ra clinics.
- Omechar a kar
- Harau a premium ra private health insurance

Te rua techang a dirrek el sebechek er tial MSA er ngak?

Tirkakid el beldukl er eou a sebechek er tial MSA re kau:

- 1) Dependents: Ngbechim ma rengelekem el ngariou a rekrir ra 18 (malechub eng 22 alsekum e te dirk ngara skuul)
- 2) Designated Beneficiaries: Tirkel om kauchad el chad lokuu a rasech malechub eng chebechiil.

Asekum e ak stob el melecha udoud el mora account er ngak eng mekerang? Tia di ua savings account, ke melelem el di ousbech er ngii alsekum eng di ngarngii a udoud ra chelsel. E diak bo mobals el kirel alsekum e ke okngemed a udoud ra chelsel.

MOMEKEDONG ER KEMAM

Tial National Health Insurance ma Medical Savings Account el ngara eungel a Healthcare Fund (HCF) a uai a kot el dauch el Belau a mla kutmeklii el kirel a oketmeklel a cheral a ukeruul. Me kid a tiang e mocha ra uchelel. A lengangii a kerim malechub eng ungil uldasu el kirel tial program e moudengua el mera obis ra Social Security Administration:



Republic of Palau Social Security Administration

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