



News for U.S. Military Widows in Korea

1. URGENT: Two widows were receiving the VA Pension of \$519 in 2001 and \$533 in 2002. They applied for Social Security and the first check has just arrived for each of them. The Social Security paid them starting from April 2001, so the checks are for about \$15,000. Widows cannot receive the VA Pension and other money at the same time. Because of the rule about the VA money, the widows must pay back the VA for money received from April 2001 to November 2002. The total money they have to pay to VA for this period is \$10,548. If you are one of the widow who has been receiving the VA Pension of \$533 and you receive a large check from Social Security, put that money in the bank. Don't spend it, because you will be asked to pay back the VA Pension money you received.

2. Pay Increase: All benefits will increase by 1.4% starting with the pay you receive in January. This is not much, but the U.S. economy was not very good in 2002. What does this mean to you? For widows who receive the DIC money from VA, it will increase from \$935 to \$948. For those who receive the VA pension, it will increase from \$533 to \$540. Other pays are variable, so I cannot tell you how much more you will get unless I know how much you receive now.

3. RAO Closed for Winter Vacation: The Retiree Activities Office will be closed for Winter Vacation from noon on December 24 and reopen on January 6, 2003. If you need assistance during this time, you can leave a message on the office answering machine at 031-661-1441 or call my cell phone at 017-477-1441.

4. RAO Holidays and Vacations in 2003: During 2003, the RAO will be closed for the following holidays:

January 20 (Wednesday)	Martin Luther King Birthday
January 30-31 (Thu-Fri)	Lunar New Year (Seol-Nal)
February 17 (Monday)	Presidents Day
May 26 (Monday)	Memorial Day
July 4 (Friday)	Independence Day
July 21-August 1	Summer Vacation
September 1 (Monday)	Labor Day
September 10-12 (Wed-Fri)	Korean Thanksgiving (Chuseok)
October 13 (Monday)	Columbus Day
November 10 (Monday)	Veterans Day
November 27-28 (Thu-Fri)	Thanksgiving Day
December 24-January 2	Winter Vacation

5. Medical Insurance: When the military hospital cannot help you and you must go to a civilian hospital, how can you get help to pay the hospital bills? There are different kinds of insurance available to help.

- *TRICARE Standard insurance:* This is free insurance that will cover you until you reach age 65. Remember, this insurance stops when you reach age 65. This insurance pays 75% of costs after you pay a deductible of \$xxx. However, you must pay the entire cost of the hospital, then file a claim with the TRICARE office to get your money back. If you need an expensive operation, then your share of the costs could become expensive. There is a limit on how much your share would total. You will never pay more than \$3,000 for all medical care in one year with TRICARE Standard.
- *TRICARE for Life insurance:* This is the same as TRICARE Standard except that it is only for people who are 65 years and older. To get TRICARE for Life, you must sign up for Medicare Part B under the Social Security program. It cost \$54 per month in 2002 and will cost \$58.70 per month in 2003. If you are receiving money from Social Security, then we can ask to have the money deducted from your Social Security pay. If you are not receiving Social Security because you get the VA pension, then I can help you arrange to pay for Medicare Part B from your VA pay.
- *Korean medical insurance:* If you have serious or continuing medical problems, then it's a good idea to have Korean medical insurance. This will cover part of your medical expenses and TRICARE will cover the rest of the costs, so there will be very little or no cost to you for hospital care.

If you 65 or older and are able to travel to the U.S. for medical care, then TRICARE for Life and Medicare Part B will cover all your medical costs.

Important: If you are planning to use a Korean hospital and want to use TRICARE to pay, then you should call the TRICARE office where you live to learn if the Korean hospital is an approved TRICARE provider. If you have any questions about TRICARE, call the TRICARE office at Yongsan at 02-7916-8558 and talk to Kenneth Cha.

6. Survivor Benefit Plan and Social Security: Some widows receive Survivor Benefit Plan money from Denver. This is sometimes called Retired Pay insurance money, because your husband had to start paying for it when he retired. If you get money from Denver, then when you reach age 62, this money will go down because you can receive Social Security money. It is called the Social Security offset.

- 7. RAO Reminder:** The RAO is located at Osan Air Base in Building 936, Room 114C. Building 936 is behind the Osan Main Exchange store and it is the same building where you get ID cards and ration cards. The RAO hours are 0800-1500, Monday-Friday. Phone numbers are:

Office 031-661-1441
Fax 031-661-3894
Handphone 017-477-1441

On the second Tuesday of each month, the RAO travels to Yongsan to assist widows and retirees in the Seoul area. We are in the Army Community Services on South Post, Building 4106, Room 118, 0900-1200.

The widow newsletter you are reading is published four times a year, in March, June, September and December. If you have a computer, past issues of the widow newsletter are available on the RAO web site at <http://www.rao-osan.com>.

Merry Christmas and Happy New Year!

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