



News for U.S. Military Widows in Korea

Income Tax on Your Benefits: If you are a Korean citizen and you receive Survivor Benefits Plan (SBP) benefits from Denver, you should not be paying income tax on the SBP. If you receive a tax form from Denver showing that income tax was withheld, you must file a tax return, Form 1040NR, to receive a refund. If tax is being withheld and you are should be exempt from paying tax on SBP, call the RAO to get a tax exemption form.

If you are a U.S. citizen receiving SBP, you must pay tax on that income. You should check with your local tax center or legal office for assistance in filing a tax return.

If you are a Korean citizen and you receive Social Security benefits, 30% of your benefits are withheld for income tax. You cannot get a tax exemption from this withholding. However, you can file a tax return, Form 1040NR, to receive a refund of some or all of this money. For the widows who have been assisted by the RAO, the refund is about 70% of the income tax that was withheld from their Social Security.

If you are a U.S. citizen receiving Social Security benefits, no tax is withheld. However, you must pay tax on these benefits if these benefits and other income are large enough to result in taxable income. This can be done by paying quarterly estimated income tax with Form 1040-ES, or by filing Form W-4V. You should check with your local tax center or legal office to see if you must file a tax return.

If you are a Korean citizen and your husband worked for U.S. civil service and you receive benefits from OPM in Pennsylvania for Federal Employees Retirement System (FERS), Civil Service Retirement System (CSRS), or Thrift Savings Plan (TSP), you are not required to pay income tax on these benefits.

If you are a U.S. citizen receiving OPM benefits for FERS, CSRS or TSP, you must pay tax on that income. You should check with your local tax center or legal office to see if you must file a tax return.

Tax Centers: Here is the information on the tax center in your area. Where a person has been identified to assist Korean-speaking customers, the name is provided.

Tongduchon, Uijongbu	730-8693/0351-869-8693	Bldg S-62
Yongsan	724-1040/02-7914-1040	Bldg 1167
Osan	784-6829/0333-661-6829	Bldg 788
Anjongni	753-8053/0333-691-8053	Bldg 323

Taegu	768-66680/053-620-6680	Bldg 1805
Kunsan	782-4284/0654-470-4284	Bldg 755
Pusan	763-3571/051-801-3571	ACS Bldg

Problems with VA Claim Processing: If you are waiting for the VA to process a claim for DIC or Pension, it is going very slowly. VA had a large number of employees released when the budget was reduced. At the same time, VA has received a large number of claims and they do not have enough employees to process the claims quickly. There is no way I have found to make the claim processing any faster, and all I can say is that you must be patient. If you are having a serious problem because you have no income, you can check at the local Army Emergency Relief or Air Force Aid Society to assistance.

Filing for Social Security Benefits: A new service is being started by the RAO this month. When we have information on the widow's birth date, benefits and cause of the husband's death, we are mailing out a letter advising of Social Security eligibility.

As a reminder, there are three ways you can qualify to receive Social Security widow's benefits starting at age 60:

1. If you are a US citizen or if you lived in the US together with your husband for at least five years.
2. If your husband died on active duty or of a service-connected disability and you are receiving DIC (\$884 or more) from the VA.
3. If you live in the US for one full calendar month (from the first day of the month through the last day), you qualify to start receiving Social Security benefits. These benefits continue as long as you remain in the US, and continue for six full months after you return to Korea.

(Note: If you are disabled so that you are unable to work, you can start receiving widow's disability benefits starting at age 50 if you qualify in one of the categories above.)

If you qualify in any of these three categories and want to apply for Social Security widow's benefits, contact the Retiree Activities Office at 0333-661-1441 to make an appointment to complete the application. You will need the following three supporting documents:

- Family Register (in Korean and with an official English translation)
- Marriage Certificate (original or notarized copy made at Legal Office)
- Husband's Death Certificate (original or notarized copy made at Legal Office)

Because the Family Register translation must be validated, you should start the application about five months before your 60th birthday (or 50th birthday for the disability application). Other information that will be needed to complete the application is your husband's date and place of birth, the date he entered military service and the date he retired from military service. For any

previous marriage by your husband or yourself, you will need to provide the name of the spouse, the reason the marriage ended and the date the marriage ended.

If you are claiming benefits based on living in the U.S. for five years, you must provide the dates that you entered and departed the U.S.

Check Your Mail: There are two important reasons you need to check your mail often. The first reason is that something important may arrive that needs your immediate attention. Failing to check the mail could result in a delay or loss of benefits. The second reason is that if you are not checking your mail regularly, the post office or postal center may close your mailbox. Also, the yearly change of military postal clerks means that new clerks may not know the rules and start closing mailboxes of people who are not on active duty. This has happened at one installation where mailboxes were being assigned to unauthorized people.

Missing Widows: Every three months, a newsletter is mailed to widows throughout Korea. And each time, several newsletters are returned because they cannot be delivered to the widow at that address. There may be several reasons for this, but the most common is that either the widow is not checking her mailbox regularly, or she moved to a different area. When that happens and we are unable to contact the widow by phone, the widow's name is removed from the mailing list. Some of them re-appear, usually when a problem occurs and they contact the RAO.

There are still an unknown number of widows who are not aware of the RAO and what services we can provide. Sometimes, a widow brings another widow to the RAO to help solve a problem, and this is how we add her to the mailing list. However, it would be better if the problems did not occur, and the newsletter is a good way to avoid problems. If you know of a widow who is not receiving the widow newsletter, please have her contact the RAO at 0333-661-1441.

RETIREE ACTIVITIES OFFICE
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MPS