



# News for U.S. Military Widows in Korea

## 1. Social Security and Taxes

For widows receiving social security, there is an automatic tax withholding of 30% for non-resident aliens. According to information I received from the government tax representative in Tokyo, I advised some widows that they should be able to receive all or part of the taxes back as a refund. In some cases, I assisted the widows in preparing the tax returns.

After the first tax return was rejected, I checked with another tax representative in Tokyo, as well as with a Social Security representative in Baltimore, Maryland. The information I had received from the first tax representative was not correct. Social Security for non-resident aliens is taxed at 30%. The tax is withheld automatically and it is not refundable.

I apologize to those who were expecting a tax refund based on the incorrect information.

## 2. Tax Exemption on Annuities

Widows who receive the Survivor Benefit Plan (SBP) annuity from Denver, or who receive a civil service annuity from the Office of Personnel Management (OPM) in Pennsylvania, should not have to pay tax if they are Korean citizens living in Korea. Recently, I was advised by Denver that the form I was using to obtain the tax exemption is no longer valid. If you receive one of these annuities and tax is still being withheld, please visit the Retiree Activities Office to sign a new form. You may also be able to do this at your local Legal Office. Ask for IRS Form 1001. Once you receive it, sign the form and mail it to the RAO. I will complete the form and send it to the appropriate office.

## 3. Telephone Prefix Change

Most of the telephone prefixes in Korea are changing starting on July 2, 2000. Only the current city prefixes will remain the same. The new codes, assigned by Province, are as follows:

Kyonggi-do	031
Kangwon-do	033
Chungchong Nam-do	041
Chungchong Buk-do	043
Kyongsang Puk-do	054
Kyongsang Nam-do	055
Cholla Puk-do	063
Cholla Nam-do	061

Remember that the Retiree Activities Office telephone number will also be changing. If you have a business card for the RAO, please change the commercial numbers as follows:

Telephone                   031-661-1441  
Fax                            031-661-3894

#### **4. Letter from DFAS**

If you receive the Survivor Benefit Plan (SBP) annuity, you probably have received a letter from Defense Finance and Accounting Service (DFAS) containing a Personal Identification Number (PIN). This PIN allows you to access your personal account information via a computer. If you have a computer connected to the Internet and would like to learn how to access your account, please call the RAO and make an appointment. You can learn how to access your SBP account on the RAO computer. Call 031-661-1441 for more information or to make an appointment.

#### **5. Agent Orange and Cancer**

If you are not receiving VA Dependency and Indemnity Compensation (DIC) and your husband served in Vietnam and later died of cancer, you may have become eligible for DIC. More different types of cancer are now being blamed on Agent Orange exposure. All military personnel who served in Vietnam are presumed to have been exposed to Agent Orange. If your husband suffered from or died from Prostate Cancer, that was recently added to the list and is now considered a service-connected disability caused by Agent Orange. Other types of skin and respiratory cancers have been attributed to Agent Orange, and a recent Air Force study may soon add diabetes to the list of illnesses caused by Agent Orange.

If you have any doubts about your eligibility for DIC, please contact the RAO. If you have your husband's medical records, and especially if you have an autopsy performed at the time he died, these should be reviewed by the RAO to determine eligibility.

Remember that if you become eligible for DIC, you will also probably be eligible for the Social Security widow's benefit, which can be paid starting at age 60.

#### **6. Important Legal Documents**

A widow from the Tongduchon area was recently hospitalized at the 121<sup>st</sup> General Hospital at Yongsan. Shortly after she entered the hospital, she fell into a coma and died without ever regaining consciousness. Members of Camp Casey were unable to determine how to contact members of the widow's family, or even if there were other family members. Also, there was no one who could act on behalf of the widow to determine her wishes regarding burial, disposition of her assets, and all the other important matters.

Because most widows receive benefits from the U.S. government, they usually have some type of American bank or credit union in which they have money. Upon the death of the widow, the money in the bank or credit union falls under the laws of the U.S., and disposition of the money must follow U.S. law.

There are four important documents you should have so that you are prepared.

First, you should have a Will, so that the disposition of your personal possessions is done according to your wishes.

Second, you should have a Durable Power of Attorney, so that if you become sick or injured and cannot make decisions for yourself, someone is appointed to act on your behalf. The person appointed by the Durable Power of Attorney should be a family member or other person you can trust to carry out your wishes. A copy of the Durable Power of Attorney should be kept in your medical records.

Third, you should have a Living Will. This allows you to tell the doctors that you do not want to be kept alive by artificial means if there is no chance for you to resume a normal life. A copy of the Living Will should be kept in your medical records.

Fourth, if you have a bank or credit union account, you should have a Beneficiary Designation Form completed and on file at the bank or credit union. The Beneficiary Designation Form allows you to specify who should receive the money in your account in the event of your death. You can specify a Korean citizen on this form, and be sure to include the citizen's ID number and how to contact the person.

## **7. Death Certificate**

To obtain a military mailbox, you must show your ID card and your husband's death certificate with raised seal. There have been cases where the widow has been asked to re-validate the mailbox by presenting her ID card and her husband's death certificate. The death certificate is also required when you file for benefits, such as Social Security, and may be required when you renew your ID card. You should always have in your important papers a legal copy of your husband's death certificate with raised seal. If you have to give the death certificate to some office, you should take your original to the Legal Office and have an official copy made. Then give the official copy to the office asking for the death certificate.

If you do not have an official death certificate, please call the RAO and we can help you to get an official death certificate.

## **8. Reminders About the Retiree Activities Office**

The Retiree Activities Office (RAO) is located at Osan Air Base (Pyongtaek-si) in Building 936, Room 114C. Building 936 is located behind the Base Exchange, and this building also contains the offices where you obtain an ID card and a ration card. The RAO is staffed full-time by Mr. Jack Terwiel and part time by Mrs. Terwiel.

The RAO office hours are 0800-1500 Monday-Friday. However, there is normally only one person working in the office, so it may be closed for short periods of time while business is being conducted at other offices or at the Post Office. If you are planning to travel to Osan to visit the RAO, it's always a good idea to call the day before to be sure someone is there when you arrive. The annual schedule of holidays for the coming year is published in each year's December newsletter. However, unplanned days off by the military and some military exercises may cause the RAO to be closed without prior notice.

The RAO telephone number is 031-661-1441. If no one is in the office, an answering machine will respond. Please leave your message in English or in Korean and please be sure to include your telephone number. When you give your name and telephone number, please speak slowly. The RAO also has a fax machine, and the RAO fax number is 031-661-3894. If you receive a letter you don't understand, rather than travel to the RAO you can fax it.

In order to assist you, we require information on your husband such as name, rank, social security number, military service number, date and place of birth, military retirement date and date of death. We require information on you including name, social security number or ITIN, date and place of birth and date and place of marriage. We also need a current telephone number and mailing address. Without this information the type of support we provide is limited. Be assured that we use the information only to help you by dealing on your behalf with agencies such as Defense Finance and Accounting Service, the Veterans Administration and Social Security. All personal information is carefully protected.

Our primary functions in the RAO are to assist you in obtaining benefits to which you are entitled, and providing you with important information you need (such as you find in this newsletter). We are often asked to provide other services, but you must remember that there is not a large RAO staff and so we have to prioritize what can be done with limited resources. It doesn't hurt to ask, but we may not be able to provide everything you ask for.

One the second Tuesday of each month, the RAO is closed and both Mr. and Mrs. Terwiel travel to Seoul. They are available in the lobby of the Dragon Hill Lodge (near the piano) from 9am until noon to provide assistance to people living in the Seoul area and those who find it easier to travel to Seoul than to travel to Osan AB. This schedule is also published in the December newsletter each year.

Thank you,

Jack Terwiel

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**MPS**