



News for U.S. Military Widows in Korea

RAO Cell Phone: As reported in the last newsletter, Jack Terwiel has a cell phone. What I forgot in the last newsletter was to give you the phone number. It is 017-477-1441. I apologize for the error.

RAO Vacation: The RAO will be closed for summer vacation from July 22 until August 2. If you need assistance during this time, please leave a message on the office answering machine or call 017-477-1441. Also, the RAO will be closed for the U.S. Independence Day, July 4 and 5.

Social Security Benefits: The U.S. and Korea made an agreement on April 1, 2001 on Social Security. The agreement has made Social Security benefits available to many people living in Korea because it eliminates the five-year residency requirement. Even if you did not live in the U.S. for five years, you may now be eligible to receive Social Security benefits under the new agreement. You would be eligible for widow's benefits if you are at least 60 years old. You would be eligible for widow's disability benefits if you are totally disabled and unable to work and you are at least 50 years old.

If you receive only the Survivor Benefit Plan (SBP) annuity from Denver, you should apply for Social Security benefits if you are at least age 60. If you are caring for a child under age 16, and the child is a U.S. citizen, you are eligible for mother's benefits until the child reaches age 16.

If you receive the VA DIC of \$935 a month and you are at least 60 years old, you should already be receiving Social Security benefits.

If you receive the non-taxable VA Death Pension of \$519 a month, you should know that if you start to receive Social Security, it would replace all or part of the VA money. That is because the VA Death Pension is only available to low-income widows. If you receive any other income, the VA Death Pension is reduced dollar-for-dollar by the other income.

The Social Security benefit for non-resident aliens is taxed at 25.5% and this tax is not refundable. What that means is if you replaced the \$519 from VA with Social Security benefits of \$519, you would only receive \$386 in Social Security after the tax withholding. To get at least the same amount of money, you would have to receive about \$700 in Social Security benefits. If your husband received Social Security benefits before his death, then you would receive about the same amount that he received.

If your husband died before receiving Social Security benefits, or you do not know how much he received in Social Security benefits, then please contact the RAO and we can try to find out how much you would be eligible to receive in Social Security benefits. Remember, this only applies if you are at least 60 years old.

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