



# Still Serving in Korea



Newsletter 2001-3

The newsletter for U.S. military retirees in the Republic of Korea

Jul-Sep 2001

## Medical Care Matters

### 65 or Older? Important Information for You

TRICARE-for-Life (TFL) packages were mailed to all retirees 65 and older using DEERS address information. If you are 65 or older and did not receive a TFL package, please call the Retiree Activities Office at DSN 784-1441 or commercial (031) 661-1441, or e-mail [retact@osan.af.mil](mailto:retact@osan.af.mil). If you did not receive a package, it may mean your DEERS information needs to be updated.

*Osan AB Retiree Activities Office*

### TFL Question of the Week

**Question:** I'm confused by the TRICARE-for-Life (TFL) package I received in the mail. What's the purpose of the form that asks about my other Medicare supplemental insurance? How do I get help filling it out?

**Answer:** The form is essential to make sure your claims are processed promptly and correctly. If you have other insurance, the law states that TFL is third-payer after Medicare and your other insurance. If you cancel your other insurance but don't fill out this form to tell TFL administrators of the planned cancellation date, TFL can't pay your claim.

We've heard of some members who plan to keep their other supplemental insurance for a month or two, and

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*Still Serving in Korea* is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

## Pay Matters

### Concurrent Receipt Update

Rep. Mike Bilirakis (R-FL) and Sen. Harry Reid's (D-NV) companion bills, H.R. 303 and S. 170, would authorize "concurrent receipt" of military retired pay and VA disability compensation. These bills have gained overwhelming support with 82 percent (361 cosponsors) of House representatives and 72 percent of senators supporting the legislation. There is a strong possibility that for the first time ever, both the House and Senate will be on record in support of concurrent receipt as they head into Defense Authorization Bill conference committee negotiations this fall.

*The Retired Officers Association Legislative Update, Aug 24*

### VGLI Premiums Drop

Effective Jul 9, premiums were lowered for some 70 percent of the policyholders of Veterans Group Life Insurance. Reductions, based on a reevaluation of actuarial tables, range from 5 to 24 percent for policyholders aged 30 to 59. Policyholders should notice the changes in their first monthly bills or allotments after the effective date. If they don't see a reduction within 60 days, they should call 1-800-419-1473 or visit <http://osgli.osgli@prudential.com>. New premiums by age group per \$100,000 of coverage: 30-34, \$11; 35-39, \$14; 40-44, \$22, 45-49, \$32, 50-54, \$52; 55-59, \$84.

*Armed Forces News, Aug 3*

### VA Insurance Deemed a Bargain

Life insurance offered to service members by the Department of Veterans Affairs (VA) costs 58 percent less than that of comparable private-sector plans, according to a new study. In addition, widows and widowers receiving VA benefits after a veteran's service-related death average about \$5,000 a year more in income than their non-veteran counterparts. The study evaluated the Dependency and Indemnity Compensation (DIC) program for surviving family members of veterans whose deaths are service-

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### Osan AB Airpower Day Changed to Sep 23

The Airpower Day schedule of Sep 22 reported in the previous newsletter has been changed to Sunday, Sep 23. This change was necessary due to a schedule conflict for the Thunderbirds aerial demonstration team. Airpower Day starts with a commemoration ceremony at 0800, and Open House to the public is scheduled for 1030-1700.

*Osan AB Retiree Activities Office*

thought they could "game the system" by not filling out the form for TFL. But such people only hurt themselves and all other TFL beneficiaries in the long run. This could generate double payments to your doctor by both TFL and your other supplemental insurance. In that case, TFL claims processors will eventually have to bother your doctor with a recoupment claim. This is a big hassle for your doctor, and won't make him or her very happy about taking you or other TFL patients. So please do your part to make TFL work smoothly. Fill out and mail this important form promptly.

Here are some tips:

- Fill out the form to the best of your ability and mail it in the return envelope by October 1st. You need to complete and return this form whether or not you intend to keep any other health insurance.
- Complete a separate form for each beneficiary. If you have a spouse but received only one form, just reproduce another copy of the blank form or enclose the information for the spouse on a plain piece of paper.
- If anything changes after you mail in the form, call 888-DoD-LIFE (888-363-5433) toll-free to get a new Beneficiary Information Update Form. You'll need to send in a corrected form so your TFL record is accurate and up to date.
- In section 3, be sure to fill out section 3a completely. Be sure to enter your complete Medicare Claim Number – including the one or two letters after the number.

*TROA Legislative Update, Aug 10*

### TRICARE Plus

TRICARE Plus will supersede TRICARE Senior Prime. The Department of Defense (DoD) is finalizing an additional TRICARE-for-Life (TFL) option that would allow at least some number of Medicare-eligible beneficiaries to enroll to receive primary care at selected military hospitals and clinics, starting as soon as Oct 1, 2001. Under the new program enrollees would be assigned a primary care physician at the military facility and would be guaranteed access for primary care on the same basis as other enrolled beneficiaries. The program would have no annual enrollment fee, but would differ significantly from the two current HMO-style plans that use military facilities (TRICARE Prime and TRICARE Senior Prime) in that TRICARE Plus:

- Would provide specialty care in the military facility only on a space-available basis. If not available, enrollees would be referred to civilian specialists, with Medicare paying first and TFL as second-payer to Medicare.

- Would not "lock in" Medicare-eligibles in an HMO-style concept. TRICARE Plus enrollees would be free to see a civilian provider if they choose, using TFL as second-payer to Medicare. However, enrollees routinely choosing to use other care sources could expect to be disenrolled to permit use by another beneficiary.
- Would limit the numbers of Medicare-eligible enrollees based on the local commander's assessment of the capacity of the military facility. If the number of applicants exceeds capacity, enrollees would be chosen by lottery or other objective means (subject to priorities outlined below). Some military facilities may not have the capacity to enroll any Medicare-eligibles.

All current TRICARE Senior Prime enrollees will be "grandfathered" into TRICARE Plus if they desire. The TRICARE Senior Prime program will expire as of Dec 31, 2001. Other Medicare-eligibles who have been enrolled or empanelled in a health program at a military facility (including TRICARE Prime enrollees under 65 who later attain Medicare eligibility) will have a higher enrollment priority than those with no such prior relationship. Eligibility is expected to be limited to beneficiaries who live within 40 miles of the facility. Beneficiaries enrolled in Medicare HMOs and those who have part-year residence in two different locations will not be eligible for TRICARE Plus enrollment. For interim information on TRICARE Plus, call the TFL help line at 888-363-5433. [Source: TROA Leg Up Jun 22, 01]

*RAO Baguio City, Jun 26*

### VA Proposes Aid for Radiation-Exposed Veterans

Under regulatory changes proposed by the Department of Veterans Affairs (VA), veterans exposed to radiation and diagnosed with cancer of the bone, brain, colon, lung, or ovary, and their survivors, would be eligible for compensation. Veterans are currently presumed to be eligible if they participated in a radiation-risk activity and later developed one of the following diseases: leukemia (other than chronic lymphocytic leukemia); cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, gall bladder, bile ducts, salivary gland, or urinary tract; multiple myeloma, lymphomas (except Hodgkin's disease), primary cancer of the liver (except if cirrhosis or hepatitis B is indicated), or bronchiolo-aveolar carcinoma. "Radiation-risk activities" include occupation of Hiroshima or Nagasaki, internment as a POW in Japan, or involvement in atmospheric nuclear weapons tests. The changes would add exposure related to underground nuclear tests at Amchitka Island, Alaska, before January 1, 1974, and service at gaseous diffusion plants in Paducah, Ky.; Portsmouth, Ohio; and Oak Ridge, Tenn. ■

*Armed Forces News, Aug 17*

Yesterday is history. Tomorrow is mystery. Today is a gift.  
*Eleanor Roosevelt*

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connected, and four VA life insurance programs: Servicemembers' Group Life Insurance, Veterans' Group Life Insurance, Service-Disabled Veterans Insurance and Veterans Mortgage Life Insurance.

*Armed Forces News, Aug 17*

### VA Proposes Mastectomy Compensation

The Department of Veterans Affairs (VA) has proposed a regulation to make the loss of breasts by some women veterans a condition justifying special monthly compensation. Federal law provides a special monthly benefit of \$78 for certain service-related disabilities suffered by veterans. The benefit is paid in addition to regular disability compensation for a variety of anatomical losses or for certain conditions affecting speech, hearing and sight. To qualify, recipients must have their conditions officially recognized as being "service-connected." The proposed regulation would cover the loss of one or both breasts, including losses due to mastectomies. Interested persons have 30 days from July 26 to respond. Mail comments to Director, Office of Regulations Management (02D), Department of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420; or fax comments to (202) 273-9289; or email to [OGCRegulations@mail.va.gov](mailto:OGCRegulations@mail.va.gov).

*Armed Forces News, Aug 3*

### More Benefits from Vet Bill

The Veterans Benefits Act of 2001 would correct what Veterans' Affairs Committee chairman Chris Smith (R-N.J.), calls a "Catch-22" in which a Gulf War veteran would lose compensation for a poorly defined illness once the illness was diagnosed. The veterans or survivors who would gain from this measure, Smith said, include "more than 170,000 veterans rated 100 percent disabled who would get an additional \$767 each year added to their existing benefit." The bill also would establish a two-year nationwide pilot program to expand the available legislation would allow payment of National Service Life Insurance or United States Government Life Insurance benefits to alternate beneficiaries if the first beneficiary can't be found within three years of the insured's death.

*Armed Forces News, Aug 3*

### House Approves VA Disability COLA

The Veterans Benefits Act of 2001, passed this week by the House, includes a provision that gives veterans or their surviving dependents receiving VA disability payments a 2.7 percent cost-of-living adjustment (COLA) effective Dec 1. The increase will match the Social Security COLA.

*Armed Forces News, Aug 3*

### COLA Update

Through July the Consumer Price Index (CPI) had risen 2.4% for the first ten months of the current fiscal year. From June to July, we have seen a decrease in the CPI. If the CPI remains steady for the next two months, the 2002 cost-of-living adjustment (COLA) for military retirees, Social Security annuitants and other federal COLA

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recipients (payable in January 2002) would be in the range of 2.4 to 2.6 percent.

The 2002 COLA is based on the percentage change in the CPI from the third calendar quarter (July through September) of last year to the third calendar quarter of this year. COLA increases are effective in December and will appear in January 2002 retired paychecks.

*The Retired Officers Association Legislative Update, Aug 24*

### Withdrawal from SBP

You may withdraw from SBP for one of three reasons as follows:

1. As an SBP participant you have a one-year window to terminate SBP coverage between the 2<sup>nd</sup> and 3<sup>rd</sup> anniversary following the date you begin to receive retired pay. None of the premiums you paid will be refunded and no annuity will be payable upon your death. Your covered spouse or former spouse must consent to the withdrawal. Termination is permanent and participation may not be resumed under any circumstance; i.e., future enrollment is barred. This termination option does include Reservists who begin receipt of retired pay on their 60th birthday.
2. You may withdraw if:
  - a) You have a service-connected disability that has been rated by the VA as totally disabling for ten or more continuous years, or
  - b) The total disability rating has been held for not less than five continuous years from the last date of active duty.

Withdrawal is allowed because your surviving spouse will qualify for DIC benefits because your death will be presumed to be from service-connected reasons.

If, for some reason, the VA disability rating is withdrawn or reduced, SBP coverage may be resumed if you so desire. You must make the resumption request within one year after the VA rating has been withdrawn or reduced.

3. If you qualify for Federal civilian retirement you may:
  - a) Waive military retirement pay and elect a combined retirement annuity and either drop SBP in favor of the Civil Service Survivor Annuity program, or keep SBP, decline the Civil Service Survivor Annuity program, and pay SBP costs directly to the finance center; or
  - b) Keep military retired pay and the civilian retirement annuity separate, retain the SBP as elected, and make any choice desired for the Civil Service Survivor Annuity program. ■

*condensed from an SBP Fact Sheet from  
Department of the Army Personnel Command*

Beautiful young people are accidents of nature, but beautiful old people are works of art.

*Eleanor Roosevelt*

# Medicare Matters

## A Medicare Primer

(The following information is summarized from Chapter 24 of the Social Security Handbook and the TRICARE for Life Benefits and Payments Summary sent to all Medicare-eligible military retirees.)

Medicare is a national health insurance program consisting of two parts: Part A is hospital insurance, and it helps pay for in-patient hospital care and in-patient care in a skilled nursing facility, home health care and hospice care. Part B is medical insurance and it helps pay for doctor's services, out-patient hospital care, diagnostics tests, durable medical equipment (such as wheelchairs), ambulance services and other services not covered by Part A.

## Medicare Part A

**Eligibility:** You are eligible for Medicare Part A: on the first day of the month of your 65<sup>th</sup> birthday if you are eligible for Social Security retirement benefits (or railroad retirement beneficiary); or, if you have been receiving Social Security disability benefits for 24 months. You are eligible for Social Security retirement benefits if you have 40 quarters of work under Social Security.

**Cost:** Medicare Part A is free for retirees eligible for Social Security benefits, that is, those who have at least 40 quarters of Medicare-covered employment. For those with 30-39 quarters, the cost in 2001 is \$165 per month. For those with less than 30 quarters, the cost in 2001 is \$300 per month. Spouses of workers who qualify for Part A also become eligible for Part A when they reach age 65.

**Benefits Period:** Medicare Part A pays for services based on a benefit period, which begins the day you are admitted to a hospital and ends after you have been out of the hospital for 60 consecutive days.

For each benefits period, Medicare Part A costs for hospital inpatient care are:

Days 1-60	\$792 (in 2001) annual deductible
Days 61-90	\$198 (in 2001) per day

Each person has a one-time, non-renewable lifetime reserve of 60 days during which the patient pays:

Days 91-150	\$396 (in 2001) per day
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For Day 151 and beyond (or Day 91 and beyond after the lifetime reserve is used), the patient pays all costs. (Note: Different benefit periods and/or co-pay rates apply for mental health, skilled nursing facility and hospice care.)

## Medicare Part B

**Eligibility:** You are eligible to enroll in Medicare Part B: if you are entitled to Medicare Part A as a result of

disability; or, if you are age 65 or older, a resident of the U.S., and either a citizen of the U.S. or an alien admitted for permanent residence who has lived continuously in the U.S. for the five years immediately prior to enrolling. Non-penalty enrollment can be made starting three months prior to your birth month and continues for three months following your birth month. After that, open enrollment periods are from Jan 1 to Mar 31 each year with coverage starting Jul 1, and a 10% penalty is assessed for each year after age 65 during which you are eligible but do not enroll. A penalty is not assessed for those persons who were covered by employer-provided health insurance.

**Cost:** Medicare Part B costs \$50 (in 2001) per month per person. A spouse of a worker must enroll at age 65 and pay \$50 to receive Medicare Part B coverage. The annual deductible is \$100, and Medicare covers 80% of allowable charges. The patient is responsible for the remaining 20% of allowable charges plus any charges beyond what Medicare allows.

## TRICARE for Life and Medicare

**In the U.S.:** As a supplement to Medicare Part A hospital care, TRICARE For Life (TFL) pays all patient co-pays through day 150. For Days 151 and beyond, TFL pays 80% of allowable charges for care in a TRICARE network hospital, and 75% of allowable charges in a non-network hospital.

For Medicare Part B, TFL pays all patient co-pays except for Chiropractic Services, which are not covered by TFL. In this case, Medicare pays 80% and the patient pays 20% of allowable charges.

**Outside the U.S.:** Medicare is not available outside the U.S. For both inpatient (hospital) and outpatient (medical) services, TFL pays 75% of TRICARE allowable charges and the patient pays 25% after the TRICARE annual deductible of \$150 per individual or \$300 per family is met.

In addition, TRICARE has a \$3,000 per fiscal year (Oct 1-Sep 30) catastrophic cap, which is the maximum out-of-pocket expense for a family in one year. This applies to TRICARE beneficiaries both inside and outside the U.S.

## Prescription Drug Coverage

**Medicare:** There is no prescription drug coverage in Medicare.

**TRICARE For Life:** Patient co-pays for prescription drugs are as follows: Military Treatment Facility (MTF) Pharmacy – \$0; National Mail Order Pharmacy - \$3 for generic prescription and \$9 for brand-name prescription; TRICARE Retail Network Pharmacy – \$3 for generic prescription and \$9 for brand-name prescription; Non-network Retail Pharmacy - \$9 or 20%, whichever is greater. A yearly deductible of \$150 per individual or \$300 per family applies. ■

*Osan AB Retiree Activities Office*

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# VA Benefits Matters

## Other VA Benefits

Most veterans and retirees are aware that Department of Veterans Affairs (VA) disability benefits and medical care are available for disabilities incurred as a result of active-duty military service. Recent retiree newsletters have included articles on expanded claims benefits available as the result of Agent Orange exposure. The purpose of this article is to discuss other VA benefits available to veterans and retirees. The next issue of the newsletter will discuss VA benefits for dependents and survivors.

## Vocational Rehabilitation

**Eligibility:** Veterans with a VA-rated disability of 20% or more (10% if these is a serious employment handicap) are eligible if these is a handicap to employment, and the disability materially contributes to the employment handicap.

**Services Provided:** Two types of services are available as follows:

### Vocational:

- Assistance in finding and maintaining suitable employment
- An evaluation of your abilities, skills, interests and needs
- Vocational counseling and training
- If needed, training such as on-the-job and no-paid work experience
- If needed, education training such as certificate, two- or four-year academic programs
- Supportive rehabilitation services and additional counseling

### Independent Living:

- An evaluation to determine your independent living needs
- Training in activities of daily living
- Guidance and support throughout your rehabilitation program
- Technological assistance
- Personal adjustment counseling
- In some cases, training to improve your ability reach a vocational goal

## Education

The original G.I. Bill ended on Dec 31, 1989. The new Montgomery G.I. Bill (MGIB) affects individuals entering the military after Jun 30, 1985. Thus, the only educational benefit available to retirees at this point is the Veterans Educational Assistance Program (VEAP), which was in effect from Jan 1, 1977 through Jun 30, 1985. A veteran has 10 years from the date of last discharge or release from active duty. The maximum amount to participate was \$2,700.

If you ever had an open VEAP account, you have the option of enrolling in the MGIB. VEAP participants have until Oct 31, 2001 to make the decision to convert to MGIB. However, once members make the decision to convert, they have 18 months from the date they sign the paperwork to pay the required \$2,700 into the VA account. A participant may not use the MGIB until the \$2,700 is completely paid. Anyone interested in this conversion should contact their local Education Office without delay.

Of interest to retirees living in Korea, the VA may approve programs offered by institutions outside the U.S. when they are pursued at educational institutions or higher learning and lead to an associate or higher degree, or the equivalent. The institution should be able to advise you if the program you are interested in pursuing is approved for VA training. If not, the institution may wish to apply for approval to the VA.

Independent study (distance learning) courses must be accredited by a nationally recognized accrediting association, or alternatively the course may be approved under the U.S. Department of Education loans and grants programs.

## Home Loans

Retirees living in Korea should be aware that all VA home loans and grants for specially adapted housing apply only to houses in the U.S. The maximum entitlement is \$36,000 (or up to \$50,750 for certain loans over \$144,000), and lenders will general lend up to four times your available entitlement without requiring a down payment, provided your income and credit qualify and the property appraises for the asking price. To obtain a VA loan, you must apply for a Certificate of Eligibility by completing and submitting VA Form 26-1880.

Severely disabled veterans can receive a grant of up to \$43,000 to adapt a house (existing or under construction) to accommodate the veteran's disability, due to one of the following three conditions:

- Loss or loss of use of both lower extremities.
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity.
- Loss or loss of use of one lower extremity together with other disabilities which precludes locomotion without the aid of braces, crutches, canes, or a wheelchair.

A special adaptations grant of up to \$8,250 is available to veterans with service-connected permanent and total disability due to blindness in both eyes, or due to loss or loss of use of both hands. ■

*(The above information was condensed from the VA web site <http://www.va.gov> and from the Veterans of Foreign Wars (VFW) Guide for Service Officers, 27 Ed, 1999)*

*Osan AB Retiree Activities Office*

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# Community Matters

## Active-Duty AF Retirees Welcome to Join Air Force Reserve

The Air Force Reserve is offering active-duty Air Force military retirees the opportunity to return to military service. To be eligible for this program, people must be regular active-duty Air Force retirees who retired not more than five years ago, or current active-duty members with an approved, projected retirement date. The program is open to all career fields.

The Air Force Reserve will consider all applicants as long as there are valid vacancies to be filled, and they meet the program's criteria. Some people may have to retrain to meet the needs of the Air Force Reserve. Once retirees become members of the Air Force Reserve, they will participate within the regular boundaries of the Reserve's rules for promotion, continuation, utilization and retirement.

In addition to being physically qualified, retirees must meet current Air Force Reserve high-year-tenure or mandatory separation date rules, which require reservists to retire or separate by age 60. For example, participation in the Reserve is limited to a total of 33 years service unless enlisted reservists request and obtain an extension.

The retirees will continue to draw active-duty retirement pay, but will not receive dual compensation for active-duty retirement pay and participation in the Reserve. Their active-duty retirement paycheck will be reduced by 1/30th for each day of reserve duty; however, they will receive a full reserve pay check for duty performed on that same day. During a drill weekend, reservists receive the equivalent of one day of active-duty pay for every four hours of service.

If promoted, members may elect reserve retirement pay in the higher grade at age 60. Even if not promoted, they may request recomputation of their retired pay because of reserve participation.

Interested people who believe they qualify for the program may contact the nearest Air Force Reserve recruiter or call (800) 257-1212 for details. (Courtesy of AFRC News Service)

*Air Force Retiree News, Jul 18*

## Retirees sought as teachers

Retirees trying to decide on a second career, may want to take a look at teaching, and specifically the Troops to Teachers program, which helps cover the cost of preparing eligible individuals to enter the class room. Prime candidates are those retired after Oct. 1, 1990.

Academic teaching positions require a bachelor's degree, but a degree is not required for teaching vocational

subjects. However, applicants must be able to document their skill level or expertise.

Congress passed the Consolidated Appropriations Bill for FY 2001 (HR 5656) on Dec 15, 2000. This bill provides the Department of Education \$3M to continue the Troops-to-Teachers program. DANTES will continue managing Troops-to-Teachers.

Additional information will be posted on the web site <http://voled.doded.mil/dantes/ttt/> when available. If you have any questions, call 1 800 231 6242, or e-mail at: [ttt@voled.doded.mil](mailto:ttt@voled.doded.mil).

*Air Force Retiree News, Jul 25*

## State Department Seeks Military Talent

The U.S. State Department is seeking veterans and transitioning soldiers to fill badly needed positions as it engages in its largest expansion in decades.

The hiring drive, initiated by Secretary of State Colin L. Powell, will recruit 1,433 new careerists in Fiscal Year 2002 - 43 percent above the FY 2001 level - in Foreign and Civil Service positions.

To achieve these hiring goals, Powell established the Diplomatic Readiness Task Force with special authorization for wide-ranging recruitment efforts including a stronger focus on recruiting military personnel leaving service.

The department has many opportunities of potential interest to the military. More than 500 former military personnel have entered the department during the last two years.

State Department recruiters are targeting veterans through on-site visits to military installations in specific areas -- San Antonio, San Diego, Seattle and several cities in Florida, North and South Carolina, and the Washington, D.C. area. Recruiters are also participating in military career fairs and employment panels, expanding cooperation with offices of the Transition Assistance Program, and targeted advertising.

More information on Foreign Service careers is available via the Internet at <http://www.foreignservicecareers.gov> or by calling (202) 261-8888.

Individuals with technical and administrative skills should contact Foreign Service Specialists by visiting <http://www.state.gov/m/dghr/hr/specialist/> or calling (202) 261- 8851.

The State Department also offers a Mid-level Entry Program, for which the 2001 deadline is Sept. 4. Details are available at <http://www.state.gov/m/dghr/hr/mip> or (478) 757-3090. ■

*Army News Service, Aug 23*

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## Construction Matters

### Changes Coming to Osan

Osan AB sees many visitors and shoppers from both inside and outside Korea. This information is for them.

A new shopping mall complex will begin construction starting in Spring 2002, with completion estimated at 16-18 months later. It will occupy the area currently occupied by the old bowling alley, Package Store/Shopette, Post Office, AAFES New Car Sales, Bookstore/Video Rental, Mini-Mall, Barber Shop, Credit Union, Community Bank and Military Clothing Sales. Relocation of all but the Community Bank and Clothing Sales will take place over the next few months. Of importance to visitors and shoppers, the Post Office will move to two locations by Oct 31. The main Post Office facility will be in Building 995, across from the Gym and behind the A-10 display. The other postal facility will be in Building 506 at the Main Gate, a boon to shoppers mailing packages home.

The Package Store/Shopette will move to the old Osan-ni Dining Facility, located near the Lakes of Osan golf course, by Oct 31. The Credit Union will move to Building 926, across from the Community Recreation Center by Oct 31.

The Community Bank and Clothing Sales will remain in their current locations until the new complex opens. ■

*Osan AB Retiree Activities Office*

## Laughing Matters

### Age and Wisdom

Now that I'm older, here's what I've discovered:

- I started out with nothing and I still have most of it.
- My wild oats have turned into prunes and All Bran.
- I finally got my head together; now my body is falling apart.
- Funny, I don't remember being absent-minded.
- All reports are in; life is now officially unfair.
- If all is not lost, where is it?
- It is easier to get older than it is to get wiser.
- I wish the buck stopped here; I sure could use a few.
- It's hard to make a comeback when you haven't been anywhere.
- It's not hard to meet expenses; they're everywhere.
- The only difference between a rut and a grave is the depth.

God grant me the Senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to tell the difference.

*www.jillsjokeline.com ☺*

## The Director's Corner

### Odds and Ends

A number of over-65 retirees enrolling in Medicare Part B requested exemption from the late enrollment penalty using a letter I provided. Many got hit with the penalty anyway. A Social Security representative recently advised me that they are *required* to impose the penalty. Our only hope is that the penalty waiver is implemented by pending legislation, which, if enacted, will waive the penalty for all military retirees who enroll prior to Dec 31, 2002. For those few retirees to whom the waiver was granted, you got lucky.

If you have checked the web site recently, you will notice that it hasn't been updated for awhile. There were two reasons: first, I ignored the basic rule of smart computer use and relied on rewritable compact discs (CD-RW) to keep all my important information; second, I got lazy and overconfident in the CD-RW reliability and did

not back up the information. Then, the disc on which I keep newsletters had an error that made it unreadable. The next disc I used, on which I keep all the retiree and widow data, was also rendered unreadable by the same error. So a considerable amount of time was spent trying to recover the lost information. I was able to fully recover the databases (whew!) but completely lost the most current newsletters, including the English and Korean versions of the second quarter widow newsletter. That's why they are not available in softcopy.

Following that disaster, the person responsible for updating the passwords for home page maintainers here at Osan left, and the new person apparently failed to notice that my authorization letter did not have an expiration date and probably threw it out with the others. So, when my password authorizing me access to update the retiree home page expired, I was not able to add any updates because there was nothing validating my access to the retiree home page. Hopefully, the new commander here will have signed my authorization by the time you read this, and I'll be able to resume home page maintenance.

*Jack Terwiel*

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**RETIREE ACTIVITIES OFFICE  
51 MSS/CVR  
UNIT 2097  
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

**Lost Wallet/Purse Lessons Learned**

The August 2001 issue of *The Voice of The Retired Enlisted Association* contained an article by an anonymous author who learned first-hand the problems that may be encountered from a stolen wallet. “Within a week the thief(s) had: ordered an expensive monthly cell phone package; applied for a Visa credit card; had a credit line approved to buy a Gateway computer; received a PIN number from [the Department of Motor Vehicles] to change my driving record information online; and more.”

The lessons learned by the author are important for everyone to know, and consist of three actions. First, “Cancel your credit cards immediately, but the key is having the toll free numbers and your credit card numbers handy so you know who to call. Keep those where you can find them easily – having to hunt for them is additional stress you WON’T need at that point!”  
Second, “File a police report immediately in the jurisdiction where it was stolen. This proves to credit providers that you were diligent, and is the first step towards an investigation, if there is one.”  
Third, “But here is what is perhaps the most important: call the three national credit reporting organizations immediately to place a fraud alert on your name and Social

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Security number. I never heard of doing that until advised by a bank that called to tell me that an application for credit had been made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact your by phone to authorize new credit. The numbers are:

Equifax: (800) 525-6285  
Experian (formerly TRW): (800) 301-7195  
Trans Union: (800) 680-7289

The Social Security Administration also has a fraud line at (800) 269-0271.” ■

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The Voice of The Retired Enlisted Association*

Great minds discuss ideas; average minds discuss events;  
small minds discuss people.

*Eleanor Roosevelt*

**In the Next Issue**

**Legislative Review** – What bills were enacted affecting retirees

**Survivor Planning** – Do you have a responsibility to those left behind?