



# Still Serving in Korea



Newsletter 02-2

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

Apr--Jun 2002

## Medical Care Matters

### Long-Term Care (LTC) Insurance

You live in Korea and you develop Alzheimer's Disease. There's no cure for this disease, and caring for you becomes more and more of a burden for your family as your condition deteriorates. You can't wash, feed or dress yourself. You could wander off and be lost or hurt with just a moment's inattention on the part of those caring for you. Your family is driven to distraction by your constant and demanding needs; the emotional strain is causing them both physical and mental stress problems. What can they do?

You're crossing the street, in a crosswalk with a green pedestrian crossing light, when a motorcycle loaded down with computer equipment comes racing out from between the cars and hits you. You're still alive, but doctors say that with your injuries and your age, recovery will be a long, long process and you need to be put into a facility that specializes in long-term physical therapy. Where does your family turn for help?

As a foreigner, there's no care facility in Korea that will take you. Even if there were such a facility, how could your family pay for it? So they decide that they need to send you to a facility in the U.S. What are their options?

"The government will take care of me," you say. Maybe,

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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

### RAO Summer Vacation

The Osan AB Retiree Activities Office (RAO) will be closed for *summer vacation July 22-August 2*. During this time, if you have an emergency you can leave a message on the office answering machine, or call Jack Terwiel on his cell phone at 017-477-1441. The RAO will reopen for business on August 5.

### Concurrent Receipt Update

Whether or not you receive disability payments from the Department of Veterans Affairs (VA), you should be a strong supporter of the effort to allow military retirees to draw their earned military retirement pay as well as their VA disability benefits. Why? Because a military member who incurs a disability, irrespective of years of service, is entitled to disability pay. A military member who serves the specified years of service for retirement (normally at least 20 years) is entitled to receive military retired pay. Some of the disability ratings are for non-serious problems, problems that generally don't have a significant impact on quality of life. However, military retirees are the only federal retirees who are penalized for qualifying for disability benefits.

After many years, it looks like military retirees receiving VA disability pay will finally achieve equitable pay – it may not be for all, but at least for those with the most need. But is there any doubt that most people rated at 60% or more disability have a higher cost of living to achieve a quality of life comparable to the average non-disabled retiree? Currently there are three positions that have been taken on the issue, as follows:

- The House of Representatives bill presents a rather complex restoration of full retired pay. It provides for a first-year pay of \$750 for 100% disabled, \$500 for 90%, \$250 for 70-80% and \$125 for 60%. After that the amount of pay would be increased by the initial amount plus a percentage of the difference with full military retired pay. Payments would begin on Oct 1, 2002 and be completed on Oct 1, 2006.
- The Senate bill presents a simpler formula: 30% of retired pay the first year, increasing to 45% the second year, 60% the third year, 80 percent the fourth year and 100% the fifth and final year. The Senate

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maybe not. There are very few military retirees eligible for long-term care by the Department of Veterans Affairs (VA). Space in these facilities is limited, and even assuming you're eligible, it could be years before space becomes available. So what do they do until the space opens up? And what if you're not eligible for government-funded long-term care? The answer is that your family must pay for your care. One Korea retiree was placed in a North Carolina VA care facility and his family had to pay \$2,000 per month out a total income of \$2,400. Because the retiree had not lived in the state for the two years immediately prior to being admitted to the facility, he was not eligible for Medicaid, the state-funded medical assistance for low-income families. Another retiree living in the U.S. reports he's using up his savings trying to pay the \$4,500 per month bill for his wife's long-term care.

Had Long-Term Care (LTC) insurance been available, and had each member been concerned enough to enroll himself and his wife, both these situations would have been very different. LTC is at least as important as the other insurance you carry for your car, your house and your life. Well, LTC is finally here; unfortunately, it's too late to help the retiree family in Korea and the retiree in the U.S. But it's not too late for you to enroll in this very important insurance benefit. To do that, you need to know what it is, what you need and what it will cost.

*What Is It?*

First, let's explore what LTC insurance is. It is insurance to cover the long-term care such as is provided in nursing homes and specialized care facilities. It also covers home care. You buy LTC based on five factors: your age at enrollment, daily coverage rate, years of coverage, waiting period for coverage to start and inflation factor. All five of these factors determine the amount of premiums you pay. The daily coverage rate multiplied by the years of coverage and the selected inflation factor determine the amount of your lifetime coverage, that is the total amount of benefits that you would receive from LTC insurance.

LTC insurance is sponsored by the Office of Personnel Management (OPM) and is actually offered by two commercial insurance companies, John Hancock and MetLife. It is expected to cost 15-20% less than a policy obtained individually. There is no "family plan." Coverage must be purchased for each individual to be covered, and those desiring LTC insurance may have to answer health-related questions, provide medical records, or be interviewed personally to be eligible for insurance.

The enrollment period for LTC insurance begins July 1, 2002 and lasts for six months. Since LTC costs are based on age at the time of enrollment, this period is a boon because everyone is assumed to pay premiums based on their age on July 1, 2002. Even if you have a birthday during the six-month enrollment period, you will be charged the rate for your age on July 1.

*What Do I Need?*

Individual needs vary based on many factors: current health problems, family history of problems, financial health, other available options, etc. Here are some examples of current long-term care costs obtained from the LTC web site (<http://www.ltcfeds.com>):

Location	Private Room	Home Care*
Albuquerque, NM	\$154.26/day	\$16.86/hr
Charlotte, NC	\$148.40/day	\$14.96/hr
Chicago, IL	\$140.14/day	\$17.73/hr
Des Moines, IA	\$116.00/day	\$17.73/hr
Jackson, MS	\$125.98/day	\$14.96/hr
Seattle, WA	\$203.90/day	\$18.23/hr
Syracuse, NY	\$207.00/day	\$16.42/hr

\* Rate based on minimum of 4 hours per visit

Even if you're 65 or over, don't mistakenly assume that Medicare covers long-term care. Medicare pays the bill for only the first 20 days per benefit period. For Days 21 to 100, you pay the first \$101.50 a day (the figure for 2002). After Day 100, you pay it all. And there's no guarantee Medicare will pay through Day 100. Once doctors expect no further significant improvement in your condition, Medicare quits paying for that benefit period – even if it's only Day 10. You're on your own unless you have LTC insurance. Other hospital insurance coverage is probably similar to, if not less generous than Medicare.

You should also be aware that the average length of stay in a nursing home is three years. But remember that if you base your planning on this simply to keep premium costs down, then a three year nursing home stay where the real cost is near the maximum daily coverage rate would exhaust lifetime benefit in three years. Then you'd be paying for a longer stay from out of pocket. Figuring out what you need and what you can afford must take into account realistic consideration of the effect of insufficient coverage.

As everyone knows, health care costs are rising each year. LTC insurance adds an inflation factor that takes the rising costs into account. Of course, it's more expensive, as shown in the chart on page 8.

If you plan to stay in Korea and you are placed in a long-term care situation in Korea, you should be aware that LTC insurance will pay 80% of your maximum benefit. This includes up to 80% of your lifetime benefit. The remaining 20% can only be used in the U.S.

*What Will It Cost?*

There are five factors to use to calculate the cost of LTC insurance. First is age – the older you are, the more expensive the coverage is. Second is the amount of daily benefit desired – \$50-\$300 in \$25 increments. Third is the length of coverage – three years or five years. Fourth is the waiting period before the coverage starts – 30 days or

proposal would begin Jan 1, 2003 and be completed on Jan 1, 2007.

- The Administration objects to concurrent receipt and the Pentagon is pressing to retain the current offset of military retired pay by VA disability compensation, in other words, retain the status quo. It is unlikely that the Administration will prevail, nor is the President expected to veto a bill with concurrent receipt in it.

There are several versions of the concurrent receipt proposal, including full restoration of retired pay for all military retirees receiving VA disability pay. However, the FY2003 Defense Authorization Bill currently contains funding only for those with a disability rating of 60% or more. A *Navy Times* story on concurrent receipt listed this as one of two limitations. The other is that concurrent receipt would not apply to those medically retired with less than 20 years of service. Of course the special compensation payments currently received by those receiving VA disability pay – \$300 for 100% disabled, \$200 for 70-80% disabled, and \$100 for 60% disabled – would stop with the implementation of concurrent receipt.

Before concurrent receipt can be passed and included in the defense budget, the differences between the House and Senate versions must be worked out and an agreed upon version accepted by both. Then, the cost of concurrent receipt will be factored into the 2003 National Defense Authorization Act. The Retired Officers Association (TROA) Legislative Update for May 17 is predicting that it will be passed just before the Fourth of July recess.

*Osan AB Retiree Activities Office  
based on information from various sources*

### How Can I Help?

Whether or not you are a disabled military retiree, you may want to help get concurrent receipt implemented for the many disabled retirees who will benefit. Especially if you are a disabled retiree, you should consider adding your voice to the other retirees demanding fair treatment. One organization worthy of your attention is the Uniformed Services Disabled Retirees (USDR). The USDR fights for the rights and benefits of disabled retirees. Please take time to check out their web site at [www.usdr.org](http://www.usdr.org). For more information, you can e-mail one of the following:

Ira "Jake" Jakob, [Jake-USDR@gnt.net](mailto:Jake-USDR@gnt.net)  
Edward (Jeff) Jeffords [Ejeff@gate.net](mailto:Ejeff@gate.net)  
Steve Pommer, [Stevedude@yahoo.com](mailto:Stevedude@yahoo.com)

Or you can write to or call the USDR National Commander as follows:

Paul Puskar  
284 Heather Road  
King of Prussia, PA 19406  
(610) 337-1560  
Email: [chiefpush@aol.com](mailto:chiefpush@aol.com)

*Osan AB Retiree Activities Office*

### COLA Watch

The Consumer Price Index (CPI) for April, announced this week, increased about .6% over the March number, but it's up just .3% so far for fiscal year 2002.

How could that be true? Because the CPI declined for each of first three months of the fiscal year (October through December) as the economy tanked after September 11. It's taken this long for the CPI to get back to last September's level.

If the experience of the last six months has taught us anything about inflation, it's that predicting the future is a very iffy business. But IF the trend of the last four months were to continue through this September, the COLA for 2003 would be in the range of 2.0 to 2.5 percent.

*The Retired Officers Association Legislative Update, May 17  
(Of course, if any terrorist activities occur before the end of September, all bets are off.)*

### House Ignores SBP Reform

*(Survivors of deceased retirees who had the forethought to provide for a Survivor Benefit Plan annuity suffer from a situation similar to the concurrent receipt issue. When a spouse reaches age 62, the SBP benefit drops from a maximum of 55% to 35%. This is due to the eligibility for Social Security benefits. Legislation has been introduced year after year to eliminate this inequity. Following is the fate of the current year's legislative efforts.)*

Although the House [of Representatives] version of the Fiscal 2003 National Defense Authorization Act is not final, Survivor Benefit Plan (SBP) equity currently seems destined to be rejected.

*Armed Forces News, May 3*

### West Virginia Tax Exemption

The Governor of West Virginia recently signed legislation to exempt the first \$20,000 in military retirement from state income tax. The measure will affect nearly 9,000 military retirees in the state. West Virginia joins 14 other states that exempt military retired pay in one form or another including Alabama, Hawaii, Illinois, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, New York, North Carolina, Oregon, Pennsylvania, and Wisconsin. Each state has specific qualifications so you need to check with your state tax authority for details. [Source: FRA News-Bytes 4 APR 02]  
*DA PERSCOM RSO Notes 2002-10, May 16*

### Social Security for Korean Wives

The five-year residency requirement has been eliminated for non-resident aliens living in Korea. Your Korean wife can start drawing Social Security benefits on your work record when she reaches age 62, even if she did not live in the U.S for five years. Learn everything about Social Security benefits at

[http://www.ssa.gov/OP\\_Home/handbook/ssa-hbk.htm](http://www.ssa.gov/OP_Home/handbook/ssa-hbk.htm) ■

*Osan AB Retiree Activities Office*

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# VA Matters

## Prostate Cancer Retroactive Benefits

On April 1, 2002 the U.S. Court of Appeals for the Ninth Circuit rejected the Department of Veterans Affairs (VA) appeal of the U.S. District Court's December 1999 ruling in the Nehmer case. In that case, the District Court held that all Vietnam veterans prostate cancer claimants or their survivors are entitled to retroactive benefits to the date of the first filing of their claim for service connection or survivor's benefits (as long as the prostate cancer claim was not final before September 25, 1985).

The court also upheld the District Court's rejection of the VA's argument that only two years of retroactive benefits were due to some survivors of deceased veterans subject to the earlier Nehmer court order.

Contact this organization directly if you need assistance at the U.S. Court of Appeals for Veterans Claims. Save their contact info in your files for future reference:

<http://www.vetsprobono.com/>  
The Veterans Consortium Pro Bono Program

The Veterans Consortium is an organization established to provide free attorneys for unrepresented veterans who have an appeal pending before the U.S. Court of Appeals for Veterans Claims and who are not otherwise able to obtain counsel to assist them. A co-operative effort by four veterans' service organizations – The American Legion, the Disabled American Veterans, the National Veterans Legal Services Program and the Paralyzed Veterans of America – the Consortium recruits and trains volunteer attorneys to help needy appellants with their appeals at the Court. If a veteran has filed an appeal with the Court and has not been able to obtain his or her own attorney within 30 days, he or she can then request assistance from the Pro Bono Program, 601 Indiana Avenue, N.W., Suite 1010, Washington D.C. 20004-2935. (Brian D. Robertson, Esq. Director, Case Evaluation & Placement Component; Ronald B. Abrams, Esq. Director, Outreach & Education Components, 1-202-628-8164. 1-202-628-8169 (fax), 1-888-838-7727, [vetsprobono@rcn.com](mailto:vetsprobono@rcn.com))

*DA PERSCOM RSO Notes 2002-13, May 24, 2002*

## New Online VA Benefits Guide Available

The Department of Veterans Affairs has made its comprehensive benefits guide available for free on the Internet.

*Federal Benefits for Veterans and Dependents* is a 100-page handbook describing benefits provided by the VA and an overview of programs and services for veterans provided by other federal agencies.

VA officials estimate most of America's 25 million veterans qualify for at least some VA benefits, but many are unaware of their entitlements. This handbook includes a listing of toll-free numbers, World Wide Web information resources, and VA facilities.

Most veterans are eligible for healthcare and burial benefits. Many are also eligible for home loan guarantees, educational assistance, vocational rehabilitation, life insurance, and compensation for service-connected disabilities.

This guide explains how to access many of these benefits online. For instance, it provides a Web address and instructions for enrolling via the Internet into the VA healthcare system. The book describes in detail the priority for care and services available. Separate sections describe specialized services available to Gulf War veterans and those exposed to Agent Orange or radiation.

The Montgomery GI Bill and other education benefits are explained in depth. Burial benefits and employment service are also covered, as are rate charts for the various forms of compensation VA provides.

The book can be purchased through the Government Printing Office for \$5 for US-based customers and \$6.25 for those overseas by calling toll-free (866) 512-1800. By providing it online at [www.va.gov/opa/feature/](http://www.va.gov/opa/feature/), the VA hopes to make the information available to more veterans.

*News of the Force, May 14*

## VA Cuts Backlog of Claims

The Department of Veterans Affairs (VA) has doubled the number of claims it decides each month and slashed a mountainous backlog of benefit requests dating back years, Secretary Anthony Principi says.

That backlog, which generated widespread concern on Capitol Hill and among veterans groups as it ballooned during the 1990s, has been cut from 600,000 to 394,000 claims in recent months.

"We decided to really declare war on that backlog and took some rather bold steps to address it," Principi said in an interview with The Associated Press. "We're really getting this backlog under control and we did it through sheer focus and discipline, performance measurements and production goals."

VA claims managers now resolve some 70,000 claims a month, more than double last year's monthly rate of 29,000, he said.

In addition, the department has established a "tiger team" of managers in Cleveland that ruled on claims for about 28,000 veterans over the age of 70 who had waited more than a year for an answer, he said. ■

*News of the Force, May 26*

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# Survivor Matters

## Survivor Benefits

“If I die, the government will take care of my dependents.” The first mistake is “if” – it should be “when.” It’s going to happen to all of us sooner or later. Once it happens to you, your problems are laid to rest with you. However, unless you die on active duty, your dependents’ problems may just be starting. You’re retired now and you’re responsible for ensuring their survival if something happens to you.

Let’s review the active duty death first. If you had died on active duty, the first thing your wife would have received would be the \$6,000 death benefit. If you had Servicemen’s Group Life Insurance (SGLI), she would have gotten up to \$250,000, either as a lump sum or in monthly installment, whichever she elects. Your active duty death would also have made her eligible for the Department of Veterans Affairs (VA) Dependency and Indemnity Compensation (DIC), currently \$935 a month. If you had dependent children, that would have increased the VA payments and they would have been eligible for VA education benefits upon completion of high school.

If the children were still in high school, they would receive Social Security survivor benefits until they graduate from high school or reach age 19, whichever is sooner. And if the children were under age 16, your wife would also receive Social Security mother’s benefits until the youngest child reaches age 16. Your wife would be eligible for widow’s Social Security again at age 60 if she doesn’t remarry. If she wanted to go back to school, VA would pay education benefits to her.

But you’re retired now and I wonder how well you’ve prepared for “the inevitable.” If you died suddenly today, how would your wife make next month’s rent? And the next and the next and the next? Even if you don’t have rent payments because you own your house, there’s still taxes and insurance to consider. And don’t forget the house repairs – for example, when the heating system stops working in January. Live in a warm climate? Then make it the air conditioning.

So let’s review. If you die today, how much money can she put her hands on to pay the daily, weekly and monthly expenses? She’s going to have to find it somewhere, because it’s not going to magically appear unless you’ve prepared for it. There should be enough for at least six months. Living in Korea, 9-12 months is not unreasonable because everything takes longer to get done from here.

Do you have life insurance? If you do, it will probably take 3-4 months for your wife to get a payout, and that’s assuming we know that you have it. Are you making regular payments for whole life or term life insurance? If

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not, you’re probably not insured unless you know you have a paid-up policy. When you retired, you might have taken Veterans Group Life Insurance (VGLI) as a continuance of your active duty SGLI. Did you renew at the end of five years and convert it to permanent insurance? If you’re not paying premiums, you’re not covered.

The insurance will eventually be used up, so what does she have as a continuing income? Did you take out the Survivor Benefit Plan (SBP) when you retired? Or, if you work or worked for civil service, did you take out the FERS or CSRS survivor annuity? Do you know how much she’ll get from that? Will it be enough to pay for housing, utilities, food, transportation, clothing, and leave enough to cover the inevitable emergencies?

But there’s always VA right? Not always. Unless you’re receiving a VA pension now, and your death is determined to be service-connected, she won’t be assured eligibility for the DIC. If you’re not receiving a VA pension prior to your death, then we’ll still file for the VA benefits, but it will take a long time to gather all the medical evidence, DD Forms 214, etc. needed to file the claim. If, for example, you don’t have an official copy (original or raised seal copy) of the DD 214, it will take at least two months for us to receive a replacement from the National Personnel Records Center in St. Louis. If she doesn’t qualify for the DIC, there’s a VA Death Pension for low-income widows, and that’s currently \$519 a month. Is that enough for her to live on? “No,” you say, “but she has a small SBP annuity coming in. Together, they’ll be enough.” Sorry, but any other income offsets all or part of the Death Pension. So if, for example, she receives \$250 a month SBP (because you elected a lower benefit to keep the premiums down), then she’d receive \$269 from the VA after the offset was applied.

Now for the really bad news. It could take 1-2 years for the VA money to start. So after the 3-4 months delay in waiting for the SBP to start, she’d still have to wait many more months to get her monthly income up over \$500 a month. Is \$250 enough to live on until that happens? Even assuming she qualifies for the VA Death Pension, is \$519 enough to live on? You decide.

“Wait a minute,” you say. You’ve been paying into Social Security all your working life, right? So there’s that, right? Well, unless your wife is eligible for the mother’s benefits or the widow’s benefits, the only thing she’ll get upon your death is the \$255 lump-sum death benefit, a one-time payment.

So now you know. Now it’s time to assess and decide, Are you prepared for the inevitable? Are your survivors? The Retiree Activities Office can assist your survivors in filing claims for benefits, but we cannot create the benefits. It’s up to you to be prepared. ■

*Osan AB Retiree Activities Office*

# Community Matters

## Job Search

The Retiree Activities Office (RAO) frequently receives requests from retirees looking for a job. Infrequently, the RAO receives a notice of a job opening. Trying to put the two together is not easy and, unfortunately, cannot be a high priority with the many other tasks that occupy my day. So here are some tips:

1. Use a computer. From the RAO commercial web site, <http://www.rao-osan.com>, click on "Jobs in Asia" to connect to [http://www.careerjournal.com/joboftheday/joboftheday\\_asia.html](http://www.careerjournal.com/joboftheday/joboftheday_asia.html), or go directly to that site. In the keyword search, enter "Korea" to bring up the job search by location screen. Cut and paste "Korea" from the keyword search block to the location search block (make sure it's deleted from keyword search). Then click on the search button to initiate the search. When I tested this on May 22, there were four job listings for Yongsan and Osan.
2. Use a search engine. I used <http://www.google.com> and entered "Jobs in Korea" as the search phrase. A number of web sites with job listing came up. One, <http://www.koreajoblink.com/korea/index.asp>, had an extensive listing of teaching jobs all over Korea when I checked on May 22.
3. Check newspaper listings. Newspapers such as the *Pacific Stars and Stripes* often contain notices for job opening and advertisements by companies seeking representatives in Korea. Some of the local installation newspapers also contain this type of information.
4. Network. If you're in Korea, try to contact employees of companies where you might like to work. Find out how to submit a resume and submit one.
5. Explore. Find out what companies are working at locations you might be interested in and what types of jobs they have for which you may be qualified. Submit a resume.

*Osan AB Retiree Activities Office*

## Unusual Job Offer

Loking for someone, preferably military retiree, to work on a part-time, as-needed basis to locate, obtain and translate material which is available to the general public. The individual would have to be fluent in reading Hangul and of course translating the material into English. The individual must also appreciate confidentiality, as much of the work, although always legal, can be quite sensitive. I would certainly not be opposed to a Korean National taking on this task, however, his/her English would have to be exceptional.

As much of what I do deals in Due Diligence, an example of what mght be expected would be: A client

(U.S. or otherwise) is considering a joint venture with a Korean company. As part of the investigative process, I would task the individual with collecting publicly available documents in order to learn as much as possible about the Korean company. Other support to a client would include, but not be limited to: Litigation Support, Asset Search, Background Investigations, etc.

If interested, contact [cliff\\_delude@yahoo.com](mailto:cliff_delude@yahoo.com).

## Republic of China Badge of Honor Medal

Since 1998, the 823 Badge of Honor Association USA, has made annual certifications to the Ministry of National Defense, Republic of China (MND/ROC), of a list of USA candidates to receive the 823 Badge of Honor. "823" refers to the 23 August 1958 bombing of the Republic of China by Communist China. The Association membership consists of Veterans from WWII, Korea, Vietnam and later. Service members who have been of service to the ROC, on Taiwan, Quemoy, Matsu, the Tachens, in the "Straits" or otherwise (TDY, R&R, or "Nam Liberty Call") are eligible to receive this medal. Proper DD Form 214 documentation is required in order to request this medal. Applications can be submitted online at [www.taiwanvets.com](http://www.taiwanvets.com). Those without e-mail may write to: BOHAUSA, 639 Page Av., Lyndhurst NJ 07071-2514, or fax 413-375-7953. The service member should provide his/her full name and all contact data along with a brief description of their Taiwan "experience." Certification for the October 2002 thirteen-city ceremony sites will continue through June 2002. Posthumous awards will also be presented. [Source: C. Sterling NY State Div. of Veterans' Affairs 3 Mar 02]

*DA PERSCOM RSO Notes 2002-10, May 16*

## Expeditionary Medal for Service in Taiwan

US veterans who were stationed in Taiwan also qualify for the Armed Forces Expeditionary Medal if they spent 30 consecutive or 60 non-consecutive days of duty at Quemoy & Matsu Island between 23 Aug 1958 and 01 June 1963 or the Taiwan Straits between 23 Aug 1958 and 01 Jan 1959. For more information contact, Raymond Wong, Commander, Veterans of Foreign Wars District 15, 1634-38th Avenue, San Francisco, CA 94122-3002. E-mail: [WONGRAD@PACBELL.NET](mailto:WONGRAD@PACBELL.NET) [Source: C. Sterling NY State Div. of Veterans' Affairs, 3 Mar 02]

*DA PERSCOM RSO Notes 2002-10, May 16*

## Korea Defense Service Medal

The *Pacific Stars and Stripes* of May 25 reported that legislation is going forward on approval of a Korea Defense Service Medal. This would be awarded to all military personnel who have served in Korea since 1954.

A search of the Internet revealed only a legislative proposal and discussions from 2001, but nothing in 2002. If additional information becomes available, it will be reported in the next issue of *Still Serving in Korea*. ■

*Osan AB Retiree Activities Office*

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## Embassy Matters

### Updates on Passports and Visas

All U.S. passport applications submitted at U.S. embassies and consulates after April 8, 2002 will be sent to the U.S. for processing. We expect processing time in Seoul to take two to three weeks for passport applications submitted in Seoul. American citizens in the Republic of Korea should seek early renewal of expiring passports. Many countries, including Korea, require passports to be valid for at least six months for exit and entry.

If you would like to find out what you need to renew your passport, either by traveling to the Embassy, or without even going to the Embassy (if you qualify), check out the passport renewal information at <http://usembassy.state.gov/seoul/www3008.html>.

Effective June 1, 2002 costs for non-immigrant and immigrant visas increased. Korean citizens will now have to pay \$65 for a non-immigrant visa (up from \$45), and \$335 for an immigrant visa (up from \$325).

Other service fees were also changed and these affect U.S. citizens. Consular Report of Birth Abroad increased from \$40 to \$65. Cost of notary services change from a flat fee of \$55 to a two-tiered schedule, and costs \$20 to \$30, depending on the service rendered. ■

*American Citizen Services e-mail, May22  
and <http://usembassy.state.gov/seoul/>*

## Laughing Matters

### Old Age

Eventually you will reach a point when you stop lying about your age and start bragging about it.

The older we get, the fewer things seem worth waiting in line for.

Some people try to turn back their odometers. Not me, I want people to know why I look this way. I've traveled a long way and some of the roads weren't paved.

How old would you be if you didn't know how old you are?

When you are dissatisfied and would like to go back to youth, think of Algebra.

I don't know how I got over the hill without getting to the top.

Yeah, being young is beautiful, but being old is comfortable. ☺

*Dick Johnson, ([dick74133@yahoo.com](mailto:dick74133@yahoo.com))  
carried in Christian Voices*

## The Director's Corner

### Speaking of Jobs

On the second Tuesday of each month, the Retiree Activities Office (RAO), consisting of Jack Terwiel and his wife Punee, set up at the Army Community Services on Yongsan South Post in Seoul. From 9am to noon, services are provided to retirees and widows (mostly widows). Most of the visitors are widows with mail from U.S. government agencies such as the Department of Veterans Affairs (VA), Defense Finance and Accounting Service (DFAS) and the Social Security Administration (SSA). It has been suggested that we set up an appointment system to more efficiently handle people during the three hours that we're available in Seoul.

I have a better idea. I'd like to find a retiree volunteer living in the Seoul area who would be willing to pick up responsibility for the monthly Seoul meetings. In fact, an individual living in Seoul could arrange the schedule to suit his or her preferences.

If I could find such a person, that would considerably ease my schedule and eliminate the monthly out-of-pocket expense of traveling to Seoul.

### RAO Web Sites

As many of you know, the RAO has two web sites (and one sub-site). The original web site was on a military server at <http://www.osan.af.mil/retireeaffairs> that was shut down prior to Sep 11 due to security concerns. At the beginning of 2002, I started a new web site on a commercial server at <http://www.rao-osan.com> to replace the military site. In Feb, a sub-site for Internet-capable cell phones and personal digital assistants was started at <http://www-rao-osan.com/~wap/>. Then, in March the military server was reactivated.

Most of my effort has been devoted to the commercial web site because that's the one offering the greatest flexibility and freedom to experiment. However, both sites will continue to offer similar information of interest to retirees. The commercial site adds information on Korea, Osan AB and the local civilian community.

*Jack Terwiel*

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

ADDRESS CORRECTION REQUESTED

**Table of Long-Term Care Insurance Examples for Premiums and Benefits**

Coverage Yrs/W/I*	Age 40			Age 50			Age 60			Age 70		
	\$100	\$200	\$300	\$100	\$200	\$300	\$100	\$200	\$300	\$100	\$200	\$300
3/30/F	14.00	28.00	42.00	24.20	48.40	72.60	46.80	93.60	140.40	100.60	201.20	301.80
5/30/F	16.20	32.40	48.60	28.40	56.80	85.20	55.20	110.40	165.60	119.20	238.40	357.60
3/90/F	12.60	25.30	37.80	21.40	42.80	64.20	40.60	81.20	121.80	86.80	173.60	260.40
5/90/F	14.60	29.20	43.80	25.00	50.00	75.00	48.20	96.40	144.60	103.00	206.00	309.00
3/30/A	49.40	98.80	148.20	71.00	142.00	213.00	106.80	213.60	320.40	178.20	356.40	534.60
5/30/A	59.80	119.60	179.40	86.40	172.80	259.20	129.80	259.60	389.40	216.20	432.40	648.60
3/90/A	43.40	86.80	130.20	62.20	124.40	186.60	93.20	186.40	279.60	154.40	308.80	463.20
5/90/A	52.80	105.60	158.40	75.80	151.60	227.40	113.60	227.20	340.80	187.80	375.60	563.40

\*Yrs – 3 or 5 years; W – waiting period, 30 or 90 days; I – inflation factor: F-future purchase, A-automatic compound

*Medical Care Matters - continued from page 2*

90 days; the older you are the more expensive the cost for the shorter waiting period as a percent of total cost. Fifth is the inflation protection factor – you can elect to pay for coverage with a future purchase at a higher rate based on age at that time, or pay the current age rate with automatic inflation protection built in with a higher current premium cost, but fixed at that rate.

The chart above shows examples of premiums for the different types of coverage. All these premiums were taken from the LTC insurance web site. Expect to hear a lot about LTC between now and Dec 31, even if you didn't

*continued* ►

send back the LTC information request postcard. ◼

*Osan AB Retiree Activities Office  
compiled from multiple sources*

**In the Next Issue**  
**Long-Term Care Insurance –**  
 Latest information on LTC  
**COLA and Other Matters – Pay**  
 and other legislation updates