



Still Serving in Korea



Newsletter 02-3

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

Jul-Sep 2002

Medical Care Matters

Letter from a Retiree

On Feb 15, 2002, I began experiencing medical problems due to Diabetes. I spent six days in Severance Hospital in Seoul, where I had been referred by the 121st General Hospital and where I received excellent care. However, they had limited medical equipment and recommended that I return to the U.S. to get a medical evaluation from a doctor there. I had to pay the medical bill for my stay at Severance, but TRICARE for Life reimbursed me 75% of the costs, which I thought was very reasonable.

One April 29, I arrived in Manitowoc, Wisconsin, to visit my daughter. While there, I saw four different doctors about the problems caused by Diabetes. I spent 95 days in the U.S., and during that time I had operations on my left and right legs to correct circulatory problems caused by the Diabetes. I also had tests run for my vision, vascular and cardiac systems, skin examination, examination of extremities, evaluation of bladder, bowel and renal system functions, blood sugar and glucose tolerance tests, to name just some of the many tests they conducted.

Now what made all this possible was that at the time I reached age 65, at the recommendation of Jack Terwiel of the Retiree Activities Office, I signed up for Medicare Part B. This entitled me to TRICARE for Life coverage at no

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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 Still on the Table

In spite of a slew of last-minute arguments against concurrent receipt made by defense undersecretary David Chu, congressional sources say that it is likely that the conference committee will approve the House plan to provide concurrent receipt incrementally to military retirees with VA disability ratings of 60 percent and higher. The House plan includes funding, whereas the Senate plan, which would allow full concurrent receipt immediately for all retirees with disability ratings, does not. Passing the House plan would keep lawmakers, who have vowed on the floor to support concurrent receipt, from letting down military retirees and veterans organizations. Under the present law, military retirees who have been awarded disability compensation by the VA must sacrifice one dollar of retired pay for each dollar of compensation received. No other retirees incur this reduction. (More on page 6)

Armed Forces News, Sep 13

(If you have Internet access, you should check out <http://www.usdr.org> to see an interesting discussion on concurrent receipt from the Uniformed Services Disabled Retirees.)

New Changes for Retired and Annuity Pay

The Defense Finance and Accounting Service (DFAS) announced that they have just completed two migration projects to better serve their customers.

One migration project consolidated Retired and Annuity Pay in Cleveland, Ohio. The consolidation provides more efficient processing of Retired Pay casualty notifications and Annuity Pay establishments. The consolidation expands customer service hours for Annuitants. Annuitants can now speak to Customer Service representatives between the hours of 7:00 a.m. to 7:30 p.m. EST, Monday through Friday. Customers can contact DFAS Cleveland by phone at 1-800-321-1080. Retirees can fax their requests to 1-800-469-6559. Annuitants can fax their requests to 1-800-982-8459.

The following information may be useful when calling the Retired and Annuity Pay Contact Center:

- Customers should have pencil and paper handy to write down information provided by the customer service representative. Customers should be

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additional cost.

During my stay in the U.S. with all the medical care, tests, operations, etc., there was no cost to me. Medicare covered 80% and TRICARE for Life covered the remainder. Although the costs ran into the tens of thousands of dollars, it cost me nothing out of pocket. Now I'm back in Korea and feeling better than I have in years. I will be leaving Korea at the end of this year to live in the U.S., comfortable in the knowledge that I won't have to worry about medical care quality and cost.

In closing, I would recommend that any person reaching age 65 immediately sign up for Medicare Part B. It saved me thousands of dollars. I would also recommend that anyone with recurring medical problems here in Korea go back to the U.S. to have the problems checked out. I have never had better medical treatment than what I received while in the U.S.

Glen Painter, SFC, USA Retired

Blood Donor Restrictions Also Apply to Retirees

In the past few months, many military retirees have come forward to donate blood because of news reports calling for donations. However, some retirees have been surprised to find that they are not eligible to give blood because of standards implemented last fall by the Food and Drug Administration. The FDA imposed the restraints as a precautionary measure against exposure to the human form of mad cow disease. Affected are retirees and active-duty personnel, who:

- Traveled or resided in the United Kingdom from 1980 through 1996 for a cumulative period of three months or more;
- Traveled or resided in Europe from 1980 through 1996 for a cumulative period of six months or more;
- Traveled or resided in Europe from 1980 to the present for a cumulative period of five years or more;
- Received a blood transfusion in the United Kingdom since 1980;
- Received a bovine insulin product produced in the United Kingdom since 1980.

Armed Forces News, Sep 13

TRICARE for College Students

Now is the time of year when thousands of students prepare to leave home and head off to school. One of the important things to do is select the TRICARE option that will work best for both the family and the student.

The first thing to do is check the student's ID card and make sure the card, and DEERS, are still valid and reflect eligibility for benefits. If the ID card expires during the school year, DEERS will normally change to an

ineligibility status on the expiration date. Stop by your military personnel office and visit the ID card section to make sure the student remains eligible for TRICARE benefits. To be eligible for TRICARE, unmarried children must be under age 21, or age 23 if they are full-time college students.

Secondly, determine if Prime is available in the area where the school is located. If Prime is not available, or if the student will have difficulty following the referral and authorization rules associated with Prime, TRICARE Standard and Extra are still available.

Another important consideration is what health care alternatives may be available through the school. Many colleges offer a primary health care benefit at a reasonable price. The premium is often included as part of student fees. With school health insurance as primary coverage, TRICARE Standard and Extra are excellent alternatives for use as secondary coverage. Once the deductible has been met, TRICARE will often cover all or most of the student's out-of-pocket expenses after the primary insurance has processed the claim.

The following are helpful links and phone numbers. Students should keep this list available as a reference.

- Beneficiary Counseling and Assistance Coordinators (BCAC) Directory:
<http://www.tricare.osd.mil/BCACDirectory.htm>
- Provider Directory:
http://www.tricare.osd.mil/provider_directory.html
- Retail Pharmacies:
<http://www.tricare.osd.mil/pharmacy/retailnetwork.cfm>
- Regional Map and Guide to TRICARE Service Centers:
<http://www.tricare.osd.mil/regionalinfo/>

*TRICARE Help E-mail Service (THEMS) Newsletter
– August 2002*

TRICARE in the Philippines

If traveling to the Philippines the requirement for all medical care providers being TRICARE certified should be taken into consideration. Ensure whoever will provide your care, if not already certified, is willing to respond to the certification packet that TRICARE will send the provider if not already certified when TRICARE receives your claim. If they do not respond within 35 days your claim will be denied. ■

RAO Baguio Bulletin Update, Sep 12

Cost of Living Allowance (COLA) Estimate

Due to the sluggish U.S. economy since Sep 11, 2001, the inflation rate has been very low. Analysts predict a COLA increase of about 1.2-1.4% effective Dec 1.

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prepared to provide their social security number, or spouse's social security number in the case of Annuitants.

- Mondays and paydays (first business day of the month) are typically the busiest days of the week and month.
- Their peak hours are between 10:00 a.m. and 2:00 p.m. EST. Customers have more success reaching the office during off-peak hours.

The second migration project involved relocating the current DFAS mail handling operations to London, Kentucky. The Kentucky facility has state of the art equipment that enhances the processing of your correspondence. The change ensures rapid handling of all incoming mail, which ultimately results in faster responses.

Retirees and Annuitants should use the following addresses when attempting to contact DFAS:

- Retirees (Effective 1 Sep 02): Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130.
- Annuitants (Effective 1 Aug 02): Defense Finance and Accounting Service, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131.

DFAS recommends that customers submit copies rather than original documents, when warranted, since original documents cannot be returned. All correspondence should contain the Retiree's social security number, or spouse's social security number for Annuitants.

Retirees and Annuitants can also e-mail their pay inquiries to DFAS. Logon to <http://www.dfas.mil> and click on "Contact DFAS." Scroll down the page to the appropriate title, i.e., Retired Pay or Annuitant Pay. Scroll down and click on Questions or Comments. Select Military Retiree or Annuitant then fill out the data fields. After completing the inquiry, click Submit at the bottom of the page. All e-mail inquiries will be answered in five to seven business days.

DFAS offers a wide range of opportunities to contact them concerning any questions that customers may have about their account. DFAS says their strong desire is to provide customers with the best service possible to meet their needs.

News of the Force, Aug 6, 2002

Obtaining Tax Information in Korea

A retiree recently ran into a problem processing a visa request for his spouse. The Embassy requires tax returns for the past three years, and the retiree did not have them on hand.

If you need your tax return information, you can request it from the Internal Revenue Service office at the U.S. Embassy in Tokyo. The request must be submitted in writing with the following information:

- Name of taxpayer
- Social Security Number
- Purpose of request
- Return address or fax number
- Signature of taxpayer

You can fax the request to the IRS office at DSN 224-5274, or commercial 81-3-3224-5274.

Osan AB Retiree Activities Office

Long-Term Care Insurance Tax Relief

Under current law, individuals may claim an itemized deduction for the cost of eligible qualified long-term care insurance premiums, but only to the extent that such premiums, combined with the taxpayer's additional medical expenses, exceed 7.5 percent of adjusted gross income.

The legislation (H.R. 4946) that cleared the full House before the August recess will allow an "above-the-line" deduction for individuals with an adjusted gross income between \$20,000 and \$40,000 (or \$40,000 and \$80,000 for married couples filing jointly). The deduction would be for a percentage of eligible long-term care premiums for which a taxpayer pays at least 50 percent of the cost of coverage. The deduction is available for a qualified long-term care insurance plan or contract that covers the taxpayer, spouse or dependents.

If enacted this year, the deduction would be phased-in gradually over nine years as follows: 25 percent in 2003, 2004, and 2005, 30 percent in 2006 and 2007, 35 percent in 2008 and 2009, 40 percent in 2010 and 2011, and 50 percent in 2012 and thereafter.

Under current law, individuals are entitled to a personal exemption deduction (\$3,000 in 2002) for the taxpayer, the taxpayer's spouse and each dependent. More importantly, H.R. 4946 also would allow an additional personal exemption to those taxpayers assuming responsibility to provide for the care and support of individuals with long-term care needs. The exemption would be phased-in as follows: \$500 in 2003 and 2004, \$1,000 for 2005 and 2006, \$1,500 for 2007 and 2008, \$2,000 for 2009 and 2010, \$2,500 for 2011 and succeeding years.

H.R. 4946 comes at the right time since the Federal Long-Term Care Insurance Program (FLTCIP) began its open season enrollment on July 1, 2002 (it ends on December 31, 2002). For more information about FLTCIP, call 1 800-LTC-FEDS (1-800-582-3337) or on the Internet go to <http://www.ltcfeds.com>. ■

The Retired Officers' Association Legislative Update, Aug 9

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Social Security Matters

Let's Talk Social Security in Korea

In the last newsletter, there was a brief item that non-resident alien Korean spouses of military retirees are now eligible to receive spouse's benefits from Social Security. There's a lot that retirees should know to make informed decisions on when to take Social Security for themselves and their spouses. So let's talk about Social Security.

Retirement Benefits

The starting point for discussing Social Security is what they call Full Retirement Age, or FRA. FRA is when you are eligible to receive 100% of your earned Social Security retirement benefits. For people born in 1937 or earlier, FRA is 65 years old. Because people are living longer and the Social Security system foresees deficits in the future, the FRA is slowly being increased to 67 years of age. With one exception, the age for receiving FRA slips by two months. So those born in 1938 achieve FRA at 65 years and two months, those born in 1939 achieve FRA at 65 and four months, etc. The exception is that people born 1943-1954 achieve FRA at age 66. Then the two-month increments start again until people born in 1960 and later, who achieve FRA at age 67.

You are eligible to receive Social Security retirement benefits as early as age 62. There are two penalties associated with taking early benefits. The first penalty applies to everyone. Taking the benefits early means that the amount of benefits is permanently reduced. For people with FRA of 65, the age 62 benefits are 80% of FRA benefits. People with an FRA of 66 receive 75% of FRA benefits at age 62, and those with FRA of 67 receive 75% of FRA benefits at age 62. People born in the years in between have their benefits reduced proportionally. The second penalty applies to people who continue to work while receiving early benefits. The Social Security benefits are reduced by \$1 for every \$2 earned over \$11,280 (in 2002). In the year you reach FRA, your benefits are reduced by \$1 for every \$3 until you reach your birth month. After that your benefits are not reduced. While you are working and paying into Social Security, your benefits will increase, and you will be notified each year of the increase in benefits.

A very important point to remember is that taking early benefits not only permanently reduces your own Social Security benefits, it also permanently reduces the benefits for your spouse and your survivors.

Spouse Benefits

Your spouse is eligible to receive one-half of your Social Security benefits based on your work record when she reaches age 62. However, taking early benefits also reduces her benefits. As an example, let's say that both of

you have a FRA of age 65. You take early retirement at age 62, so you receive 80% of your FRA benefits. She also takes her benefits at age 62. She gets 80% of half of your benefits. Say your FRA monthly benefit is \$1,000. At age 62, you receive \$800. She then qualifies for spouse benefits of \$400 (50% of your \$800) at her FRA, but she takes benefits at age 62, so she receives \$320 (80% of \$400). Now for the bad news. If your wife is a Korean citizen living in Korea, her Social Security is taxed at 25.5% and this is not refundable. Her net Social Security income would be \$238.40.

If you had waited until age 65 and received \$1,000 a month, and she waited until age 65 to start her benefits, she would receive \$372.50. Your benefits have gone up 25% and her after-tax benefits have gone up a whopping 56%. Remember that the effect of taking reduced benefits is forever. Also, spouses benefits are affected by the change in FRA, so if she was born in 1943, her FRA would be age 66 and taking early benefits at age 62 means she would get half your benefits multiplied by 75%.

Survivor Benefits

Widow benefits can start when the widow reaches age 60. At this age, she would be able to receive 71.5% of whatever Social Security benefits you actually received, assuming her FRA is age 65. If you never started receiving Social Security before your death, she would base her benefits on your 100% benefits level. If she waited to receive her benefits, then the age and percentage of your benefits are as follows: 61-77.2%; 62-82.9%; 63-88.6%; 64-94.3%; 65-100%. Widows born in 1939 and before reach FRA at age 65. Widows born in 1940 and later have the same type of delay applied to their FRA as described above, until widows born in 1962 and later who reach FRA at age 67. Korean widows who are non-resident aliens are also subject to the 25.5% mandatory, non-refundable income tax withholding.

If you're expecting your widow to live on Social Security, we need to look at how much she'd receive. Once again assuming that you both have a FRA of age 65, you took early benefits at age 62 and were receiving \$800 per month. Shortly after you started receiving benefits, you suffered an untimely death. Up until that time, your wife had been receiving \$238. Now as your widow, she's eligible for higher benefits. At age 62, she would qualify for 82.9% of the actual benefits you were receiving. So she would be able to receive \$671 before taxes. After the mandatory tax is withheld, she would receive \$500 in Social Security benefits. If she had no other income and was not receiving Social Security, she'd qualify for the VA Death Pension of \$533 (in 2002). She would actually be losing money by receiving the Social Security, because the VA Death Pension is replaced dollar-for-dollar by any other income, and they count her Social Security income as the pre-tax income of \$671.

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What's the Answer?

A couple of things to consider are in order at this point. First, whether you take benefits at age 62 or 65 (or 66 or 67), the total amount of benefits is the same at age 77. So if you expect to live past age 77 (based on family history, your health, etc.), then waiting till FRA means more money over your lifetime. It also means higher annual cost-of-living increases and it means higher benefits for your wife and survivors. Second, if you have another means of replacing what you would receive in Social Security benefits between age 62 and FRA, it would mean a lifelong increase in benefits of 20% for FRA 65, 25% for FRA 66 and 30% for FRA 67 by not taking the benefits at age 62. Where else can you get a guaranteed return like that every year for the rest of your life and the lives of your wife (while you're alive) and survivors (after you're gone)?

Other Social Security Information

Children: If you have children under the age of 19 when you start receiving Social Security, you are also eligible to receive benefits for each child. Your total family benefit has a maximum amount that you can find in the annual benefit statement you receive each year.

Former Spouse: If you are divorced, your former spouse can receive benefits at her age 62 on your work record assuming you were married at least 10 years and you are eligible to receive benefits. You do not have to actually be receiving your benefits, just be eligible.

Disability: Disability benefits will be paid at the rate of 100% of FRA if you are unable to perform meaningful work, and this is verified by submitting medical examination reports and doctors' statements. You must have worked for at least 40 quarters under Social Security (FICA tax has been paid) to be eligible, except in special cases such as disability before age 31 or blindness.

Taxes: If you are married to a Korean non-resident alien receiving Social Security and the mandatory 25.5% income tax is withheld from her benefits, you can apply that income tax withholding to your total family tax liability when you file your annual tax return, as long as you file a joint return. You can receive a refund up to, but not including, the mandatory tax withheld. In other words, you can receive a refund of tax withheld on *your* retired pay and Social Security, using your spouse's non-refundable taxes to pay taxes owed.

Spouse SSN: If your Korean spouse does not have a Social Security Number (SSN) and she resides outside the U.S., she will not be able to receive one until she actually applies for Social Security benefits. If you need a number for tax purposes or other reasons, you can apply for an Individual Taxpayer Identification Number (ITIN) from the Internal Revenue Service using Form W-7.

Medicare Part B: TRICARE for Life coverage starts at age 65 only if you have Medicare Part B insurance coverage. (See *Medical Care Matters* on page 1 for an important letter from a retiree on covering the cost for medical care.) You can sign up for Medicare Part B at age 65. Waiting past age 65 means you pay a 10% penalty in premiums for each year of delay. With the change of Full Retirement Age from 65 to 67, it's important to remember that you must have Medicare Part B starting at age 65 to get TRICARE for Life. This means that you have to sign up for Medicare when the enrollment window is open. The window opens three months before your birth month and continues until three months after your birth month, a total of seven months. And you must arrange to pay the premiums until your Social Security benefits start and the premium payments can be deducted from your Social Security payments.

The same Medicare Part B rule applies to spouses and widows. Each person must enroll at age 65. There is no "family plan" for Medicare. ■

Osan AB Retiree Activities Office

Preparing the Forms

Some retirees have started smart preplanning by obtaining important forms and completing them now, even if they will not be needed for years to come. These are forms for Social Security benefits and for Department of Veterans Affairs (VA) annuities.

The Social Security forms for overseas filers include:
SSA-21 For persons living outside the U.S.
SSA-1 Retirement Benefits
SSA-2 Spouse Benefits
SSA-10 Widow Benefits

VA Forms include:
VA 21-526 Disability Compensation
VA 21-534 Survivor Benefits

The Social Security forms can be obtained on-line at <http://www.ssa.gov/online/forms.html>
VA forms can be obtain on-line at <http://www.vba.va.gov/pubs/forms1.htm>
Go down the left column to "Compensation and Pension Forms, 21 Prefix."

If you don't have Internet access but would like to obtain these forms, call the RAO at 784-1441 or commercial 031-661-1441, or cell phone 017-477-1441.
Osan AB Retiree Activities Office

Information Packed Web Page

In searching for an obscure form, I stumbled upon an information rich web page run by the Army's 1st Personnel Command in Europe. The URL is: <http://www.1perscom.army.mil/usareur.retirement.services/AgencyInfo.htm#FORMS>
Osan AB Retiree Activities Office

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Legislation Matters

... *but getting re-elected matters more*

Where We Stand

I had hoped to give you a summary of newly enacted legislation that affects retiree, their dependents and survivors. However, it appears that the election has taken precedence and Congress is planning to use temporary funding to keep the government operating while they take care of election matters. When that's done, they will get back to work on legislation and that work may continue into the new year. Why? One reason may be because newly elected Senators and Representatives take office in early January and the political parties may elect to wait to see if they have control of both houses of Congress to influence pending legislation. That's my personal opinion. In the meantime, I'll provide you an update on what legislation to look for when the logjam is finally broken.

Jack Terwiel

Pending Legislation Review

Concurrent Receipt – the House has included in the FY 2003 budget a budget resolution for \$516 to fund concurrent receipt of military retired pay for those with a 60% or higher Department of Veterans Affairs (VA) disability rating. The budget resolution also includes \$6.1 billion for the next five years. Assuming Concurrent Receipt is passed, it looks like the House funding may cover whatever is enacted and not be a “budget buster.”

One recent **rumor** had an agreement that would use a “worst-first” approach to implementing concurrent receipt. In the first year, the offset would be repealed for the estimated 56,900 military retirees with a 100% disability rating. In the second year, retirees with a 90% disability rating would have their military pay restored, then 80% rated retirees in the third year and so on until retirees rated at 10% would be covered in the tenth and final year.

Retirees should beware of the rampant rumors that inevitably occur when such an important topic as concurrent receipt is at stake. When in doubt, call the Retiree Activities Office at DSN 784-1441, or commercial 031-661-1441 to get the current status.

One point seems to be consistent in all the proposed plans. Only retirees with 20 years service for retired pay would qualify. Retiree with less than 20 years would not qualify for military retired pay. Less clear at this time is how the plan would address those retirees who took 15-year retirement during the drawdown of forces.

Health Care (Keep Our Promise to America's Military Retirees) – offers the Federal Employee Health Benefit Plan (FEHBP) to military retirees. For those who entered prior to June 7, 1956, the government would pay the total

premium. For those who entered after that, the retiree would pay 28% of the premium cost and the government would pay 72%.

Waiver of Medicare Part B Late-Enrollment Penalty – this would relieve military retirees from the 10% per year penalty assessed for not enrolling at age 65. Several variations are pending. One would apply to those enrolling between Jan 1, 2001 and Dec 31, 2003. Another would also allow an open season (not further defined) for those without Part B coverage to enroll. The penalty relief would not be retroactive.

Military Retiree Veterans Health Care Eligibility Act – would place military retirees into Category 3 for health care by the Department of Veterans Affairs (VA) health care system. (This may not go very far, since the VA has backed off a call for all veterans to use VA health care. The system was overwhelmed by the response.)

Survivor Benefit Plan (SBP) – eliminates the two-tier SBP annuity by eliminating the Social Security Offset. Full SBP is currently paid at 55% of the retired pay until the annuitant reaches age 62. Then the Social Security Offset kicks in and the SBP is reduced to 35% of retired pay. One bill provides for immediate elimination of the offset; another provides for elimination in steps, going to 40% when the bill is signed, to 45% on Oct 1, 2004 and to 55% on Oct 1, 2011.

Paid-up SBP – Still pending is a bill for SBP premiums to be fully paid up if the sponsor has paid in for 30 years and is at least 70 years old as of Oct 1, 2002. The current provision for fully-paid SBP goes into effect Oct 1, 2008.

Eliminate DIC Offset of SBP – Currently, SBP is replaced dollar for dollar by receipt of the Department of Veterans Affairs (VA) Dependency and Indemnity Compensation (DIC). This bill would allow annuitants to continue receiving SBP together with DIC.

Retain DIC If Remarriage Occurs After Age 55 – would allow widows and widowers receiving the DIC to continue even if they remarry after age 55. Federal civil service survivors currently enjoy this benefit and the legislation would level the playing field for military survivors.

Pay Health Insurance with Pretax Dollars – would allow federal civilian and military retirees to pay their health insurance premiums on a pretax basis and allow a tax deduction for TRICARE supplemental insurance.

Former Spouse Protection Act – enacting this legislation would result in computation of the spouse share from the date of the divorce, rather than from the date of retirement. It would also end division of retired pay upon remarriage of the former spouse. ■

*compiled from multiple sources by the
Osan AB Retiree Activities Office*

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Title Text

United States Military Retirees Association Korea

The United States Military Retirees Association Korea (USMRAK) is a private organization serving all military retirees living in Korea. It is a dues-free organization and there is no membership enrollment. If you are retired and living in Korea, you are a member of the USMRAK.

The USMRAK provides a channel to raise retiree issues that may not be available through other means, such as the United States Forces Korea (USFK) Retiree Council. In fact, the two organizations complement each other.

The USMRAK holds its annual membership meeting in December. The date for the next meeting is 10am-noon, Saturday, Dec 7, 2002, at the Army Community Service Building on Yongsan South Post. The meeting allows members to raise issues of concern, establish an agenda for the coming year and elect officers to be the next President, Vice President and Secretary. Current officers are:

President – LTC Al Chellis, USA Retired
Vice President – 1SG Owen Robinson, USA Retired
Secretary - MAJ Bill Horvath, USA Retired

It's to your benefit and the benefit of the Korea retiree community to attend and make your voice heard. ■

Osan AB Retiree Activities Office

Laughing Matters

Things You Should Have Learned

Going to church doesn't make you a Christian any more than standing in a garage makes you a car.

For every action, there is an equal and opposite government program.

Bills travel through the mail at twice the speed of checks.

A conscience is what hurts when all of your other parts feel so good.

Eat well, stay fit, die anyway.

Men are from earth. Women are from earth. Deal with it.

No man has ever been shot while doing the dishes.

Junk is something you've kept for years and throw away three weeks before you need it.

There is always one more imbecile than you counted on.

Experience is a wonderful thing. It enables you to recognize a mistake when you make it again.

By the time you can make ends meet, they move the ends.

Thou shalt not weigh more than thy refrigerator.

Someone who thinks logically provides a nice contrast to the real world.

It ain't the jeans that make your butt look fat. ☺

sent by Tom Segel (columnist), tomsegel@tiagris.com

The Director's Corner

Medical Care in Korea

The letter from Glen Painter in *Medical Care Matters* makes an important point. The point is that military medical facilities in Korea are not equipped or staffed to provide adequate, long-term geriatric care. (For those who are not familiar with the term, geriatric care is care of the elderly.) We all are faced with the reality that, sooner or later, we must accept that we are elderly. And this is not necessarily your age in years. It's the condition of your body and mind that makes you elderly.

Military hospitals have a primary mission, and that it to keep our soldiers, airmen, sailors and marines healthy and fit to fight. This mission is even more important in Korea where the enemy is so near and conflict could start in a heartbeat. Care is provided to retirees on a space available basis. This improved with the addition of TRICARE Plus, but we have to keep in mind that we are not the primary care population of the military hospitals.

It's important for retirees to recognize "when it's time to go." By that I mean we must realize when it's no longer possible to live in Korea and maintain a meaningful quality of life with declining health.

This point was brought home recently by a retiree who had become a daily visitor to the Osan Hospital Emergency Room. He was not taking care of himself and was showing up dehydrated, dizzy from lack of food, or failing to take his medications. Working with the Osan Hospital staff and the retiree, the Retiree Activities Office prepared and submitted an application to the Armed Forces Retirement Home (*aka* the Old Soldiers' Home) in Washington, DC. He was admitted as an inpatient at the Osan Hospital until he was accepted for admission to the AFRH in early Sep. Now the retiree receives the most appropriate care to keep him in the best possible condition, both physically and mentally. He's in an affordable and safe situation, and he's only minutes away from some of the best military medical care in the world at the Walter Reed Army Medical Center, at no cost. Know when it's time to go!

Jack Terwiel

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

ADDRESS CORRECTION REQUESTED

USFK Retiree Council Seeking Members

The United States Forces Korea (USFK) Retiree Council is chartered and organized in accordance with USFK Regulation 608-3. The purpose of the council is to serve as the conduit between USFK and the retiree community in Korea on policy issues.

After a period of relative inactivity, the Retiree Council met on Jul 23 and again on Sep 10 to get council activities back on track and work issues of importance to the retiree community.

The council is seeking members to be active in serving the retiree community. To become a member, you must be willing to actively participate in the council, including conducting activities in your assigned area of responsibility and attending the bi-monthly meetings. Council membership is not in name only. You must be willing to actively participate. Applicants must submit an application package to the Council Vice Chairman or Secretary; the packet must include:

- A biographical sketch submitted in a format described in USFK Reg 608-3
- A copy of retirement orders
- A copy of DD Form 214

- A statement that, if appointed, the applicant is willing to serve two years
- A paragraph detailing special qualifications for appointment to the council

If you wish to be nominated to represent an installation, you should also have a letter of recommendation from the installation commander's office, but this is not mandatory. Call the Retiree Activities Office at 784-1441 for current instructions on package submission.

The Retiree Council will review packets from interested retirees and forward them to the USFK J1. As specified in USFK Reg 608-3, the J1 approves the membership of the Retiree Council. USFK Reg 608-3 suggests that council participants represent all services and come from all the areas in which retirees live and work. ■

Allen R. Chellis, LTC, USA Retired, Vice Chairman

In the Next Issue

Tax Time – How do the states handle tax on military retired pay
Helping Your Survivors – Checking your personal files annually

continued ►