



Still Serving in Korea



Newsletter 99-4

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

Oct-Dec 1999

Medical Care Matters

Dental Care in Korea

The USFK Retiree Council met November 8 and was honored to have as guest COL Joseph Donahoe, Dental Consultant to the Commander, 18th Medical Command, who provided an update on dental care for retirees.

Temporary Shortages

Retirees in Seoul and northern areas who use Dental Clinic #2 (DC2) at Yongsan have been experiencing problems due to only one exam and one treatment session per day being made available for the retiree population. This is a temporary problem and COL Donahoe expects DC2 to return to normal appointments when replacements arrive. One projected arrival was cancelled and one in-place dentist was transferred out unexpectedly. This has resulted in Yongsan dental personnel being spread thin between Yongsan, Camp Casey and Camp Humphreys. The expected cure date is Feb 2000. Also, there are currently two prosthodontists assigned to DC2, but one is scheduled to leave in February and no replacement has yet been identified. That could also result in a temporary shortage of specialized care.

Dental Insurance

Dental care is provided to retirees on a space available basis. Dental care for dependents of active duty is

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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

2.4% Increase Approved

Military pensions, VA disability and survivor benefits, and Social Security benefits will increase by 2.4% effective December 1. The increase will be seen in the check received in January. Retirees who are currently receiving retired pay will not benefit either from the 4.8% increase to active-duty military pay or from the July increase that will primarily affect middle-grade active-duty military personnel.

Osan AB Retiree Activities Office

How to Contact DFAS

Korea retirees have typically experienced problems in resolving pay problems, starting and stopping allotments, and in other matters related to their retired pay. Military finance offices do not support retirees, and the Retiree Activities Office (RAO) has been only intermittently successful in getting actions completed and questions answered via e-mail. Typically, the retirees are referred to the toll-free 1-800 number for Defense Finance and Accounting Center (DFAS) telephone service at the Cleveland Center (DFAS-CL). Getting through is always a problem, and the time difference and non-toll-free cost for international telephone calls compound the problem.

DFAS-CL recently provided the RAO with a list of phone numbers for use by Korea retirees. The numbers are assigned based on the last two or terminal digits (TD) of the retiree's social security number (SSN). If you call from a commercial phone, use area code 216 and the prefix 522. If you call from a military Defense Switch Network (DSN) phone, use area code 312 and prefix 580.

Dept	TD	Tel
FRAAD	00-16	5397, 5419
FRAAA	17-33	6068, 6088
FRAAC	34-49	6014, 6015, 6024, 5527
FRCAA	50-66	5976, 6028
FRCAB	67-83	5815, 5552
FRCAD	84-99	5848, 5735

For example, a retiree with a SSN ending in 27 (123-45-6727) would use the DFAS-CL contact point FRAAA. To call commercial from Korea without using a calling card, dial 0011-216-522-6068. To call from a military telephone with dialup access to the US, dial 312-580-6068.

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provided through insurance coverage. The ideal solution for retirees would be to have access to dental insurance, but it is not yet available overseas. COL Donahoe and his staff are working diligently to try to obtain dental insurance for retirees in Korea. An attempt to contact Delta Dental resulted in no response. However, the contract for the two dental insurers – Delta Dental and United Concordia – will be up for rebid, and the Department of Defense is expected to try to consolidate dental coverage under one insurer. That could be the time to extend the dental insurance coverage to retirees in overseas areas.

Commercial Dental Care in Korea

Korean dentists are among the best worldwide that are available to overseas retirees. This is particularly true when compared to Japan and Europe. They are educated in the US and follow US procedures and hygiene standards. The Ye Dental Clinic in Mokdong (not far from where the Seoul Immigration Office is located) is staffed with many US-trained dentists. They are working toward devoting an entire floor of the clinic to the treatment of foreigners, and plan to hire an English-speaking receptionist. The clinic is easy to reach by subway, and offers a full range of dental care at reasonable prices. A retired member formerly assigned to the 18th Medical Command has been working with the Ye Dental Clinic to provide support to the retiree population. COL Donahoe's objective is to work out an arrangement for insured care for retirees. The availability will depend on the outcome of the negotiations to provide dental insurance coverage to overseas retirees.

Summary

Retirees will have to rely on space available care for the foreseeable future. However, COL Donahoe is committed to supporting the retiree population with the best possible care within the limited resources he has available. (Similarly, Osan area retirees have the same level of commitment from Col James Sammons, 51st Medical Group Commander.) Space available dental care will continue to be most accessible to retirees at Yongsan, Osan and Camp Hialeah in Pusan. Once the dental insurance coverage is extended to retirees in Korea, then access and care will be virtually equivalent to that currently provided to dependents of active duty.

USFK Retiree Council

VA Programs for Older Veterans

One average, the elderly have more chronic medical problems than younger persons. Their need for health-care services, especially long-term care, is much greater, creating a challenge to the Veterans Administration's (VA) healthcare system. The challenge is being met through a variety of programs directed toward the special, complex needs of the aging veteran population.

Nursing Home Care: VA's 132 nursing home care units, based at VA medical centers, provide skilled nursing care and related medical or psychosocial services. An interdisciplinary team coordinates a comprehensive care management system.

Domiciliary Care: VA facilities and VA-supported state homes provide domiciliary care, or residential rehabilitation and health maintenance centers, for veterans who do not require hospital or nursing care but are unable to live independently because of medical or psychiatric disabilities.

Hospice & Respite Care: VA's hospice care program provides pain management, symptom control, and other medical services to the terminally ill veterans, as well as bereavement counseling and respite care for their families. Respite care is a program designed to relieve the spouse or other caregiver from the burden of caring for the chronically ill veteran at home.

Geriatric Evaluation Management Programs: Geriatric Evaluation Management (GEM) programs provide comprehensive health-care assessments, therapeutic interventions, rehabilitative care and long-range term care plans for primarily older veterans with multiple medical, functional and/or psychosocial problems and those with particular geriatric problems, such as early-stage dementia, urinary incontinence or falls.

Noninstitutional Long-Term Care: While VA provides care to veterans in nursing homes and domiciliaries, and pays for care for certain veterans in private community nursing homes and state veterans' homes, VA also developed a number of long-term care programs in noninstitutional settings.

- Hospital-Based Primary Care - provides primary medical care to chronically ill veterans in their own homes under the coordinated care of interdisciplinary treatment teams.
- Adult Day Health Care - provides health maintenance and rehabilitative services to frail individuals in a group setting during daytime hours.
- Homemaker/Home Health Aide Services - in April 1993, VA initiated a pilot program of health-related services for service-connected veterans who would otherwise be in a nursing home.

Alzheimer's Disease & Other Dementials: Dementia is characterized by intellectual deterioration, including disturbances in memory as well as impulse control, language, spatial abilities, and judgement severe enough to interfere with social or occupational functions. VA's program for veterans with Alzheimer's Disease and other dementias is decentralized throughout the medical-care system. Many medical centers have established specialized programs for the treatment of veterans with dementing illness. ■

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Texas Veterans Journal, May-June 99 Edition

If you wish to write to DFAS-CL about your problem, then use the office symbol associated with your SSN. For the example cited above, the retiree would write to:

DFAS-CL/FRAAA
PO BOX 99191
CLEVELAND OH 44199-1126

As this newsletter was being finalized, the RAO received word that DFAS-CL is planning a test to allow selected RAOs, including Osan, to test remote access to provide certain changes to retiree pay, such as for Electronic Fund Transfer (EFT) allotments, changes to tax withholding and address, and changes to direct deposit.

DFAS-CL and Osan AB RAO

Social Security Statements

Beginning in October 1999, the Social Security Administration (SSA) started mailing out benefits statements automatically to anyone who every paid the social security (FICA) tax. Statements are mailed approximately three months before the wage earner's birthday month. When you receive yours, look closely at the earning record. If you see something that doesn't look right, check your files (such as tax records). If you believe there is an error, you need to submit earnings documentation to SSA and be sure that the earning are only those for which FICA tax was paid.

www.ssa.gov

Tax Forms

Tax forms must be sent out by the issuing agencies no later than the end of January. If you have not received your tax form(s) for retirement benefits by the end of February, contact the Retiree Activities Office (RAO). If you receive Social Security benefits, you can order a replacement Form 1099 on-line at www.ssa.gov.

Osan AB RAO

SBP Open Enrollment Ends Feb 29

After reading about the Survivor Benefits on page 5, you might find yourself thinking that the Survivor Benefit Plan (SBP) is looking better. You have until February 29, 2000 to sign up for SBP as a retired member, or increase an SBP plan you already have. The downside of this post-retirement signup is that it could cost a lot. For example, one member recently inquired about signing up, having retired in 1983. If he had been married when he retired, signup would cost him about \$20,000. However, he retired single, and married in 1997. In this case, it cost him about \$4,000 to signup. After that, he pays the same monthly premium as those who elected the same coverage at retirement. The coverage becomes effective two years after signing up, and you have 24 months to pay the signup cost.

In the event you die within the two-year period before the SBP becomes effective, your widow gets a full refund of all premiums paid, including the signup cost. If you have kept back issues of your service newsletter, more

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details and the enrollment form are available there. Otherwise, contact the Retiree Activities Office for more information and the enrollment form.

Osan AB Retiree Activities Office

Legion Sues VA

On October 12, the American Legion sued the Department of Veterans Affairs (VA) over the VA's decision to discontinue helping veterans develop their claims for VA disability compensation until the VA finds the claim "well-grounded." The suit was filed in the US Court of Appeals for the Federal Circuit.

The Legion contends that inadequate budget requests have led VA leadership to try to ease the impact of staffing and training shortfalls by trying to turn over all initial assistance to Veterans Service Organizations. This, according to the suit, not only seeks to avoid the VA's responsibilities and obligations, but ignores core problems of claims processing timeliness and accuracy.

In this regard, the VA's own statistics reflect rising complaints from veterans, a 30 to 40 percent error rate in case processing, and a reversal rate of nearly 60 percent of cases appealed to the Board of Veterans Appeals.

The Retired Officers Association (TROA) agrees that the Legion's lawsuit has merit. Rather than seeking to abdicate part of its responsibility to veterans, the VA leadership needs to find the resources and internal controls necessary to render full assistance in a timely and accurate manner. ■

The Retired Officer Magazine, Oct 99

Korean War Veterans Sought

The 50th anniversary of the Korean War will begin on June 25, 2000, and continue through July 27, 2003. In preparation for the commemorative ceremonies that will be held in the United States and abroad, Korean War veterans are being encouraged to register with the U.S.-Korea 2000 Foundation.

Anyone who served in the armed forces, including the Coast Guard and Merchant Marine, may request an information and registration packet by contacting the Foundation at the address below. Please include your name and complete mailing address. Family members of deceased Korean War veterans are also encouraged to participate.

U.S.-Korea 2000 Foundation, Inc.
4600 Duke Street, Suite 416
Alexandria, VA 22304-2517
Phone (703) 212-8128
Fax (703) 684-0193
Web Site: <http://www.uskorea2000.org>
E-mail: Info@USKorea2000.org

Voice of The Retired Enlisted Association, Oct 99

Legislation Matters

National Defense Authorization Act 2000

The following is an extract of Max's Facts 29-99, 27 August 1999, and contains those items of interest to retirees. The legislation, passed by the House and Senate and signed into law by the President, was enacted virtually without change from the proposed legislation described below.

- Sec 373 - Authorizes \$30,000,000 for the development of Smart Card technology in DOD. The US Navy will be the lead agency in this endeavor. Smart Cards are credit card size that can be issued to personnel and containing integrated circuits that will contain personnel information and identification of the individual bearer. (Note - When fully developed, expect a similar card, for retirees. All cards, regardless of status, i.e. active duty, reserve, retired, etc., will be the same color and same physical design. No more need to stock various colors.)
- Sec 381 - Authorizes the Secretary of Army to lend or donate excess M-1 rifles (not more than 15), slings and cartridge belts to eligible organization for use by that organization for funeral ceremonies of members and former member of the armed forces. These M-1s with necessary accompanying equipment and blank ammunition will be loaned or donated and delivered without charge to the organization.
- Sec 501 - Authorizes temporary recall of retired aviators to replace desk bound aviators permitting them to return to flight status. Retired aviators must consent to being recalled.
- Sec 507 - Exempts members of the Army, Navy and Air Force Retiree Councils from the limitation on the number of retirees that can be recalled to active duty at any one time.
- Sec 578 - Changes the composition of funeral honor details from not less than three persons to two or more persons, one of whom must be from the service of the deceased. Also requires that each member of the Armed Forces in the detail shall wear the uniform of the member's armed service while serving on the detail. This section also changes the name of these details from an honor guard detail to a funeral honors detail. As a minimum, the funeral honors will consist of folding the flag and presentation to the family and playing of Taps. It also provides for the ordering of Reserve and National Guard personnel to active duty (with their consent) to perform funeral honors duties. This will permit the crediting of such time toward retirement.
- Sec 641 through 644 - Amends the REDUX retired pay system, which is applicable to those armed forces members, whom first entered military service on or after 1 August 1986. (Note - Basically these sections allow a service member an option of changing to the retirement system in effect between 8 September 1980 and 31 July 1986, or remaining under the Redux system and

accepting a \$30,000 bonus upon completion of 15 years service and signing an agreement to remain on active duty to complete 20 years of service. Section 643 also makes conforming amendments to their SBP.)

- Sec 651 - Effective 1 October 1999, repeals the reduction in retired pay directed by Section 5532, Title 5 US Code. (Note - Section 5532 is more commonly known as the Dual Compensation law.)
- Sec 654 - Provides credit toward paid-up Survivor Benefit Plan (SBP) premiums for those retirees who elect SBP coverage under the current SBP open enrollment period and have paid the total of their buy-in costs.
- Sec 655 - Provides for paid-up coverage for those retirees still enrolled in the Retired Serviceman's Family Protection plan (RSFPP).
- Sec 656 - Provides for permanent authority the payments to annuitants qualified to receive payments under the Annuities for Certain Military Surviving Spouses (ACMSS). It also extends annuities to survivors of reservists who were members before 1 October 1978 and at time of death would have been entitled to retired pay at age 60, but for the fact death occurred before the 60th birthday. Annuities to these widows are payable for months beginning after 30 September 1999.
- Sec 657 - Provides for SBP payments to certain former spouses in which the death of the retiree was within 21 days after the date of the written agreement to provide former spouse SBP coverage and the retiree had not yet made the election.
- Sec 658 - Provides for special compensation to certain severely disabled uniformed service retirees without a reduction in their retired pay. Effective 1 October 1999, retirees with a service connected total disability rating will receive \$300 per month. Retirees with a 90 percent service connected disability rating will receive \$200 per month. Retirees with an 80 or 70 percent service connected disability rating will receive \$100 per month. Eligible retirees (except those retired under Chapter 61, Title 10 US Code) are those who completed at least 20 years of service and were rated 70% or more by their service at time of retirement or received such a rating by the Department of Veterans Affairs within 4 years of their retirement date.
- Sec 701 - Directs DOD to establish a pharmacy benefit program. The program is to include uniformed services facilities, retail pharmacies (those eligible under TRICARE) and a National Mail Order Pharmacy (NMOP) program. (Note: This program requires more in-depth information that can only be provided at a later date, as it becomes available from DOD.)
- Sec 703 - A provision to continue providing domiciliary and custodial care to CHAMPUS beneficiaries if, under other provision, they would be excluded.
- Sec 704 - Provides for improvements in the Retiree Dental Plan. Such improvements should include diagnostic services, preventive services, endodontics and other basic restorative services, surgical services, and emergency services. (Note - The language on

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Survivor Matters

A Review of Survivor Benefits

There are some military retirees who mistakenly believe that their widows will be taken care of after the retiree's death, and the retiree doesn't have to do anything to prepare. In a few cases, this may be true. However, in many cases where the retiree gambled, the widow lost.

Do you have enough saved so that she can live for six months or more? This is how long it could take for the first benefits to start. And what benefits might she receive? That depends on the cause of death, her age and citizenship, the type and face value of any insurance you have and whether you elected the Survivor Benefit Plan (SBP) when you retired.

The first and only guaranteed benefits are the one-time lump sum death benefit of \$255 paid by Social Security, and any retired pay due to the member from the first of the month to the date of death. The VA might also pay some or all of the funeral costs. Everything else is conditional.

The Veterans Administration provides two types of benefit: the Dependency and Indemnity Compensation (DIC) is paid to widows of members who die on active duty and veterans who die of a service-connected disability. If you have a rated disability from the VA and the death is connected to that disability, then it is possible that your widow would receive DIC of \$861 per month (in 1999). If the death is determined as not service-connected, and there are no other sources of income or assets, then she could qualify for the widow's Death Pension of \$490 per month (in 1999) if you had wartime service. Any other income or significant assets would reduce or eliminate this benefit. Could she live on that amount?

If the widow is 60 years or older, then she might qualify to receive a Social Security widow's benefit if she is a U.S. citizen, or if she can show proof that she lived together with you as your wife for five years in the U.S. The widow's benefit is also paid to the widows of members who die on active duty, and in most cases where the veteran's death is service-connected. In this case, the widow does not have to be a U.S. citizen and does not have to meet the five-year residence rule, but does have to meet the age requirement of 60. If she is disabled and otherwise qualifies, she can start drawing benefits at age 50. The amount of the Social Security widow's benefit is based on the worker's (your) social security retirement benefit.

The first continuing benefit your widow would probably receive is SBP, if you signed up for SBP at retirement. The only two pieces of information needed to start paying this benefit are the Defense Finance and Accounting Service (DFAS) record that the premiums are up-to-date,

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and the death certificate. The SBP annuity can be offset by the VA DIC and is reduced to 35% when the widow reaches age 62 and qualifies for the social security benefit. (The Social Security offset can be reduced or eliminated by purchasing the Supplemental SBP option, as described below.) The DIC can replace part or all of the SBP on a dollar-for-dollar basis. In this case, the widow receives a refund of the premiums paid for that part of the SBP replaced by DIC. And the DIC annuity is non-taxable, whereas the SBP is taxable unless the widow is a non-resident alien.

If the widow receives a small SBP annuity, such as the \$300 minimum, and this is the only income she has, then she could also apply for the VA Death Pension, but she would only receive an amount from VA to bring the combined total to \$490 (in 1999).

If you don't want the social security offset to reduce the SBP when the widow reaches age 62, then you have the option at retirement of adding the Supplemental SBP (SSBP) in 5% increments up to the maximum 20%. On the other hand, if the widow does not qualify for social security, then application must be made to Social Security when she reaches age 62. When the disqualification letter is received, it must be provided to DFAS and the full SBP will be restored. This is useful to know in cases where the member did not elect SSBP.

If you die and leave your wife with debts, will you also leave her the ability to pay them off? Something as simple as credit life insurance and mortgage life insurance could do a lot to ease her burden. If you're over 50, you should seriously consider this type of insurance whenever you take on a debt.

Regarding life insurance, remember that if you're not paying life insurance premiums, you don't have life insurance coverage. That is, unless you're 100% disabled and have taken the VA Disability Life Insurance.

And finally, don't count on that insurance policy provided by banks and credit unions to provide for your survivors. That's usually for *accidental* death and dismemberment. A retiree is more likely to die of natural causes, in which case this type of policy doesn't pay. And the default value of the normal policy provided at no cost is very low.

Why not make a New Year resolution to review your own survivor benefit plan to ensure your family really will be survivors after you're gone? ☐

Osan AB Retiree Activities Office

RAO Holiday Schedule

The Retiree Activities Office (RAO) will be closed from December 24-January 3, and for the Lunar New Year on February 4, in addition to the normal US holidays, during the first three months of 2000.

Community Matters

Green Card Rules

If your wife has an Alien Registration Card, commonly known as the Green Card, she must return to the U.S. at least once per year for the card to remain valid. If it has been more than a year since she was last in the U.S., the card is no longer valid.

In the event of the member's death, the widow must return to the U.S. within four months of the death in order to maintain her alien registration. There is, however, a special category that allows widows to apply for an immigration visa within two years after the member's death. The only restrictions on this visa is that the marriage must have lasted at least two years, and that they had not divorced, legally separated, or had the marriage annulled.

U.S. Embassy, Seoul

Keeping Important Information

If you don't have a fireproof storage container or safe deposit box for your important papers, you might think about keeping them in the freezer. No joke! If there's a fire, they're more likely to survive there than in the drawer or closet you're probably storing them in now. However, the fireproof container is a better idea. The Exchange carries a Sentry Model 1100 for \$19.95 and a Sentry Model 1170 (with hanging file folders) for \$44.50.

If you take medications (and this applies to spouses, too), you should carry a list in your wallet containing the name of the medication, the strength and the dosage (e.g., one pill three times daily). This is important information for medical personnel in the event emergency treatment is required.

Korea went through a telephone switch upgrade last year that changed all two-digit prefixes to three digits. Did you remember to go to your local Customer Service to update your Defense Eligibility Enrollment Reporting System (DEERS) record? While you're there, you might also check to ensure that your mailing address is correct. And if you have e-mail access, you can update your address in DEERS via e-mail to addrinfo@osd.pentagon.mil.

Osan AB Retiree Activities Office

Government Web Sites of Interest to Retirees

www.seniors.gov – recently added and maintained by Social Security. Contains a lot of good information and links to sites such as the VA Forms, Zip Code finder, and on-line postage stamp ordering.

www.ssa.gov – the main Social Security site, containing information about benefits, booklets, a limited number of forms and how to order replacement Form 1099 for tax returns.

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www.va.gov – the main Veterans Administration site, containing considerable information about VA.
www.vba.va.gov – the Veterans Benefits Administration site of the VA, containing detailed information about VA benefits, and access to VA Forms.
www.opm.gov/retire – for Civil Service retirees.
www.irs.gov – income tax information and a considerable number of forms and publications, including those for prior years (in case you missed filing).
www.house.gov – US House of Representative.
www.senate.gov – US Senate.
www.whitehouse.gov – US Executive Mansion (the White House).

Obtaining a Resident Visa

A recently arrived retiree in the Osan area with a Korean spouse went through the process of obtaining a Resident visa, and was gracious enough to record and share the information with the Retiree Activities Office.

An F-1 Resident visa can be obtained from the Department of Immigration in Seoul (Mokdong) for 60,000 won (approximately \$50.00). The requirements are as follows:

1. Proof of marriage to a Korean citizen.
2. Lease for a house or apartment to prove you are living in Korea.
3. Proof of a job or retirement pay.
4. Proof that you have at least 30,000,000 won (approximately \$25,000) in the bank or credit union.
5. A valid passport.

At the Immigration Office, you will have to fill out a registration form. It's simple but in Korean, so your Korean spouse can assist in completing it.

You will be required to leave copies of the Marriage License, lease, proof of job or retirement pay, and proof of 30,000,000 won in the bank. You will also have to leave your passport, with will be returned to you with the F-1 visa in approximately seven days.

You can get to the Immigration Office from Kimpo by taking either bus #22 or a taxi. If you take the bus, you will still have a ten-minute walk from the bus stop, or you can take a taxi.

(Ed: *The easiest way I've found to get to the Immigration Office is by subway. Take the Blue line to Omokkyo station, the stop before Mokdong, and leave the station through exit #6. The Immigration Office is a ten-minute walk away.*)

Remember that the above describes one man's experience, and your circumstances may differ. To contact the Immigration Office, call 02) 650-6231, or fax 02) 650-6298. ☐

information provided by Bob Hattendorf

continued from page 4 - Legislation Matters

improvements is vague, which is good because it leaves more latitude to make changes than if they had been specific improvements. We will continue to work with the proper officials to make changes that would not only improve the plan for current retirees but also make it more acceptable to all retirees.)

- Sec 707 - Authorizes an Open Enrollment Demonstration Program for TRICARE Prime. This program would allow beneficiaries to enroll in TRICARE Prime at any time. The program to run from 1 October 1999 to 30 September 2001 will cover designated providers and service areas of designated providers selected by DOD.
- Sec 712 - Designed to reduce the requirements for pre-authorization of care under TRICARE; to reduce the requirement to obtain preventive services without pre-authorization in certain cases; and to reduce the requirement for statements of non-availability of services. DOD is to report NLT 31 March 2000 on these initiatives to improve access to medical care.
- Sec 716 - Provides for improvements in the TRICARE Management and the third-party payer collection program. Permits DOD to reimburse health care providers at rates higher than the reimbursement rates when it has been determined that the higher rate is necessary in order to ensure the availability of an adequate number of qualified health care providers. Also makes an improvement in the ability of military medical facilities to collect from third-party payers (private insurance companies). ■

Max's Facts 37-99

Laughing Matters

Ten Dollars is Ten Dollars

Stumpy and his wife Bertha went to the State Fair every year. Every year Stumpy would say, "Bertha, I'd like to ride in that there airplane." And every year Bertha would say, "I know, Stumpy, but that airplane ride costs ten dollars, and ten dollars is ten dollars."

One year Stumpy and Bertha went to the fair and Stumpy said, "Bertha, I'm 71 years old. If I don't ride that airplane this year I may never get another chance. Bertha replied, "Stumpy, that there airplane ride costs ten dollars, and ten dollars is ten dollars."

The pilot overhead them and said, "Folks, I'll make you a deal. I'll take you both up for a ride. If you can stay quiet for the entire ride and not say a word, I won't charge you, but if you say one word, it's ten dollars." Stumpy and Bertha agreed and up they went.

The pilot did all kinds of twists and turns, rolls and dives, but not a word was heard. So he did all his tricks over again, but still not a word.

They landed and the pilot turned to Stumpy, "By golly, I did everything I could think of to get you to yell out, but you didn't." Stumpy replied, "Well, I was gonna say something when Bertha fell out, but ten dollars is ten dollars." ☺

Veterans' Widows International Network (VWIN)
Newsletter, Oct-Dec 99

The Director's Corner

Newsletter News

There was a small problem that resulted in late delivery of the last newsletter. The problem was money. Funding for the newsletter had to be changed from the Army Career and Alumni Program in 34th Support Group to Eighth Army Personnel Command (8th PERSCOM) without prior notice to allow planning. PERSCOM was caught short of funds, so we had to wait until the new fiscal year funds were available to pay for production. On the positive side, funding has been obtained for a full year, so there should be no further problems. Our thanks to MAJ Charles Brandon, 8th PERSCOM S-1, for his outstanding support to and concern for retirees.

The Air Force Personnel Center (AFPC) Retiree Programs Branch produces a bimonthly Retiree Activities Program letter to USAF Retiree Activities Offices around the world. In their October 15 letter, there was special mention of the Korean-language section of our retiree

newsletter as a good example of reaching out to provide information to spouses who are not native English speakers. The important question is whether this information is useful to and used by the Korean spouses in our retiree community. Do you share that part of the newsletter with your Korean spouse?

A Season for Thankfulness

At the completion of my second year of service to the retiree community and military widows of Korea, I want to thank each and every person with whom I've come in contact, either directly or indirectly. You are the reason this job is so consistently rewarding.

I want to thank my wife, Puneer, for her efforts in translating the widow newsletter and Korean articles for this newsletter, and for her assistance in dealing with the widow community. Thanks also to those folks who serve as points of contact in retiree communities throughout the Republic of Korea. They are invaluable to you and me.

*We wish everyone a very Merry Christmas and a
Happy, Healthy and Prosperous New Year*

Jack Terwiel

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

MPS

ADDRESS CORRECTION REQUESTED

US Army Mortuary Support to Retirees

When a retiree dies, whether at a military treatment facility, Korean hospital, or other location, a question has existed regarding the responsibility for transporting the remains to the US Army Mortuary at Yongsan. COL Joseph Donahoe of the 18th Medical Command clarified the policy for the USFK Retiree Council. It is the responsibility of the "gaining unit" to provide transportation to the deceased member. In this case, the gaining unit is the US Army Mortuary and the "losing unit" is the military treatment facility or other facility where the death occurred.

Due to the high turnover rate of military personnel, including hospital personnel, in Korea, the correct procedures may not be readily known. Therefore, retirees should include with their important papers (Will, special instructions, etc.) that the survivors should contact the US Army Mortuary in Seoul, at DSN 736-3003 or commercial 02-7916-3003. A Mortuary vehicle will be dispatched to pick up the remains. Survivors should also be prepared to pay a modest fee to cover the vehicle transportation cost, which might be billed with the other Mortuary services provided by the US Army Mortuary Affairs Office. ■

18th Medical Command and USFK Retiree Council

Vet Organizations Seek Your Support

Uniformed Services Disabled Retirees (USDR) believes that veterans earned their retired pay and are also entitled to full disability compensation. They are fighting hard for concurrent receipt of both retired pay and disability compensation. If you want to join with them, write to Uniformed Services Disabled Retirees, P.O. Box 2841, South Bend IN 46680.

Coalition of Retired Military Veterans (CORMV) believes that the government broke its promise of lifetime health care for veterans. They have been rejected in several court decisions, but vow to keep working to redress this injustice to veterans. To join with them, write to Coalition of Retired Military Veterans, 118 Broad Street P.O. Box 1782, Sumter SC 29151-1782. On-line, they are at www.sumter.net/~cormv, e-mail cormv@sumter.net. ■

In the Next Issue

VA Benefits – what's available to you as a veteran living in Korea
Military Information On-Line – some key military sites you can use