



# News for U.S. Military Widows in Korea

1. **Income Tax:** If you receive benefits from Social Security or Survivor Benefit Plan (SBP) from the Defense Finance and Accounting Service (DFAS) in Denver, or civil service benefits from the Office of Personnel Management (OPM), you will have to file for US income tax. If you receive benefits from VA only, that money is tax-free and you do not need to file income tax. If you receive benefits, for example, from VA and Social Security, then you need to file for income tax on only the Social Security money. You will receive Form 1099 from each place that pays you taxable income. Save these forms and take them to you nearest tax center before June 15.

2. **Social Security Eligibility:** There five common situations that I see which would make you eligible to receive social security benefits as a widow.

a. If there is a child under the age of 16 when your husband dies, both you and the child would receive benefits. Your benefits would stop at the child's age of 16. The child's benefits would stop when he or she finishes school. You could become eligible to receive benefits again at age 60, as described below in b, c, d, or e.

b. If your husband dies on active duty, or dies as a result of a service connected illness recognized by the VA or from a VA-rated disability, you are eligible to receive widow's benefits starting at your age 60, that is, 60 years after your birth date.

c. If you lived together with your husband for at least five years in the United States, you are eligible to receive the widow's pension at age 60.

d. If you are a US citizen, you are eligible to receive the widow's pension at age 60.

e. If you are disabled and are otherwise eligible to receive a widow's benefits, you can receive disabled widow benefits starting at age 50.

If you worked in the US for at least 10 years and paid social security tax, you could earn social security benefits on you own work record starting at age 62. You could also be eligible for social security disability benefits at any age if you worked in the US for five of the previous 10 years before becoming disabled. Disability benefits would start six months after you become too disabled to work, as verified by a doctor's statement.

3. **VA Benefits Eligibility:** The VA pays benefits of two types. The first is the Dependency and Indemnity Compensation, DIC, which is \$861 in 1999. It is paid if your husband died on active duty, or was retired and died of a service-connected VA-rated disability. The second is the Death

Pension, which is \$490 in 1999. This is paid if your husband was a veteran and you have no other source of income. You would not be eligible to receive the Death Pension if you receive benefits from Social Security, DFAS, or any other source.

4. **Looking for Widows:** It has been estimated that there are 300 widows of US military personnel in Korea. I know of about 130 ladies in this category. If you know a widow who does not receive this newsletter, please have her call the RAO at 0333-661-1441, or you call on her behalf. I will need her name and telephone number to contact her and get the information needed to provide assistance she might need.

5. **Computer Database:** I sent two information sheets with the December newsletter, one in English and one in Korean. I apologize for sending two, when only one should have been included. I sent the English language data sheet to retirees, and forgot to remove it from the newsletters I sent with the widows' newsletter. If you have not returned the Korean language data sheet, please complete it and return it to me. Remember, if you send it through the Korean post office, add the Korean postal code "Seoul 140-301." And I want to thank the many ladies who have returned the sheet to me.

6. **Stay in Touch:** If you move, change your phone number, or change your mailing address, please notify the RAO. Remember that we can mail the newsletter to you even if you don't have an APO mailbox. We can send it to your home if you live far away from a military base and don't use the APO, or if you don't pick up the mail very often, or if you have someone else pick up your APO mail and hold it for you.

7. **Meet Us in Seoul:** The first 1999 visit to Seoul on January 12 was an overwhelming success. Sixteen ladies visited me, and I want to thank them for their patience. When 20 ladies visited on February 9, I was very happy that my wife was there with me helping to work with the ladies.

8. **Widows Association:** In the December newsletter, I proposed that the widows organize an association to help each other. As of the January visit to Seoul, only two people had telephoned to express interest. I still believe it's an important opportunity to organize to help each other. If you were lost and confused when your husband died, remember that there are ladies going through the same experience now, and they need your wisdom to help them through the difficult time. If you want to help, please call Mrs. Wollard (Pak Hyo Joung) at (02) 813-6568. Mrs. Wollard has also suggested that the proposed association membership be expanded to include wives of military retirees. This could add an estimated 500 or more potential members to the association. What do you think? Is a widows association a good idea? Is a wives and widows association a better idea? Please call and "vote."

9. **Leave a Message:** The RAO office is open Monday-Friday from 9am to 3pm. If I'm not there, you can leave a message on the telephone answering machine. Don't be shy to leave the message in Korean, because my wife assists by translating telephone messages, just as she translates this newsletter. Remember to leave your name and telephone number, along with the problem for which you need assistance.

10. **Seoul Area Dental Service:** I have received word from the 121st Hospital at Yongsan that all ID card holders, including widows, are eligible to use all available services in the dental clinic at Yongsan. For those in other areas, the services available are based on the number of employees in the dental clinic. Usually, there are only enough people assigned to the dental clinic to provide service to active duty military personnel.

11. **Non-Combatant Evacuation:** In the event of an emergency in Korea, dependents of US military personnel would be evacuated to the US, along with other non-combatants. This is known as Non-Combatant Evacuation, or NEO. I spoke with the US Embassy about the status of widows for NEO. They say that the current rule is that only US citizens and holders of valid green cards are eligible for NEO. I am working with the VFW to try to get this rule changed by the US government so that all widows of US military personnel can be evacuated with other non-combatants, if they desire. I will publish any updates in this newsletter.