



News for U.S. Military Widows in Korea

1. Retiree Activities Office New Location: The Retiree Activities Office (RAO) has moved from Room 112B to Room 114C in the same building, 936 behind the Osan Air Base Main Exchange. The new office entrance is across the main hallway from the old office entrance. From the main entrance of Building 936, turn left. The new office is through the last door on the left. Enter into Room 114B, then 114C is on the right. The new office is occupied only by the RAO, so it is quieter and more private. There are signs at the main entrance, an overhead sign at the entrance to 114B, and door signs on 114B and 114C. It should not be difficult to find.

Also, the RAO office hours have been extended by starting one hour earlier, opening at 0800 and closing at 1500, Monday to Friday.

2. Social Security Benefits Review: Military retirees are eligible to start drawing reduced retirement benefits at age 62 if they have 40 quarters of work for which social security taxes were paid. A quarter's credit is earned for working three months, and up to four quarters per year can be earned. Full benefits (100%) are paid at age 65 or later, depending upon the year of birth, and the amount of reduced benefits at age 62 are also determined by the year of birth (see chart below). Spouses can draw reduced benefits starting at age 62 based on either the military retiree's work record, or their own work records if they have 40 quarters of work for which social security taxes were paid.

Year of Birth	Full Retirement Age	% of Benefits at Age 62
1937 or earlier	65	80%
1938	65 and 2 mos	78.9%
1939	65 and 4 mos	77.8%
1940	65 and 6 mos	76.7%
1941	65 and 10 mos	74.5%
1943-1954	66	73.3%
1955	66 and 2 mos	72.2%
1956	66 and 4 mos	71.1%
1957	66 and 6 mos	70%
1958	66 and 8 mos	68.9%
1959	66 and 10 mos	67.8%
1960 and later	67	66.7%

Non-citizen spouses who lived in the U.S. together with the worker for at least five years are eligible to draw benefits while living overseas. For non-citizen spouses living overseas who did not live in the U.S. at least five years, benefits can only be paid for each month they are living in the U.S., and for six months following the month of departure from the U.S. Eligibility begins after the non-citizen spouse has lived in the U.S. for one full calendar month, that is, living in the U.S. on the first day of the month and continuing to live in the U.S. through the end of the month. If the non-citizen spouse departs the U.S. and returns to Korea, benefits continue for the month of departure and the next six months. If the spouse returns to the U.S. before six months and remains for one full calendar month, then benefits continue for that month and for six months after returning to Korea.

Social security disability benefits are paid only if the claimant is unable to perform his/her normal work, or is impaired to the point that earnings average is not more than \$700 per month (effective July 1, 1999) as a result of the claimed disability. For blindness disability, you are considered blind and eligible for disability under Social Security rules if your vision cannot be corrected to better than 20/200 in your better eye, or your visual field is 20 degrees or less, even with a corrective lens.

Disability benefits are paid by social security if the disabled worker has worked for 20 quarters within the previous ten years before filing the claim for disability. Additional rules apply to the total number of quarters of work based on the worker's age. Benefits begin six months following the month Social Security determines the disability began. However, if the worker's condition improves, disability benefits will continue for nine months after the worker returns to full employment. Additionally, recipients of disability benefits are also eligible to receive Medicare benefits.

Disability benefits may also be paid to a disabled spouse or widow starting at age 50. For widows who are non-resident aliens, they must have lived in the U.S. for five years together with their spouse, or their spouse must have died on active duty, or as the result of a service-connected disability for which a disability pension was being paid.

Survivor benefits will be paid to non-resident alien spouses and children, based on certain qualifications. U.S. citizen children of deceased U.S. citizens are eligible to draw benefits up to age 19. Mothers of these children can draw benefits until the child reaches the age of 16, even if the mother is a non-resident alien and does not otherwise qualify for benefits based on age. Widows who are disabled may qualify for benefits starting at age 50. Otherwise, they qualify for benefits starting at age 60. In both cases, for non-resident aliens, they must have lived in the U.S. together with their spouse for five years, or the military retiree spouse must have died on active duty or died of a service-connected disability for which a disability pension was being paid.

3. Social Security and U.S. Citizenship: Some widows who became U.S. citizens when their husbands were alive find that keeping the U.S. citizenship after returning to Korea is not convenient. Neither VA benefits nor Survivor Benefit Plan are affected by changing your citizenship. Social Security benefits are affected by citizenship. U.S. citizenship automatically entitles you to social security when you qualify at the proper age. If you are not a U.S. citizen, you must have lived together with your husband in the U.S. for five years. However, if your husband dies of service-connected disability and you qualify for VA Dependency and Indemnity Compensation (DIC), then you also can receive social security benefits, even if you never lived in the U.S.

4. VA Death Pension and Income: If you receive the VA Death Pension of \$490 per month, you must remember that this is a special pension given to low-income widows. If you earn money for which U.S. income tax is paid, you may lose all or part of the VA Death Pension.

A widow came to the RAO recently with a letter from the VA. They had received information from the Internal Revenue Service (IRS) that the widow received income in 1996. She did not include the income on her Eligibility Verification Report (EVR) for 1996, and VA thought she was trying to hide income that she was receiving from working. What really happened was that the widow won a Bingo jackpot and the winnings were reported to the IRS on Form W-2G. I wrote a letter to the VA for the widow explaining that this was a one-time income, and that she forgot to report it on her EVR.

If you receive the VA Death Pension of \$490, it is important for you to report on the EVR any income on which U.S. income tax is paid. This includes bingo winnings and slot machine jackpots when you receive a Form W-2G for the winnings. If you have any questions, call the RAO at 0333-661-1441 for assistance.

5. Proof Required to Obtain a Ration Card: In the previous newsletter I reported that the ration control regulation was being changed to allow widows who are Korean citizens and have a Korean ID card to use that ID card as proof of residence. The regulation is expected to become effective in November, possibly as late as the end of November. Please don't try to use your Korean ID card as proof of residence until the new regulation becomes effective.

I apologize to those who misunderstood the previous newsletter item and tried to use the Korean ID card when applying for a new ration card. I will try to be clearer about effective dates of changes in future newsletters.

6. Ration Control Reminder: All purchases at all Commissaries in Korea are recorded and saved in a central computer system. Each person's record can be reviewed for buying patterns that show purchases in excess of personal needs. It is very important to remember that the Commissary is for personal use, and purchases that appear to be more than you need for yourself and your immediate family are indicators of illegal use of the Commissary, such as for black marketing.

There are three areas that are evaluated in determining evidence of illegal use:

a. **Overpurchase:** Commissary dollar limits are based on family size. An individual is authorized purchases up to \$350 per month. A family of two is authorized \$550. Larger family sizes mean larger dollar limits. Family size is based on the number of authorized family members, that is, members who have an ID card. The dollar limit is also based on what you are authorized when you apply for the ration card. Purchases in excess of your authorized dollar limit results in immediate loss of the ration card. For special occasions, you may request an exception to the purchase limit, listing the dollar amount of overpurchase and the items you want to purchase in excess of personal needs. This application must be submitted to the office where you applied for the ration card. If the exception is granted, you will be given a letter of approval. This letter is your assurance that the Ration Control Office updated the computer to show the temporary increase in your spending limits. You cannot request an exception after exceeding the dollar limit, it must be authorized at least five days prior to making the purchase.

b. **Excess to Personal Need:** Purchases of items in quantities that are beyond your personal need and the need of your immediate family also indicate illegal use of the Commissary. For example, buying ten bottles of Downy per month when you have only one person authorized to use the Commissary indicates purchases beyond personal need.

c. **Hot Items:** Purchases of certain items that have been determined as black market items, such as honey and beef short ribs, may indicate illegal activity. The computer is used to determine the quantity purchased from month to month, and purchases of larger than normal quantities over a long period of time may indicate illegal use of the Commissary.

If you lose your ration control privilege, it will probably be at least one year before the privilege is restored after the first offense. If you lose your ration control privilege a second time, it is gone forever.

7. **Retiree Newsletters:** Each military service sends retiree newsletters to retirees and widows. Some widows have asked me to have the retiree newsletter stopped, since it's in English and is hard to understand. I have contacted both the Air Force and the Army about stopping the newsletter. For Air Force widows, it looks like the newsletters will be stopped if you asked me. For the Army widows, it is not possible at this time to stop the newsletters. The Army newsletter editors are checking with their computer people to see if it will be possible in the future, but for now you will continue to receive the *Army Echoes* newsletter.

8. **RAO Holidays, Oct-Dec:** The RAO will be closed on the following holidays between October and December:

Monday, October 11
Thursday, November 11
Thursday and Friday, November 25-26
Friday, December 24, until Tuesday, January 4, 2000

Also, remember that the RAO office is closed all day the second Tuesday of each month. The RAO is in Seoul on this day to meet with retirees and widows at the Dragon Hill Lodge from 0900-1200, followed by an afternoon meeting.

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