

Retiree Corner:

Knowing When It's Time to Go Stateside

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A previous column discussed the importance of enrolling in Medicare Part B when reaching age 65. This ensures that TRICARE coverage continues. However, there are other health considerations for retirees on whether to remain in Korea or return to the United States. It's important to know when it's time to go, to relocate to the U.S. permanently, or for an extended time until fixable health problems are properly fixed.

Health care in the United States may be obtained in one of the large military medical centers such as Wilford Hall, San Diego Naval Medical Center, or Tripler Army Medical Center. In a military hospital, the only cost would be the meals. In a civilian hospital, TRICARE would cover 75% of the allowable costs. For age 65+ retirees who have Medicare Part B and TRICARE for Life, the cost of care received in a civilian hospital in the U.S. would likely be covered for all but the TRICARE annual deductible of \$150.

One Korea retiree who had problems with circulation in his legs had a gangrenous toe amputated as part of the treatment he received in Korea. The problem continued and worsened to the point where he could barely walk. He decided it was time to go and he returned to the U.S. for treatment. The problem was diagnosed and he had operations on each leg, totaling \$57,000. Being over 65, Medicare and TRICARE paid for all but the \$150 TRICARE deductible. The doctor spoke to him after the operations and told the retiree that if he had returned to the U.S. a year sooner, he'd still have that toe.

Another retiree with a similar problem ended up crawling into the Emergency Room. He died shortly thereafter, only weeks before his planned departure from Korea.