



# Still Serving in Korea



Newsletter 04-1

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

Jan-Mar 2004

## Medical Care Matters

### Medicare for Korean Spouses

The Social Security Totalization Agreement between the U.S. and Korea enacted in April 2001 provided for American workers working under the Korean wage system to receive credit toward their U.S. Social Security benefits. Korean workers working under the U.S. wage system would receive the same credit toward their Korean Pension System. The agreement also allowed Korean citizens to receive Social Security benefits while living in Korea. This also means that spouses and widows of U.S. military active duty personnel and retirees are now able to receive benefits for which they qualify. In general, this means a spouse who qualifies can receive wife's or mother's benefits (if there's a minor child) equaling half of her husband's benefits as long as the husband is qualified to receive benefits. Similarly, a widow can receive widow's benefits, or mother's benefits if there's a minor child. The only downside is that non-resident alien benefits are taxed at 25.5%, which is not refundable.

**The Totalization Agreement with Korea did not cover Medicare.** Thus, a wife or widow who is a Korean citizen and reaches age 65 while living outside the U.S. is not eligible for TRICARE for Life because she cannot apply for Medicare Part B. A representative of the Office of International Operations at Social Security headquarters in Baltimore says that the only ones eligible to obtain

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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

### CRDP Update

According to a Defense Finance and Accounting Service (DFAS) website posting, Concurrent Receipt or Concurrent Disability Pay (CDP) is now called Concurrent Retirement and Disability Payments (CRDP); and, although the name has changed, the program has not. DFAS said it paid 144,098 retirees their CRDP payments on time on February 2, 2004 and that it paid 2,620 retirees whose retired pay is calculated based on a percentage of disability. Due to the complexity of the calculation, these retirees received their electronic fund transfer deposits on February 13, 2004. Retirees who receive hard-copy checks in the mail have been issued payments as well and should allow for mailing time. On-going CRDP payments will be paid on the first business day of each month. These payments will continue without the need for further action from eligible retirees. In the future, CRDP rates will automatically increase or decrease based on the percentage of disability reported by the Department of Veterans Affairs (VA).

Retirees from the National Guard or the Reserve with VA disability ratings of 50% or better, no matter what they had been told in the past, may still qualify for Concurrent Retired and Disability Pay (CRDP). Until recently Guard and Reserve retirees were told they had to have a minimum of 7200 points to qualify for CRDP. Specifically any retired reservist or guardsman that has "20 Good Years" and meets the remaining eligibility requirements is eligible to get their CRDP benefits just like their active duty counterparts. Eligibility for the CRDP includes all chapter 61 medically retired personnel with twenty years of service whether their service was twenty or more years of active duty or twenty or more Good Years for Reserve Retirement (section 12732 of US Code 10). A Good Year is one in which the retiree had earned a minimum of 50 points. Guard or Reserve retirees, who believe they qualify for CRDP but are not currently receiving it or had been turned down in the past, should take the following steps: Gather all of your documentation including your letter of Retirement Eligibility ("20 Good Years Letter") and your last point summary. Call DFAS at their toll free number (not free from overseas) at 1-800-321-1080 to determine the reason for nonpayment. [Source: NAUS Update 9 APR 04]

*RAO Baguio Update, Apr 15*

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Medicare Part B coverage are those who became U.S. citizens and those non-citizens who lived in the U.S. for at least five years immediately prior to applying for Part B. In the Philippines and Thailand, foreign spouses are not eligible for Social Security. Thus, a Retiree Activities Office in those countries can obtain a non-eligibility statement from Social Security and use the statement to continue TRICARE Standard coverage. This is a situation unique to TRICARE eligible beneficiaries.

The problem in Korea is different, and is a situation unique to TRICARE eligible beneficiaries. Here the spouses and widows *are* eligible for Social Security benefits even if they never lived in the U.S. In this case, we need to work out a means by which Social Security can provide official notification to the Defense Eligibility Enrollment Reporting System (DEERS) that the spouse or widow is ineligible for Medicare Part B. Because the person is not eligible for TRICARE for Life, they would continue to be covered by TRICARE Standard. The Osan AB RAO has notified the Air Force Retiree Council and the Army Retirement Services Office, and has also been in contact with a representative of the Navy Retiree Council in the Philippines. We are attempting to arrive at a workable solution to obtain a Medicare non-eligibility statement from Social Security. Keep in mind, however, that within the total Social Security population of beneficiaries, this is a miniscule number of people, so it may not be fixed quickly.

If we are able to provide the continuation of TRICARE Standard for Medicare-ineligible spouses and widows, retirees have to remember that if their spouse is eligible for Medicare Part B and qualifies for TRICARE for Life, then failing to enroll in Part B (or disenrolling from existing Part B coverage) to save money will disqualify the spouse from any TRICARE coverage. This could become an expensive way to save money.

*Osan AB Retiree Activities Office*

### Medicare Late Enrollment Penalty Update

As of mid-March, Medicare's managers still had not opened enrollment in Medicare Part B for up to 90,000 military retirees who did not enroll when first eligible. The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 authorizes those retirees to enroll without late penalties during a special enrollment period that ends this Dec 31. Once enrolled, they can obtain medical treatment and prescription services through TRICARE for Life. Also under the act, military beneficiaries who enrolled in Part B in 2001, 2002, 2003, or 2004 and are paying late enrollment penalties can have them eliminated effective Jan. 1, 2004, by demonstrating that they are covered under TRICARE for Life. The clock continues to tick for these older retirees and spouses while they wait for Medicare's Center for Medicare and Medicaid Services to act. Latest word? Maybe April. [Source: Armed Forces News Issue 25 Mar 04]

*RAO Baguio Bulletin Update, Mar 30*

### Message from the Osan Hospital

If you are a retiree who receives primary care from the Osan Hospital (i.e., your records are stored at Osan), you need to call the Internal Medicine Nurse Manager, Capt Elliott, to schedule an appointment for annual records check. The procedure will take about 15 minutes and is required to ensure all necessary care is being provided. To schedule an appointment, call 784-3023 (commercial in Korea at 031-661-3023) or e-mail Capt Elliott at **Jannette.Boodon-Elliott@osan.af.mil**.

*Osan AB Retiree Activities Office*

### A Dental Care Reminder

Dental care at military dental clinics for retirees, their dependents and survivors is restricted to emergency care only. This is the only level of dental care that you can expect to receive, and it is limited only to stabilizing the patient sufficiently to reduce or eliminate pain until civilian care can be obtained. All other dental care is provided on a space available basis.

To assist retirees in finding acceptable dental care from civilian providers in Korea, the Osan AB RAO has begun listing dental clinics by area on the RAO web site. Listings can be found at <http://www.rao-osan.com> under "Medical Matters." The initial list was for the Seoul area. By the time you read this, there should also be a listing for the Taegu area. Retirees who use civilian dental services are encouraged to share their experiences, both good and bad, by sending an e-mail to **jack@rao-osan.com**, or by calling the RAO at 784-1441 (commercial 031-661-1441).

*Osan AB Retiree Activities Office*

### TRICARE Uniform Formulary Rule Published

The Uniform Formulary's final rule was published April 1, 2004, according to the TRICARE Management Activity. This was in accordance with the requirement established in the fiscal year 2000 National Defense Authorization Act, Section 701, "Pharmacy Benefits Program."

"The military treatment facility (MTF) remains the best value for all users of the TRICARE pharmacy program," said Col. William Davies, director, DoD Pharmacy Programs. "By having prescriptions filled at the MTF, TRICARE beneficiaries eliminate their out-of-pocket costs."

In the future, prescriptions filled by the TRICARE Mail Order Pharmacy will cost \$3 for up to a 90-day supply of a generic medication, \$9 for up to a 90-day supply of a brand-name formulary medication, and \$22 for up to a 90-day supply of a non-formulary medication.

Prescriptions filled using a retail network pharmacy will cost \$3 for up to a 30-day supply of a generic medication, \$9 for a 30-day supply of a brand-name formulary medication, and \$22 for up to a 30-day supply of a non-formulary medication. ■

*Air Force Retiree News, Apr 10*

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### CRSC Update

DFAS is sitting on thousands of approved Combat-Related Special Compensation (CRSC) claims while waiting for the Department of Defense (DoD) to issue an implementation policy letter because its lawyers only recently reconciled the legal connection between CRSC and Individual Unemployable (IU) and the method of determination. Months ago, it was decided to pay disabled retirees with IU rated by VA at the 100% rate when their CRSC is at least 60%. DoD has said the decision will be released soon, since it was only a procedural problem, not a policy change. Driving the DoD internal push for resolution is the fact that the retroactive CRSC payments to many of the affected retirees now exceed \$10,000.00 each and increases each month, and the congressional concern generated by retirees caught up in the procedural quagmire. Furthermore, the lack of funding for DFAS and the military departments, each of which also has its own set of processing procedure problems, is a major obstacle to swift payments once the awaited policy directive regarding CRSC processing is received. Additional details regarding CRSC processing, problems, and related information can be found at [www.crlegislation.com](http://www.crlegislation.com). [Source: NAUS Update 9 Apr 04]

*RAO Baguio Update, Apr 15*

### Your Pay and myPay

About this time of year, the Retiree Activities Office is busy responding to phone calls from retirees who did not receive their 1099-R needed to file their tax return. As April 15 draws near, the calls get more frantic. Why the 1099-R didn't arrive in late December or early January is probably because Defense Finance and Accounting Service (DFAS) doesn't have a current mailing address for the "missing" retirees. If you have a computer or have access to a computer, there's an easy way to get your 1099-R and keep your address up to date. It's the DFAS on-line system called **myPay** that allows all military and civilian personnel, active and retired, to access and maintain their pay account. In fact, for active duty personnel enrollment in this system is mandatory and they no longer receive pay statements by mail.

With direct deposit of retired pay, it's easy to forget to keep your address updated with DFAS. With **myPay**, it's easy to not forget. To start using **myPay**, all you need is a computer. Go to <https://mypay.dfas.mil> (don't forget the "S" at the end of http) and follow the instructions to get a personal identification number (PIN) that will allow you to access your account. With that you can do allotments, change correspondence address, set up or change direct deposit and savings bonds. For taxes, you can change federal and state income tax withholding – and you can print out your 1099-R and retired account statement right there at your computer (assuming you have a printer, of course). Why wait until you have a problem to realize how much you need **myPay**? Sign up today so it will be there when you need it. Oh, and don't forget to keep your

PIN in a safe place where you won't forget it.

One more thing – there are some scammers out there ready to try to take your money, so be sure you use the correct web site, **[mypay.dfas.mil](https://mypay.dfas.mil)**, and not something like [mypay.dfas.net](https://mypay.dfas.net), which is not the official site. Only the .mil site is the official site.

*Osan AB Retiree Activities Office*

### While You're At It

While you're considering making changes to your pay account as a result of changes in your life, you should also consider whether you need to make changes to the Defense Enrollment Eligibility Reporting System (DEERS).

DEERS should be updated anytime a service member or retiree moves, changes status, gets married or divorced, has an additional dependent, etc. In other words, any change that would affect benefits and entitlements for the member and his or her dependents should be recorded in DEERS. Additionally, DEERS information should be reviewed for accuracy once a year.

There are several ways to update DEERS information.

- (1) A request to add, delete or change information can be initiated with a request through your nearest military personnel office where ID cards are issued.
- (2) The member can call the DEERS Support Office toll-free telephone number:  
(800) 527-5602 – Alaska/Hawaii  
(800) 334-4162 – California  
(800) 538-9552 – All Other States  
(Note: the best time to call the DEERS Support Office in order to avoid delays is between 0600-1500, Pacific time.)
- (3) The member can also visit the DEERS web site at: **[www.TRICARE.osd.mil/DEERSAddress](http://www.TRICARE.osd.mil/DEERSAddress)**
- (4) Changes can also be faxed to (831) 655-8317
- (5) Sending an e-mail to **[addrinfo@osd.pentagon.mil](mailto:addrinfo@osd.pentagon.mil)** is another easy option
- (6) Finally, changes can be mailed to the following address:  
DEERS Support Office  
ATTN: COA, 400 Gigling Road  
Seaside, CA 93955-6771

*from [www.defenselink.mil/ra/mobil/pdf/deers.pdf](http://www.defenselink.mil/ra/mobil/pdf/deers.pdf)*

### House Passes Budget Resolution

The House narrowly passed a \$2.4 trillion FY 2005 budget resolution yesterday with a 215-212 vote. Earlier in the day, House lawmakers rejected several Democratic initiatives, including an amendment introduced by the ranking Democratic member on the House Budget Committee, Rep. John Spratt (D-SC) which would have increased funding for VA healthcare and provided funding for the elimination of SBP offsets. The budget resolution increases defense spending by 7%, including a proposed 3.5% increase in military pay. The measure falls short of

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the \$1.2 billion recommended by the House Veterans Affairs Committee. House and Senate versions will now go to a conference committee to resolve differences.

*The Retired Enlisted Association Legislative Update, Mar 26*

### DoD Announces Program for Hiring Retirees

The Department of Defense (DoD) this week announced implementation of a new policy which will allow defense managers to hire as many as 2,500 experts with state-of-the-art knowledge in fields of critical importance to national security. The appointments will be for five years, with a one-year extension possible. Civil service retirees needed in critical positions could work in these positions without offsetting their retirement pay, which was required under previous law. A similar provision was previously implemented for military retirees. Until enactment of this stand-alone provision, authorized by the fiscal year 2004 National Defense Authorization Act, DoD civil service retirees had their pay reduced by the amount of their pension. This benefit applies only to those hired on or after Nov. 24, 2003, and some restrictions apply. For further information go to the DoD website:

<http://www.defenselink.mil/releases/2004/nr20040322-1105.html>

*The Retired Enlisted Association Legislative Update, Mar 26*

### More on Social Security

Newsletter 01-2 (Apr-Jun 2001) contained some charts on changing eligibility for 100% of retirement benefits. It's time to present that information again with some additional information with the hope that this will help you to decide when is the best time for you to start taking your benefits, considering your needs as well as the effect of taking early benefits on dependent and survivor benefits.

As most people know by now, the age to receive full retirements benefits is changing from 65 years old to 67 years old. The below chart shows how this is being done based on year of birth. If your birthday falls on Jan 1st, use the previous year to calculate your eligibility.

Full Retirement Eligibility by Year of Birth	
Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and two months
1939	65 and four months
1940	65 and six months
1941	65 and eight months
1942	65 and ten months
1943-1954	66
1955	66 and two months
1956	66 and four months
1957	66 and six months
1958	66 and eight months
1959	66 and ten months
1960 and later	67

You are able to receive your retirement benefits as early

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as age 62, but there is a reduction of benefits if you choose this option. If you take early retirement benefits, then this is the amount that dependent and survivor benefits are based on. And Korean citizen spouse and widow benefits are subject to a 25.5% non-refundable tax withholding. The following chart shows the amount of this reduction by year of birth.

Full Retirement Eligibility by Year of Birth		
Year of Birth	Full Retirement Age	% 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 8 mos	75.6%
1942	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%

That's what happens if you take benefits early. The following chart shows how your benefits increase if you decide to delay past your full retirement age. You should also know that, although dependent and survivor benefits are based on your benefits, the maximum that dependents and survivors can receive is based on your 100% benefits, those you would receive at your full retirement age.

Delayed Retirement Benefits		
Year of Birth	Annual Increase	Monthly Increase
1930	4.5%	3/8 of 1%
1931-1932	5.0%	5/12 of 1%
1933-1934	5.5%	11/24 of 1%
1935-1936	6.0%	1/2 of 1%
1937-1938	6.5%	13/24 of 1%
1939-1940	7.0%	7/12 of 1%
1941-1942	7.5%	5/8 of 1%
1943 or later	8.0%	2/3 of 1%

A very important point to remember is that even though you decide to delay full retirement benefits past age 65, whether by months or years, you will need to sign up for Medicare Part B to start on the first day of the month of your 65th birthday. If you are in Korea, contact the Retiree Activities Office about four months before to ensure that you keep your TRICARE coverage without interruption. The window to avoid the late enrollment penalty for Medicare is seven months – your birth month plus three months before and three months after. ■

*from www.socialsecurity.gov  
and the Osan AB Retiree Activities Office*

# Legislation Matters

## Legislation of Interest

S. 451 (Olympia Snowe (R-ME) Military Survivor Benefits Improvement Act of 2003: to amend title 10, United States Code, to increase the minimum Survivor Benefit Plan basic annuity for surviving spouses age 62 and older, to provide for a one-year open season under that plan. There are 45 co-sponsors.

S. 1000 (Graham, R-SC), National Guard and Reserves Reform Act for the 21st Century: To amend title 10, United States Code, to revise the age and service requirements for eligibility to receive retired pay for non-regular service; to provide TRICARE eligibility for members of the Selected Reserve of the Ready Reserve and their families; to amend the Internal Revenue Code of 1986 to allow employers a credit against income tax with respect to employees who participate in the military reserve components and to allow a comparable credit for participating reserve component self-employed individuals. There are currently 14 co-sponsors.

S 1916 (Landrieu, D-LA) Military Survivor Benefits Act of 2003. This bill would eliminate the current age 62 annuity reduction – from 55% to 35% – phased in over a 10-year period beginning in October, 2005. There are 17 co-sponsors.

H.R. 742, to amend title 10, United States Code, to reduce the age for receipt of military retired pay for non-regular service (Reserve Components) from 60 to 55. Introduced by Rep. Jim Saxton (R-NJ) on 2/12/03. There are currently 170 co-sponsors. A companion bill, S. 1035 was introduced in the Senate by Jon Corzine (D-NJ). This bill has 11 co-sponsors.

H.R. 1111 (Cass Ballenger, R-NC) Uniformed Services Divorce Equity Act of 2003: To amend title 10, United States Code, to revise the rules relating to the court-ordered apportionment of the retired pay of members of the uniformed services to former spouses. There are currently 21 co-sponsors.

H.R. 1653 (Jim Saxton, R-NJ) to amend title 10, United States Code, to change the effective date for paid-up coverage under the military Survivor Benefit Plan from October 1, 2008, to October 1, 2003. Currently there are 43 co-sponsors. A companion bill, S 2177 was introduced by Sen. Jon Corzine (D-NJ) on 3/9/04. There are currently no co-sponsors.

H.R. 1726 (Henry Brown, R-SC) Military Surviving Spouses Equity Act, to amend title 10, United States Code, to repeal the offset from surviving spouse annuities under the military Survivor Benefit Plan for amounts paid

by the Secretary of Veterans Affairs as Dependency and Indemnity Compensation. There are 45 co-sponsors.

H.R. 3474 (Van Hollen, D-MD) Keep Our Promises to America's Military Retirees Act, to restore health care coverage to retired members of the uniformed services. There are 201 co-sponsors.

H.R. 3763 (Miller, R-FL) Military Survivor Benefits Improvement Act of 2004. The measure would eliminate the current age 62 annuity reduction – from 55% to 35% – phased in over a 10-year period, and provide an open enrollment period, beginning in October, 2005. There are currently 294 co-sponsors. H.R. 548, introduced by Mr. Miller in 2003, has 303 co-sponsors.

H.R. 4065 (Brown-Waite, R-FL) Veterans Housing Affordability Act of 2004, to amend title 38, United States Code, to increase the maximum amount of home loan guaranty available to a veteran, and to provide for annual adjustments to such amount.

*The Retired Enlisted Association Legislative Update, Apr 9*

## Feds Closer to Dental and Vision Benefits

The House Government Reform Committee unanimously approved two bills last Thursday that affect feds. The Pay Compression Relief Act would raise statutory caps on pay for administrative law judges, members of contract appeals boards, and certain senior level employees outside the Senior Executive Service to address the problem of pay compression. The second bill, H.R. 3751, requires the Office of Personnel Management to study and report to Congress on how to make available better dental, vision and hearing benefits to those covered by the Federal Employees Health Benefits Program (FEHBP). "Relieving pay compression and improving employee health benefits are important steps in our continuing efforts in the war for talent," said Chairman Tom Davis, R-Va. Rep. Jo Ann Davis, R-Va., who introduced both bills, said, "How can we expect the federal government to compete with the private sector when the government's current dental, vision and hearing benefits are so meager and many senior federal employees cannot receive pay raises and receive the same pay as their subordinates because they are already at the pay cap?" ■

*Federal Employee News Digest, Apr 5*

## RAO Reminder

The Osan AB Retiree Activities Office (RAO) is open Mon-Fri 0800-1500, except for the second Tuesday of each month when I visit Seoul. The office is currently located in Building 781 at Osan AB, and is expected to move back to its permanent location in Building 936 when renovation is completed, probably in May. You can contact the office at DSN 784-1441, Korea commercial at 031-661-1441, or from outside Korea at 82-31-661-1441, or e-mail [retact@osan.af.mil](mailto:retact@osan.af.mil).

*Osan AB Retiree Activities Office*

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# Community Matters

## Non-SOFA Vehicle Registration

The USFK Retiree Council has reviewed the draft USFK Regulation 190-7 that addresses, among other things, registration of non-SOFA vehicles for installation access. The current situation is that permission for registration of non-SOFA vehicles of retirees and widows must be requested and approved by the installation commander of each installation for which access is desired. Only if permission is obtained for three installations can a USFK decal be issued allowing access to all USFK installations (and access must be for official business at installations other than where the retiree or widow resides).

Under the new regulation, and with the implementation of the new Korean license plates, retiree non-SOFA vehicles will be indistinguishable from SOFA vehicles. The only identifying feature for both types of registration will be the safety decal, which has a machine-readable barcode. When a vehicle is registered, it is immediately entered into the Biometric Identification System (BIDS) database so that security personnel can verify the authenticity of the vehicle registration by comparing the driver's ID card with the BIDS information using the hand-scanner information derived from the barcode.

Although it's impossible to determine exactly when the regulation will be published and the new procedure implemented, it represents the removal of a significant irritant because we are told it will allow retirees to drive their registered vehicle onto any installation allowed by their DoD ID card. We are still trying to get clarification on whether the same procedures will apply to widows' non-SOFA vehicles.

Note: As a reminder, valid safety inspections for non-SOFA vehicles are based on the Korean inspection information on your vehicle registration document. You do not need an on-base/post vehicle inspection to obtain the USFK safety decal for your non-SOFA vehicle.

*USFK Retiree Council*

## Air Force Officials Extend Stateside Space A Travel Test

The one-year test to expand space-available travel privileges to family members of active-duty and retired service members traveling within the continental United States was extended until further notice, according to Air Mobility Command's air transportation division officials.

Under the space-A test phase, the family members of active-duty and retired service members are able to travel space-A aboard military flights when accompanied by their sponsors, said John Lundebey, of the passenger policy branch. He said the test does not apply to "gray-area retirees" – Guard and Reserve airmen who are retired but

are not yet eligible for retired pay and benefits.

(Source: TSgt Mark Diamond, Air Mobility Command Public Affairs)

*National Association of Uniformed Services, Mar 26*

## Let's Clear the Air!

On Apr 10, Al Chellis and I attended the Area IV Retiree Council initial meeting in Daegu. It was held on a Saturday to allow working retirees, who represent a majority of the retiree population in Korea, to attend. We were looking forward to meeting the Daegu area retirees, and I personally was anxious to meet many of the retirees who were up to then either a voice on the phone or an e-mail address on the computer.

We were disappointed with the turnout – fewer than a dozen. What was even more disappointing was the comment of one of the attendees that a number of retirees said they would not attend because it would just be another whine and gripe session. If that's what you believe the retiree councils are for, you're wrong. However, if that's what YOU want to make YOUR retiree council into, then that's what it will become.

Too many retirees whine and gripe to me and then ask me what I'm going to do about their problem. Sorry, but I'm only one person and it's hard for me to get involved with your local issues, or issues that affect only a relatively small number of retirees, or issues that are directly related to YOUR VOLUNTARY DECISION to live in Korea. That's right, nobody's forcing you to live in Korea. If you don't like ration cards, go someplace where they don't use ration cards – like Japan (of course you won't get an APO mailbox in Japan); or Germany (of course you'll have to pay German taxes on your Commissary and Exchange purchases in Germany).

The first article above, about changes to vehicle registration, shows the positive results that a retiree council can have. By working together as a team, members of the USFK Retiree Council submitted a proposal on an alternate means for registering non-SOFA vehicles for retirees and widows based on their DoD ID cards. The result is that soon our non-SOFA vehicles will have the same access as SOFA vehicles. This was a positive result from a positive approach. We recommended a new approach and it was adopted with minor modification. You can do the same thing where you live, but the problems are not going to get solved by sitting around the snack bar or club just talking about them.

Instead of whining and griping, get together and work on better ways to fix your problems. The retiree council is an officially sanctioned organization that works hand-in-hand with the military leadership at your installation. This is the way you'll get your problems fixed. And maybe the next time I visit Area IV – or Area I, II or III – I'll meet a lot more retirees who are willing to work together to improve their community and their lives. ■

*Jack Terwiel, Osan AB Retiree Activities Office*

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## Survivor Matters

### It's There For You

If the Eighth Army Casualty Assistance Office counts for something, then the Osan AB Retiree Activities Office web site has some valuable information for you on our web site at <http://www.rao-osan.com>. Just check out "Korea Casualty" for valuable information on what you need to do to get your "stuff" in order.

The section contains an overview describing the special aspects to retiree deaths occurring in Korea. There are four subsections, three of which are devoted to assisting retirees to prepare their affairs and documents so that everything is ready when "The Inevitable" occurs. It describes the information that we will need to assist your survivors and tells you how to get that information you don't already have on hand.

So what does the Eighth Army Casualty Assistance Office have to do with the web site? Well, the fourth subsection of "Korea Casualty" describes the actions that must be taken to claim survivor benefits when a retiree casualty occurs. They liked the information so much that it has been printed off and is now handed out as part of the package given to each Casualty Assistance Officer appointed to assist survivors when an Army retiree death occurs in Korea. ■

*Osan AB Retiree Activities Office*

## Laughing Matters

### The Girlfriend

After directory assistance gave me my boyfriend's new telephone number, I dialed him -- and got a woman.

"Is Mike there?" I asked.

"He's in the shower," she responded.

"Please tell him his girlfriend called," I said and hung up.

When he didn't return the call, I dialed again. This time a man answered. "This is Mike," he said.

"You're not my boyfriend!" I exclaimed.

"I know," he replied. "That's what I've been trying to tell my wife for the past half-hour."

*from the Internet ☺*

## The Director's Corner

### Did You Know?

As of Apr 10, three of the four Army areas in Korea have retiree councils. Area I was first to organize followed by Area III and Area IV. The Area II council might be completed by the time you read this.

This is an important step for retirees throughout Korea because it means you have a voice with your local military leadership. Although the USFK Retiree Council, the U.S. Military Retirees Association Korea and the Osan AB Retiree Activities Office (RAO) work on behalf of retirees on a myriad of issues, nothing is better than identifying and resolving local issues at the local level with local folks. In addition to addressing local issues, the voices of four retiree councils "singing in harmony" with those of us already in the "retiree choir" can only make us more effective in raising and (hopefully) resolving retiree issues affecting all of us. And council participation means community involvement, something

that I've been pushing here. Teamwork pays off.

There's an important role for each retiree reading this newsletter and that is to pass the word along to other retirees to sign up with your local council. The RAO maintains a mailing list of nearly 1,000 retirees throughout Korea. But that's not everyone. According to Department of Defense sources, there are more than 1,500 retirees living in Korea.

Some of the invisible retirees borrow newsletters or read the newsletters on-line at <http://www.rao-osan.com>. However, it's important for us to get as accurate count of retirees as possible. That's where you come in. You know the retirees in your area where you live, work and socialize, so just ask if they receive this retiree newsletter. If not, ask them to sign up with the local Area Retiree Council secretary. It's that simple. Each retiree council secretary has received a mailing list of retirees in their area, and when the list is updated, it will be passed back to the RAO. And if you have a mind to get involved, just do it!

*Jack Terwiel*

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

ADDRESS CORRECTION REQUESTED

### **Retiree Council Activities**

The Installation Management Agency, Korea Regional Office (IMA-KORO) was instrumental in the activation of retiree councils in the four Army areas in Korea. Now it's up to the retirees in these areas to make the councils work.

The umbrella organization is the *USFK Retiree Council*, which meets bi-monthly (Feb, Apr, Jun, Aug, Oct, Dec) on the second Tuesday at 0730 in the Townhouse at Yongsan. There are 16 members – eight commissioned, eight enlisted – representing the Army, Air Force, Navy and Marines.

*Area I* retirees held a Retiree Appreciation Day on Oct 3. The council met on Apr 2 and the next meeting will be on **Apr 30 at 1800 in the Camp Casey Golf Course lounge**. Planning has also started for the next Retiree Appreciation Day, tentatively scheduled for Jun 5.

*Area II* retirees held a planning meeting on Feb 27, but do not yet have a functioning council. An organizational meeting is currently in the planning stage. However, there is an Area II planning committee working on a major Retiree Appreciation Day at Yongsan to be held in late October (possibly Oct 23 or 30).

*Area III* held a Health Fair for retirees on Jan 15. This was organized by IMA-KORO as a prelude to setting up the retiree council for Area III. The retirees held an organization meeting on Mar 11 and elected a Chairman, Vice Chairman and Secretary, and selected a Publicity representative. The next major activity for Area III will be on **Apr 24 at 1200 in the Nitewatch Club** when there will be a Retiree Appreciation Day. Area III and Osan retirees have received their invitations. Look for a Retiree Day at Camp Humphreys in June or July, as proposed by the Area Commander.

*Area IV* had their first meeting on Apr 10. The next meeting for council members only will be on **May 8 at 1300 at the 20 ASG Community Conference Center.** ■

*Osan AB Retiree Activities Office*

## **In the Next Issue**

**Area Retiree Councils Gear Up** – Here's what's happening in your area  
**Automating at Home** – Is it time to think about buying a computer?

*continued* ►