



# Still Serving in Korea



Newsletter 04-3

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

Aug-Oct 2004

## Medical Care Matters

### Commercial Ticket Funding for Retirees

"1. Effective 1 Oct 04, Pacific Air Force (PACAF) will no longer be able to fund commercial tickets for retirees living or traveling outside the United States to routine medical appointments. The Joint Federal Travel Regulations do not authorize funded travel for retirees and family members for routine medical care, not is there a TRICARE benefit for such travel overseas. The Air Force Medical Service has identified this gap as a concern to the TRICARE Management Activity and the Office of the Secretary of Defense for Health Affairs on behalf of our overseas beneficiaries.

"2. Retirees and their family members remain eligible for priority and urgent aeromedical evacuation upon military aircraft. There is a current initiative by Transportation Command to create a new space available category (MedPax) for individuals traveling for medical services not requiring enroute care.

"3. If you have any questions, please contact LtCol Kelley Counter at Hq PACAF/SGGM, DSN 448-3440 or e-mail [kelley.counter@hickam.af.mil](mailto:kelley.counter@hickam.af.mil)."

*PACAF Command Surgeon ltr, Aug 30*

### Penalty-Free Part B for Certain Medicare Beneficiaries

The Defense Department has announced that

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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

### COLA for 2005

Although official figures have not been released as of the date of writing this newsletter, the expected Cost of Living Allowance increase for 2005 will be **about 2.7%**. This increase will affect military retirement and survivor benefits, Department of Veterans Affairs benefits and Social Security retirement, dependent and survivor benefits, as well as civil service retirement and survivor benefits.

*Osan AB Retiree Activities Office*

### 100% Disabled Retirees, SBP Widows Win

The October 8 issue of the Military Officers Association of America (MOAA) weekly legislative update reported the following results of the Senate/House conference committee agreement on the National Defense Authorization Act of 2005 for retiree and survivor issues:

- Raise the minimum SBP annuity for survivors age 62 and older to 40% of retired pay as of Oct 1, 2005; to 45% of retired pay on April 1, 2006; to 50% on April 1, 2007; and to 55% on April 1, 2008.
- Continue increased coverage levels for current retirees already paying supplemental SBP premiums, but such retirees will no longer have to pay the extra premium for the supplemental SBP coverage as of the date the new law is enacted.
- Allow retirees not enrolled in SBP to participate in a one-year open-enrollment period starting Oct. 1, 2005 - provided they make a lump-sum payment covering all back premiums since retirement, plus interest. (*see RAO Note at the end of this article for previous open enrollment buy-in calculations*)
- Provide full concurrent receipt payments to otherwise qualifying retirees rated as 100% disabled by the VA, as of January 1, 2005, vs. current law, which phases in a restoration of their retired pay over the next 9 years. The remaining 9-year phase-in schedule is still in effect for qualifying retirees with disabilities rated at 50% to 90%.

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Medicare-eligible military beneficiaries who are not enrolled in Medicare Part B will be enrolled automatically by the Social Security Administration during Sept. 2004 with no late enrollment surcharge. Such enrollments (which beneficiaries may decline) will make them eligible for TRICARE or TRICARE for Life health benefits, depending upon their status. Also, beneficiaries who enrolled in Part B since 2001 and are paying more than \$66.60 per month will receive a refund for the premium surcharges paid since January 2004. Those who have paid premium surcharges during 2004 will have them refunded automatically as well. Beneficiaries who do not receive a notice by Nov 1 should contact their local Social Security Office. If they have questions about enrolling in Medicare Part B, they may call SSA toll free, at (800) 772-1213 or visit any Social Security office.

*Armed Forces News, Sep 24*

*(RAO Note: Korean citizen spouses and widows 65 and over have been receiving these letters notifying them of automatic enrollment. It is unclear at this time whether they will actually be enrolled as the RAO has received mixed messages between SSA Baltimore and SSA Manila on their eligibility. I am advising that we take a wait and see approach. If they're enrolled, then we win. If their enrollment is disallowed, then we fight for the right. jt)*

### **Part B Enrollment Jolts Some Beneficiaries**

While Medicare-eligible military retirees and spouses aged 65 and over who did not enroll in Medicare Part B automatically will be enrolled this month without a penalty (previous item), some 16,000 under age 65 may be in for a surprise. Due to government failures in data cross-matching and lack of understanding by members of this group, they may have been using TRICARE without being enrolled in Medicare Part B. These beneficiaries, who draw Social Security Disability Insurance payments, are being informed that the law requires them to be enrolled in Part B in order to participate in TRICARE, and that they are being enrolled automatically. The Defense Department and the Centers for Medicare and Medicaid Services discovered the error last April, but, due to urging from several veterans' organizations, opted to let the beneficiaries retain their TRICARE eligibility at that time without requiring any paybacks.

*Armed Forces News, Sep 24*

### **HHS announces Medicare premium for 2005**

The Department of Health and Human Services (HHS) has announced the Medicare premium to be paid by Medicare beneficiaries in 2005.

The new premium reflect general growth in health care costs, higher payments to physicians and Medicare Advantage coordinated care health plans under the Medicare Modernization Act (MMA), and

building trust fund reserves.

HHS officials reported that under the MMA, Medicare enrollees are benefiting from improved access to physician services, new preventive and health screening benefits, more Medicare Advantage plan choices, and better benefits and/or lower out-of-pocket costs in many Medicare Advantage plans.

The monthly premium paid by beneficiaries enrolled in Medicare Part B, which covers physician services, outpatient hospital services, certain home health services, durable medical equipment and other items, will be \$78.20, **an increase of \$11.60 over the \$66.60 premium in 2004.**

Medicare deductibles and premiums are updated annually in accordance with formulas set by law. By law, the federal government picks up about 75 percent of the cost of Part B benefits and the Part B premium covers the remaining 25 percent. About three-fourths of the 2005 increase is due to additional costs for Part B, and almost one-fourth for building reserves.

The principal contributing factor to the increased cost of Medicare Part B benefits, accounting for about four-fifths of the higher benefit costs, is higher payments in Medicare's traditional plan. Most importantly, the recent Medicare law prevented physician payments from falling significantly. In 2005, payment rates for physicians will increase by 1.5 percent, preventing a 4.5 percent reduction that could have threatened access to high-quality physician services.

Another contributing factor to higher benefit costs is improvement in the Medicare Advantage program under the MMA. As a result, many beneficiaries enrolled in Medicare Advantage health plans are expected to receive additional benefits including prescription drugs, more preventive care, and even dental and vision care, as well as lower copayments that enable them to reduce their out of pocket costs.

On average, the premium changes related to Medicare Advantage are more than offset by reductions in out-of-pocket payments for Medicare Advantage enrollees, officials said.

A third contributing factor is increasing the reserves held in the Part B account of the Medicare Supplementary Medical Insurance Trust Fund toward a more adequate level.

Two other MMA changes will help lower beneficiaries' out-of-pocket costs in 2005. First, the new Medicare law provides additional savings for

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The October 15 issue of the MOAA legislative update included the following additional information on the agreement:

Along with the significant provisions reported last week to include provisions to phase out the SBP "widows tax" over 3-1/2 years and provide for immediate full concurrent receipt payments to qualifying 100% disabled retirees-this year's defense also includes provisions to:

- \* Authorize the Secretary of Defense to commission all new officers as Regular officers and transition all officers now on active duty to Regular status.
- \* Direct the Secretary of Defense to carry out a study to determine whether it would be equitable to consider recalled retired officers as eligible for promotion consideration.
- \* Require the Services to issue permanent ID cards to dependents and survivors of military retirees at 75 years of age (see item on page 6).
- \* Authorize DoD to accept donation of frequent traveler miles, credits, and tickets for travel of deployed servicemembers and their families.
- \* Authorize servicemembers who attend training of less than 12 months to elect to leave families at previous duty station and receive BAH based on where dependents reside.
- \* Repeal the requirement that members pay subsistence charges while hospitalized.
- \* Authorize hazardous duty incentive pay for military firefighters.
- \* Make last year's temporary increase to Family Separation Allowance (from \$100 to \$250/month) and Imminent Danger/Hostile Fire Pay (from \$150 to \$225/month) permanent.

*Military Officers Association of America  
Legislative Update, Oct 8 and Oct 15*

**(RAO Note:** The last SBP open enrollment period was Mar 1, 1999 to Feb 29, 2000 as discussed in Newsletter 99-1. A buy-in calculator was provided on-line to allow retirees to determine how much a buy-in would cost. At that time Max Beilke of the Army Retirement Services office (and a Pentagon casualty on 9/11/2001) provided the following discussion on buy-in:

*"To give some idea on the cost, I computed an estimated cost for a CW4 who retired in 1992 and did not elect SBP. His buy-in estimated cost is \$21,383. Just for fun, I computed the buy-in cost for myself (E-8 retired in 1974), if I had not elected SBP, and now*

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*decided to buy in. My buy-in cost for SBP would be \$46,370.)*

### **Bill Would Lower TRICARE Co-payments**

Rep. Charlie Norwood, R-Ga., introduced legislation (H.R. 5152) Wednesday that would modify the military's health insurance system. If passed and signed into law, the bill would make three programmatic changes to the TRICARE Standard health care program:

- Lower retiree co-pay levels for TRICARE Standard from 25 percent to 20 percent, and base reimbursement on Blue Cross/Blue Shield Standard allowable reimbursement rates;
- Convert TRICARE Standard allowable reimbursement rates to be the same as Blue Cross/Blue Shield Standard rates effective January 1, 2004; and
- Reduce the TRICARE Standard in-patient costs sharing between the patient and the Department of Defense to reflect FEHBP cost-saving arrangements of unlimited days with a \$100 maximum co-payment per day per admission and a \$500 cap per admission effective October 1, 2005.

*Federal Employees News Digest, Oct 4*

### **Tax-free Compensation Available Under CRSC Program**

The increase in applications for the Combat Related Special Compensation pay, which officials expected to take place when the benefit was expanded to include all combat or related disabilities rated as service-connected by the Department of Veterans Affairs at 10 percent or higher, has just not happened.

The CRSC staff in the Air Force Personnel Center (AFPC), thinking the lack of participation may be because many retired members have still not heard about the program or perhaps are confusing the CRSC criteria with that of Concurrent Retirement Disability Payments (CRDP), are making an all out effort to spread the word. When in doubt - apply. It may very well be the key to receiving additional tax-free money.

The CRSC Branch has processed more than 11,800 applications with an approval rate of 66 percent, but this number of applications is just a drop in the bucket compared to the number that might be eligible. That figure probably ranges between 50,000 and 100,000.

The same officials note that CRSC is awarded to active duty military retirees with 20 years or more

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Medicare beneficiaries by paying more appropriately for Medicare covered drugs and the administration of those covered drugs.

Second, the new preventive benefits in Medicare will help beneficiaries cover the cost of screening tests for heart disease and diabetes, and will provide a "Welcome to Medicare" exam (including coverage for associated services) for beneficiaries entering the program.

The Part B premium increase may not exceed any beneficiary's cost of living adjustment in their Social Security check. For the great majority of beneficiaries, the Social Security cost of living increase is likely to be significantly greater than the premium change.

*Air Force Retiree News, Sep 8*

### **Air Force Pharmacy Policy Update**

Citing rising cost and tight budgets, the Air Force is pulling some popular costly drugs from their 74 pharmacies. This move will impact on patients and other service's pharmacies as retirees and dependents shift to alternate sources to obtain what they need. There are approximately 150 high use medications on the Departments of Defense and Veterans Affairs contract list. Some of the initial changes in available medications from the list are:

- The allergy medicine Allergera will be replaced by the generic form of Claritan.
- Zyrtec cannot be added to a pharmacy's routine stock unless it already exists in their routine inventory.
- Vioxx and Mobic will replace the anti-inflammatory drugs Celebrex and Bextra.
- Diabetics will be switched from the insulin Humalog to Novolog as long as it can be done safely.

Army and Navy pharmacies carry the same drugs the Air Force is replacing and for the moment have not indicated any plans to change. The military Coalition made of about 30 military and veteran advocacy groups oppose the change in Air Force policy. It shifts the costs to DoD's other services with pharmacies near Air Force bases or to patients who must buy the drugs locally or through cost share programs if they do not want to change their medications. Also, the Air Force policy change inappropriately makes budget considerations vice patient care the primary driver of formulary limits. Rising cost has been a concern for military officials in recent years, and throughout the entire health-care industry. Last fiscal year the Pentagon spent \$3.8 Billion on its pharmacy benefit. This fiscal year costs

are projected to be \$4.8 billion. [Source: Navy Times Deborah Funk article 16 Aug 04]

*RAO Baguio Bulletin Update, Aug 30*

### **VA Diabetes Mellitus Care**

Diabetic patients treated by the Department of Veterans Affairs received better care than diabetics under managed health care plans, according to a study published Aug 17, 2004 by Annals of Internal Medicine. Researchers found that diabetics treated by the VA had gained better control over their cholesterol and gotten more frequent blood tests and eye and foot exams than diabetics treated by the managed care groups. The study compared 6,900 diabetics in eight managed care health plans with some 1,300 diabetics in five VA medical centers in California, Indiana, Michigan, New Jersey, Pennsylvania and Texas. Conclusions published by AIM: "Diabetes processes of care and two of three intermediate outcomes were better for patients in the VA system than for patients in commercial managed care. However, both VA and commercial managed care had room for improvement, especially for blood pressure control." [Source: Armed Forces News Issue 20 Aug 04]. ■

*RAO Baguio Bulletin Update, Aug 30*

### **NPRC Spoof**

A message is being sent around the military community via email that alleges the National Personnel Records Center (NPRC) is automating their storage and management of our military records. When this is complete they plan to destroy the hard copies of records unless requested by the veteran or a deceased veteran's family to send those records to them. It further states that if a veteran or members of the veteran's family wants to request those records be sent to them instead of being destroyed they can make their request by mail to: National Personnel Records Center Military Personnel Records, 9700 Page Ave., St. Louis MO 63132-5100 or make their request online at <http://vetrecs.archives.gov/>.

The only part of this allegation that is true is the procedure provided for obtaining copies of a veteran's records. There is a study, repeat study, at NPRC to possibly digitize **CIVILIAN** personnel files if a former federal CIVILIAN employee returns to federal CIVILIAN service. Rather than send the new agency paper, the Civilian Personnel Records area of NPRC may scan and transmit them electronically. The paper file would then go back on the shelf.

At this time NPRC receives, stores and services military personnel records only in paper and/or fiche. [Source: NPRC Management Analyst, 28 Aug 04] ■

*RAO Baguio Bulletin Update, Aug 30*

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active duty or Reservists and Air Guardsmen who have retired at age 60 and who have a Department of Veterans Affairs (VA) disability that may be combat related.

Although CRSC specifically addresses "combat-related" disabilities, retirees who developed disabilities from other than actual combat may be eligible. Disabilities due to Agent Orange exposure, combat training, simulated war exercises, parachuting and munitions demolition, along with all other types of hazardous service, are all examples that may be compensated.

Officials point out that eligible retirees may also receive individual Unemployment (IU) payments and increased CRSC adjusted for dependents that were not provided in the original provision.

Veterans receiving VA compensation, even those already receiving CRDP, should send in all documentation that addresses how the disability came about and let the CRSC staff determine if the disabilities qualify for the program. Retired members may not receive CRDP and CRSC concurrently but because CRSC is non-taxable, it may be more beneficial. Those eligible for both can determine on an annual basis which is best since what is best in the beginning may not be later as CRDP is phased in over a 10-year period.

Air Force retirees should send documents to Disability Division (CRSC) 550 C Street West, Suite 6, Randolph AFB, TX 78150-4708. Appropriate supporting documentation includes, but is not limited to the following:

- \* Department of Defense Form 214, Certificate of Release from Active Duty.
- \* Air Force Form 356, Findings and Recommended Disposition of USAF Physical Evaluation Board.
- \* Retirement orders.
- \* Purple Heart citation and orders.
- \* Any documentation indicating combat-related findings.
- \* Assignment or temporary duty orders.
- \* Medical records.
- \* Any VA disability rating decisions made within the last year.

For more information, retirees should call the CRSC Branch at (210) 565-1600 or call toll free the AFPC Contact Center at toll free 1 (866) 229-7074. Information and applications are available at base military personnel flights or online at <https://www.dmdc.osd.mil/crsc/>.

Air Force applicants can print and send the application and any supporting documentation to the address listed above. Contact the Air Force CRSC website at:

[www.afpc.randolph.af.mil/disability/CRSC/CRSCnew.htm](http://www.afpc.randolph.af.mil/disability/CRSC/CRSCnew.htm).

*Air Force Retiree News, Sep 24*

### **Court Hears USFSPA Lawsuit Motion**

On Sept. 10, the U.S. District Court in Alexandria, Va., heard the government's motion to dismiss a lawsuit by the USFSPA Litigation Support Group (ULSG) to overturn a federal law that enables spouses to share in retainer or retirement pay of retired service members. Upon conclusion of the hearing, the court stated it would need more time before rendering a decision. The ULSG wants to return to the policy that applied before 1981, the year that the U.S. Supreme Court ruled in *McCarty v. McCarty* that divorce courts could not touch veterans' retainer or retirement pay. The Uniform Services Former Spouses' Protection Act undid that Supreme Court ruling. The ULSG contends that the USFSPA is unconstitutional.

*Armed Forces News, Sep 24*

### **DFAS Expands Automated Services for Retirees and Annuitants**

Since Sept. 1, military retirees and annuitants have been able to obtain specific information through the Defense Finance and Accounting Service's Interactive Voice Response System (IVRS).

When customers call 1-800-321-1080 (commercial 216-522-5955), they hear a new menu option to use this feature. Customers choosing to do so are asked to enter their social security number and Personal Identification Number (PIN). Customers can use the same PIN to access the IVRS that they use to access myPay.

Retirees and Annuitants will be able to obtain specific account information in the following areas:

- \* Correspondence address
- \* Allotments
- \* Certificate of Eligibility (COE) or Report of Existence (ROE)
- \* Deductions
- \* Gross and net pay
- \* Survivor Benefit Plan (SBP) coverage
- \* Federal and state taxes
- \* This service is available 24 hours a day, 7 days a week

Customers without a myPay PIN, should visit the myPay website at <https://mypay.dfas.mil>.

*Air Force Retiree News, Sep 27*

# Community Matters

## DEERS Registration

Uniformed services beneficiaries also must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) to remain eligible for TRICARE benefits. Beneficiaries may update their information in DEERS by visiting an identification card issuing facility or by contacting the Defense Manpower Data Center Support Office (DSO) Telephone Center at (800) 538-9552. To find the nearest identification card issuing facility, beneficiaries may visit [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl). For general information about TRICARE benefits, beneficiaries may call Wisconsin Physicians Service (WPS) TRICARE For Life at 1-866-773-0404 or visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil). Additional information regarding the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (P.L. 108-173) is available at [www.socialsecurity.gov/legislation/tricare.html](http://www.socialsecurity.gov/legislation/tricare.html). If beneficiaries have questions about enrolling in Medicare Part B, they may call SSA toll free, at (800) 772-1213 or visit any Social Security office. [Source: MOAA Ben Info Update - Sep 04]

*RAO Baguio Bulletin Update, Sep 15*

## Older Spouses, Survivors Get Permanent IDs

As a part of the Defense Authorization Act, Congress also adopted the Military Officers Association of America (MOAA)'s suggestion to ease the burden of ID card renewal for older spouses and survivors. Beginning in 2005, retiree spouses and survivors age 75 and older will be able to obtain permanent ID cards.

Military retirees already receive ID cards with no expiration date. But until now, all dependents and survivors have had to continue appearing in person to renew their ID cards every four years--or navigate a burdensome renewal-by-mail process.

In the past, many Medicare-eligible family members simply let their ID cards expire rather than put up with renewal hassles. But since enactment of TRICARE For Life and TRICARE Senior Pharmacy coverage several years ago, older family members now face suspension of these benefits if they inadvertently let their ID cards expire.

MOAA thought this was too big a penalty and asked Congress earlier this year to issue permanent ID cards to all spouses and survivors age 65 and older. The intent is not only to avoid inadvertent loss of benefits, but also to ease the burdens of thousands

of older beneficiaries for whom traveling or dealing with complex administrative requirements poses a significant problem.

The House agreed, but delayed eligibility to age 70. The Senate put no similar provision in its defense bill. In the end, the House-Senate conference committee kept the initiative in the final defense bill, but further delayed the age threshold to 75.

*MOAA Legislative Update, Oct 15*

## DeCA Commissaries Again Accepting Internet Coupons

All 273 of the Defense Commissary Agency (DeCA) stores are now accepting computer-generated Internet coupons that meet the following criteria: they must have a scannable bar code, they can not be for a free product, and they can not be photocopied or facsimile-generated coupons. DeCA and other grocery retailers had stopped accepting home-printed coupons in September 2003 as an interim measure while the grocery industry grappled with losses incurred because of their fraudulent use. Analysts estimated the grocery industry had lost millions of dollars from coupon fraud, which ultimately costs consumers in the form of raised prices to recoup losses. The agency's Web site, [www.commissaries.com](http://www.commissaries.com), will re-establish links to Internet grocery coupon sites for the convenience of commissary shoppers.

*Armed Forces News, Sep 3*

## Single Exchange Plan Shelved

An effort to consolidate the Army and Air Force Exchange Service, the Marine Corps Exchange and the Navy Exchange under a single headquarters has been put on hold, said the director of the Unified Exchange Task Force (UETF). The UETF now will focus on developing a "shared services" model, said retired Air Force Maj. Gen. Charles J. Wax, task force director.

The decision varies from guidance issued in May 2003 by Deputy Defense Secretary Paul Wolfowitz, stating he had decided "a single optimized Armed Service exchange system would best serve the department and exchange patrons." That decision met opposition, particularly from the Marine Corps and several veterans-oriented organizations. "The military services may retain their separate exchange-system headquarters as part of a reorganization plan being developed," said Wax. Instead, the organizations' finance and accounting, human resources, information and technology, logistics and non-retail procurement systems will be consolidated.

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*Armed Forces News, Sep 24*

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### **DFAS Says myPay Users Must Act to Continue Receiving Documents**

Military retired users of the myPay system recently received a two-fold notice from the Defense Finance and Accounting Service (DFAS).

The notice informed retirees that if they wanted DFAS to continue to print and mail paper documents, they would have to take action.

To keep receiving the documents, retired members can either call the customer contact center at 1 (800) 321-1080 between 7 a.m., and 7:30 p.m. Eastern time anytime during the year or log on to myPay by October 31, 2004 at <https://mypay.dfas.mil> to select the hardcopy option associated with each document you would prefer to have mailed.

DFAS, in the same notice, also notified retired members of a new service. myPay now allows them to provide a personal email address for future correspondence. The email address will be used to keep users apprised of future events and capabilities, such as email notification of pay changes and other items of interest. ■

*Air Force Retiree News, Sep 16*

"A people that values its privileges above its principles soon loses both."

Dwight D. Eisenhower

## **Laughing Matters**

### **"Don't Be Late"**

A young preacher was asked by the local funeral director to hold a grave-side burial service at a small local cemetery for someone with no family or friends. The preacher started early but quickly got himself lost, making several wrong turns.

Eventually, a half-hour late, he saw a backhoe and its crew, but the hearse was nowhere in sight, and the workmen were eating lunch. The diligent young pastor went to the open grave and found the vault lid already in place.

Taking out his book, he read the service. Feeling guilty because of his tardiness, he preached an impassioned and lengthy service, sending the deceased to the great beyond in style. As he was returning to his car, he overheard one of the workmen say:

"I've been putting in septic tanks for twenty years and I have never seen nothin' like that."

*Christian Voices from the Internet ☺*

## **The Director's Corner**

### **Seeking a Replacement**

Due to a disagreement on office space, I have decided to step down as Director of the Retiree Activities Office effective December 23, 2004. This was not an easy decision for me, but I don't feel that I can perform the many services that I have elected to provide spending all my time in an office with limited capabilities. I don't intend to completely withdraw from supporting retirees and widows throughout Korea as needed. And I will continue to write the retiree and widow newsletters and maintain the commercial web site. But I need someone to fill the position of Director, Retiree Activities Office.

### *RAO Director Eligible for SOFA Status*

Hq Pacific Air Forces legal staff determined that, under the Joint Federal Travel Regulation, unpaid government employees filling official positions may receive SOFA status. A retiree who may currently be working and might be prepared to retire except

for loss of SOFA status should consider taking on the RAO Director's job. Also, other retirees – retired in country (or arrived in country) within the past year – would also be eligible, as I understand the rule.

### *Work Schedule*

Although I've been doing this as a full-time job, there's no hard and fast rule. The hours and days of office operation are purely up to the incumbent's personal desires and the availability of supporting volunteers like me to help keep the office open.

### *Office Newly Furnished*

The new office is located in Bldg 781 and has a private entrance. It is not very large, 8'x16', but all new furniture has been ordered. I am asking retirees living in the Osan-Camp Humphreys area, or retirees who are considering relocating here, to seriously consider taking the RAO Director position. There are many rewards to working in the RAO, and I can guarantee that you'll learn a lot that you can use for your own situation. Think about it, please.

*Jack Terwiel*

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

ADDRESS CORRECTION REQUESTED

**USMRAK Annual Membership Meeting**

The 2004 annual membership meeting of the United States Military Retirees Association Korea will be held on Saturday, December 4 from 1000-1200 at Yongsan Army Garrison. The meeting will be held in the Multiplex Movie Theater on South Post, near the PSC 450 APO mail facility and the Thrift Shop.

Various presentations (still to be determined) will be given and there will be extensive discussion on retiree benefits and privileges, if past meetings are any indicator. In addition, elections will be held to fill the posts of President, Vice President and Secretary. Retirees living anywhere in Korea are eligible to fill these positions. It would be helpful, but not mandatory, that a person filling one of the positions is a computer user with e-mail capability, since much of the business throughout the year is conducted via e-mail.

As a reminder, the USMRAK is a private, non-dues paying organization. It operates as an officially recognized organization under United States Forces Korea and is administratively responsible to the 34<sup>th</sup> Support Group/Area II Installation Management Agency, Korea Region Office. ■

*Osan AB Retiree Activities Office*

**Social Security Fill-In Forms**

The most popular Social Security forms are available at <http://www.rao-osan.com>. Click on "Applying for" in the left column to access the forms and to see the instructions for completing and submitting the forms. They are available in Adobe Acrobat format. The smaller file size is to print off and fill in by hand. The larger file size can be filled in on the computer. If you are using Acrobat Reader, you can fill in and print but cannot save the filled in information on the forms.

The following forms are provided:

- SSA-21 is **required for all claims from overseas residents**
- SSA-1 to apply for retirement benefits
- SSA-2 to apply for spouse's benefits
- SSA-4 to apply for children's benefits
- SSA-5 to apply for parent's benefits
- SSA-8 to apply for the lump sum death benefit
- SSA-10 to apply for widow's benefits
- SSA-16 to apply for disability benefits
- SSA-795 to submit follow-up information and documents ■

*Osan AB Retiree Activities Office*