



Still Serving in Korea



Newsletter 06-1

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

Jan-Mar 2006

Medical Care Matters

FDA Public Health Advisory

The Food and Drug Administration (FDA) is taking steps to remove phenylpropanolamine (PPA) from all drug products and has requested that all drug companies discontinue marketing products containing PPA. In addition, FDA has issued a public health advisory concerning phenylpropanolamine. This drug is an ingredient that was used in many over-the-counter (OTC) and prescription cough and cold medications as a decongestant and in OTC weight loss products.

In response to the request made by FDA in November 2000, many companies have voluntarily reformulated and are continuing to reformulate their products to exclude PPA while FDA proceeds with the regulatory process necessary to remove PPA from the market.

We have received numerous requests for a list of products containing PPA. Since companies continue to reformulate their products, FDA is not maintaining a comprehensive, updated list of products that still contain PPA. FDA is aware of emails circulating widely that list many products allegedly containing PPA. These emails, however, generally contain dated and inaccurate information and should be ignored.

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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

VA Disability Compensation - 2006 Rates

10 percent	\$112
20 percent	\$218
30 percent	\$337
40 percent	\$485
50 percent	\$690
60 percent	\$873
70 percent	\$1,099
80 percent	\$1,277
90 percent	\$1,436
100 percent	\$2,393

NAUS Weekly Update, Feb 10

Facts About VA Disability Compensation

Disability compensation for veterans is not subject to federal or state income tax. About 80 percent of veterans receive their VA benefits by direct deposit, which VA recommends for security reasons.

Veterans are rated at increments of 10 percent reflecting degree of disability. As federal regulations summarize the underlying principle, "The percentage ratings represent as far as can practicably be determined the average impairment in earning capacity resulting from such diseases and injuries and their residual conditions."

The largest category of veterans on the compensation scale is at 10 percent disability (\$112 per month), with 775,854 veterans at this rate at the beginning of fiscal year 2006 among the total 2.6 million veterans receiving disability compensation.

The criteria for rating the severity of various disabilities are available online at http://www.access.gpo.gov/nara/cfr/waisidx_04/38cfr4_04.html. As medical knowledge, laws and procedures change, VA regularly publishes proposed changes to these criteria in the Federal Register for public comment before a final regulation is adopted.

Where a veteran has more than one disability, the percentages are not simply added together to produce a new rating. Instead, a formula described in federal regulations calculates the overall rating.

A veteran may be rated at zero percent, meaning there is evidence of the service-connected condition, but it does not impair the veteran. An example is a minor scar. This

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The FDA recommends that consumers read the labels of OTC drug products to determine if the product contains PPA. The Agency believes this to be the most accurate method for determining the PPA content of OTC products rather than providing an incomplete or out-of-date list of products that may have already been reformulated and no longer contain PPA. (Introduction updated 03/07/2003)

Scientists at Yale University School of Medicine recently issued a report entitled "Phenylpropanolamine & Risk of Hemorrhagic Stroke: Final Report of the Hemorrhagic Stroke Project." This study reports that taking PPA increases the risk of hemorrhagic stroke (bleeding into the brain or into tissue surrounding the brain) in women. Men may also be at risk. Although the risk of hemorrhagic stroke is very low, FDA recommends that consumers not use any products that contain PPA.

FDA's Nonprescription Drugs Advisory Committee recently discussed this Yale study along with additional information on phenylpropanolamine. The Advisory Committee determined that there is an association between PPA and hemorrhagic stroke. It recommended that PPA be considered not safe for over-the-counter use.

Update - On December 22, 2005 the FDA issued a notice of proposed rulemaking (notice) for over-the-counter (OTC) nasal decongestant and weight control products containing phenylpropanolamine preparations. This proposed rule reclassifies phenylpropanolamine as nonmonograph (Category II) not generally recognized as safe and effective. Written and electronic comments and new data can be submitted by March, 22, 2006.

<http://www.fda.gov/cder/drug/infopage/ppa/>

Military Emergency Rooms Reported Overcrowded

A report by the American College of Emergency Physicians (ACEP) asserts that the Defense Department (DoD)'s estimated 70 emergency rooms are experiencing overcrowding, partly due to the high deployment rates of military medical care providers. The report also cites the mobilization and deployment of thousands of reservists as a factor. High deployment rates create high turnovers of doctors, tending to cause deterioration of quality care and patient safety, according to the report. DoD disputes the report. Army Brig. Gen. Elder Granger, deputy TRICARE director, says the report is not true because TRICARE can quickly shift resources as needed.

Armed Forces News, Feb 17

VA and HHS to Target Diabetes, Obesity Among American Veterans

(based on a VA Press Release)

With obesity and deadly diabetes at significantly higher levels among America's veterans, the Department of Veterans Affairs (VA) and Department of Health and Human Services (HHS) announced a coordinated

campaign to educate veterans and their families about ways to combat these health issues.

"Obesity and diabetes are major threats to the health and lifestyles of our veterans, deserving a robust campaign to better educate them on healthy habits," said Secretary of Veterans Affairs Jim Nicholson.

Veterans are more likely than the general population to have diabetes, one of the major complications associated with being overweight. According to the American Diabetes Association, 7 percent of the U.S. population has diabetes, and the rate increases with age. Among veterans receiving VA health care, who are on average older than the general population, the rate is 20 percent.

"Central to our goal of controlling the cost of health care is the promotion of wellness, fitness and the prevention of chronic disease. We are working to encourage Americans to adopt a healthy lifestyle and to take responsibility for making wise choices to improve their fitness and health," said HHS Secretary Mike Leavitt.

Secretary Nicholson, HHS Secretary Leavitt, Surgeon General Dr. Richard H. Carmona and VA Under Secretary for Health Dr. Jonathan B. Perlin announced this week the start of a campaign called "HealthierUS Veterans" - a multi-pronged educational effort to spawn healthy eating and physical activity among veterans, their families and members of their communities.

VA medical centers will promote nutrition and exercise with local groups in 40 communities that receive grants from HHS in a program called "Steps to a HealthierUS."

"Our service men and women are known for their extraordinarily high levels of fitness," said Perlin. "We want our veterans to be identified the same way."

The two secretaries also plan to kick off regional educational campaigns this spring in four cities where VA and HHS Steps programs collaborate. Local celebrities and members of veterans service organizations will be invited to participate. In May, the "HealthierUS Veterans" program will participate with the President's Council on Physical Fitness during the council's annual rally in Washington.

NAUS Weekly Update, Mar 3

Mayo Clinic Health Information Links

- Ten great health foods: Best bets for eating well. Top 10 health foods and their benefits to jump-start your healthy diet.

<http://mayoclinic.com/health/health-foods/NU00632>

- Daily aspirin therapy: Daily aspirin therapy can be a lifesaving option for many people, but life-threatening for some. Be sure to check with your doctor.

<http://www.mayoclinic.com/health/daily-aspirin-therapy/HB00073> ■

Mayo Clinic Housecall Newsletter, Mar 1

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zero percent rating, though not compensable, can be beneficial, since it may raise the veteran's priority in other VA programs such as health care eligibility. In addition, it may be reviewed for a higher rating if the condition worsens.

A veteran may have a number of disabilities individually evaluated as 0 percent, which produces 10 percent, combined disability and entitle the veteran to disability compensation. At the beginning of fiscal year 2006, there were more than 14,000 veterans in the category of "compensable zero" ratings.

In addition to the 2.6 million veterans on the compensation rolls, over 2.3 million veterans have overall noncompensable ratings of 0 percent and do not receive payments from VA.

There were over 788,000 new and reopened claims requiring a disability rating received from veterans in fiscal year 2005, an average of more than 65,000 claims filed per month.

Among veterans on the rolls, the largest category of service-connected disabilities is musculoskeletal problems, accounting for about 40 percent of all disabilities. This includes such problems as impairment of the knee and arthritis due to trauma. Data on the number and type of disabilities are published annually (<http://www.vba.va.gov/reports.htm>).

NAUS Weekly Update, Feb 10

Dumping the Disabled Retiree "Back Tax"

Most VA disability claims filed by military retirees are resolved in less than a year. But lost paperwork, administrative errors, and appeals of rejected claims delay thousands of disability awards for years on end.

The VA disability award is retroactive to the date of the application - making some portion of past military retired pay tax-free. But to get a refund of back taxes paid, disabled retirees must file an amended tax return for each applicable year.

That's when retirees run into a major problem: the IRS Code bars filing amended returns beyond the last three tax years. As a result, VA administrative glitches and insensitive tax laws cost these disabled retirees thousands of dollars through no fault of their own.

The Military Officers Association of America (MOAA) believes that this unfair situation should be corrected and has been seeking support for a legislative solution. Recently Rep. Sam Farr (D-CA) and Rep. Mike Bilirakis (R-FL) expressed interest in supporting this effort. On Thursday, Rep. Farr and Rep. Bilirakis introduced H.R. 4727 in a very positive step towards fixing this problem.

The bill, known as the Disabled Veterans Tax Fairness Act, adds an exception to the IRS statute of limitations that would allow disabled retirees to file amended returns for more than three tax years in cases where the VA approval is retroactive for more than that time.

Efforts are now underway to seek companion legislation in the Senate.

MOAA Legislative Update, Feb 10

Committee to Recommend Sweeping Pay Changes

The Defense Advisory Committee on Military Compensation's report, is expected to recommend unprecedented changes in military compensation. For example, it would replace the traditional plan that vests retirement upon 20 years of service for a flexible one that delays full retired pay until age 60. It also would match members' Thrift Savings Plan contributions by a percentage, with full vesting after five years, thus making the TSP portable for those who leave the service for civilian careers. In addition, it would provide financial incentives to entice certain members to leave the service after 10 years. On the other hand, the plan would pay more to experienced members with certain skills for service beyond 30 years, up to as many as 40 years. Furthermore, it would provide pay increases for time in grade rather than time in service.

Armed Forces News, Feb 24

'Phishing' Scam Targets Thrift Savings Plan Participants

Participants, as well as some non-participants, in the Thrift Savings Plan are targets of a "phishing" scam, an official with the board administering the program said.

Tom Trabucco, director of external affairs for the Federal Retirement Thrift Investment Board, said phishing is an "attempt to get recipients of the unsolicited e-mail to compromise themselves by giving up their personal financial information."

Thrift Savings Plan administrators would never request personal or financial information via e-mail, Trabucco said. "Do not respond to unsolicited e-mail, and never give out information of a personal nature (through) unsolicited e-mails," he said.

The bogus site asks for a recipient's social security and Thrift Savings Plan personal identification numbers. Entering this information takes the user to another screen where they are asked for financial information, including a credit card number, he said, adding that this information can be used to steal an individual's identity.

As long as participants have not responded to this scam e-mail, their accounts have not been compromised, investment board officials said in the memo. ■

AF Retiree News, Mar 23

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Legislation Matters

Mixed Results on "People Issues" in Senate Budget Resolution

The week didn't start very well as the Senate Budget Committee revealed its version of the FY2007 Budget Resolution (S. Con. Res. 83)- the spending plan that, in theory anyway, sets budgetary limits on Congressional action for the coming year.

Armed Services Committee Chairman John Warner (R-VA) and senior Democrat Carl Levin (D-MI) had asked the Budget Committee for additional "headroom" to fix a variety of inequities, from survivor benefits improvements to a reduction in the Reserve retirement age for Guard and Reserve members mobilized since 9/11. But the Budget Committee ignored their requests.

Several determined senators pressed floor votes hoping to add key initiatives to the Budget Resolution, with mixed results. First, the good news:

- * **Survivor Benefit Plan (SBP).** Sen. Bill Nelson (D-FL) pressed his amendment to restore funding to end the deduction of VA survivor benefits from SBP and implement 30-year paid-up SBP coverage as of Oct 1. Nelson reminded the senators of the overwhelming Senate vote for the measure last year. Asked if he would accept a voice vote, he responded, "I will as long as it passes." He did, and it did. Way to go, Sen. Nelson!
- * **VA Health Fees.** Sen. Conrad Burns (R-MT) won Senate approval (by a 100-to-0 vote) of his amendment to eliminate a proposed \$250 enrollment fee and a pharmacy copay increase for certain non-disabled veterans using the VA health system. That effectively kills the fee again this year, since the House Veterans Committee already nixed it.
- * **TRICARE Fee Rejection.** Sen. John Kerry (D-MA) didn't fare as well with an amendment to restore \$735 million to the Defense health budget and eliminate any health fee increases for military retirees. The amendment proposed paying for the change by closing various tax loopholes. It went down on a near party-line vote of 46-to-53, with Sens. Mike DeWine (R-OH) and Lincoln Chafee (R-RI) casting the only Republican votes in favor, and Sen. Thomas Carper (D-DE) voting against it. Sen. Burns (R-MT) was absent. The next opportunities to address the issue in the Senate will be in the Defense Authorization and Appropriations Bills.
- * **VA Health Funding.** Sen. Debbie Stabenow's (D-MI) amendment calling for mandatory funding of VA health care programs suffered a 46-to-54 defeat, with Sen. Olympia Snowe (R-ME) the only Republican voting "yes" and Sen. Ben Nelson (D-NE) the only Democrat voting "no."

MOAA Legislative Update, Mar 18

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Senate Backs SBP Fix

In a voice vote, the Senate passed an amendment by Sen. Bill Nelson, D-Fla., to the fiscal 2007 budget resolution that would fix two inequities in the Survivor Benefit Plan (SBP). First, the amendment would eliminate the dollar-for-dollar reduction of SBP annuities incurred by some 61,000 surviving military spouses who receive Dependents Indemnity Compensation (DIC). Second it would end SBP premium payments on Oct 1, 2006, for military retirees age 70 or older who have paid the premiums for 30 or more years. Although current law stops those payments at 30 years, it doesn't take effect until Oct 1, 2008, which will require 198,000 retirees to pay premiums for as many as 36 years. The budget resolution is only an internal congressional document that itself is never enacted into law; however, Senate support on the proposals at this stage of the budget process is an indicator of its intent for action later on bills that could become law. The corresponding House bill to end the SBP offset is Rep. Henry Brown's (R-S.C.) HR-808. The paid-up SBP bill is Rep. Jim Saxton's (R-N.J.) HR-968.

Armed Forces News, Mar 24

Asbestos Bill Update

This week Deputy Legislative Director Hal Grant and Marketing Director Steve Hein attended a working luncheon of the members of the consortium of groups working for Asbestos Reform and for passage of S. 852.

The Senate will likely consider S. 852, the Fairness in Asbestos Injury Resolution Act (FAIR Act) in early February. This important bill will ensure that sick veterans who were exposed to asbestos during their tours of duty will receive the compensation they deserve.

Asbestos was used throughout the military up until the late 1970s, and countless veterans were exposed to the toxic substance during their service. But these sick veterans are barred by law from suing the U.S. government, their "employer" while they were serving. This leaves these veterans with nowhere to go for help.

And it seems like the sick victims who are able to enter the court system aren't much better off. With an estimated 300,000 asbestos lawsuits pending, it can take years for each case to be heard. Given the severity of many asbestos-related diseases, most victims don't have the years left to wait. On top of that, these victims and their families must hand over much of whatever jury award or settlement they receive to their trial attorneys to cover court costs and attorney fees.

Because the fund is "no-fault," sick veterans wouldn't have to name a defendant company. Like all sick victims of asbestos exposure, veterans deserve to receive compensation for their illnesses. The FAIR Act is the only solution to the asbestos crisis that specifically takes veterans into account and ensures that they get the help they need. ■

NAUS Weekly Update, Jan 20

Community Matters

Important Notice About the 2006 U.S. Elections

All American citizens are reminded that 2006 is an election year in the United States. Overseas citizens are eligible to participate in primary, run-off, and special elections that occur throughout the year, as well as the general elections in November. A calendar of election dates is available on the Internet at <http://www.fvap.gov/pubs/primarycal.html>. You are encouraged to register to vote and/or request absentee ballots as early in the year as possible to ensure that you will receive all ballots for which you are eligible.

The following is the basic absentee voting process:

- * You complete an application form (see below) and send it to local election officials in the U.S.
- * The local official approves your request, or contacts you for further information
- * The local official sends you an absentee ballot
- * You vote the ballot and send it back in time to meet your state's deadline

If the ballot receipt deadline is drawing near, and you have not yet received the blank ballot from local officials, you can download an emergency ballot, write in the names of the candidates and the offices for which they are running, and send it back in time to meet your state's ballot receipt deadline. The emergency ballot (SF-186, Federal Write-in Absentee Ballot, or FWAB) is available on the Internet at <http://www.fvap.gov/pubs/forms.html>.

Registration and ballot request procedures and deadlines vary by state. Information about your state's procedures is available on the Internet at <http://www.fvap.gov/pubs/vag/vagchapter3.html>. Information about your state's registration and voting deadlines is available at <http://www.fvap.gov/pubs/primarycal.html>.

There may be late changes to your state's voting calendar, procedures or deadlines. When these occur, the Federal Voting Assistance Program (FVAP) will issue a News Release. News Releases are available on the Internet at <http://www.fvap.gov/pubs/releases.html>.

The official US Government website for overseas absentee voting assistance is the Federal Voting Assistance Program website at <http://www.fvap.gov>. It has a wealth of information about absentee voting, including the downloadable absentee ballot application (SF-76, Federal Post Card Application, or FPCA), state-specific instructions for completing the form, links to or contact numbers for state and local officials, and the downloadable emergency ballot.

Overseas Americans may contact Democrats Abroad, Republicans Abroad or other American citizens groups or organizations for absentee voting information, or for assistance in registering to vote or to request absentee ballots. Links to these groups may be found on the FVAP website at <http://www.fvap.gov/links/ocitlinks.html>.

Non-partisan information about candidates, their voting records, and their positions on issues is widely available and easy to obtain via the Internet. You may use the links appearing on the Federal Voting Assistance Program website at <http://www.fvap.gov/links/otherlinks.html>, or you can choose to use one of the many popular search engines to locate articles and information.

Additionally, the Voting Assistance Officer at the U.S. Embassy in Seoul, Korea, is available to answer questions about absentee voting. To contact the Voting Assistance Officer, call (02) 397-4114 or send an e-mail to seoul_acs@state.gov. Look for notices from the Embassy throughout the year relating to the 2006 elections.

Again, we strongly encourage you to begin this process as soon as possible. Should questions or problems occur, you would still be able to address them in time to vote in your state's primary and general elections.

US Embassy-Seoul, Mar 22

Mailing of Passports to APO Addresses Ends

The Embassy is no longer able to mail passports to APO addresses in Korea. Customers can still receive their new passport by mail when using a local Korean address. Members of the U.S. military, military family members and Department of Defense civilians are encouraged to utilize the passport acceptance agents located at the following USFK bases: Camp Casey (Area 1), Camp Henry (Taegu), Camp Hialeah (Pusan), K-2 Airbase (Taegu), Kunsan Airbase, Osan Airbase, and Yongsan Garrison.

When a customer submits a passport application through a passport acceptance agent at a USFK base, the embassy will send the passport to the agent for pickup by the customer.

You can check out the February ACS Newsletter (as a PDF file) for upcoming Embassy events.

US Embassy-Seoul, ACS Newsletter for January 2006

U.S. Military Still the Most Trusted Institution

The military continues to be the most admired institution in America, according to the latest Harris Poll. A total of 47 percent of Americans said they have a "great deal" of confidence in the military. Some 38 percent of Americans said they had "only some" confidence and only 14 percent said they had "hardly any" confidence in the military. The military was followed in the poll by small business - a new category in 2005 - with 45 percent of Americans saying they had a great deal of confidence. Next came colleges and universities at 38 percent; the Supreme Court, 33

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percent; and medicine, 31 percent. At the bottom of the survey, released March 2, were law firms at 10 percent, Congress at 10 percent, organized labor at 12 percent, major companies at 13 percent and the press at 14 percent.

Armed Forces News, Mar 17

Social Security Application Change

The Social Security Office in Manila is responsible for dealing with Social Security matters in Korea and elsewhere in the Western Pacific. However, since I started dealing with Social Security in 1998, I have been working with the Office for International Operations in Baltimore. This was a connection I inherited from David Downing, my predecessor.

In mid-2005, I lost access to direct contact with Baltimore when my primary contact changed jobs and the new person would not support me with application status information. I've decided that the only solution to being able to keep you informed on your application is to file your applications through Manila. Because of this decision, the supporting documentation requirement is more extensive.

To ensure we're all "singing from the same sheet of music," I first need to review some Social Security terminology.

* **Worker:** The person on whose earnings the benefits are drawn. In most cases, this is you, the military retiree. If your spouse worked, then he/she must have had 40 quarters (ten full years) of Social Security earnings (paid into Social Security) to be eligible for Worker retirement benefits, starting as early as age 62 with reduced benefits. The longer the Worker waits, up to age 70, the more benefits that he or she will be able to receive. Continuing to work while receiving reduced benefits could result in offset of benefits until reaching full retirement age (FRA). A high enough salary could completely offset reduced benefits.

* **Full Retirement Age (FRA):** The age at which the Worker qualifies for 100% of benefits. For people born before 1938, this is age 65. For people born after Jan 1, 1938 or later, the FRA is delayed as described in table referenced below.

* **Spouse Benefits:** The wife or husband of the Worker is eligible to draw up to 50% of the Worker's benefits, but the amount is reduced if taken early (starting as early as age 62) with maximum benefits payable at FRA. The longer the spouse waits, up to FRA, the higher the percentage of Worker's benefits that can be received. The spouse cannot start to receive benefits until the Worker becomes eligible to receive benefits. The Worker doesn't necessarily have to start drawing benefits for the spouse to receive benefits.

* **Survivor Benefits:** There are various types of survivor benefits available. I address here only those that apply to the immediate family, as follows:

o *Widow(er)'s Benefits:* Available to the surviving spouse

starting at age 60. If the worker was drawing retirement benefits, the widow(er)'s benefits are equal to the actual amount of Worker's benefits the spouse can receive, up to the Worker's FRA benefits. If the Worker was not drawing benefits, then the widow(er)'s benefits are based on the Worker's FRA benefits. Widow(er)'s benefits are also reduced by early application as shown in this table, and non-resident alien widow(er)s are also subject to a 25.5% non-refundable federal income tax withholding.

o *Mother's/Father's Benefits:* Available to the surviving spouse who is caring for a child of the Worker until the child reaches age 16. Non-resident alien tax withholding also applies for these benefits.

o *Child's Benefits:* Payable for each child of the deceased Worker until the child reaches age 19 or graduates from secondary (high) school, whichever occurs first.

Claim forms for the various Social Security benefits are available at <http://www.rao-osan.com> under "Applying for". To support the claim, SSA requires supporting documentation. The supporting documents cannot be simply photocopies. They must be the original documents or copies that have been certified or notarized by competent authority. In Korea, the primary source for certification is the U.S. Embassy American Citizen Services. Documents notarized by military legal offices are also acceptable. Here are the documents needed:

* For retirement benefits:

- o Worker's Birth Certificate
- o Marriage Certificate (if currently married)
- o Spouse's Birth Certificate (with English translation, if appropriate) or Family Register with English translation
- o Divorce Decree(s) from all previous marriage(s) of Worker and spouse
- o DD Form 214 (original or copy obtained from National Personnel Records Center with raised seal or original cover-letter)

* Wife's or husband's benefits: same as Worker's

* Widow's benefits: same as Worker's plus Worker's Death Certificate

* Mother's/father's benefits: same as/together with Child's application

* Child's benefits: same as Worker's, plus

- o Worker's Death Certificate
- o Birth Certificate for each child
- o Verification of school enrollment for children 16 and older may also be required after application is submitted

There are a couple of comments to add regarding the above list. The divorce decree issued in the U.S. must be the actual divorce decree, not a state-issued verification letter that a divorce occurred. For divorces occurring in Korea, it is generally the practice that in uncontested divorces and where there are no children, the actual divorce decree is destroyed after one year. In this case, the Family Register is acceptable to SSA as the official source for information on the divorce.

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Planning Matters

SBP Reminder

For those retirees contemplating whether to take advantage of the current open enrollment for the Survivor Benefit Plan, this is just a reminder that the Social Security offset is bumped up to 45% of retired pay effective Apr 1. The next two 5% increases will occur on Apr 1, 2007, and Apr 1, 2008. After that date, SBP annuitants will no longer see a reduction in their SBP upon reaching age 62. The open season ends Sep 30, 2006.

Osan AB Retiree Activities Office

Do You Love Her?

This is directed at those retirees who are living in Korea together with a "significant other," that is, someone to whom they are not married.

Do you love her? Do you respect her? Do you care for her? Do you care what will happen to her when you've gone to that great R&R in the sky? If you answer yes to any or all of these questions, then marry her. Because, if you depart and leave her without a certificate of marriage, then she's on her own. In this case, I hope that she's saved a lot of money during the relationship, because that's all she'll have to show for it. Any benefits – such as Social Security or VA – go to someone else who may be related to you by blood or marriage. She's not, so she gets nothing.

Jack Terwiel

Laughing Matters

Not As Easy

There was a man trying to cross the street. As he stepped off the curb a car came screaming around the corner and headed straight for him. The man walked faster, trying to hurry across the street, but the car changed lanes and was still coming at him. So the guy turned around to go back, but the car changed lanes again and was still coming at him.

By now, the car was so close and the man so scared that he just froze and stopped in the middle of the road.

The car got real close, then swerved at the last possible moment and screeched to a halt right next him. The driver rolled down the window.

The driver was a squirrel. The squirrel said to the man, "See, it's not as easy as it looks, is it?"

Christian Voices, Feb 27

The Director's Corner

Be a Good Boy Scout

Remember the Boy Scout motto, "Be Prepared"? It's a good motto for retirees, too.

Do you have all your important papers? What do I mean by important papers? I mean those papers that you will need to claim benefits, or that your survivors will need to put you to rest and to claim benefits. To do any of these things, you will need to provide original or certified copies of the documents. In most cases, this means documents with a raised seal, not photocopies of documents where the outline of a raised seal may be visible. If not a raised seal, then the document must have original signatures or stamps of a different color that can be easily seen to be original. Let's start with your birth certificate. Do you have yours? If not, you need to order it now. With a computer, you can download and print the order form for most states from a site such as United States Vital Records Information

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(<http://www.vitalrec.com>). Simply fill out the order form, enclose a money order in the amount stated and mail it to the address on the form. It could take weeks or months to get it back, but it's better to wait now when you don't need it rather than when you urgently need the form right now. The same goes for spouse's and children's birth certificates. For Korean spouses, an original Family Register with English translation serves as birth certificate and also as divorce decree if there was a prior marriage.

And speaking of divorce decrees, you need to have original or certified copies of any previous divorce. These are required since we now process Social Security claims through the Social Security office in Manila and that office requires divorce decrees. Based on my previous experience in trying to locate the county clerk's office where a divorce decree is filed, I strongly recommend that you go ahead and get it now, since you probably remember where the divorce occurred. Fortunately for me in the one case where I tried (unsuccessfully) to order divorce decrees, the widow was eventually able to locate the original divorce decrees in the deceased retiree's

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

ADDRESS CORRECTION REQUESTED

Community Matters – continued from page 6

As a reminder to retirees, it's best if you obtain the above documents yourself and have certified/notarized copies made. For these copies, either bring them to the Retiree Activities Office for delivery to the Embassy, or take them to the Embassy yourself to have copies certified.

A final thought and responding to the question from retirees is, "When should I file for Social Security?" There are a couple of considerations. First, do you need the money right now and are willing to sacrifice the higher benefits for yourself, your dependents and survivors over the longer term? Second, what are your genetic and health prospects for living longer than the 15 years it will take to reach the point when the total amount of delayed benefits surpasses the total amount of early benefits received? (In addition to higher annual increases, waiting for benefits means higher cumulative lifetime benefits.) Third, will your survivors have enough to live on if Social Security will be the only source of income? You can probably think of other reasons to compare early vs. delayed benefits. It's an important decision that affects you and your family, so think about it before you apply. And be sure to have the necessary documents when you do apply. ■

Osan AB Retiree Activities Office

Director's Corner – continued from page 7

papers, thus allowing us to satisfy Manila's supporting documentation requirement.

You'll also need the original marriage certificate for your current marriage, and also provide, whenever possible, information on a sheet of paper for any previous marriages, including the date, location and spouse's maiden name, if applicable, and Social Security number.

For benefits purposes, provide information on annuities such as Survivor Benefit Plan, civil service, or any other employment annuities, plus Thrift Savings Plan or 401(k) plans. Don't forget to include information if you are receiving disability pay of any kind, such as from the VA, and the disabilities for which the rating was awarded. This could be very important in determining eligibility for survivor benefits.

And finally, in your papers, we'd really like to find a will, living will and, in your medical records, a Healthcare Directive. If you don't have these, go visit your Legal Office. Do it now, because you never know when they'll be needed, and don't forget to tell somebody where they are, because it's always best to Be Prepared. ■

Jack Terwiel