



# News for U.S. Military Widows in Korea

**Please Check Your Mail:** The APO mailboxes that we have as retirees and widows are a privilege. You can keep that privilege by checking your mail at least once a week. If you cannot check your mail that often, have someone else check it for you. Important mail comes in about your benefits. Sometimes there is a letter you must sign and return, and if you don't, your benefits could stop. When that happens, it takes some time to get the problem fixed. It's better if you don't let it happen.

If you cannot go to the post office for some reason, please think about having someone you trust check your mail and pick it up for you. If your mail stays in the post office too long, they may send it back and close your mailbox.

If you are going to travel and you know you will be away for more than a week, you can ask the post office to hold your mail for you. When they know you cannot check the mail, they will have you fill out a form and they will keep the mail for you until you return.

If your mailing address changes, the Retiree Activities Office can send your new address to benefits agencies such as the VA and Social Security. That way you will also be sure that you continue to receive this newsletter.

**TRICARE Letter:** Everyone has received a letter about TRICARE and your health privacy. This letter only tells you who they release your health information to. I have read the letter and it seems that there is nothing we need to do. If you have questions about it, you can call Kenneth Cha at the TRICARE office in Seoul. His telephone number is (military) 736-8558 or commercial 02-7916-8558. His handphone number is 011-449-8096.

**Social Security:** If you are at least age 60 and have submitted an application for Social Security benefits recently, it may take some time for your application to be processed. If your husband was receiving Social Security before he died, your application should be completed within three months. If your husband did not receive Social Security, then it could take up to six months before you start to get the Social Security money.

**Your Telephone Number:** Many people have been getting new telephone numbers and more changes will be coming in the future. Please remember when your home telephone or your handphone number changes, I need to know the new number. That's the only way I can contact you quickly.

**Using TRICARE:** When we go to the military hospital, they can help with many illnesses. However, as we get older, the problems cannot be taken care of at the military hospital and we

are sent to a Korean hospital. When that happens, we have to pay for the care ourselves. If we have the Korean hospital insurance, that helps. But to get the money back from the military, we have to go to the TRICARE office.

If you are going to use a Korean hospital and want to get the money back from TRICARE, you should check with your TRICARE office first to see if you will be repaid for what you spend at the Korean hospital.

**Our Experience with TRICARE:** We returned from the US to Korea in 1985. In the 18 years we have lived here, we have been fortunate that we did not need to use Korean medical care and TRICARE. All that changed when my wife fell in December and hit her head. There was no internal damage, but the skin was broken and that led to an infection. Unfortunately, the seriousness was not discovered for several weeks. When it was finally identified, she was sent to Ajou University Hospital in Suwon where she stayed for seven and a half weeks. She is fine now, but the experience taught us many lessons about the cost of civilian medical care.

The total cost was more than \$15,000. Because we had only TRICARE, we were considered “cash” patients and had to pay the bill each week and pay off the bill before she was discharged. To file a claim with TRICARE, we had to have the bills translated into English, and that was done by the International Office at the hospital. TRICARE pays for 75% of the bill after a deductible cost of \$150 is paid by the patient. Also, the most your share will be in one year is \$3,000. After your share of costs reach \$3,000, then TRICARE will pay 100% of medical costs for the rest of the year. Of course, the medical treatment you receive must be approved by TRICARE to be sure that TRICARE will pay it. Remember that you must pay the hospital first and then file a claim with TRICARE to get your money back.

As a result of this experience, we have enrolled in the Korean medical insurance so that for any future civilian medical care, we will no longer be treated as “cash” patients. Because we got our resident visas in July 2000, we had to pay the medical insurance premiums back to that date and for three months ahead, a total cost of 1,258,000 won from July 2000 to May 2003. Because we are not Korean citizens, it costs us 40,840 won each month and we can expect each year that the monthly cost will go up about 3,000 won. For us, it’s worth it.

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