



News for U.S. Military Widows in Korea

Change in November Travel to Seoul: The second Tuesday in November is a U.S. holiday. ACS will be closed. So I will visit Seoul on the third Tuesday, November 18. I will be in the lobby area because the other areas are not available. Meet me in the lobby of ACS between 9am and noon.

Reminder on Hospital Care: Sometimes the military hospital cannot take care of you because they do not have the doctor or equipment that you need. When this happens, they send you to a Korean hospital. If you have Korean medical insurance, it will pay for part of your hospital bill. If you don't have the Korean medical insurance, then you must pay the full hospital bill.

When you are under age 65, you can go to the TRICARE office and they will help you to fill out the papers to receive back up to 75% of the money that you paid to the hospital. If you have the Korean insurance, then TRICARE will pay you most of what the Korean insurance did not pay. If you do not have Korean insurance, TRICARE will pay you up to 75% of what you paid to the Korean hospital. But remember, this TRICARE covers you only until you reach age 65. On the first day of the month of your 65th birthday, TRICARE stops. So what can you do?

To continue TRICARE insurance, you must apply for Medicare Part B hospital insurance. This is part of the Social Security system of the U.S. that provides hospital insurance for older people. Even if you do not receive money from Social Security, you must have Medicare Part B insurance to continue your TRICARE insurance. If you do not have Medicare Part B insurance, you do not have TRICARE insurance.

The Retiree Activities Office has the application form for Medicare Part B insurance. You should apply for this insurance three months before your 65th birthday so that you have TRICARE insurance when you become age 65. Starting in January 2004, Medicare Part B will cost \$66 each month. This is the only way you can have the TRICARE insurance if you are age 65 or older.

Social Security and VA Money: If you are receiving \$541 each month from the VA, any other money you receive from the U.S. government replaces the VA money. Since April 2001, Korean citizens became eligible to received Social Security benefits if they qualify. Because you are the widow of a U.S. citizen who earned Social Security benefits, you can apply for Social Security. But, if you start to receive Social Security money, it must replace part or all of the VA money you receive. Remember, this only applies to you if you are receiving \$541 from the VA.

I have helped some widows who receive this VA money to apply for Social Security because they would get more money from Social Security. But they are still receiving money from the

VA. This is a reminder that the Social Security money replaces the VA money. If you do not notify VA that you are receiving the Social Security money, then some day VA will send you a letter asking for the money to be returned. If you are not able to repay it, then the VA money will stop and they will also start taking the money you owe out of your Social Security benefits. It is your responsibility to notify VA when you start to receive Social Security money. You can do this by reporting the Social Security income in the annual report you have to send back to the VA that you have not remarried. If you do not report it, then be prepared some day for the bad news that you owe the VA a lot of money.

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