



News for U.S. Military Widows in Korea

1. Pay Increase: All pensions are increased in 2004 by 2.1%. Widows who receive VA DIC see their pay up from \$948 to \$967. Widows who receive the VA Pension see their pay up from \$541 to \$552. Widows who receive SBP and Social Security will also see more money, but they are calculated from your husband's lifetime pay and everyone's pay is different.

2. Change to VA DIC: Do you know a military widow who remarried? Up to now widows who receive DIC and who remarry lose the DIC. This has changed for widows who remarry after reaching age 57. Starting in January 2004, widows who remarry after reaching age 57 can continue to receive DIC. They must apply by December 16, 2004.

Widows who have already remarried can apply to start receiving the DIC again, but only if they remarried after reaching age 57. However, if the widow got married before age 57, she cannot receive the DIC.

If the widow has been receiving SBP, she can keep receiving the SBP and also start receiving DIC.

3. Retiree Office Temporary Location: Building 936 is being renovated, so the RAO had to move to another building. The RAO is now located in Building 781, Room 3 and will stay there until about June when the new office is ready in Building 936. There is a map on page 3 showing how to go from Building 936 to the new location.

4. RAO Holidays in 2004: The RAO will be closed on the following days in 2004:

January 19	Martin Luther King Birthday
January 21-23	Lunar New Year
February 16	George Washington Birthday
May 31	Memorial Day
July 5	Independence Day
July 26-August 6	Summer Vacation
September 6	Labor Day
September 27-29	Chusok
October 11	Columbus Day
November 11-12	Veterans Day
November 25-26	Thanksgiving
December 24- January 5	Christmas Vacation

5. Seoul Visit Schedule: The RAO visits the ACS building at Yongsan from 9am to noon on the second Tuesday of each month to meet with retirees and widows living in the Seoul area. Here is the visit schedule for 2004:

Tuesday, January 13
Tuesday, February 10
Tuesday, March 9
Tuesday, April 13
Tuesday, May 11
Tuesday, June 8
Tuesday, July 13
Tuesday, August 10
Tuesday, September 14
Tuesday, October 12
Tuesday, November 9
Tuesday, December 14

6. Why Your Money Stops: This item applies only to widows who receive the VA Pension and widows who receive SBP. They must verify each year that they are still eligible to receive these benefits.

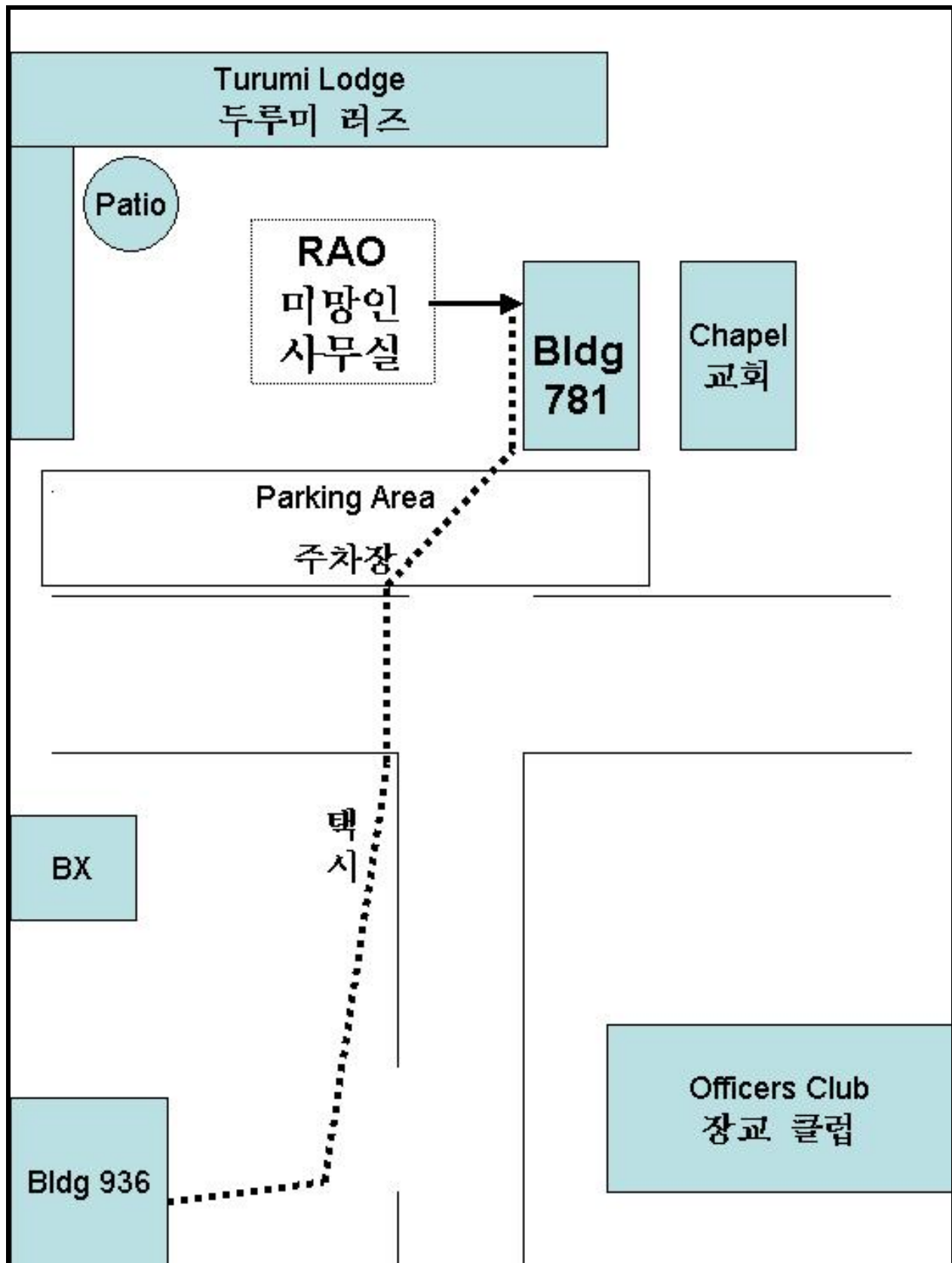
If you receive this letter and don't sign and return it, your money will stop coming. In the case of SBP, the first letter is sent three months before your birthday month. If you don't sign and return it, a second letter is sent. If that one is not returned, your money stops the following month.

You should become familiar with the schedule of when you should receive your letter. If you don't receive it, I can make one on my computer that you can sign and I can return.

7. Applying for Social Security: Widows can receive Social Security money when they reach age 60. The RAO can help you to apply for Social Security. You must bring an original Family Register, original marriage certificate and original death certificate. I will have copies of these made at the Embassy. Then I will keep one copy of each to send with the Social Security application and return the originals and other copies to you.

If you receive SBP, then when you reach age 62, your SBP will be reduced because you can receive Social Security money.

8. Medicare Part B Information: When the military hospital sends you to a Korean hospital for care, you can receive from TRICARE 75% of the cost you paid to the hospital. If you have Korean medical insurance, you should be able to receive from the Korean insurance and TRICARE most of the money you had to pay. *(continued on page 4)*



However, when you reach age 65, TRICARE insurance stops. So if you go to a Korean hospital, you cannot receive money from TRICARE for what you paid. To keep TRICARE, you must apply for Medicare Part B, which is part of the Social Security program. When you have Medicare Part B, you continue TRICARE insurance. In 2004, Medicare Part B costs \$66 per month. It can be automatically deducted from your Social Security pay.

About 3 months before your 65th birthday, you should contact the RAO to apply for Medicare Part B.

9. Notify RAO of Telephone Number Changes: If you change your telephone number or change your handphone number, please notify the RAO. This is the only way I can quickly contact you if there is something important that needs to be done.

Have you checked out our web site at <http://www.rao-osan.com>? And finally, we wish you a belated Happy New Year and Happy Lunar New Year.

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