



News for U.S. Military Widows in Korea

1. Pay Raise

All benefits have increased by 4.1% starting December 1, 2005. You will see the raise in the money you receive at the beginning of January.

2. SBP- DIC Offset Not Changed

SBP is a form of insurance on military retired pay so that survivors have income after a retiree's death. Like other insurance, the retiree has to select it before retirement and pay for it each month.

If the widow receives SBP and then qualifies for VA DIC, the DIC replaces SBP dollar for dollar. In most cases, the SBP is completely replaced.

We were hoping to see the law changed this year so that widows eligible for both SBP and DIC would receive both of them. But our Congress once again this year decided not to change the law. So we will wait until next year and hope that our government makes the right decision next time.

3. RAO Holiday and Vacation Schedule

The RAO is closed until Jan 9, 2006, for the current Christmas and New Year holidays. Here is the complete holiday and vacation schedule for 2006.

Jan 16	Martin Luther King Birthday
Jan 27, 30	Lunar New Year
Feb 20	President's Day
May 1-5	Vacation
May 29	Memorial Day
Jul 3-4	Independence Day
Aug 7-11	Vacation
Sep 4	Labor Day
Oct 6	Chusok
Oct 10	Columbus Day

Nov 10	Veterans Day
Nov 23-24	Thanksgiving
Dec 25- Jan 7, 2007	Christmas and New Year Vacation

4. Osan Exercise Scheduled

Osan Air Base will have an exercise Jan 9-13. Widows who use the Osan AB Hospital are reminded to check your medications. If you will need a refill soon, do it before Jan 9, because the hospital will be closed that week.

5. Osan Vehicle Decal Renewal

The Osan Air Base Pass & Registration office has told me that widow requests for new registrations and for renewals can take up to one month to be approved. I have no control over this. You need to plan to come in early enough so that your decal doesn't expire.

6. Seoul Visits

Seoul area residents are reminded that the RAO visits Yongsan on the second Tuesday of each month. We will be in the Army Community Services (ACS) building. It is building number 4106 on Yongsan South Post, located behind Popeye's and across from the Dragon Hotel underground parking.

7. Social Security and VA Pension

Widows who have no other income can qualify to receive the VA Death Pension. This was \$567 in 2005 and has increased to \$591 in 2006. However, if you receive any other income, it replaces the VA Death Pension.

Widows who reach age 60 can start to receive Social Security widow's benefits. But if a widow receives the VA Death Pension and then starts to receive Social Security, she must notify the VA so that the Death Pension is stopped. If the VA money is not stopped, then when the VA learns that a widow has been receiving Social Security, she will have to repay back to the VA money all the money they paid her since Social Security started. In some cases, this can be \$10,000 or \$20,000, or even more.

There's more bad news. If the total Social Security is about the same as the VA Death Pension, then you will end up with less money. This is because Social Security is taxed at 25.5%, while there is no tax on the VA Death Pension. You would have to receive about \$800 from Social Security, because after the tax of 25.5% is taken out, you are left with \$596. That's only \$5 more than the VA Death Pension of \$591.

8. Postal Rate Increase: The cost of mailing a first class letter increases from 37¢ to 39¢ effective on January 8.

To all our friends: We send our wishes for a very Happy New Year.