



News for U.S. Military Widows in Korea

Social Security and VA Death Pension

Some widows receive the VA Death Pension of \$591 because they have no other income. When they reach age 60 or older, many of these widows want to apply for Social Security widow's benefits. It's important to understand that the VA money is paid to people who have no other income. When they start to receive money from Social Security, then the VA money has to stop.

If the VA money is not stopped, then when the VA finds that the widow has other income, the VA will demand that the money they provided to the widow, while other income was received, must be paid back. This is not something that is the widow's choice. If the money is not paid back, the VA will start to take money from the Social Security benefit.

If the widow is a Korean citizen living in Korea, the Social Security is reduced by 25.5% for income tax, and the tax money cannot be refunded to the widow. In this case, the widow must receive at least \$800 dollars in Social Security, because the tax on that amount is \$204, leaving the widow with \$596. If the Social Security money is less than \$800, then it's a good idea to keep receiving the VA Death Pension, which is tax-free.

If you start to take Social Security and the VA asks you to repay any Death Pension money you received after Social Security payment started, you must repay that money.

SBP

Some widows receive the Survivor Benefit Plan annuity. If you are one of these widows receiving checks or direct deposits from DFAS-DE and you are age 62 or older, you will be happy to see your SBP go up by about 11% starting with the payment at the end of April. After that, you can expect the next increase in October.

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