



News for U.S. Military Widows in Korea

Reminder on RSO Office Schedule

Jack Terwiel travels every Tuesday to try to assist you close to where you live. The schedule for travel and meeting place and time is:

1st Tuesday – Camp Casey, Dongducheon, Bldg 2440, Room 139, 0900-1400

2nd Tuesday – Yongsan, Seoul, Bldg 4034, Room 140, 0900-1400

3rd Tuesday – Camp Henry, Daegu, Bldg 1820, Education Center, 1000-1400

4th Tuesday – Yongsan, Seoul, Bldg 4034, Room 140, 0900-1400

If you are planning to visit, please call the day before to tell me what problem you are having. This will give me a chance to review the information I have in your folder. You can call my office at Camp Humphreys, 0505-753-3872 between 0800-1600; or call my office in Songtan (Pyeongtaek-si) 031-663-0319 in the morning; or call my cell phone 017-477-1441.

I also do a lot of official work on Saturday and Sunday. When that happens, I don't open the office on the following Friday. If you plan to visit the office on Friday, call the day before to find if the office will be open.

Survivor Benefit Plan Increase

Survivor Benefit Plan or SBP is insurance that your husband selected on his retired pay before he retired from the military. For those who are age 62 or older and who receive the Survivor Benefit Plan annuity, you will see the pay go up again with the payment at the end of April. When you reached age 62, the SBP was reduced, but that changed in 2005. Since then, you have your SBP go up in Oct 2005, Apr 2006 and now in Apr 2007. After this increase, there is one

more increase in April 2008 after which the SBP money will be the same after reaching age 62 as it was before.

Permanent Office Coming in Late July

Effective Apr 16, the Retirement Services Office will move out of the small temporary office on the 3rd floor of Building 544 at Camp Humphreys into a larger temporary office on the 2nd floor of the same building. This will be for about six weeks while construction and office moves occur. There will be signs to show you how to get to the new office location.

The Retirement Services Office will have to move into a third temporary office in early June, and then move into the permanent office in Building 543 (where the ration control office is currently located) near the end of July. There may be some interruption in office telephone service while moving, but you can always call 017-477-1441 if the office telephone is not working.

The Truth About Social Security

Some widows who received the low VA money of \$610 think that when they reach age 60 or more, they should apply for Social Security. That VA money is special because you cannot qualify for any other benefits from the military and it is given to you because you don't receive money from any other source.

So why not just apply for Social Security and get both the VA and Social Security. This may not be a good choice for many widows who receive \$610 from the VA. The reason is that there is no tax on the VA money. There is a 25.5% tax on Social Security. If you were to start receiving \$610 from Social Security, the government would first keep 25.5%, or \$156 for tax. That would leave you with \$454 from Social Security. The next thing that would happen is that the VA would learn that you are receiving Social Security and they would stop paying you the VA money. They would also ask you to give back to the VA any money that you received from the VA when you started to get the Social Security money. If you think living on \$610 a month is difficult, then please believe me that living on \$454 must be impossible.

You would have to be eligible for about \$820 from Social Security, and then they would take 25.5% or \$210 for tax. That would leave you with the same amount of money, \$610 that you were receiving from the VA tax free.

So far, I have had many more widows receive less money than widows who receive more money by changing from VA to Social Security.

And don't be confused by those widows who tell you that you can receive both the VA money and the Social Security. Widows whose husband died because of something that happened while on active duty receive \$1,067 and they are allowed to also receive Social Security without penalty. That does not apply to widows who receive \$610 from the VA. If they are receiving that special money and then start to receive money from any other source, the new money replaces the VA special pension of \$610. It does not increase your total income. And in the case of Social Security, it usually means that you will end up with less money.