



# IMCOM—EUROPE RETIREE BULLETIN

Volume XXV, January 2021

IMCOM-Directorate Europe, (IMEU-HRM), Unit 23103, APO AE 09136-3103

This bulletin expires 1 year from date of publication.

## Your Local Garrison Retiree Council

If there are any issues that you are facing, you can contact your local Retiree Council for assistance.

They are your voice to address any concerns or issues that are important to you as an Army Retiree.

The Retiree Council is made up of volunteers who meet throughout the year to discuss any issues addressed to the council. They also work hard to assist and host the annual Retiree Appreciation Day held in October.

If you are interested in becoming a member, contact your local Garrison Retirement Services Officer listed on page 20.



## WE WANT YOU!

The IMCOM-Europe Retiree Bulletin is available on the IMCOM-Europe website or via email. If you did not receive your copy by email, contact our local Retirement Services Office or email your request to [usarmy.sembach.ret-svcs@mail.mil](mailto:usarmy.sembach.ret-svcs@mail.mil).

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## Message from IMCOM-Europe Retirement Services Officer

Dear Retirees, Family Members, and Annuitants:

2020 has been a very challenging year due to the COVID-19 pandemic and the restrictions that soon followed. Even though the 2020 RAD venue was cancelled, your Retiree Councils and Retirement Service Officers worked hard to host other local events at the garrison.

We hope that this year's RAD will be back to normal however, be prepared for any last minute changes that may occur to comply with any host nation or garrison policies. Let's continue to practice social distancing, wash and sanitize surfaces that are commonly touched and not become complacent. Look for the IMCOM-E July newsletter with more RAD information and 2021 schedule.

There are some big changes with the SBP-DIC offset which will take effective next month. SBP annuitants, who are also receiving Dependency and Indemnity Compensation (DIC), are affected by the new change. This is a huge leap forward for surviving spouses who are in receipt of this payment. Annuitants should have received a letter from DFAS with an estimation payment of the first phase starting February 2021. The next phase is scheduled for February 2022 and the final offset will be completed eliminated starting February 2023. Annuitants are advised **NOT** to contact DFAS regarding this change. The DFAS customer service representative will not have any payment information. See page 5 for more information.

Another major change for retirees is the TRICARE Select fees that take affect on January 1, 2021. This applies to TRICARE Select Group A Retirees. If you or your sponsor's initial enlistment or appointment occurred before January 1, 2018, then you are in Group A. If you fall into this category you must begin paying monthly enrollment fees otherwise you will be automatically disenrolled. If you've missed the deadline, you still have 180 days from your last paid through date to request reinstatement. Enrollment fees are waived for active duty, survivor (of an active duty sponsor) or medically retired retiree or family member. Contact the [Tricare Overseas Regional Call Center](#) representative as soon as possible for any questions.

If you would like to receive this Retiree Bulletin electronically, please email your request to **[usarmy.sembach.ret-svcs@mail.mil](mailto:usarmy.sembach.ret-svcs@mail.mil)**. The Retiree Bulletin is for any retiree, annuitant

As always, thank you for your service and sacrifice to our country.

Ms. Chong Min  
IMCOM Directorate - Europe  
Retirement Services Officer

## Retired and Annuitant Pay Schedule

Below is the [2021 pay schedule](#) for retired and annuity pay. Pay day is always paid on the first of the month. However, if the first falls on a weekend or holiday, retirees will be paid on the last business day of the prior month and annuitants will be paid on the first business day of the month.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
January 2021	February 1, 2021	February 1, 2021
February 2021	March 1, 2021	March 1, 2021
March 2021	April 1, 2021	April 1, 2021
April 2021	April 30, 2021	May 3, 2021
May 2021	June 1, 2021	June 1, 2021
June 2021	July 1, 2021	July 1, 2021
July 2021	July 30, 2021	August 2, 2021
August 2021	September 1, 2021	September 1, 2021
September 2021	October 1, 2021	October 1, 2021
October 2021	November 1, 2021	November 1, 2021
November 2021	December 1, 2021	December 1, 2021
December 2021	December 31, 2021	January 3, 2022

## Manage Your Arrears of Pay Beneficiary Designation

Upon the death of a retiree, Arrears of Pay (AOP) is a one-time payment of the retiree's final paycheck to a designated beneficiary. This also includes any other money owed to the retiree.

Keeping your beneficiary up-to-date with DFAS is very important. This includes their name, relationship, address and contact information. To check your current AOP beneficiary, check Page 2 of your Retiree Account Statement (RAS) or log onto your [MyPay](#) account.

You may also update your beneficiary at through your MyPay account or by completing [DD Form 2894](#), Designation of Beneficiary Information. If you are listing more than one beneficiary, be sure the total percentage share equals to 100%.

Mail or fax the form to:

DFAS

U.S. Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249-1200

Fax: 1-800-469-6559 (Coversheet must include name and daytime phone number)



## DFAS 1099-R

Each year DFAS provides millions of tax documents to active duty, retirees and annuitants. All tax documents are scheduled to be available by January 31, 2021.

The quickest way to receive your 1099-R is to download from your [myPay](#) account. If you do not have a myPay account and have not received your tax documents, you may use the following methods. Please note that all 1099-R reissue requests cannot be mailed prior to February 10, 2021.

### Automated Telephone Self-Serve

1. Dial **1-800-321-1080**.
2. Select option “**1**” for Self-Serve.
3. Select option “**1**” again.
4. Enter your **Social Security Number** when prompt.

### AskDFAS Online

You may use the [online form](https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=9725) at <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=9725>. This option also allow you request your 1099-R to your current address or a new address.

### Written Request

All written requests takes 30-60 days to process and must include the following information:

- ☒ Full name of retiree or annuitant
- ☒ Full Social Security Number
- ☒ Signature
- ☒ Date

Mail to:

#### For Retirees:

DFAS  
U.S. Military **Retired** Pay  
8899 E. 56th Street  
Indianapolis, IN 46249-**1200**

#### For Annuitants:

DFAS  
U.S. Military **Annuitant** Pay  
8899 E. 56th Street  
Indianapolis, IN 46249-**1300**

## Filing 2020 Federal Taxes

April 15, 2021 is just around the corner and now is the time to start gathering all your tax documents in order to meet the 2020 federal tax filing deadline.

If you received the Economic Impact Payment also referred as the Stimulus Payment, make sure to have your Notice 1444, Your Economic Impact Payment, with your 2020 tax records. The payment is not includible in your gross income and you do not have to pay federal taxes. It will not reduce your refund or increase the amount you owe.

If you did not receive the Economic Impact Payment or missed the deadline to register online, you may be eligible to receive the Recovery Rebate Credit when you file your 2020 tax return. You have to meet the following criteria in 2020:

- You didn't receive an Economic Impact Payment, or
- Your Economic Impact Payment was less than \$1,200 (\$2,400 if married filing jointly for 2019 or 2018) plus \$500 for each qualifying child you had in 2020.

Consult with a professional tax preparer or visit [www.irs.gov](http://www.irs.gov) for more information.

## SBP-DIC Offset Update

SBP annuitants, who are also receiving Dependency and Indemnity Compensation (DIC), will see the first change in the SBP-DIC offset payment starting February 1, 2021. DFAS will make this adjustment automatically for eligible recipients and no action is required by annuitants.

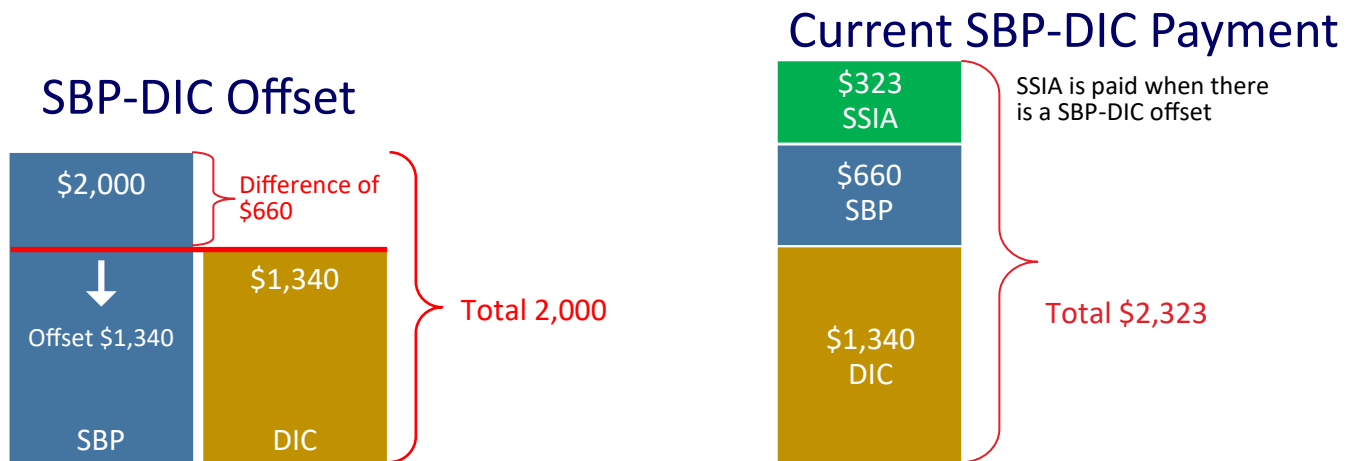
Full SBP payments without the offset, will begin on February 1, 2023. Those who are also receiving Special Survivor Indemnity Allowance (SSIA), will see the payment be phased out since annuitants will receive the full amount of SBP and DIC concurrently.

If you are not using MyPay, now is the time to set up your account and make sure your information is up-to-date with DFAS. This includes your mailing address, email, phone number and direct deposit banking information. The MyPay website has many features such as updating your information, changing exemption for federal taxes, and printing tax forms.

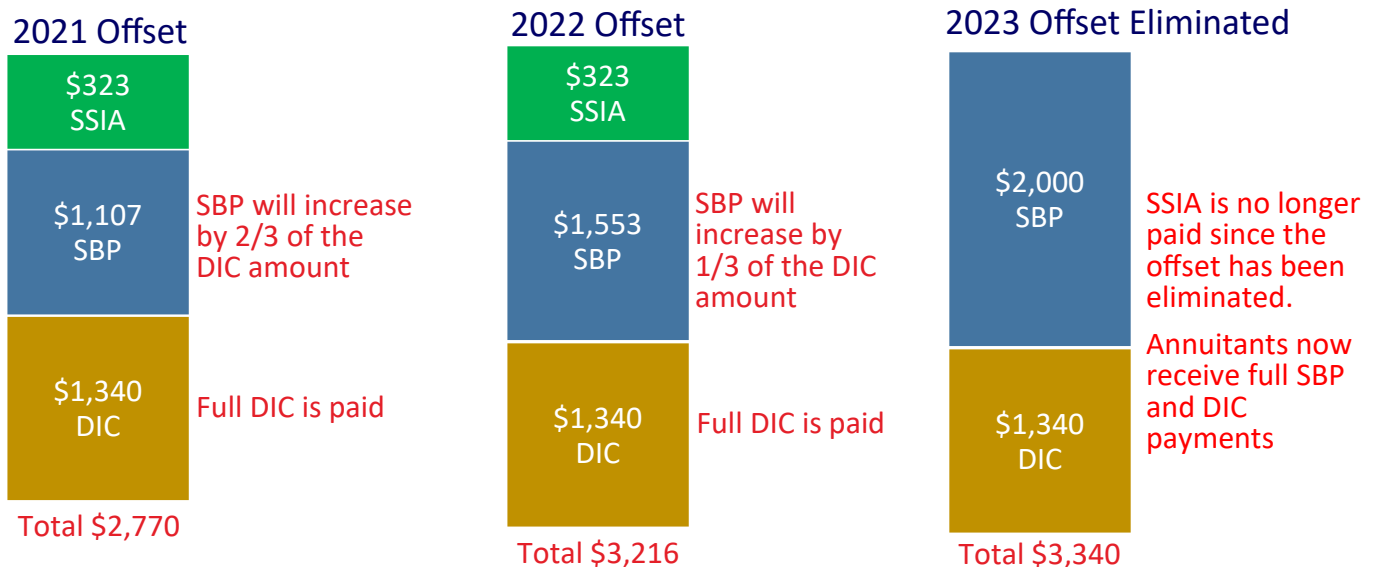
If you are new to MyPay, [click here](#) for information on how to establish a new account.

For more information visit <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News>

The example below shows a SBP payment of \$2,000. Actual amounts varies based on coverage and retired pay.



The graph below shows the phases of the offset every year. The dollar amount **does not** show any inflation rates or cost-of-living adjustments.



## Spouse SBP Certification

Spouse annuitants who are receiving SBP annuity payments must recertify every year until the age of 55. Spouses who remarry before the age of 55 are no longer eligible to receive SBP annuity payments. However, if the annuitant's marriage ends in divorce or death of the spouse, SBP may be reinstated once DFAS is notified.

If a spouse annuitant is also receiving DIC payments and remarries after the age of 55, but prior to age 57, the DIC payments will stop. Spouse annuitants who remarry after the age of 57 are entitled to receive full SBP and DIC benefit.

Spouse annuitants under the age of 55 must complete and return a Certificate of Eligibility ([COE](#)) prior to the deadline otherwise the annuity payments will be suspended.

For more information visit <https://www.dfas.mil/>.

## EXCHANGE Price Match Policy

Did you know that the Exchange retail stores and [shopmyexchange.com](http://shopmyexchange.com) will match local competitor's current price on most stock item in the store if it's sold for less elsewhere?

For overseas locations, The Exchange Main Stores and OEF/OIF Contingency Sites are authorized to match from the following websites:

- Walmart.com
- Target.com
- Amazon.com
- Bestbuy.com
- Sears.com

Walmart



amazon

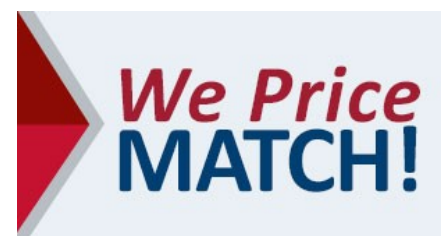
SEARS

The identical item must be the same brand, manufacturer, features, size, color, style and model number. Price match quantities will be honored at the rate of one price match per identical item, per customer, per day for online to store price challenges. Some restrictions and exclusions apply.

Shopmyexchange.com will match lower prices from select authorized online retailers. Visit [www.aafes.com](http://www.aafes.com) for a listing of online retailers.

If you need more information or have specific questions regarding the program you may visit [www.aafes.com](http://www.aafes.com) or contact any Exchange Customer Service Representative in Europe:

- Germany 0800-82-16500
- Italy 8008-71227
- Belgium 0800-7-2432
- Netherlands 0800-022-7129
- United Kingdom 0800-96-8101
- Spain 900-971-391



## Estate Planning

Estate planning is a topic most people put off and don't consider it until much later in life. Being prepared is the only way to help alleviate stress for your loved ones during a time of grief when you pass away. Unforeseen accidents, illness or incapacitation could occur at any moment in our lives and we should always be prepared.

Regardless of your age or amount of asset you have, everyone should have an estate plan set in place. All your important documents should be centrally located either in a box or binder where a trusted person knows where to find it in case of your death.

Documents could include, but not limited to, living wills, living trust, durable power of attorney, titles to vehicles, deed to a home, insurance policies, DD 214 and military records.

If you don't have a plan in place or it's been awhile since you last reviewed your records, NOW is the time to make your plans and ensure your estate is in order. You should review your documents when you move or have life changing events such as divorce, marriage, birth of a child or death of a family member.

Below are examples of documents that should be left to your loved ones. Everyone's estate is different and there are no two estates that will be exactly the same.

- Wills or Trust documents
- Living will or directive to physicians
- Health Care Power of Attorney (HCPOA)
- Durable power of attorney (DPOA)
- Health Insurance Portability and Accountability Act (HIPAA) form
- Veteran's discharge papers (DD214, Enlistment Contract, Medical/Dental records)
- Beneficiary Paperwork (Banking Accounts, TSP, IRA, etc...)
- Life Insurance Account Numbers and Policies
- Prenuptial agreement
- Marriage certificate or Divorce decrees
- Adoption paperwork
- Birth certificate, SSN, Citizenship papers (if not born as a U.S. citizen)
- Titles and/or deeds to vehicles or real estate properties

Other important information can include:

- Inventory of assets with account numbers and passwords (For example: safe-deposit box )
- Digital assets and passwords (For example: photos or music stored in the iCloud)
- Access to your computer (login ID and password)
- Online Accounts username and passwords (MyPay, email, banking)
- Receipts for funeral arrangements, obituary and services guidance

The bottom line is that your estate planning will ensure that your loved one will be taken care of and making sure they receive the assets you want them to have after your passing.



## National Museum of the United States Army

The National Museum of the U.S. Army opened it's doors on Veterans Day, November 11, 2020. The museum is a three level 185,000 square-foot facility that sits on a publicly accessible area on Fort Belvoir, VA.

General admission is free but [tickets](#) are required for entry into the museum. Tickets must be reserved in advance online. Walk-up tickets are not available at this time.

The Museum has twelve different exhibits and accessible for all visitors. If you need assisted devices such as manual wheelchairs, screen readers, assisted listening systems or braille maps, stop by the Welcome Desk for assistance. Service animals are welcome in the Museum.

While you're there check out the [Army Action Center](#) that has cutting-edge Virtual Reality & Simulator to transport you back in time. Prices range from \$7 to \$35.

The [Army Theater](#) is a 300-degree screen with limited sensory elements and closed captioning. Currently the film "Of Noble Deeds" is shown every hour

The [Museum Café](#) offers a variety of food options including grab and go, boxed lunch and grill items. The **My Quickcharge** app allows you to place an order in advance. The app is available on [Apple App Store](#) and [Google Play](#) (Museum Café Code: ArmyMuseum393).

Before you leave the museum check out the [Museum Store](#) for souvenirs and great gifts ideas. From apparel to challenge coins, there's something for everyone.

For more information visit <https://tickets.thenmusa.org>.

## Travel Advisory

The U.S. Department of State issues [travel advisories](#) for every country from levels 1 through 4. Each Travel Advisory is based on changes to security and safety information. Travelers are advised to view the Travel Advisory, alerts and other important details about the country they are visiting. [Click Here](#) to learn more.

1

Exercise normal precautions

This is the lowest advisory level for safety and security risk.

2

Exercise increased caution

Be aware of heightened risks to safety and security.

3

Reconsider travel

Avoid travel due to serious risks to safety and security.

4

Do not travel

This is the highest advisory level due to greater likelihood of life-threatening risks.



## DD214 Replacement

Your Certificate of Release/Discharge from Active Duty (DD Form 214) is the most important document you will receive during your military career. Your DD Form 214 is your proof of military service which may be used to receive eligible benefits. If you lose or misplace your DD 214, you may obtain another copy by requesting online or a fill out SF 180 and mail to the address below.

**Online:** <https://www.archives.gov/veterans/military-service-records>

**By Mail:** Print out [SF 180](#) and mail to the address below or email to [usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil).

Service Dates	Mailing Address
Enlisted and Officer: 1 October 2002 – Current	U.S. Army Human Resources Command ATTN: AHRC-PDR-H 1600 Spearhead Division Avenue, Department 420 Fort Knox, KY 40122-5402 HRC Portal: <a href="https://www.hrcapps.army.mil/portal/">https://www.hrcapps.army.mil/portal/</a>
Enlisted: 11/01/1912 - 09/30/2002 Officer: 07/01/1917- 09/30/2002	National Personnel Records Center (Military Personnel Records) 1 Archives Drive St Louis, MO 63138-1002 Website: <a href="http://www.archives.gov/veterans/evetrecs">www.archives.gov/veterans/evetrecs</a>
Enlisted: Before 11/01/1912 Officer: Before 07/01/1917	National Archives and Records Administration Research Services (RDT1R) 700 Pennsylvania Avenue NW Washington, DC 20408-001 Website: <a href="https://www.archives.gov/veterans">https://www.archives.gov/veterans</a>

### 2021 Social Security Changes

Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.3 percent COLA increase for 2021.

Your COLA notices are available online in the Message Center of your [my Social Security](#) account. This is a secure and convenient way to receive messages from Social Security.

The maximum amount of earning subject to the Social Security tax will increase to \$142,800.

The earnings limit for workers who are younger than “full” retirement age will increase to \$18,960. (Social Security will deduct \$1 from benefits for each \$2 earned over \$18,960).

The earning limits for people reaching their “full” retirement age in 2021 will increase to \$50,520. There is no limit on earnings for workers who are “full” retirement age or older for the entire year.

[Click here](#) to read the 2021 Social Security Fact Sheet.

### 2021 Medicare Changes

The chart below is the Part B premium amount in 2021. Depending on your gross income report in your 2019 taxes and filing status, your monthly premium will vary. For more information, visit <https://www.medicare.gov/>.

If your yearly income in 2019 (for what you pay in 2021) was...			You pay each month (in 2021)
File individual tax return	File joint tax return	File married & separate tax return	
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$207.90
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$297.00
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$386.10
above \$165,000 and less	above \$330,000 and less than	above \$88,000 and less than \$412,000	\$475.20
\$500,000 or	\$750,000 and	\$412,000 and	\$504.90

## Thrift Savings Plan Beneficiaries

For any life changing events such as death, marriage, or a new addition to the family, maintaining your beneficiaries on your accounts are very important.

In the event of your death, your TSP account will be distributed in the following order of precedence:

1. To your spouse
2. If none, to your child/children equally (including to the descendants of deceased children)
3. If none, to your parents equally or surviving parent
4. If none, appointed executor or administrator of your estate
5. If none, next-of-kin who is entitled to your estate

Designating a beneficiary for TSP is not required however if you would like to make an exception, you must complete [Form TSP-3](#), Designation of Beneficiary, and submit to TSP. You may submit the forms 3 ways:

1. Upload the form online by logging into your TSP account (<https://secure.tsp.gov/tsp/login.html>)
2. Mail the original form to:  
Thrift Savings Plan  
P.O. Box 385021  
Birmingham, AL 35238
3. Fax the form to: 1-866-817-5023

You will receive a confirmation of your designation once your form is processed.

For more information about designating beneficiaries, visit <https://www.tsp.gov/account-basics/designating-beneficiaries/>.

### 2021 Thrift Savings Plan Contributions

Starting January 2021, participants turning 50 or older will no longer need to make separate catch-up elections. Once you exceed the maximum contributions, your contributions will automatically start counting towards the IRS catch-up limit.

Participants who are not turning 50 in 2021 will need to complete [Form TSP-1-C](#).

The 2021 IRS limits are as follows:

Annual Elective Deferral: \$19,500

Catch-up Contributions: \$6,500

Annual Addition: \$58,000

You may start, stop or change your contributions at any time.

For more information, visit the TSP website at [www.tsp.gov](http://www.tsp.gov).

### USAREUR Redesigned

As of October 1, 2020, U.S. Army Europe (USAREUR) and U.S. Army Africa (USARAF) was re-designated to a single command. U.S. Army Europe and Africa (USAREUR-AF) is commanded by GEN Christopher G. Cavoli.

U.S. Army Africa is now the U.S. Army Southern European Task Force-Africa (SETAF-AF) and led by MG Andrew M. Rohling, who is dual hatted as the USAREUR-AF Deputy Commanding General for Africa.

The new merge allows the European and African theaters to be linked together.



## American Forces Network (AFN) Europe

Since 1943, AFN Europe has been providing the best American radio and television services to Service Members, DoD civilian and family members. There are 15 AFN stations to bring you the latest news, information and entertainment from around the world and into your living room.

AFN is available on AM and FM radio stations, on-base cable systems, and via satellite decoders.

You can also listen to AFN from your home computer or mobile device. AFN 360 is an internet radio that delivers crystal clear sound using a high tech audio encoding technology.

Download the **FREE** AFN Europe Mobile App for your Android or iOS device. The App has quick and easy access to view TV schedules, listen to internet radio, up-to-date currency exchange rates, Exchange fuel prices, weather and traffic.

Visit <https://www.afneurope.net/AFN-360/> to find a radio station near you.



## Meaning of coins on a headstone...



A penny, you stopped and paid your respects.



A nickel, you attended boot camp with them.



A dime, you served in the Armed Forces with them.



A quarter, you were with the Soldier when they were killed.

Monies placed in national and state veterans cemeteries is collected and put towards future burial costs and cemetery maintenance.

## Armed Forces Retirement Home

In 1991, the United States Soldier's and Airmen's Home (USSAH) and the United States Naval Home (USNH) merged together by a congressional legislation creating the Armed Forces Retirement Home (AFRH). It is governed by title 24, United State Code, Chapter 10 and Public Law 101-510.

AFRH is the nation's premier life community for certain veterans and retirees and their spouses. You may choose between two locations in Gulfport, MS or Washington DC. Both locations offers exciting activities and amenities.

Both locations offers a wellness program with onsite medical services, including dental and vision care. There are daily recreational activities and scheduled day trips to keep you busy. The 24-hour campus security gives you an added protection with an emergency alert system. You'll never go hungry with three scrumptious meals a day.



The [Gulfport](#) campus is within walking distance to a relaxing beach. Some of the unique amenities includes an outdoor swimming pool, oversized parking lot for RV's/campers/boats, cycling paths and outdoor recreations spaces.

The [Washington DC](#) campus is located in the Nation's capital with scenic walking trails that overlook the US Capitol and Washington Monument. There is also a nine hole golf course and a well stocked fishponds.



Veterans and retirees must meet eligibility requirements. To find out if you are eligible or for more information, visit <https://www.afrh.gov/>.



# Usage of MWR Services and Facilities for Retirees in Germany

As of 27 August 2020, the German Federal Ministry of Finance approved the usages of MWR services and facilities to eligible US Forces Retirees and Veterans who are in a **non-SOFA status**. Retirees and Veterans may use and pay for services at MWR facilities. There are some restrictions and exemptions. Below is a chart of all eligible services that are available for usage.

MWR Services and Facilities	Select Defense Beneficiary (Retiree) Eligibility (Please refer to footnotes <sup>1</sup> & <sup>2</sup> )
<b>ACS Programs</b>	Yes (except Home Based Business)
<b>Armed Forces Recreation Centers</b> (Edelweiss Lodge and Resort)	Yes <sup>3</sup>
<b>Army Lodging</b> - Unofficial Overnight Stays	Yes <sup>3</sup>
<b>Arts &amp; Crafts</b> Retail Sales (with pink card) Lessons, Courses including course material	Yes Yes
<b>Automotive Skills</b> Skills Center and Service Conference Rooms and Meeting Spaces Retail Sales (with pink card) Use of junk yard/buying parts (with pink card) Used Vehicle Sales Vehicle Donation/Disposal	Yes Yes Yes Yes Yes Yes
<b>Bowling, Entertainment Centers, and Gold Courses</b> Bowling Conference and Meeting Rooms Greens Fees Annual/Daily Pro Shop/Retail Store (with pink card) Snack Bar/Restaurant (Slot machines and BINGO with stakes (pay to play) are excluded due to host nation's gambling laws.	Yes Yes Yes Yes Yes
<b>Library</b>	Yes
<b>Music &amp; Theatre/Performing Arts</b>	Yes
<b>Outdoor Recreation</b> Hiking Club Outdoor Recreation Equipment Rental Paintball Range Use and Fire Arms Rental Recreational Lodging Retail Sales (with pink card) Trips and Tours Warrior Adventure Quest (Fishing, hunting and sport shooting course are excluded due to host nation bilateral agreements)	Yes Yes Yes Yes <sup>3</sup> Yes <sup>3</sup> Yes <sup>3</sup> Yes Yes
<b>Social &amp; Dining Programs</b> Catering Restaurants	Yes <sup>3</sup> Yes <sup>3</sup>
<b>Sports and Fitness Programs</b> Sports and Fitness Center; Spa, Massage Swimming Pool	Yes Yes

<sup>1</sup> Based on an exception to policy (ETP) from the German Federal Ministry of Finance (FMOF) relating to taxes, the listed services are/are not authorized use of MWR "for-fee" services by select defense beneficiaries (Retirees, Widow(er)s, unaccompanied dependents and Veteran Health Identification Card (VHIC) holders) on a space-available basis.

<sup>2</sup> IAW the FMOF ETP, Retiree/VHIC participation cannot exceed 5% of the annual MWR sales of each individual MWR facility. Therefore, access can only be granted on a space available basis in order for MWR to fulfill the FMOF approval conditions.

<sup>3</sup> IAW U.S. Federal Law, Veterans who are Veteran Health Identification Card holders may use MWR category C facilities.

## Cold War Recognition Certificate Program

In accordance with section 1084 of the Fiscal Year 1998 National Defense Authorization Act, the Secretary of Defense approved awarding the Cold War Recognition Certificate (CWRC) to all Service Members and qualified federal government civilian personnel who faithfully and honorably served the United States anytime during the time period of September 2, 1945 to December 26, 1991.

The Human Resources Command (HRC) website is the only official site to request the CWRC. Any websites offering the CWRC for a fee are not official sites and not approved or endorsed by the U.S. Army. There is no cost for the certificate and free for all eligible applicants.

The CWRC is also awarded posthumously and awarded to the Primary next-of-kin in the order of precedence starting sequentially with surviving spouse, eldest child, parent, eldest sibling, or eldest grandchild.

To apply for the CWRC, you must [download](#), print and complete the application. You must also provide supporting document that shows your name, Social Security Number, Military Service Number or Foreign Service Number and the service periods within the range of September 2, 1945 to December 26, 1991. Examples of supporting documents are copies of DD 214, LES, or SF 50. **DO NOT SEND ORIGINALS.** Originals cannot be returned.

Submit your application and copies of your supporting document to:

**Commander, USAHRC**  
**Cold War Recognition Program**  
**Attn: AHRC-PDP-A, Dept 480**  
**1600 Spearhead Division Avenue**  
**Fort Knox, KY 40122-5408**

You may also email your application to: [usarmy.knox.hrc.mbx.tagd-awards@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-awards@mail.mil).

For more information visit, <https://www.hrc.army.mil/Default.aspx?ID=903>

## COMING SOON: Indefinite Dependent ID Card at Age 65

Spouses of retirees and other eligible dependents are issued “indefinite” ID cards when they turn 75. Recently Under Secretary of Defense for Personnel and Readiness approved to reduce the age requirement from age 75 to age 65. This allows dependents with age-related physical disabilities or mobility issues from returning to the DEERS office to update their ID Cards every five years.

Defense Manpower and Data Center (DMDC) will need to make the necessary changes to the current ID Card system before they can issue the indefinite ID Cards. The new changes are scheduled take effect sometime in late Spring of 2021.

Once the new change is implemented, there’s no need to rush to the nearest ID Card office. Your ID card is still valid and your next renewal will reflect the updated change.

## Next Generation Uniformed Services Identification Card

Retirees and their family members will no longer be issued the blue and tan ID cards. The Department of Defense is transforming the laminated paper-based ID cards to a plastic card with enhanced security features and updated topology also known as the Next Generation Uniformed Services Identification (USID) card.

Do not rush to your local ID Card office for a replacement. Your current ID cards are still valid until the expiration date. New ID cards will not be reissued solely for the purpose of obtaining the new USID card. You may renew your ID Cards 30 days prior to its expiration date.

If your ID card has an indefinite expiration date, please wait until this summer or later to update your ID card. If you are over 65 years old, you are not required to obtain the new USID card.

When renewing your ID card, you must have two forms of ID with you at your appointment. You must have an unexpired primary and secondary form of ID listed on the [DoD List of Acceptable Identify Documents](#). Please review the “[Pre-Arrival Checklist](#)”, for information needed to renew your ID card.

To schedule an appointment, visit <https://idco.dmdc.osd.mil/idco>

For more information, visit <https://www.cac.mil/Contact/>.



## Wearing The Uniform After Retirement

After retirement you are authorized to wear your uniform for occasions of ceremony such as military funerals, memorial services, weddings, inaugurals and other similar functions associated for military purposes. This also includes, but not limited to, attending parades on national and state holidays or other patriotic parades or ceremonies.

The uniform must reflect rank and branch on the date of retirement. Retirees are authorized to wear the shoulder sleeve insignia on the Army green service uniform. On the blue service and dress uniforms, retirees will wear the retired service ID Badge. The uniform must have the awards, decorations, and insignia in the same manner for active duty Soldiers.

Retired insignia may be purchased at <https://www.shopmyexchange.com> or any installation military clothing sales store.

Combat uniform and physical fitness uniforms is prohibited to be worn for any ceremonial events.

For specific guidelines, refer to [Army Regulation 670-1](#), Wear and Appearance of Army Uniforms and Insignia, Chapter 21-3.

Retired Service Badge ID



Previous



Current



## Veteran Health Identification Card (VHIC)

The Veteran Health Identification Card (VHIC) makes checking in at your VA appointments a lot easier and faster. The magnetic barcode does not contain any PII and your unique member identifier number allows the VA to retrieve your health record.



You must be enrolled in the VA health care system to receive a VHIC. In Europe, the VA offices does not have the equipment to process a VHIC. All requests must be made through the VA website at: <https://www.va.gov/records/get-veteran-id-cards/vic/>

First, you must be eligible for a VHIC by meeting both requirements:

- ☒ Served on active duty, in the Reserves or National Guards (including Coast Guard)
- AND**
- ☒ Received an honorable or general discharge (under honorable conditions)

Next, apply online at <https://www.va.gov/records/get-veteran-id-cards/vic/>.

You must have a DS Logon, MyHealtheVet, or ID.me account. If you do not have a logon account, you may create an account at the links below:

DS Logon: <https://myaccess.dmdc.osd.mil>

MyHealtheVet: <https://www.myhealth.va.gov/mhv-portal-web/user-registration>

ID.me: <https://www.id.me/>

You must have the following information, photo and document ready when applying:

- ☒ Your Social Security number
- ☒ Copy of your DD214, DD256, DD257, or NGB22 that you can upload.
- ☒ A copy of a current and valid government-issued ID, such as a driver's license, passport, or state-issued identification card.
- ☒ You'll also need a **recent** digital color photo of yourself from the shoulders up. The photo should follow all these standards (similar to a passport photo):
  - Show a full front view of your face and neck **and**
  - Be cropped from your shoulders up **and**
  - Show you with your eyes open and a neutral expression, **and**
  - Be a square size and have a white or plain-color background **and**
  - Be uploaded as a .jpeg, .png, .bmp, or .tiff file

Once your VHIC application is submitted, the VA will check your eligibility and will send you informing you of your status. You can also check your status by signing into your [AccessVA](#) account. You will receive your VHIC in the mail.

For more information about the VHIC, visit <https://www.va.gov/>.



## Meet the Garrisons' Retiree Councils in Europe

### USAG Bavaria Retired Soldier Council



SGM (R)  
Dave Stewart  
(USA)  
Council President



COL (R)  
Steve Boylan  
(USA)



Lt. COL (R)  
Doug Kramer  
(USAF)



LTC (R)  
Jenny Dietrich  
(USA)  
Garmisch Sub  
Council President



CW4 (R)  
Ron Swift  
(USA)



SGM (R)  
Damian McIntosh  
(USA)



MSG (R)  
James Federline  
(USA)



SSG (R)  
Brian Flick  
(USA)

Not photographed:

COL (R) Mike Moyer (USA), Poland

LTC (R) John Jaeger (USA), Berlin Sub Council President

Ms. Cindy Parker, Surviving Spouse Member

The USAG Bavaria Retired Soldier Council covers areas in Berlin, Garmisch, Grafenwöhr, Hohenfels and Vilseck. If you live within the USAG Bavaria footprint and would like to receive their newsletter, send an email including the city or town where you reside to **[retcouncilgraf@gmail.com](mailto:retcouncilgraf@gmail.com)**.

The council meets periodically throughout the year to discuss topics that benefits you. They also assist with the planning of the annual Retiree Appreciation Day with the USAG Bavaria Retirement Services Officer.

USAG Bavaria Retired Soldier Council is looking for volunteers who would like to join their council. If you are interested in becoming a member please send an email to **[retcouncilgraf@gmail.com](mailto:retcouncilgraf@gmail.com)**.

## Meet the Garrisons' Retiree Councils in Europe

### Heidelberg Retired Soldier Council



LTC (R)  
Larry Applebaum  
(USA)  
Co-Chairperson



CSM (R)  
Kent Allen  
(USA)  
Co-Chairperson



LTC (R)  
Tom Martin  
(USA)



MAJ (R)  
Bernd Rieger  
(USA)



SSG (R)  
Ed Sherman  
(USA)



Ms. Heidi Guardiola  
Survivors Representative

The Soldier for Life – Heidelberg Retired Soldier Council first met in January 1987 and has met continually on a quarterly basis since it was organized. When the Heidelberg Military Community closed in August 2013, the Council opted to remain active and was chartered by the Commander, U. S. Army Garrison Rheinland-Pfalz as a direct-reporting council under the staff supervision of the Garrison Retirement Services Officer.

The Council includes subject matter experts in such areas as survivor benefits planning, TRICARE, post retirement support and, most important, support and assistance to the surviving spouses.

The Council publishes a quarterly newsletter that is distributed via email to more than 300 recipients. The Council will add your email address to the distribution list based on your request.

The Council continuously seeks volunteers who are well-versed in one or more aspects of retirement services and are willing to assist and provide advice to other Retirees and the surviving spouses. If you want to become a member of the assistance and advice team send an email to LTC (R) Larry Applebaum at [L-M.Applebaum@t-online.de](mailto:L-M.Applebaum@t-online.de).

## Retiree Wellness

High blood pressure also known as Hypertension is when blood is pumped at a high force against your artery walls causing it to be weakened. This could also cause your arteries to harden or thicken which means your heart has to work harder and may lead to a heart attack or stroke. Generally, adults age 60 and older are higher at risk for developing Hypertension and should seek medical advice as soon as possible.

Most people do not have any symptoms and the reason why Hypertension can be a silent killer. Even though you may feel “fine”, inside your body there could be dangers developing. There are a lot of factors that cause Hypertension such as weight, diet, lack of exercise, smoking and stress.

Here are some suggestions to fight Hypertension:

- Exercise regularly. Lose extra weight and watch your waistline.
- Eat healthy. Reduce your sodium intake and increase foods that are rich in whole grains, fruits and vegetables.
- Limit alcohol. Drink alcohol in moderation to one or two drinks a day.
- Quit smoking. Stopping smoking will help your blood pressure return back to normal.
- Stress. Identify your triggers of stress and try to find alternate solutions.
- See a doctor. Make sure to see a health professional to monitor your blood pressure. Take medication as prescribed.

See your Primary Care Physician or visit your nearest [Army Wellness Centers](#) located throughout Europe.

*Eating Healthy*

### Kale

(*Brassica oleracea* var. *sabellica*)

Kale is a superfood that is packed with vitamins and nutrition. It's related to the cabbage family and the plant has green or purple leaves.

The earliest records of kale dates back to the 14th century in Europe. Botanist David Fairchild brought kale to America from a trip to Croatia.

Some of the benefits includes, lowers blood pressure, anti-inflammatory and cancer fighting properties.

#### Nutritional Value per 1 cup:

Calories: 33.5  
Protein: 2 grams  
Fiber: 2.5 grams  
Vitamin A: 10302 IU  
Vitamin C: 80.4 mg  
Vitamin K: 547 mcg  
Calcium: 90.5 mg



### Easy Garlic Kale

#### Ingredients:

- 1 Bunch Kale
- 1 Tablespoon Olive Oil
- 1 Teaspoon Minced Garlic

#### Directions:

1. Soak kale for several minutes to loosen any dirt then rinse the leaves thoroughly. Remove the stem and chop the kale leaves into 1-inch pieces.
2. Heat olive oil in a large skillet over medium heat, add garlic and stir for about 1 minute. Add kale to the skillet and place a cover over the top.
3. Cook, stirring occasionally with tongs, until kale is bright green and slightly tender, 5 to 7 minutes.



Source: <https://www.allrecipes.com>

## Helpful Resources

### **Defense Finance Accounting Service (DFAS)**

Customer Service: 800-321-1080 (M-F, 0800-1700 EST)

DFAS Website: <https://www.dfas.mil>

AskDFAS: <https://www.dfas.mil/AskDFAS.html>

myPay: <https://mypay.dfas.mil>

Mailing Address:

Retirees:

DFAS

US Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249-1200

Annuitants/Beneficiaries:

DFAS

US Military Annuitant Pay

8899 E 56th Street

Indianapolis, IN 46249-1300

### **Soldier for Life (SFL)**

SFL Retired Soldier Website: <https://soldierforlife.army.mil/Retirement>

Army Echoes: <https://soldierforlife.army.mil/Retirement/army-echoes>

U.S. Army Retired Soldier Handbook: <https://soldierforlife.army.mil/Retirement/post-retirement>

Survivor Benefit Plan (SBP): <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>

CSA Retired Soldier Council: <https://soldierforlife.army.mil/Retirement/csa-retired-soldier-council>

### **TRICARE Overseas**

TRICARE Overseas Website: <http://www.tricare-overseas.com>

Contact Information: <http://www.tricare-overseas.com/contact-us/eurasia-africa>

Belgium: 0800-81-118

Germany: 0800-589-1599

Italy: 800-915-994

Netherlands: 0800-230-0006

US Family Health Plan: <http://www.usfhp.com>

### **Veterans Affairs**

VA Website: <https://www.va.gov/>

VA Health Care: <https://www.va.gov/health-care/apply/application/introduction>

Veterans Health Identification Card (VHIC): <https://www.va.gov/healthbenefits/vhic/>

Post 9/11 GI Bill: <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>

Yellow Ribbon Program: <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>

VGLI: <https://www.va.gov/life-insurance/options-eligibility/vgli/>

Burial: <https://www.va.gov/burials-memorials/>

### **Other**

AAFES: <https://www.shopmyexchange.com/>

Army Lodging: <http://army.dodlodging.net/>

Commissary: <https://www.commissaries.com/>

DEERS Online Appointment Scheduler: <https://rapids-appointments.dmdc.osd.mil/>

DS Logon: <https://myaccess.dmdc.osd.mil/identitymanagement/authenticate.do?execution=e1s1>

eBenefits: <https://www.ebenefits.va.gov/ebenefits/homepage>

Federal Benefits Unit (FBU): <https://de.usembassy.gov/u-s-citizen-services/social-security/>

IMCOM-Europe: <https://home.army.mil/imcom-europe>

Medicare: <https://www.medicare.gov/>

MWR Europe: <https://global.armymwr.com/europe>

MyArmyBenefits: <https://myarmybenefits.us.army.mil>

USAJobs: <https://www.usajobs.gov/>



# IMCOM Directorate - Europe

## Retirement Services Office Directory

Garrison	Mailing Address	Phone Number	Email
<b>GERMANY</b>			
<a href="#">IMCOM-Europe</a>	Unit 23103 APO AE 09136-3103 (Sembach Kaserne, Bldg 111, Room 161)	DSN: 314-544-1530 CIV: 0611-143-544-1530 CIV: +49-611-143-544-1530	usarmy.sembach.ret-svcs@mail.mil
<a href="#">USAG Ansbach</a>	Unit 28614 APO AE 09177-8614 (Katterbach Kaserne, Bldg 5818)	DSN: 314-467-3793 CIV: 09802-83-3793 CIV: +49-9802-83-3793	usarmy.rsoansbach@mail.mil
<a href="#">USAG Bavaria</a> (Vilseck/Grafenwoehr)	Unit 28130 APO AE 09114-8130 (Tower Barracks, Bldg. 244, Rm 120)	DSN: 314-526-4430 CIV: 09641-70-526-4430 CIV: +49-9641-70-526-4430	usarmy.bavaria.ret-svcs@mail.mil
<a href="#">USAG Bavaria</a> (Hohenfels)	Unit 28216 APO AE 09173 (Bldg. 10, Rm 103)	DSN: 314-526-4474 COMM: 09472-708-4474 CIV: +49-9472-708-4474	usarmy.bavaria.ret-svcs@mail.mil
<a href="#">USAG Rheinland-Pfalz</a> (Kaiserslautern & Baumholder)	Unit 23175 APO AE 09227-3152 (Kleber Kaserne, Bldg 3245)	DSN: 314-541-1021 CIV: 0611-143-541-1021 CIV: +49-611-143-541-1021	usarmy.rheinland-pfalz.ret-svcs@mail.mil
<a href="#">USAG Stuttgart</a>	Unit 30401 APO AE 09107-0401 (Panzer Kaserne, Bldg 2915, Rm 307)	DSN: 314-596-2010 CIV: 09641-70-596-2010 CIV: +49-9641-70-596-2010	usarmy.stuttgart.imcom.list.retired-services@mail.mil
<a href="#">USAG Wiesbaden</a>	Unit 29623 APO AE 09096-9623 (Clay Kaserne, Bldg 1023 East)	DSN: 314-548-1614 CIV: 0611-143-548-1614 CIV: +49-611-143-548-1614	usarmy.rsowiesbaden@mail.mil
<b>BELGIUM/THE NETHERLANDS</b>			
<a href="#">USAG Benelux</a>	Unit 21419 APO AE 09708-1419 (Chievres, Bldg 5, Rm G3.09)	DSN: 314-597-5581 CIV: 068-25-5581 CIV: +32-68-25-5581	usarmy.rsobenelux@mail.mil
<a href="#">USAG Benelux-Brunssum</a>	Unit 21602 APO AE 09752 (Kranenpool 3, 6443VA Brunssum)	DSN: 314-597-4260/4261 CIV: 045-534-02-60/61 CIV: +31-455-34-02-60/61	usarmy.rsobenelux@mail.mil
<b>ITALY</b>			
<a href="#">USAG Italy</a>	Unit 31401 APO AE 09630-1401 (Caserma Ederle, Bldg 305)	DSN: 314-646-4831 CIV: 0444-71-4831 CIV: +39-0444-71-4831	usarmy.rsoitaly@mail.mil

