



IMCOM-EUROPE RETIREE BULLETIN



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IMCOM-Europe (IMEU-GB-RSO), Unit 23103, APO AE 09136-3103

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IMCOM-Europe publishes the Retiree Bulletin twice a year (June and December) in accordance with AR 600-8-7. The Retiree Bulletin is available at http://www.imcom-europe.army.mil/webs/sites/europe_life/retiree/index.html and is also distributed by e-mail to retirees who subscribed to receiving the Retiree Bulletin by e-mail. The purpose of the Retiree Bulletin is to keep retirees, their spouses, and family members informed of their rights and privileges, to update them on developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. You may send inquiries or comments to the Editor about the IMCOM-Europe Retiree Bulletin to IMCOM-Europe (IMEU-GB-RSO), Unit 23103, APO AE 09136-3103. You may also contact the IMCOM-Europe Retirement Services Officer by calling military 544-1530, civilian 0049-611-143-544-1530, or e-mail: usarmy.sembach.imcom-europe.mbx.usarmy-sembach-imcom-europe-rso@mail.mil.

Please direct all other questions to the retirement services office at your local United States Army garrison (page 9).

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Dear Retirees, Family Members, and Annuitants:

I look forward to seeing you at one of the retiree events during 2016. Remember, the quicker you bring up issues and problems, the quicker we can tackle them and find solutions where possible.

Stacy Hendrix
IMCOM-Europe RSO

CONTACTING THE IMCOM-EUROPE RSO

The IMCOM-Europe RSO is located on Sembach Kaserne and may be contacted by telephone at military 314-544-1530 or civilian 0049-(0)611-143-544-1530, Monday through Friday only, from 0800 to 1500.

CONTACT DETAILS AND SERVICE HOURS FOR THE FEDERAL BENEFITS UNIT, FRANKFURT CONSULATE

The Federal Benefits Unit (FBU), Frankfurt Consulate, administers Federal benefits programs for Americans residing in **Austria, Germany, Liechtenstein, and Switzerland.**

The FBU may be contacted as follows:

Telephone: 0049-69-90-555-1100
Fax: 0049-69-749352
E-mail address: fbu.frankfurt@ssa.gov

Opening Hours:
Monday through Friday
0800 to 1100

The office is closed on German and American holidays and on the last Thursday of the month.

The FBU does not help retirees and annuitants with military retired-pay issues. Please refer to the last page of this bulletin to find an RSO to help you with issues involving DFAS-Cleveland. You may also contact DFAS-Cleveland directly (contact information is on page 3).

SCHEDULED USAG RETIREE APPRECIATION DAYS (RADS) IN 2016

Please note that event dates are subject to change based on military priorities. Always check with your local garrison Soldier for Life – Retirement Services Office before departing for an event.

USAG Ansbach: A RAD will be held on Friday, 28 October 2016, at the Von Steuben

Community Center on Bismarck Kaserne from 1000 to 1400 (doors open at 0900 for registration and close at 1300). Medical services will include flu shots and other vaccinations, medical screening, diet counseling, eye exams, blood-pressure screening, blood-sugar testing, and pharmacy information. Representatives of the following services will attend: The Chaplain's Office, customs, Red Cross, Army Community Services (ACS), the ID-card office, the passport office, the Installation Access Control System, the legal office, local associations, AAFES, and the Service Credit Union. Representatives of the following outside agencies will attend: The Veterans Administration, and DFAS-Cleveland for Retired-pay records audit and assistance. In addition, the USAG has requested the FBU, Frankfurt, to attend the event. Please note that military missions may cause the location to change.

USAG Bavaria: The RAD will be held on Friday, 14 October 2016, in building 244, Main Post, from 0900 to 1400 (doors open at 0800 for registration and close at 1300). Medical services will include flu shots and other vaccinations, medical screening, diet counseling, eye exams, blood-pressure screening, blood-sugar testing, and pharmacy services. Dental services will provide retirees with oral hygiene information and screening appointments. Representatives of the following services will attend: The Chaplain's Office, customs, Red Cross, ACS, the ID-card office, the passport office, the Installation Access Control System, the legal office, local associations, AAFES, and the Service Credit Union. Representatives of DFAS-Cleveland, and the FBU, Frankfurt (for SSA and VA information), will attend if they have funding. Please note that military missions may cause the location to change.

USAG Benelux: On Saturday, 22 October 2016, the USAG will host a RAD in the medical clinic at SHAPE from 0900 to 1200 (doors open at 0800 for registration and close at 1100). Garrison support agencies will be represented.

Representatives from DFAS-Cleveland will also attend to audit retired-pay records and provide assistance. Please note that military missions may cause the location to change.

Schinnen Community: On Friday, 21 October 2016, the RAD will be in building 39, Community Events Center, from 1000 to 1400 (doors open at 0930 for registration and close at 1300). Garrison support agencies will be represented. Representatives from DFAS-Cleveland will also attend to audit retired-pay records and provide assistance. Please note that military missions may cause the location to change.

USAG Italy: On Wednesday, 19 October 2016, the USAG will host a RAD from 0900 to 1300 for all retirees and their family members. Anticipated services include dental and medical (for example, audiology, blood-pressure screening, diabetes information, family practice, immunizations, infection control, nutrition care, occupational therapy, orthopedics, optometry, pharmacy, TRICARE services, wellness advice). A representative from DFAS-Cleveland will be available, and the FBU, Rome, has been invited to attend. Currently, the event is scheduled to be held in the Deployment Support Center (bldg 300A) on Camp Ederle. Please note that military missions may cause the location to change.

USAG Rheinland-Pfalz and Ramstein AFB: A joint RAD will be held on Tuesday, 4 October 2016, at the Ramstein Officers Club from 0900 to 1400 (doors open at 0800 for registration and close at 1300). Community services will be available. DFAS-Cleveland and other community support agencies will be represented.

USAG Stuttgart: The RAD will be held on Thursday, 20 October 2016, at the Swabian Special Events Center on Patch Barracks (subject to change) from 0900 to 1400 (doors open at 0800 for registration and close 1300). Medical services will include flu shots and other vaccinations, diet counseling, eye exams, medical screening, blood-pressure screening, blood-sugar testing, and pharmacy information.

Ophthalmology services may also be offered, depending on personnel availability. Dental services will provide retirees only with oral hygiene information and exams. Representatives of the following services will attend: the Office of the Chaplain, customs, Red Cross, ACS, the ID-card office, the passport office, the Installation Access Control System, the National Archives and Records Administration, the legal office, local associations, the USO, AAFES, and the Service Credit Union. Representatives of DFAS-Cleveland, and the FBU, Frankfurt (for Social Security Administration (SSA) and Veterans Administration (VA) information), will attend if they have funding. The VFW and USAA will also attend. Please note that military missions may cause the location to change.

USAG Wiesbaden: The RAD hosted by USAG Wiesbaden will be on Saturday, 29 October 2016, in the Community Activities Center (bldg 1011) from 0900 to 1300 (doors open for registration at 0800 and close at 1200). The event will include a speakers' program. The Commanding General, USAREUR, and the Co-Chairman, Chief of Staff, Army Retiree Council, are invited to speak. The speakers' portion of the event will be from 0900 to 1000. Representatives from garrison agencies (for example, the ID-card office and Defense Enrollment Eligibility Reporting System, the Installation Access Control System, legal assistance, USAREUR Regional Medical Command, USAREUR Regional Dental Command) will be available during the day to answer questions and provide services. In addition, a representative from the FBU, Frankfurt will assist with SSA and VA questions.

INCREASED SURGERY ACCESS AT LRMC

Increased opportunities for surgical procedures are currently available at Landstuhl Regional Medical Center (LRMC) for retirees, DOD civilian employees, and family members.

"When the conflicts in Iraq and Afghanistan were busy, our focus was treating Wounded Warriors arriving at LRMC from theater," said Colonel (Dr.) Brian Sonka, Chief of the Division

of Surgery, LPMC. "Now that the flow of patients has thankfully slowed down from the Middle East, Landstuhl wants to allow greater access to care to our beneficiaries and the opportunity to keep our surgeons gainfully employed."

The surgical specialties at LPMC include orthopedic surgery; ophthalmology; general surgery; neurosurgery; spine surgery; plastic surgery; urology; obstetrics and gynecology; ear, nose and throat surgery; oral surgery; as well as occupational and physical therapy.

"There is a lot of capability at Landstuhl and our surgeons have years of experience dealing with complex trauma and surgical cases from the Middle East, Africa, and Eurasia," said Captain Rob Davis, Chief of LPMC Managed Care. "We want to capitalize on maintaining these skill sets and providing a high level of care to the retirees and DOD civilians in the Kaiserslautern Military Community that support the Active Duty population and their families every day."

The change is especially significant for DOD civilian employees and retirees whose German doctors refer them to a surgical specialist. In most cases, Dr. Sonka said that retirees and DOD civilians can be seen at LPMC for surgical consultation unless the patient has a problem that requires a specialty or capability not available at LPMC. Other specialties such as dermatology, endocrinology, gastroenterology, and rheumatology would be determined on a case-by-case basis.

How does this work? How do I access LPMC if I am seeing a host-nation provider?

If a retiree or DOD civilian is seeing a host-nation provider for primary care and has a specialty care referral, they can either call the LPMC TRICARE Office at military 590-4830 or civilian 06371-9464-4830 and ask for Referral Management or they can bring their referral in person to the LPMC TRICARE Office in building 3744 (near the AAFES Gas Station) at LPMC.

The LPMC Referral Management Team at the TRICARE Office will work with the clinics and surgeons at LPMC and facilitate the care if appropriate. The LPMC Referral Management Team can take referrals in German as well. There is no need to have them translated before contacting the LPMC TRICARE Office. LPMC continues to encourage retirees and their families to use this service. Doing so can save the retiree and their family money.

(Reprinted from LPMC News Release 36, 16 September 2014)

MAILING DRUGS TO AN APO ADDRESS

Mailing medicine and pharmaceuticals, including over-the-counter drugs, nutritional supplements, and vitamins, directly to individuals is prohibited. If you have questions about this policy, contact your local community postmaster for guidance.

DFAS-CLEVELAND MAILING ADDRESS AND TELEPHONE NUMBERS

The DFAS-Cleveland centralized mail-handling operation addresses and telephone numbers are as follows:

Defense Finance and Accounting Service
U.S. Military Retirement Pay
P.O. Box 7130
London, KY 40742-7130

Telephone: 1-800-321-1080
Telephone: 216-522-5955
Fax: 1-800-469-6559

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131

Telephone: 1-800-321-1080
Telephone: 216-522-5955
Fax: 1-800-982-8459

For Germany only (toll-free): 0800-5891634 (dial as shown). This number cannot be reached from a military telephone.

Ensure the last four digits of your Social Security number and your signature are on all pages sent by fax. You can change your address online through the MyPay website at <http://www.dfas.mil>.

TURNING 65 AND FILING FOR MEDICARE, PART B

Approximately 180 to 120 days before you turn 65, TRICARE Management Activity will send a letter to the address you maintain in TRICARE / DEERS. The letter will inform you that you must enroll in MEDICARE, Part A (no cost), and Part B (\$110.00 per month for 2016), and pay the Part B monthly premiums to continue TRICARE coverage (TRICARE for Life).

The letter will also inform you that you must sign up for MEDICARE, Part B, no later than 2 months before you turn 65 to remain eligible for TRICARE and avoid a break in your coverage.

Retirees living abroad and wanting to enroll in MEDICARE, Part B, before their Social Security retirement date are required to file their applications for U.S. Social Security benefits (including MEDICARE) through the U.S. embassy or consulate in their country of residence unless otherwise directed by the embassy or consulate. The online application facility for retirees residing in the United States is currently not available to retirees residing in Europe.

After enrolling in MEDICARE, Parts A and B, you will have to take your MEDICARE card to your local ID-card office. Your enrollment will be entered into the DEERS system and you will receive a new ID-card to indicate the extended medical coverage. In most cases, the SSA will inform DEERS of your enrollment, but you still need a new ID-card showing the coverage.

If you do not enroll for MEDICARE, Part B, you will have no TRICARE-for-Life coverage after

you turn 65, and U.S. Government medical facilities will not provide you any services.

NOTE: TRICARE for Life provides the same coverage as TRICARE Standard. Everyone in Europe is under TRICARE Standard cost coverage for services.

Failure to pay MEDICARE, Part B, premiums in a timely manner will cause a break in your TRICARE-for-Life coverage.

TRICARE DOES NOT COVER LONG-TERM HEALTHCARE

You may need to consider purchasing long-term care insurance coverage for assistance with long-term care costs. TRICARE, like MEDICARE, is designed to cover medical care for illnesses and injuries such as cancer, a broken arm, or a stroke. TRICARE will not pay for long-term assistance with activities of daily living such as dressing, eating, or using the bathroom. For information on long-term care coverage, contact commercial companies that provide long-term care benefits. The Office of Personnel Management provides long-term care coverage through the Federal Long Term Care Insurance Program (FLTCIP). Many TRICARE beneficiaries may be eligible to participate in the FLTCIP. For more information, call 001-800-582-3337.

NOT FILING YOUR TRICARE CLAIM WITHIN 1 YEAR MAY CAUSE PROBLEMS

The TRICARE claims center requests that you submit all bills and claims by no later than 12 months after the first day you receive care on an outpatient basis. TRICARE must receive claims for inpatient services no later than 12 months after the day you leave the hospital. File claims by completing DD Form 2642 (TRICARE DOD/Champus Claim, Patient's Request for Medical Payment). Ensure you include proof of payment with the claim.

Claims received after 1 year from the date of service may not be honored if the individual did

not submit the claim in a timely manner. If the bill was dated later than 1 year after the date the service was provided, TRICARE will honor the claim.

Remember: TRICARE may not cover all host-nation services offered. You should always check with your local TRICARE office for guidance on services offered versus services covered before accepting them.

Claims for the reimbursement of costs for drugs are a big issue. Ensure a prescription indicates the American name of the drug.

WHO IS YOUR ARREARS BENEFICIARY?

Who did you designate as your arrears beneficiary for your last month of retirement pay? Since we have no way of knowing how long we will live, we need to ensure that the information DFAS has about our arrears beneficiary remains current.

Once a retiree dies, DFAS-Cleveland will recoup the last check either from the bank or the spouse. DFAS will audit and then close the retiree's retired-pay account. If the retiree did not identify a beneficiary for the last retirement pay, DFAS will use the last election on file. Furthermore, DFAS-Cleveland cannot start the annuitant payments of the Survivor Benefit Plan until the retiree's retired-pay account is closed. Therefore, contact your local RSO about completing DD Form 2894 (Designation of Beneficiary Information). You can go to MyPay and enter the information. If you have an APO address, use that address, but remember to change it when you move. Local civilian addresses normally cannot be entered in MyPay because the town is not listed on the drop-down menu. Do not select a town near you from the drop-down list as your town. Also remember to enter the postal code of your town.

PROBLEMS WITH APO ADDRESSES

Many retirees maintain an APO mailing address for both DFAS-Cleveland and DOD

civilian pay. That in itself is not a problem. The problem is the way the address is written. The address should not have anything other than the following items in the address: CMR, Box number, and APO number. There should not be a city, location, or other identifying feature indicated.

Here is a sample of a properly addressed APO address:

CMR 467, BOX 0001
APO AE 09096-0001

Here is a sample of an improperly addressed APO address:

Wiesbaden Army Post Office
USAREUR IG Office
CMR 467, BOX 0001
APO AE 09096-0001
Wiesbaden, Germany

Adding the additional items could cause a delay in delivering your mail. Also, if the address includes a German city or location, the marked item could be subject to German customs control.

Postal code plus-4 addresses should be used when addressing an APO box number. If you do not know your plus 4 postal code, ask your local community mail-service center for assistance.

RETIREE BULLETIN BY E-MAIL

The IMCOM-Europe Retiree Bulletin is issued only by e-mail. IMCOM-Europe stopped hard-copy mailings in June 2013. If you did not receive a copy by e-mail, please contact your local retiree council or RSO.

LOOKING FOR AN RSO?

If you live outside Belgium, Germany, Italy, or the Netherlands, contact the IMCOM-Europe RSO at military 314-544-1530 or civilian 0049-(0)611-143-544-1530. Otherwise, see the list on [page 9](#).

RETIREE INFO LIST SERVER

The Retiree Info List Server is a means of automatically receiving e-mail containing information of interest to retired Soldiers and their families and survivors living in Europe. If you do not receive postings but would like to, you can subscribe to the Retiree Info List Server by clicking on the Subscribe Here link at the lower right-hand corner of the USAREUR G1 website <http://www.eur.army.mil/g1/> and following the instructions that come up. Should you later decide you no longer want to receive postings, follow the instructions for unsubscribing, which are provided at the bottom of each posting.

MILITARY RETIREMENT OVERHAUL: CONGRESS IS ON BOARD - SO WHAT COMES NEXT?

After years of debate and false starts, Congress has finally settled on a plan for a major overhaul of military retirement, a dramatic cultural shift away from the traditional 20-year model to a corporate-style plan designed to better compete with civilian recruiters. Now the question is whether lawmakers can seal the deal.

The plan is contained in the fiscal 2016 defense authorization bill, which must survive a White House veto threat over an unrelated budget issue. Outside advocates warn that the compromise retirement plan still has problematic points, including a controversial lump-sum payout option that is sparking concerns about financial hardship later in life for retirees.

The new plan's details, unveiled by House and Senate negotiators on Tuesday, would for the first time give almost every service member some retirement benefits when they leave the ranks.

Instead of retirement payouts only for the one in five service members who stay in uniform for at least 20 years, the new plan would give almost all troops who serve more than two years some

benefits on separation from vested 401(k)-style investments into their Thrift Savings Plan accounts.

The proposed overhaul comes after years of research and study into modernizing the retirement system and 9 months of focused congressional debate over Government matches, financial literacy training, and potential retention impacts. Lawmakers have praised the measure as a much-needed tool to allow the military to attract better talent, and as a way to reward tens of thousands of troops who serve honorably but never make it to that daunting 20-year mark.

But, the measure still must navigate the murky political waters ahead for the annual defense authorization bill, a normally safe piece of legislation that faces a presidential veto over Republicans' desire to use temporary war funds to get around mandatory defense spending caps — an issue that has nothing to do with the retirement plan. If it survives, the new system would not go into effect until January 2018, and would be mandatory only for newly enlisting troops; those already serving at that time could opt into the new system or stay under the traditional retirement model.

Defense officials and military advocacy groups say that for the changes to be successful in coming years, the plan needs to move forward now.

Retirement funds for all

The goal behind the retirement overhaul is simple: Give some level of retirement pay to every service member, not just the roughly one in five who makes it to the current 20-year retirement threshold.

"The biggest surprise of this deal is that it's actually getting done," said Bill Rausch, political director for Iraq and Afghanistan Veterans of America. "We've been having this conversation about getting (retirement) benefits for everyone for at least a decade, and now we're headed there."

The new "blended" retirement plan would provide an automatic government contribution to every new enlistee's Thrift Savings Plan equal to 1 percent of their annual military pay. Troops would become fully vested in the plan after just two years of service, giving them a benefit they could take with them upon separation at any time after that point.

Congressional negotiators modeled their plan off recommendations from the Military Compensation and Retirement Modernization Commission released in February.

In addition to the automatic 1 percent government contribution, the government would provide matching contributions of up to 5 percent of military pay if troops make personal contributions to their accounts. That means troops could see up to 11 percent of their annual pay flow into their retirement savings every year. Congressional staff said the compounding returns and portable investment accounts make for an attractive recruiting tool that compares favorably to many private-sector offerings. However, money in these savings plans would not be available without tax penalties before age 59 and a half, a significant departure from the current system that begins payouts immediately upon retirement to troops as young as age 38.

Further, lawmakers will reduce the traditional payouts for individuals who serve 20 years by 20 percent to account for the investment contributions. For example, those who serve exactly 20 years under the current system receive 50 percent of their average basic pay rate over their three highest "earning years" in uniform, almost always their last three. That would drop to 40 percent under the new plan.

Outside advocates have worried that this will discourage midcareer officers from staying to the 20-year mark and encourage senior troops to leave earlier than they had previously planned. To counter that, the plan includes a "continuation pay" bonus for members who stay beyond 12 years of service, and matching contributions lasting until 26 years of service.

Congressional aides said those moves will keep incentives flowing to all but a small percentage of senior service members.

Lump-sum concerns

Military advocates have largely praised the new retirement plan, with one glaring exception.

Capitol Hill negotiators opted to put in their final draft plan an option for lump-sum payouts for troops who stay in for 20 years, a feature that both the Pentagon and military advocate's experts have called a potentially bad deal for troops. "This is payday lending at its worst," said Norb Ryan, president of the Military Officers Association of America. "It's such a financial penalty for those who take it . . . such a huge risk."

Under the lump-sum option, retirees could receive a one-time check for either 25 percent or 50 percent of their total anticipated retirement payments up until their 60th birthday. The remainder would continue as reduced monthly pension payouts.

It's a tradeoff of thousands of dollars in annual inflation increases in favor of immediate cash, one that Ryan and other advocates warn will be confusing and misleading to many troops.

But congressional aides said they believe the option is an important opportunity to include in the plan, even over Pentagon objections, since some retirees may need a big cash payout to start a small business, pay off college tuition bills, or to pursue other personal financial goals.

They also noted that as structured, the lump-sum payouts would not completely empty out retirement funds and cut off annuities. And the retirement plans also call for overhauled financial literacy training for all service members, at multiple occasions throughout their careers.

Ryan said he questions how effective that training can be in light of current service offerings on financial planning that he called uneven. He questions whether that will ever be enough of a safeguard against the temptation to grab

that lump-sum. "This is just not the right thing to do," he said.

Support, but uncertainty

Still, most outside advocates are pleased with the overall plan. Ray Kelley, national legislative service director for the Veterans of Foreign Wars, said the plan "looks like it has more good than bad" and represents an impressive improvement of the military retirement system. If approved, the new system would go into effect January 1, 2018. For individuals who enlist after that date, the new blended retirement system will be their only option.

Those who enlisted before January 1, 2006, would be grandfathered under the current system and would not have the option to enroll in the new plan, except in extraordinary circumstances. Those in between—troops with fewer than 12 years' service when the new plan goes into effect—will have to choose whether to stay in the traditional 20-years-or-nothing system or enroll in the new investment-style retirement program. Kelley said the new financial literacy training will be critical for individuals facing those choices, and for young troops unfamiliar with how stock market investments work. His group, MOAA and other outside advocates have promised close oversight of how those programs are developed, to ensure that troops getting the best information.

Final hurdles

But before that, the new system still must be approved. Both Defense Secretary Ash Carter and White House officials reiterated threats to veto the annual authorization bill, despite their past support for many individual provisions in the measure, including the retirement overhaul.

A defense bill veto could sideline passage of the retirement overhaul until later this year. Armed Services Committee staffers have not unveiled any strategy for reintroducing the authorization bill post veto, but the annual legislation has become law for more than 50 consecutive years, and remains a point of pride in the politically divided Congress. A congressional aide noted that the current retirement negotiations dragged on for much of the summer, and a veto and resulting delay could open up opportunities for some of those compromises to be reconsidered, possibly creating even more delays.

If the plan is passed this fall, the first enrollees would not be vested for another four years, and the first opportunity for lump-sum payouts would not arrive for another two decades.

Rausch said the retirement changes already are long overdue, and advocates want to move ahead with solutions, not continue debate on a starting point. (Reprinted from Military Times, 7 October 2015)

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Retirement Services Offices**

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(Sembach, Germany)**

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(IMEU-GB-RSO)
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usarmy.sembach.imcom-europe.mbx.usarmy-sembach-imcom-europe-rso@mail.mil

If you are calling from outside of Germany, the country code is 0049. Do not dial the (0) prefix. (For example, if dialing a number in Frankfurt, dial 0049-69-xxx).

NOTE: RSO offices are open during normal duty hours only.

To report a retiree's death, call the IMCOM-Europe Casualty Assistance Center at 0049-(0)611-143-544-1340 (24 hours a day, 7 days a week).