IMCOM-Europe publishes the Retiree Bulletin twice a year 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 for 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 about the IMCOM-Europe Retiree Bulletin to the Editor to IMCOM-Europe (IMEU-GB-RSO), Unit 23103, APO AE 09136-3103. You may also get in touch 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.

Direct all other questions to the retirement services office at your local United States Army garrison (see page 8).

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Dear Retirees, Family Members, and Annuitants:

I hope everyone enjoys the Summer and I look forward to seeing you all at one of the retiree events during October 2015. Remember, the quicker you bring up issues and problems, the quicker we can work on them and solve them where possible. We are here for you – use us!

IMCOM-Europe RSO



IMCOM-EUROPE RETIREE BULLETIN



Volume XVI IMCOM-Europe, G1, GSE (IMEU-GB-RSO), Unit 23103, APO AE 09136-3103 June 2015

This bulletin expires 1 year from date of publication.

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Reporting a Retiree Casualty

To report a Retiree casualty 24 hours a day/7 days a week - call 49-(0)611-143-544-1340.

Retiree Funerals

Many Retirees and their spouses think that the government will pay for all their burial expenses. This is not true and could cause great financial hardship for families who do not understand the rules at a time when they are least prepared to deal with it. Normally the government - Veterans Administration (VA) and Social Security Administration - cover some of the expenses. The Army does not pay for any of the burial expenses. The Social Security Administration pays a onetime payment of \$255 to either the spouse or the child and must be applied for within 2 years of The VA will pay a \$300 burial allowance and \$745 for a plot. Some Retirees could receive more money if they died of a service connected disability. VA will make the determination of who is eligible - not the U.S. Army. The Army will provide an Honor Guard, Casualty Assistance Officer, and a Chaplain, depending on availability of Soldiers due to mission requirements, if requested by the Normally the Army will provide a minimum of a Casualty Assistance Officer and a Chaplain, if desired by the family. In addition, the VA will provide a burial flag, Presidential Memorial Certificate, and in some cases, in Europe, a headstone or marker, if all local requirements are met. All other expenses are the responsibility of the Retiree's family transportation, casket, funeral home and any other expense not covered above. Retirees and their spouses should contact their local RSO for more information about their situation.

Make sure your family members understand the rules. There are the ones who will pay for most of the burial expenses.

Federal Benefits Unit, Frankfurt Consulate

The Federal Benefits Unit (FBU) Frankfurt Consulate administers Federal benefits pro-

grams for Americans residing in Austria, Germany, Switzerland, and Liechtenstein and 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 to Friday 0800 to 1100

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

FBU does not assist retirees and annuitants with military retired pay issues. Please refer to the last page of this bulletin to find an RSO to assist you with issues involving DFAS-Cleveland. You may also contact DFAS-Cleveland directly (contact information is on page 5).

USAG Soldier for Life (SFL)-Retiree Appreciation Days (RADs) in 2015/2016

Please note that dates are subject to change based on military priorities. Always check with your local RSO before departing for an event.

The following RADs are scheduled for 2015/2016:

USAG Ansbach: Ansbach conducted a Soldier for Life-Retiree Appreciation Day on Thursday 21 May 2015, at the Von Steuben Community Center on Bismarck Kaserne from 1000-1400 with 135 Retirees and family members attending the event. The next scheduled event is tentatively set for 26 May 2016 at the above location. In additional, the USAG has tentatively planned Memorial Day events also on that day and all Retirees and their Family are welcomed to attend those events also.

USAG BENELUX: On **Saturday**, **3 October 2015**, the USAG will host a SFL-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 and DFAS-Cleveland to audit retired pay records and provide assistance. The location may change due to military missions.

Schinnen Community: Friday, 9 October 2015, The SFL-RAD will be in building 39, Community Events Center, from 1000-1400 (doors open at 0930 for registration and close at 1300). Garrison support agencies will be represented and DFAS-Cleveland to audit retired pay records and provide assistance. The location may change due to military missions.

USAG Rheinland-Pfalz and Ramstein Air Force Base will hold a joint RAD on Tuesday, 13 October 2015, at the Ramstein Officers Club from 0730 to between 1500-1600 (doors open at 0730 for registration and close at 1400). Currently a served breakfast is planned for the first 400 Retirees and family members at no cost. Retirees and family members interested must be seated no later than 0815 hours. Community services will be available. DFAS-Cleveland Retired pay records audit and assistance and community support agencies will be represented. Currently approximately 35 information tables are planned.

The Kaiserslautern Military Community has additional events planned for the week 13-16 October 2015 for Retirees and their families.

Activities include -

Wednesday 14 Oct 15:

Landstuhl Hospital will be hosting information table in the hospital and providing briefings in the Heaton Autitorium.

Thursday 15 Oct 15: Many of the clinics will be blocking time for Retiree medical appointments.

Ramstein Legal Office will be having a open house for retirees to come in and take care of wills and other legal documents.

Southside Dining Facility, Ramstein will be sponsoring a special dinner for Retirees.

The USAFE NCO Academy will put on their "Spirits of Time: Staff Performance – location to be determined.

Friday 16 Oct 15: Many of the clinics will be blocking time for Retiree medical appointments.

USAFE or USAREUR Band performing at KMCC Stage – Time to be determined.

High School ROTC performs at the KMCC Stage at 1345 hours.

High School Drama Club performing at KMCC Stage at 1400 hours.

Saturday 17 Oct 15: Photo Montage History of Military Folks and their contribution in the KMCC.

<u>Possible</u> Aircraft Fly over and Parachute Drop (weather permitting)— still in the working stage.

More information will be forthcoming from the Kaiserslautern Retiree Council and the local Newspapers. In addition, you can contact the RAO Office Ramstein at Civ 06371-47-5486 or DSN 480-5486. USAG Kaiserslautern RSO at Civ 0631-411-8405.

USAG Vicenza: USAG Vicenza will host a SFL-RAD on Friday, 16 October 2015, from 0900-1300 for all retirees and their Family members. Some of the anticipated services include audiology, blood-pressure screening, diabetes info, Family practice, immunizations, infection control, nutrition care, occupational therapy, orthopedics, optometry, pharmacy, TRICARE, wellness advice, and dental. A representative from DFAS-Cleveland will be present to assist retirees with any pay issues. The Federal Benefits Unit, Rome, has been

invited to attend. Currently the event is scheduled to be held in the Deployment Support Center in building 300A on Camp Ederle. The location may change due to military missions.

USAG Stuttgart: The SFL-RAD will be on Thursday, 22 October 2015, at Patch Barracks, Swabian Special Events Center (subject to change), from 0900-1400 (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 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 Chaplain's Office, customs, Red Cross, Army Community Services, 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 the following outside agencies will attend: DFAS-Cleveland Retired pay records audit and assistance and the FBU, Frankfurt (for Social Security and VA information), if they have funding. The VFW and USAA will also attend the event. The location may change due to military missions.

USAG Bavaria: Friday, On 23 October 2015, the Soldier for Life –Retiree Appreciation Day will be 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. screening, diet counseling, eye exams, bloodpressure screening, blood-sugar testing, and pharmacy services. Dental services will provide retirees with oral hygiene information and screening appointments. Representatives of following services will attend: Chaplain's Office, customs, Red Cross, Army Community Services, 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: DFAS-Cleveland Retired pay records audit and assistance and the FBU, Frankfurt (for Social Security and VA information), if they have funding. The location may change due to military missions.

USAG Wiesbaden: The Soldier for Life- Army in Europe Retiree Appreciation Day hosted by USAG Wiesbaden will be on Saturday, 31 October 2015, in building 1011 (Community Activities Center) from 0900 to 1300 (doors open for Registration at 0800 and close at 1200). The event includes a Speakers Program with the Commanding General, USAREUR, and the Co-Chairman of the Chief of Staff, Army, Retiree Council both invited to speak. The speaker's portion of the event will be from 0900 to 1000. Representatives from garrison agencies such as the ID-card office and Defense Enrollment Eligibility Reporting System, the Installation Access Control System, legal assistance, USAREUR Regional Medical Command and USAREUR Regional Dental Command will be available during the day to answer questions and provide services. A representative from the Veterans Administration will be available to assist with questions and issues

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 at LRMC. "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 LRMC include orthopedic surgery, ophthalmology, general surgery, neurosurgery, spins surgery, plastic surgery, urology, obstetrics and gynecology, ear, nose, and throat surgery, oral surgery, 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 LRMC 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 LRMC for surgical consultation unless the patient has a problem that requires a specialty or capability not available at LRMC. Other specialties such as dermatology, endocrinology, rheumatology, and gastroenterology would be determined on a case-by-case basis.

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

If a retiree or DOD civilian is seeing a hostnation provider for primary care and has a specialty care referral, they can either call the LRMC 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 LRMC TRICARE Office in building 3744 (near the AAFEES Gas Station) at LRMC.

The LRMC Referral Management Team at the TRICARE Office will work with the clinics and surgeons at LRMC and facilitate the care if appropriate. The LRMC Referral Management Team can take referrals in German as well.

There is no need to have them translated before contacting the LRMC TRICARE Office.

LRMC continues to encourage Retirees and their families to use the service. In addition, the service can save the Retiree and their family money.

(Reprinted from LRMC 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. This continues to be an issue. Do not do it!

If you have questions, please contact your local community mail service center 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 network telephone.

When faxing correspondence to DFAS, please make sure to sign and include the last four digits of your Social Security number on all pages. You can change your mailing address online through the MyPay website at http://www.dfas.mil.

Turning 65 and Filing for MEDICARE Part B

Approximately 180-120 days before turning 65, TRICARE Management Activity will forward 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 (\$104.90 per month for 2015) and pay the monthly premiums for part B 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 <u>before</u> you turn 65 to remain TRICARE-eligible 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 unless otherwise directed by the embassy or consulate. An online application for retirees residing in the U.S. is currently not available.

After enrolling in MEDICARE Part 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 Social Security Administration 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 attend or provide any services to you.

NOTE: TRICARE for Life provides the same coverage as TRICARE Standard.

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 look at 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 all bills and claims be submitted no later than 12 months after the first day you receive care on an outpatient basis. TRICARE wants to 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, then TRICARE will honor the claim.

Remember: TRICARE <u>may not cover all host-nation services offered</u>. 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 - no problem - input it 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 dropdown menu and there is no a blank line to input a town. My understanding is that there were too many misspellings of towns. Please do not select a town near you from the drop down list as your town. Also remember to indicate the postal code for your town.

Changes to R Box Adresses

Postal operations is currently working on a update to the Box R system and some USAG Retirees will be required to change their mailing address to comply with Customs and USPS requirements. Your local Postal Service Center will notify you of any required changes to your address.

Retiree Bulletin by E-Mail

The IMCOM-Europe Retiree Bulletin is issued only by e-mail. If you did not receive a copy by e-mail, please check with your local Retiree Council or RSO for an e-mailed copy.

Looking for an RSO?

If you live outside Belgium, Germany, Italy, or the Netherlands, contact the IMCOM-Europe RSO at military network 314-544-1530 or civilian 0049-(0)611-143-544-1530. Mondays through Fridays 0800-1500. Otherwise, see the list on page 8.

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 the Army in Europe.

If you do not receive postings but would like to receive future postings, you can subscribe to the RetireeInfo 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.

IMCOM-Europe Retirement Services Offices

GERMANY

USAG Ansbach Unit 28614 APO AE 09177-8614 Tel: 0049-(0)9802-83-3301 usarmy.ansbach.imcomeurope.list.rso@mail.mil USAG Bavaria Unit 28130 APO AE 09114-8130 Tel: 0049-(0)9641-83-8539 usarmy.grafenwoehr.imcom.list. rsografenwoehr@mail.mil USAG Stuttgart
Unit 30401
APO AE 09107-0401
Tel: 0049-(0)7031-15-2010
usarmy.stuttgart.imcom-europe.list.
retired-services@mail.mil

Baumholder Community Unit 23746 APO AE 09034-3746 Tel: 0049-(0)6783-6-6788 usarmy.baumholder.imcomeurope.list.retirement-service-@mail.mil USAG Rheinland-Pfalz Unit 23152 APO AE 09227-3152 Tel: 0049-(0)631-411-8405 usarmy.kaiserslautern.imcomeurope.list.usag-k-ret-serv@mail.mil

USAG Wiesbaden Unit 29623 APO AE 09096-9623 Tel: 0049-(0)611-143-548-1614 usarmy.wiesbaden.imcomeurope.mbx.retirement-servicesoffice@mail.mil

BELGIUM

USAG Benelux US NATO/SHAPE SUPT GP CMR 451 APO AE 09708 Tel: 0032-65-32-6293 usarmy.benelux.imcomeurope.mbx.rso@mail.mil

NETHERLANDS

Schinnen Community
Unit 21602
APO AE 09703-1602
Tel: 0031-45-526-3475
usarmy.benelux.imcom-europe.
mbx.rso@mail.mil

ITALY/AFRICA/MIDDLE EAST

USAG Vicenza
Unit 31401
APO AE 09630-1401
Tel: 0039-0444-61-7493
usarmy.vicenza.imcom-europe.
mbx.retirement-services@mail.mil

HQ IMCOM-EUROPE (Sembach, Germany)

IMCOM-Europe RSO (IMEU-GB-RSO)
Unit 23103
APO AE 09136-3103
Tel: 0049-(0)611-143-544-1530
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)611-143-1340 (open 24 hours a day/7 days a week).