



# **IMCOM-Europe**

# **RETIREE**

# **BULLETIN**



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- Telephone: DSN 379-6029 or civilian 06202-80-6029, e-mail: [rsoae@eur.army.mil](mailto:rsoae@eur.army.mil)
- Website: [http://www.imcom-europe.army.mil/sites/divisions/hr\\_milper\\_serv\\_rso.asp](http://www.imcom-europe.army.mil/sites/divisions/hr_milper_serv_rso.asp)

The Director, IMCOM-Europe, has determined that publication of this bulletin is necessary in the transaction of public business as required by law. Use of funds for printing this bulletin was approved by IMCOM-Europe on 1 December 2008 in accordance with AR 25-30. The purpose of this bulletin is to provide information and guidance on laws, regulations, and policy affecting retirees and their Family members or survivors in Europe.

The views and opinions expressed in this bulletin are not necessarily those of the Department of the Army, USAREUR, or IMCOM-Europe.

COMMANDER AND EDITORIAL STAFF:

General Carter F. Ham

Commanding General, USAREUR

Ms. Diane M. Devens

Director, IMCOM-Europe

Mr. Michael L. Malone

IMCOM-Europe Retirement Services Officer/Editor



GLEN L. SNOW

Chief, Military Personnel Branch

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Dear Retirees, Family Members, and Annuitants:

Most retirees and annuitants have corrected their current correspondence mailing address to include the appropriate postal code. For all those, we say thank you. To those who still have not corrected their address and currently do not have a postal code listed, you will no longer receive this and other correspondence that may be of interest. We will no longer manually input postal codes. We are sorry that you do not want to remain in touch, but if you change your mind and correct your mailing address, we will be happy to add you back on the mailing list.

Sincerely,



MIKE MALONE

IMCOM-Europe RSO



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# IMCOM-EUROPE RETIREE BULLETIN

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June 2010

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## **Survivor Outreach Services (SOS)**

In the words of our Secretary and Chief of Staff of the Army, “Never before in the history of our Army have we asked so much of our Families. They are serving side-by-side with our Soldiers, enduring their hardships and providing the unconditional love and support that truly make our Army strong. The Army Family Covenant pledges our commitment of support to Soldiers and their Families and resource programs to provide them a quality of life commensurate with their service.”

### **IMCOM-Europe SOS Program Overview**

As part of the commitment to survivors, the Secretary of the Army directed the establishment of the SOS program. SOS is designed to provide dedicated and comprehensive support to all eligible survivors of deceased Soldiers and military retirees, and to standardize casualty services and policy across the Army. SOS is a multi-agency program. It is a joint effort between the IMCOM Human Resources Division; the United States Army Family and Morale, Welfare, and Recreation Command; and the Casualty and Mortuary Operations Center.

**SOS Lead Agencies.** In Europe, SOS is an IMCOM-Europe-implemented program and comprises two distinct missions—one under the Military Personnel Branch, Human Resources Division, IMCOM-Europe; and the other under the Army Community Service (ACS) Branch, Morale, Welfare, and Recreation Division, IMCOM-Europe..

**SOS Program Mission.** The SOS Program mission is to standardize garrison casualty operations and provide benefit coordinators who are knowledgeable of all entitlements and special benefits available to survivors. The SOS Program will have two itinerant SOS benefits coordinator located in Heidelberg, Germany. Each SOS benefits coordinator will be assigned designated garrison locations and will be responsible for providing assistance on local,

State, and Federal benefits. The coordinators will also act as liaisons with the USAREUR Casualty Assistance Center (CAC) and work with casualty assistance officers (CAOs) to provide guidance and assistance on benefits, processing applications, and coordinating with benefit providers.

### **ACS Portion of the SOS Program Mission.**

The ACS will provide information and referral services, financial and estate counseling, support group coordination, and other services as required. The ACS SOS Program in Europe will have itinerant SOS support coordinator located in Heidelberg, Germany, and one in Vicenza, Italy. The support coordinators will provide direct client services and consultation to survivors across assigned garrisons as well as training and briefings to installation ACS providers and tenant units. Direct client services include support groups, life skills education, and connecting survivors with counseling resources.

Each garrison ACS center will also provide an SOS liaison to maintain one-on-one contact with local survivors and conduct information briefings and education presentations in the garrison. The POC for all ACS SOS liaisons is the IMCOM ACS SOS Support Coordinator.

Two financial counselors (one in Heidelberg, Germany, and one in Vicenza, Italy) will provide assistance to surviving Family members through investment and estate-planning education. These financial counselors will work closely with benefits coordinators and legal assistance personnel to address the needs of surviving Families.

### **SOS Contact Numbers**

Benefit Coordinator: Ms. Jodi Motszko  
Kilbourne Kaserne, Schwetzingen, Germany  
DSN (314) 379-8610 or civilian 06202-808610

Support Coordinator (Germany): Ms. Janine Smith  
Kilbourne Kaserne, Schwetzingen, Germany  
DSN (314) 379-6560 or civilian 06202-806560

Support Coordinator (Italy): Ms. Yvonne Leible  
Vicenza, Italy  
DSN 634-6173 or civilian 0039-(0)444-71-6713

### **USAG Ansbach and USAG Stuttgart Held Successful RADs**

The United States Army Garrison (USAG) Ansbach and USAG Stuttgart held retiree appreciation days (RADs) in April. Helpful and informative services were provided to retirees and annuitants. Representatives from the Defense Finance and Accounting Service (DFAS)-Cleveland were present at both RADs to help with pay problems. The Federal Benefits Unit, Frankfurt, answered questions on social security and Veterans' Administration (VA) issues. Medical screening and some dental services were also provided. We hope to see you there next year!

### **RADS Planned for October 2010**

The following RADs are currently planned for October 2010:

**Heidelberg:** Saturday, 16 October 2010, at the Patrick Henry Village Pavilion, to commence at 0900 (doors open at 0800 for registration). Representatives from various agencies will be present to answer questions and provide assistance. The following agencies will be represented: DFAS, Federal Benefits Unit, Frankfurt (Social Security Administration (SSA) and VA), and other garrison support agencies. The following issues will be addressed: ID cards and the Defense Enrollment Eligibility Reporting System (DEERS); the Installation Access Control System (IACS); and legal, medical, and dental services.

**Grafenwöhr:** Friday, 22 October 2010, in building 244, to commence at 0900 (doors open at 0800 for registration). Representatives from various agencies will be present to answer questions and provide assistance. The following agencies will be represented: DFAS and other garrison support agencies.

**Vicenza:** Thursday, 28 October 2010, in the Golden Lion, to commence at 0900 (doors open at 0800 for registration). Representatives from various agencies will be present to answer questions and provide assistance. The following agencies will be represented: DFAS and other garrison support agencies.

**Benelux:** Saturday, 30 October 2010, on SHAPE, to commence at 0900 (doors open at 0800 for registration). Representatives from various agencies will be present to answer questions and provide assistance. The following agencies will be represented: DFAS and other garrison support agencies.

Most events will end at approximately 1400-1500 hours, depending on attendance.

Always check with your local Retirement Services Officer (RSO) before any event to ensure the location, times, and date have not changed because of military priorities.

### **DFAS Representative Visits for October 2010**

A representative from DFAS-Cleveland will travel to Europe to help retirees and annuitants with pay issues and provide one-on-one audits of their pay records.

Below is the tentative schedule:

**16 Oct 10:** Heidelberg - at the RAD.

**18 Oct 10:** Kaiserslautern - Kleber Kaserne, building 3245, room 6.

**19 Oct 10:** Baumholder - location to be determined.

**20 Oct 10:** Spangdahlem - building 307.

**21 Oct 10:** Schinnen - Headquarters Building, RSO Office.

**22 Oct 10:** Grafenwöhr - building 244, at the RAD.

**23 Oct 10:** Schweinfurt - at the RAD.

**25 Oct 10:** Ramstein AFB - across from the ID card office.

**26 Oct 10:** Wiesbaden - building 1023W, RSO Office, room 106.

**28 Oct 10:** Vicenza - Golden Lion, at the RAD.

**30 Oct 10:** Benelux - at the RAD.

Check with your local RSO for the hours of these events.

### **International Direct Deposit Information Restored**

Many military retirees and annuitants who live overseas and receive their benefits through international direct deposit have voiced concerns recently regarding missing information on their electronic fund transfers. Early this year, International Treasury Services temporarily stopped providing the following information on the transfers:

- Payment source (DFAS, VA, SSA, etc.).
- U.S. dollar amount.
- Euro conversion rate.

The absence of this information made it difficult to determine where payments were coming from and whether or not the amounts were accurate.

Effective with the March 1 deposit, International Treasury Services has resumed providing all of the above-mentioned information on the electronic fund transfers for military retirees and annuitants.

(Source: DFAS website)

### **Most Frequently Asked Questions on Surviving Spouse Benefits**

**Retiree Pay.** The retiree's last month's pay will be paid to the beneficiary named by the retiree, or by law if no beneficiary has been named. It does not automatically go to the spouse. (The back page of the retiree account statement (RAS) will indicate if a beneficiary has been named.)

**Annuity.** Monthly benefits are paid to the spouse and children as named by the retiree if the retiree elected to participate in the survivor benefit plan (SBP). The annuity begins the day

after the death of the retiree. The annuitant may not be the current spouse if there was a court order or if the retiree did not update his or her records after remarrying. The bottom of the RAS indicates if the retiree is enrolled in the program, who is covered, the date of birth of the person covered, and the annuity base amount before taxes.

**NOTE:** Spouses lose entitlement to SBP if they remarry before age 55; however, the entitlement may be reinstated if the remarriage ends because of death or divorce.

### **VA Burial Allowance.**

• **Service-Related Death.** The VA will pay up to \$2,000 for burial expenses for deaths on or after September 11, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

• **Non-Service-Related Death.** The VA will pay up to \$300 toward burial and funeral expenses and \$300 for plot-interment allowances for deaths on or after December 1, 2001. If the veteran was in a VA hospital or under VA-contracted nursing home care, some or all costs for transporting the veteran's remains may be reimbursed.

**Commissary and Exchange Privileges.** Unremarried surviving spouses and other qualified dependents are eligible to shop at military commissaries and exchanges. However, they must register as soon as possible after the death of the sponsor, then yearly with the nearest United States Military Police Customs Office and the local German Customs (*Zollamt*) to obtain a "pink card." The first time the survivor registers, the death certificate must be shown. After that, only a passport is needed. Currently there is a 17.5 percent tax on items purchased.

**Identification Card.** The survivor should be accompanied to the nearest ID card facility to obtain new ID cards indicating status changes

from “Retired” to “RET/DEC.” A copy of the death certificate and “Report of Death of an American Citizen Abroad” will be necessary. This will update DEERS. ID cards must be periodically renewed until the survivor reaches the age of 75.

**Social Security.** Generally, a person can qualify for widows and widower’s benefits if he or she was married to the deceased worker for at least 9 months just before the worker died and is at least 60 years old (50 if disabled).

**TRICARE.** Spouses are covered under TRICARE until age 65. At that point they must enroll in Medicare Part B, pay the monthly premium, and have that input into DEERS to be eligible for TRICARE for Life. If a spouse remarries, he or she **loses TRICARE forever**, even if that marriage ends.

### **Spouses—Do You Know Where These Documents Are?**

Spouses should know the location of the following documents:

- Marriage certificate (and divorce papers if the deceased or spouse were married before).
- Immigration or naturalization papers.
- Separation documents from each period of military service (DD Form 214, Certificate of Release or Discharge From Active Duty) and a copy of the retirement orders if the reason for separation from Service is not shown on the latest DD Form 214 as “retirement.” It is **essential** that this document is **on hand**.
- Military health records pertaining to the condition of the Servicemember at the time of retirement, plus all correspondence with the Department of Veterans Affairs pertaining to any medical claims.
- Social security number (SSN), taxpayer identification number (TIN), and cards (for all Family members).
- Last (or recent) RAS from DFAS-Cleveland. DFAS-Cleveland normally issues one RAS per year in December.

- Wills, titles, and other applicable documents concerning personal property owned.

- All insurance policies. U.S. companies will request copies of the original death certificate, including cause of death, in English.

- Income tax records (for the last 3 years recommended).

- Copies of deeds, mortgages, rental contracts, and other applicable documents for all real estate owned.

- Documents referring to bank accounts (for example, checking, savings, loans, annuities, securities, stocks, bonds).

- References to safe deposit boxes.

- Any reference to outstanding debts. (NOTE: Many credit card companies carry insurance on the life of the cardholder. This may pay off any outstanding debts on the card when the company is notified of the death of the cardholder).

### **Social Security Extra Earnings**

Your Social Security benefit depends on your earnings, averaged over your working lifetime. Generally, the higher your earnings, the higher your Social Security benefit. Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra earnings are for periods of active duty or active duty for training. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit.

If you served in the military after 1956, you paid Social Security taxes on those earnings. Since 1988, inactive duty service in the Armed Forces Reserves (such as weekend drills) has also been covered by Social Security.

Under certain circumstances, special extra earnings for periods of active duty from 1957 through 2001 can also be credited to your Social Security earnings record for benefit purposes.

From 1957 through 1967, Social Security will add the extra credits to your record when you apply for Social Security benefits. From 1968 through 2001, you do not need to do anything to receive these extra credits. The credits were automatically added to your record. After 2001, there are no special extra earnings credits for military service.

The information that follows explains how you can get credit for special extra earnings and applies only to active duty military service earnings from 1957 through 2001:

- From 1957 through 1977, you are credited with \$300 in additional earnings for each calendar quarter in which you received active-duty basic pay.

- From 1978 through 2001, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 a year for every \$300 in active-duty basic pay. If you enlisted after September 7, 1980, and did not complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings. Check with Social Security for details.

If you served in the military from 1940 through 1956, including attendance at a service academy, you did not pay Social Security taxes. However, your Social Security record may be credited with \$160 a month in earnings for military Service from September 16, 1940, through December 31, 1956, under any of the following circumstances:

- You were honorably discharged after 90 or more days of Service, or you were released because of a disability or injury received in the line of duty.

- You are still on active duty.

- You are applying for survivors benefits and the veteran died while on active duty.

You cannot receive credit for these special earnings if you are already receiving a Federal

benefit based on the same years of service. There is one exception: If you were on active duty after 1956 you can still get the special earnings for 1951 through 1956, even if you are receiving a military retirement based on Service during that period.

These extra earnings credits are added to your earnings record when you apply for Social Security benefits.

**NOTE:** In all cases, the additional earnings are credited to the earnings that Social Security averages over your working lifetime, not directly to your monthly benefit amount.

(Source: United States Social Security Administration website)

### **DFAS-Cleveland Mailing Address and Telephone Numbers**

DFAS-Cleveland addresses and telephone numbers for mail-handling operations are as follows:

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

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

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

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

**NOTE:** “800” numbers are not toll-free when calling from Europe. You must dial “001” instead of “1” to call from Europe. Ensure that the last four digits of your SSN and signature are on all faxed pages. Addresses may also



be changed online through the MyPay website at <http://www.dfas.mil>.

### **TRICARE Claims Must Be Filed Within 1 Year**

All bills and claims must reach the TRICARE claims center no more than 12 months after the first day you receive care. Claims for inpatient services must be received no later than 12 months after the day you leave the hospital. Claims are filed by completing DD Form 2642.

(Source: United States Army Medical Activity, Heidelberg)

### **Who Is Your Arrears Beneficiary?**

This area continues to be a major problem at DFAS-Cleveland.

Who have you designated as your arrears beneficiary for your last month of retirement pay? We do not know on which day we will die; therefore, you should ensure that information on your arrears beneficiary is current. Contact your local RSO about completing DD Form 2894 (Designation of Beneficiary Information).

### **Retiree's Last Month Pay**

The month a retiree dies, his or her last-month check will be recouped by DFAS either from the bank or the spouse and the retiree will have his or her account audited and then closed. There are many cases where monies are not returned; therefore, the annuitant payments of the Survivor Benefit Plan are not started because the retiree's account cannot be closed out.

### **Retiree Bulletin by E-Mail**

If you wish to receive the Retiree Bulletin by e-mail, please go to [https://aepubs.army.mil/ae/public/aepubs\\_main.asp](https://aepubs.army.mil/ae/public/aepubs_main.asp), click on *Retiree*, provide the information requested in the pop-up window, and click on *Submit*. This is a one-time registration. Once you subscribe, all future Retiree Bulletins will be sent to you

automatically by e-mail. If you change your e-mail address, you must register again.

### **Looking for an RSO**

If you live outside Belgium, Germany, Italy, or the Netherlands and need to contact an RSO, contact the IMCOM-Europe RSO at DSN (314) 379-6029 or civilian 0049-06202-80-6029.

### **MyPay Correspondence Mailing Address**

If you are a retiree, work for the Government as a civilian, and use MyPay, remember that changing your address on the civilian side of the MyPay screen will not automatically change your retiree correspondence mailing address. You must also enter the information on the retiree side. In addition, when changing an address in MyPay, remember that APO and FPO addresses are not foreign addresses; they should be entered in the continental United States portion. Many APO and FPO addresses include information that causes problems at postal operations. APO and FPO addresses should include only the information that the postal personnel provided you. Because of postal transformation, many addresses do not have the proper information. This can delay or even stop delivery of your correspondence. Remember that the MyPay correspondence mailing address is your official Army mailing address. Take the time to ensure that it is correct. In Europe, there are currently approximately 500 APO and FPO addresses that are nondeliverable because of incorrect address information.

## IMCOM-Europe RSOs

### GERMANY

#### **ANSBACH**

USAG Ansbach  
(RSO)  
Unit 28614  
APO AE 09177-8614  
Tel. 49-0981-183-3301  
rsoansbach@eur.army.mil

#### **BAMBERG**

USAG Bamberg  
(RSO)  
Unit 27535  
APO AE 09139-7535  
Tel. 49-0951-300-7514  
rsobamberg@eur.army.mil

#### **BAUMHOLDER**

USAG Baumholder  
(RSO)  
Unit 23746  
APO AE 09034-3746  
Tel. 49-06783-6-6080  
rsobaumholder@eur.army.mil

#### **GRAFENWÖHR**

USAG Grafenwöhr  
(RSO)  
Unit 28130  
APO AE 09114-8130  
Tel. 49-09641-83-8814  
imae-graf.rso@eur.army.mil

#### **HEIDELBERG**

USAG Heidelberg  
(RSO)  
Unit 29245  
APO AE 09102-9245  
Tel. 49-06221-57-8399  
rsohd@eur.army.mil

#### **KAISERSLAUTERN**

USAG Kaiserslautern  
(RSO)  
Unit 23152  
APO AE 09227-3152  
Tel. 49-0631-411-7333  
rsokl@eur.army.mil

#### **MANNHEIM**

USAG Mannheim  
(RSO)  
Unit 29901  
APO AE 09086-9901  
Tel. 49-0621-730-3371  
rsoma@eur.army.mil

#### **SCHWEINFURT**

USAG Schweinfurt  
(RSO)  
CMR 457  
APO AE 09033  
Tel. 49-09721-96-8812  
rso.schweinfurt@eur.army.mil

#### **STUTTGART**

USAG Stuttgart  
(RSO)  
Unit 30401  
APO AE 09107-0401  
Tel. 49-07031-15-3442  
usag-s.rsc@eur.army.mil

#### **WIESBADEN**

USAG Wiesbaden  
(RSO)  
Unit 29623  
APO AE 09096-9623  
Tel. 49-0611-705-5334  
rsowiesbaden@eur.army.mil

### BELGIUM

USAG Benelux  
US NATO/SHAPE SUPT GP  
(RSO)  
CMR 451  
APO AE 09708  
Tel. 32-65-44-6238  
rso.usagbenelux@eur.army.mil

### THE NETHERLANDS

USAG Schinnen  
(RSO)  
Unit 21602  
APO AE 09703-1602  
Tel. 31-46-443-7320  
rso.schinnen@eur.army.mil

### ITALY/AFRICA/MIDEAST

USAG Vicenza  
(RSO)  
Unit 31401  
APO AE 09630-1401  
Tel. 39-0444-71-7672  
rsovicenza@eur.army.mil

### IMCOM-EUROPE/OUT OF SECTOR

IMCOM-Europe RSO  
(IMEU-HRM-RSO)  
Unit 29055  
APO AE 09081-9055  
Tel. 49-06202-80-6029  
rsoae@eur.army.mil