



# IMCOM-EUROPE RETIRED SOLDIER BULLETIN



**VOLUME XXII, December 2018**

**IMCOM-Directorate 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](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 DSN 314-544-1530, civilian 0049-611-143-544-1530, mail: [usarmy.sembach.id-europe.mbx.retirement-svcs@mail.mil](mailto:usarmy.sembach.id-europe.mbx.retirement-svcs@mail.mil).

Please direct all other questions to the retirement services office at your local United States Army garrison (page 12).

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Dear Retirees, Family Members, and Annuitants:

This Bulletin serves to recognize and inform Retirees and Families residing in Europe who have contributed to our nation's independence. I look forward to seeing you at one of the retiree events during 2019. Remember, the quicker you bring up issues and problems, the quicker we can tackle them and find solutions where possible.

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# CONTACTING THE IMCOM DIRECTORATE EUROPE RSO

The IMCOM Director-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

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

**The FBU may be contacted as follows:** Frankfurt, 0049-69-90-555-1100 or

*[fbu.frankfurt@ssa.gov](mailto:fbu.frankfurt@ssa.gov)*

**Rome, 0039-06-46741 or [uscitizensrome@state.gov](mailto:uscitizensrome@state.gov)**

**Benelux, 0031-30-253-1240 or [fbu.netherlands@ssa.gov](mailto:fbu.netherlands@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 6).

## SCHEDULED USAG RETIREE APPRECIATION DAYS (RADS) IN 2019

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 Italy:** On Friday, **11 October 2019**, the USAG will host a RAD from 0800 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 Golden Lion Conference Center (BLDG 311) on Camp Ederle. Please note that military missions may cause the location to change.

**USAG Bavaria:** The RAD will be held on Tuesday, **15 October 2019**, in Multi-Purpose Center, from 0800 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 and Community Bank. 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 Ansbach:** A RAD will be held on Wednesday, **16** October 2019, at the Von Steuben Community Center on Bismarck Kaserne from 0900 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 from 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 Stuttgart:** The RAD will be held on Thursday, **17** October 2019, at the Swabian Special Events Center on Patch Barracks (subject to change) from 0800 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 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.

**Schinnen Community:** On Friday, **18** October 2019, the RAD will be in building 39, Community Events Center, from 0930 to 1400. 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 Benelux:** The RAD will be held on Saturday, **19** October 2019, the USAG will host a RAD in the medical clinic at SHAPE from 0800 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.

**USAG Rheinland-Pfalz and Ramstein AFB:** A joint RAD will be held on Tuesday, **22** October 2019, at the Ramstein Officers Club from 0800 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 Wiesbaden:** The Army in Europe Retiree Appreciation Day hosted by USAG Wiesbaden will be on Saturday, **26** October 2019, in the USAREUR Mission Command Center from 0800 to 1400 (doors open for registration at 0800 and close at 1200). The event will include a speakers' program. The Commanding General, USAREUR, and the IMCOM Europe Director 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.

## **Army Ups Mandatory Retirement Age**

The U.S. Army has raised the mandatory retirement age for active duty soldiers to age 62, from age 55. The Army also raised the maximum enlistment age to 39, from 34. That change to the maximum retirement age allows soldiers who enlist at ages above 34 to obtain 20 years of service, which is required in order for a soldier to be eligible for full retirement benefits. The Army, Navy, Marines, Air Force and Coast Guard all set their own policies, so the maximum age for service varies slightly in each branch, and even for different ranks within a branch. For instance, for U.S. Marines the mandatory retirement age is 62, although some higher-level officers and specialized personnel can serve until age 68. The policies change frequently, too, based on military needs and budgets. For example, in 2018 some Air Force colonels were invited to stay on for three years beyond the mandatory retirement mark, which is usually 30 years of service. It also is possible to apply for a waiver of the mandatory retirement age.

## **TRICARE Select Overseas provides comprehensive coverage in all overseas areas.**

You must show as eligible for TRICARE in the Defense Enrollment Eligibility Reporting System Click to close (DEERS) A database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DoD and uniformed services civilians, other personnel as directed by the DoD, and their family members. You need to register in DEERS to get TRICARE.

Retired service members and their families, Guard/Reserve members, Non-activated Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program, Retired Guard/Reserve members at age 60 and their families, Survivors, Medal of Honor recipients and their families, Qualified former spouses.

**How it Works:** Schedule an appointment with any overseas provider, Referrals not required, You may need prior authorization for some types of services. You won't receive a TRICARE wallet card, all you need is your military ID as proof of coverage.

**What You Pay:** Costs vary based on the sponsor's military status. You'll pay an annual outpatient deductible, Cost shares (or percentage) for covered services

## **Is TRICARE Select Overseas Right for You?**

TRICARE Select Overseas may be your only option when you live overseas. You can also purchase other health insurance Click to close Health insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. TRICARE supplements don't qualify as "other health insurance."

## **2019 Cost of Living Adjustment (COLA)**

Based on the increase in the Consumer Price Index, there will be a 2.8 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective Dec. 1, 2018. With the COLA applied, the maximum amount of SSIA payable will be \$318. Retirees will see the change in their Dec. 31, 2018 payment and annuities in their Jan. 2, 2019 payment.

## Here's why some military retirees could see major hikes in Tricare fees

Some military families would see some co-pays decrease under a Senate proposal to change the [Tricare](#) fee structure, but retirees under age 65 would see a major fee hike. Working-age retirees now pay no enrollment fees to join [Tricare Select](#). The proposal would create a \$450 annual enrollment fee for an individual and a \$900 annual enrollment fee for a family, in addition to a new out-of-network deductible for this coverage group that could cost retirees even more. Retirees in [Tricare Prime](#) would see their enrollment fee increase to \$350 per individual, from the current \$289.08, or to \$700 per family, from the current \$578.16. "Our concern is that in the course of a year this would be the second major [Tricare hike](#) for retirees under age 65," said Kathy Beasley, a retired Navy captain who is director of government relations for health care for The Military Officers Association of America. This proposal doesn't affect military retirees and their family members age 65 and older, who are in Tricare for Life. Active-duty families and working-age retirees/families could see some co-pays decrease, Beasley said, although not enough to offset the increase in enrollment fees for retirees. The bill will go before the Senate for a vote, and the provision would then be considered in conference with House lawmakers. In its current form, if approved, the new cost structure would take effect Jan. 1, 2019.

## Privileges Of Military Service Retirement

If you consider all the benefits for putting in 20-30 years of military service, most leave the service with a sense of pride of their military career. However, the tangible benefits are real. As stated above the retirement pay package is significant and can easily supplement a second career and increase a veteran's standard of living. But if the veteran lives close to a military base, he/she will have access to some of the little things that add significantly to a retiree's bottom line by saving thousands of dollars each year compared to a non-retired veteran or civilian.

**On Base Access** - Access to the military base grocery store, convenience stores, gas stations, and clothing and appliance stores can save thousands of dollars per year. High priced appliances such as stoves, refrigerators, washing machines and other products are also not taxed saving hundreds or thousands of dollars as well.

**Medical / Dental Benefits** - Free medical benefits for retirees is no longer a program. Retired members can opt into Tricare or the US Family Health Plan depending upon location of the retiree and his/her family. These payments are minimal compared to current health care insurance costs savings thousands of dollars each year for the retiree and the family members.

**Physical and Recreational Activities** - Rentals of boats, recreational vehicles, moving vans, and memberships to gym facilities and other outdoor activities and sports save retired veterans thousands of dollars each year too. Besides being forever in our Nation's debt for a retired veterans continued service to our country, the retirement pay, base privileges, VA loans, medical, dental, education, and other benefits do not come close to the sacrifices many of our retirees have made. For every year of deployment away from their family and homes, the aches and pains that come with the military profession, and the general sacrifices for serving for a career, they put a down payment on and fully deserve everything to get in the years after their honored service.

### Retired and Annuitant Pay's New Address

**For retirees: Defense Finance & Accounting Service, U.S. Military Retired Pay**

**8899 E 56th Street, Indianapolis IN 46249-1200**

**For Annuitants: Defense Finance & Accounting Service, U.S. Military Annuitant Pay**

**8899 E 56th Street, Indianapolis IN 46249-1300**

If you need speak to a customer service representative, please call 800-321-1080 or 216-522-5955 Monday through Friday, from 8 a.m. to 5 p.m. Eastern Time.

## Preparing for Tax Season

Retirees and annuitants need to know:

There are several self-serve options for retirees.

The best way is to have a *myPay* account. Currently, only 54% of retirees have an active *myPay* account. *myPay* allows members to view and download current and historical documents such as Retiree Account Statements, 1099Rs and 1095s. *myPay* also allows members to make changes online to their allotments, their direct deposit information, their mailing address and their Arrears of Pay beneficiary. Having an active *myPay* account will also ensure that members receive emails about changes in policy that may affect their accounts. *myPay* is the single, most convenient way for retirees to make their tax season easier. If retirees are hesitant to use *myPay*, but still want to avoid calling our Customer Care Center, the website has other self-serve options:

- ☐ First, retirees can request a 1099R by clicking on the gray box at the top of the R&A website main page. This link will take them into AskDFAS, where they can input their information and a 1099R will be mailed to their address on record.
- ☐ Members can also use the website to access AskDFAS to change their mailing address.

The website has links to commonly used forms, along with detailed instructions.

- ☐ Members can see the retiree newsletter, as well as read other information that could impact their pay, like the change from Tricare dental to FEDVIP.

When retirees log on to *myPay*, they should use the opportunity to ensure their retired pay account information is correct. After members verify their payment and correspondence information, they should verify that their Survivor Benefit Plan (SBP) information is current by checking their RAS. If they are paying for SBP, but do not have an eligible beneficiary, they need to let DFAS know by sending the appropriate documentation (available on the Forms page on our website).

Tax season is a busy time for retirees, DFAS and the RSO's. Helping customers help themselves will make the tax season easier on everyone.

For the 2019 tax season, USAREUR tax centers will provide basic tax preparation services within the IRS' Volunteer Income Tax Assistance (VITA) program which, according to the VITA website, "offers free tax help to people who generally make \$54,000 or less, persons with disabilities, and limited English speaking taxpayers who need assistance in preparing their own returns." In the past, USAREUR tax centers provided services well beyond the limits of the VITA program. However, that is no longer possible due to higher priority requirements, diminishing resources and loss of expertise in the footprint, regulatory constraints on borrowed military manpower, and the increasing complexity of returns. Qualified ID cardholders with simple returns and who have income under the threshold amount may have their taxes prepared at one of the 10 tax center locations.

For those who do not qualify for services at a local tax center, free tax services are available through Military One Source, including free tax software to prepare and file taxes online and the ability to call a trained MilTax consultant during tax season (January through April 15) seven days a week from 0700-2300 Eastern Standard Time. A list of services is available at <https://www.militaryonesource.mil/financial-legal/tax-services/miltax-free-tax-services/miltax-free-tax-services-from-military-onesource>. The IRS also offers free services including free filing for taxpayers who meet certain income thresholds (\$66,000 for the 2018 tax season). Both resources offer assistance for individuals filing their own returns. If neither of these options are sufficient, individuals should seek professional assistance. Please contact your local tax center with questions."



## **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 R 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.

## **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?

**Ex-servicemen will soon get new smart cards to avail healthcare benefits Updated Jul 11, 2018:** NEW DELHI: Veterans will soon get new smart cards to avail healthcare benefits with the ex-servicemen department introducing new security features to ensure that the facility is not misused. The new cards, expected to be issued with two to four months, will have features like a chip that will store all information for the veteran and family members. The card, the first of this kind to be issued for veterans, will be the one point access for them to avail of ex-servicemen contributory scheme benefits. The roll out of cards to over 24 lakh veterans and their families will be carried out over the next year. Officials told ET that the card are being issued to prevent misuse – including cases in which hospitals raise fake or multiple bills to make a quick buck. “Individual cards will be issued to the veteran and to each family member. Safeguard includes cards for dependents that will automatically expire once they reach the age on 21,” a defense ministry official said.



**As reported by ET**, large scale fraud within the veteran's health care scheme has been alleged, with an internal report claiming fraudulent claims and attempts to process bills for beneficiaries declared dead. Officials said that these concerns have been addressed and adequate safeguards put into place to ensure that no such malpractice occurs. "For example, we found that multiple claims were being made on an account even after the person was recorded dead. This was found to be an accounting error as family members were availing the facility after the veteran had passed away. The new cards will take care of such issues," the official said.

## **Landstuhl Regional medical Center**

**Unit/CMR:** LRMC, ATTN: MCEUL + Office Symbol, CMR 402

**APO:** AE 09180-0402

**House number/street:** Dr. Hitzelberger Strasse

**PLZ:** 66849

**City:** Landstuhl/Kirchberg

Find out where to call to book your specialty care appointment at [Referral Phone Directory](#)

## **Book an Online Appointment**

Appointment Line:

DSN: 590-LRMC (5762)

CIV: 06371-9464-LRMC (5762)

Hours of Operation: 7:30 a.m.-4:30 p.m. OPEN on USAREUR training holiday Many clinics and sections are closed the morning of the 3rd Thursday of the month, 7:30 - 11:30 a.m.

After hours Phone: DSN 314-590-4100, Commercial 06371-9464-4100

After Hours Other: The Information Desk (Four Corners) can be reached 24/7 at DSN 314-590-4100 or Commercial 06371-9464-4100.

## **PATIENT STATUS UPDATES**

For updates about patients admitted to the hospital, please call DSN 590-5202 or Commercial 06371-9464-5202 (outside Germany 0049-6371-9464-5202). Callers will be asked to provide the patient's first and last name and the patient's assigned unit.

**Emergency Number DSN:** 314-590-6321 or 6322

**Emergency Number CIV:** 06371-9464-6321 or 6322

**Emergency Other:** Please allow 72 hours after an Emergency Room visit before calling to schedule a follow up appointment. This allows your care team time for a consult review.

**Please call** the clinic at least 24 hours prior to cancel or reschedule an appointment.

**Please Note:** Clinics do not open until 7:30 a.m. pharmacy copayments will change.

## **Dental and Vision Coverage**

- Certain Enrollees will become eligible for Federal Employees Dental and Vision Insurance Program (FEDVIP) beginning in 2019.

## **Accessing Care**

- Urgent care is now easier to access. There is no limit to the number of urgent care visits most TRICARE Prime enrollees can make without a referral. Learn more about your plan's details on how to get urgent care.

**Who/What:** , Mr. Mark Overberg Director, Army Retirement Services USARMY DCS G-1 and Mrs. Maria Bentinck Deputy Director, Army Retirement Services visited Europe to conduct briefing on Retirement updates and changes. Some of the topics covered were as following: Laws, Policies, Programs, Entitlements, Benefits, and Systems that RSOs must be knowledgeable enough about to perform their duties or to explain to Soldiers, Retired Soldiers, Surviving Spouses and their Families. Change of Mission is newly designed newsletter for Soldiers with 17 plus years of service. Federal Employee Dental and Vision Insurance Program will replace Tri-care Retiree dental plan and open enrollment is from 12 November to 10 December 2018, must make a decision or will not have any insurance.



Retirees getting some useful information from the event at the Army in Europe Retiree Appreciation Day in Wiesbaden.



Mr. Michael Formica, IMCOM-Europe Director, addressing attendees at the Army in Europe Retiree Appreciation Day in Wiesbaden.



Ms. Maria Bentinck, Deputy Director for Army Retirement Services, addressing attendees at the Kaiserslautern Retiree Appreciation Day.

## IMCOM Directorate-Europe Retirement Services Offices

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[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### NETHERLANDS

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21602  
APO AE 09703-1602  
Tel: 0031-45-526-3475  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### ITALY/AFRICA/MIDDLE EAST

USAG Italy  
Unit 31401  
APO AE 09630-1401  
Tel: 0039-0444-61-7493  
[usarmy.rsoitaly@mail.mil](mailto:usarmy.rsoitaly@mail.mil)

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