

U.S.ARMY GARRISON
RHEINLAND-PFALZ,
Military Personnel
Division



Happy New Year and Welcome to 2025!

I welcome a new year with fresh opportunities to continue serving our retirees, spouses, and surviving spouses of the Rheinland-Pfalz. I hope and pray that you had an enjoyable holiday season, but now it is time to look ahead and provide you with the most up-to-date information for you, your spouse and surviving spouse. A new feature that began in December is the Agency of the Month where we feature an agency that provides services and information to all retirees, spouses and surviving spouses. You may have heard of some of these and, I am sure, there will be some that you didn't know offered services to our community. For December, the agency of the month was the VA Overseas Military Service Coordinators (OMSC). For January, our featured agency is the German American Community Organization (GACO), which offers numerous services and valuable information for retirees. Check out their article in this month's newsletter to see all that they have to offer.

The Agency of the Month for February will be announced on the "Just for Retirees" radio show on January 27th at 16:00 on AFN 105.1 Kaiserslautern. Be sure to tune in and read their article in the February newsletter.

We are also featuring a series of monthly articles written by our good friend, LTC (RET) Lawrence Applebaum, on the topic of Estate Planning. My apologies to Larry for not including his debut article in last month's newsletter, which I sent to you in a separate email. Many of you who know Larry understand he has a wealth of information to share. Don't miss a single article on this very important topic.

I have now added the "Casualty Corner" to every issue to keep you informed about how our Casualty Office will work hand in hand with the surviving spouse and family to ease some of the burden.

Stay Connected

There is a lot more planned, so make sure you stay tuned and tell your friends to ensure they are on the US Army Garrison Rheinland-Pfalz Retiree Distribution List to stay up to date.

Until next time,

Erik



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FREQUENTLY CALLED NUMBERS

Retired Military and Annuitant Pay

888-332-7411

Option 1: Self service, including requests for tax forms 1095, 1099-R and W2

Option 2: Report the death of a Military Retiree

Option 3: Garnishments

Option 4: Pay Inquiries or Out-of-Service Military and Civilian Debts (Retiree; Annuitant; Military and Travel pay)

Option 5: MyPay website Assistance

Option 6: Affordable Care Act

Retired Pay Only International

Germany—0800-5891634

Hours of Operations

All hours

VETERAN'S ADMINISTRATION

OVERSEAS MILITARY SERVICES COORDNATORS (OMSC) **+49 (0)611 143-541-1018**

Kleber Kaserne, Building 3213, Room 311
Kaiserslautern

MyVA411 Information Line: 001-800-698-2411
24 hours a day seven days a week.

VA Health Benefits Online

001-877-327-0022
Monday thru Friday 0800-2000 (ET)

My HealtheVet help desk

Monday thru Friday 0800-2000 (ET)

Foreign Medical Program (FMP)

001-877-345-8179
Monday through Friday 0805-1845 (ET)

All other VA services

001-800-669-8477
Monday through Friday 0800—1800 (ET)



Last month, we started a New Feature in our Retiree Newsletter called “Agency of the Month”. The purpose of this is to highlight different agencies around our Garrison that provide services to all Retirees, Spouses and Surviving Spouses. For December, the agency of the month was the VA Overseas Military Services Coordinators. This month, I am pleased to feature an often overlooked agency and they are the German American Community Office (GACO) and they offer many services to our population.



German-American Community Office – Feel at home as a retiree in the KMC

A warm welcome from the GACO! You have been in Germany for a while, you decided to stay here, and now you are making yourself at home as a retiree. In a different culture, different rules apply, and different authorities deal with different requests, and you might need help dealing with it all.

One of the things that is hard to navigate as a foreigner is Germany's bureaucracy. However, you do not need to feel at a loss because help is near: The German-American Community Office (GACO) in Kaiserslautern is THE drop-in point for all your questions regarding life in Germany.

The GACO is under the patronage of the Lord Mayor of Kaiserslautern and the Commander of the Kaiserslautern Military Community. Having been a unique point of contact with valuable information for all citizens in the Kaiserslautern Military Community for over 20 years and with more than 47,000 inquiries, the staff has developed an extensive network of contacts within the local administration, businesses and associations and has assembled a remarkable written information that can easily be sent to you by e-mail.

Prior to your separation from the military, you will certainly have a lot of questions. The bilingual staff at the GACO will help you in every way possible – from finding the right POC at the



2024—2025 Pay Dates for Retirees and Annuitants

Retired Pay	Annuitant Pay
10/1/2024	10/1/2024
11/1/2024	11/1/2024
11/29/2024	12/2/2024
12/31/2024	01/2/2025
01/31/2025	02/03/2025
02/28/2025	03/03/2025
04/01/2025	04/01/2025
05/01/2025	05/01/2025
05/30/2025	06/02/2025
07/01/2025	07/01/2025
08/01/2025	08/01/2025
08/29/2025	09/02/2025
10/01/2025	10/01/2025
10/31/2025	11/03/2025
12/01/2025	12/01/2025
12/31/2025	01/02/2026

DFAS R & A PAY email:

www.dfas.mil/retiredmilitary

Feature Agency of the Month (con't from previous pages)

local administration responsible for residence permits and driver's license questions, helping understand German administrative and cultural matters to providing forms.

You are certainly still young, and you may not yet be thinking about things like a will, a health care proxy, a living will or the fact that you may be alone in old age and may need support from the German side. In the case of German-American (married) couples, it is often the case that the American partner arranges everything with the US authorities and keeps the German partner out of these matters so as not to burden them.

The GACO team frequently receives inquiries and requests for assistance when the American partner needs care or has deceased and the German partner does not know what to do or who to contact at the U.S. authorities. For example, there is the question of whether the existing health insurance will cover short-term care or a stay in a nursing home or whether long-term care insurance is available. Furthermore, German survivors often do not know where and how they can apply for survivors' benefits and/or social security benefits and often do not speak enough English to communicate with the U.S. authorities. The German partners are often not aware that the American partner's social security number and, if available, their own SSN are required for all these matters.

The GACO is also an official cooperation partner of the "Welcome to Rheinland-Pfalz" (WIR!) initiative, a program that is sponsored by the Rheinland-Pfalz state government to provide much-needed information in English about regional events and services in the participating villages to help you get settled quickly in your local area.

Do not hesitate to contact our office during your stay in Germany with any question you may have regarding life in Germany.

You can reach us by e-mail info@gaco-kl.de (preferably your private e-mail, not your military e-mail) or by telephone +49 (0)631 363 3010 during these hours: Mon, Tue, Wed and Fri 0900 am – 0100 pm and Thu 0200 pm – 0600 pm.



MILITARY POSTAL REVIEW DECISION

In a memo from the Department of the Defense that was dated 22 November 2024 the DoD assessment of Military Postal Services (MPS) authorizations for overseas patrons was revealed.

The decision was that postal privileges shall be preserved for all patron categories currently receiving service, including all military retirees.

This was good news for all as there was much apprehension about retirees losing mail privileges.



2025 VA DISABILITY COMPENSATION RATES

Below are the new VA Disability Compensation Rates for 2025.

2025 Pay Rates for 10% – 20% Disability Rating

Disability Rating	Monthly Pay
10%	\$175.51
20%	\$346.95

2025 Pay Rates for 30% to 60% Disability Rating

Status	30%	40%	50%	60%
Veteran (no	\$537.42	\$774.16	\$1102.04	\$1395.93
Veteran with Spouse (No dependents)	\$601.42	\$859.16	\$1208.04	\$1523.93
Veteran with spouse and 1 Child	\$648.42	\$922.16	\$1287.04	\$1617.93
Veteran with 1 Child	\$579.42	\$831.16	\$1173.04	\$1480.93
Veteran with 1 Parent	\$588.42	\$842.16	\$1187.04	\$1497.93



"Nothing is impossible. The word itself says 'I'm possible!'"

Audrey Hepburn

**JANUARY DATES TO
SAVE!!**

**01 JAN: HAPPY NEW
YEAR**

**04 JAN: ROLL CALL
CAFÉ RHEMA 1000**

**06 JAN: ROLL CALL
CALL REHMA 1700**

**09 JAN: USAG RP OFFIC-
ES ARE CLOSED FOR
TRAINNG**

**11 JAN: ROLL CALL CAFÉ
RHEMA 1000**

**13 JAN: ROLL CALL CA-
FÉ RHEMA 1700**

**18 JAN: ROLL CALL CA-
FÉ RHEMA 1000**

**20 JAN: MARTIN LU-
THER KING DAY OFFICE
IS CLOSED**

**20 JAN: ROLL CALL CA-
FÉ RHEMA 1700**

**23 JAN: CM/RSO IN
BAUMHOLDER 0900-
1500**

**25 JAN: ROLL CALL CA-
FÉ RHEMA 1000**

**27 JAN: RADIO SHOW
JUST FOR RETIREES
1600-1630 AFN 105.1**

**27 JAN: ROLL CALL CA-
FÉ RHEMA 1700**

2025 VA DISABILITY COMPENSATION RATEST

DEPENDENT STATUS	30%	40%	50%	60%
VETERAN WITH 2 PARENTS	\$639.42	\$910.16	\$1272.04	\$1599.93
VETERAN WITH 1 PARENT AND 1 CHILD	\$630.42	\$899.16	\$1258.04	\$ 1582.93
VETERAN WITH 2 PARENTS AND 1 CHILD	\$681.42	\$967.16	\$1343.04	\$1684.93
VETERAN WITH SPOUSE AND 1 PARENT	\$652.42	\$927.16	\$1293.04	\$1625.93
VETERAN WITH SPOUSE AND 2 PARENTS	\$703.42	\$995.16	\$1378.04	\$1727.93
VETERAN WITH SPOUSE, 1 PAR- ENT AND 1 CHILD	\$699.42	\$990.16	\$1372.04	\$1719.93
VETERAN WITH SPOUSE, 2 PAR- ENTS AND 1 CHLD	\$750.42	\$1058.16	\$1457.04	\$1821.93
EACH ADDITION- AL CHILD UNDER 18	\$31.00	\$42.00	\$53.00	\$ 63.00
EACH ADDITIONAL SCHOOLCHILD OVER AGE 18 IN SCHOOL	\$102.00	\$137.00	\$171.00	\$205.00
ADDITIONAL FOR SPOUSE ON AID AND ATTENDANCE	\$58.00	\$78.00	\$98.00	\$117.00

"It is never too late to be what you might have been."

— George Eliot

CASUALTY CORNER

CAUSE OF DEATH

I would like to focus on a very important topic that comes up frequently and that is the Cause of Death. Why is it so important and, if covered by the German privacy laws how can we obtain that document?

The 21st TSC Legal center came up with a German/American legal document that will allow a surviving spouse to receive the document. That document must be notarized by the Retiree prior to death but makes it easier for spouses to obtain the cause of death.

If nothing else, please get a signed memo from the pronouncing Doctor or hospital stating the cause of death. This office doesn't mind if it is in German as we will translate prior to sending. Cause of death is also needed by the Consulate to issue a State Department Death Certificate that can be used by banks, insurance companies, etc.

For more information, contact our offices. Make it easier on your spouse.

2025 VA DISABILITY COMPENSATION RATES

2025 PAY RATES FOR 70% - 100% DISABILITY RATING

DEPENDENT STATUS	70%	80%	90%	100%
Veteran with 2 parents and 1 child	\$2098.19	\$2432.89	\$2733.96	\$4317.03
VETERAN WITH SPOUSE AND 1 PARENT	\$2028.19	\$2351.89	\$2643.96	\$4216.35
VETERAN WITH SPOUSE AND 2 PARENTS	\$2148.19	\$2488.89	\$2797.96	\$4387.79
VETERAN WITH SPOUSE, 1 PARENT AND 1 CHILD	\$2138.19	\$2477.89	\$2784.96	\$4372.29
VETEERAN WITH SPOUSE, 2 PARENTS AND 1 CHILD	\$2258.19	\$2614.89	\$2938.96	\$4544.23
EACH ADDITIONAL CHILD UNDER 18	\$74.00	\$84.00	\$95.00	\$106.14
EACH ADDITIONAL SCHOOLCHILD OVER AGE 18 IN SCHOOL	\$239.00	\$274.00	\$308.00	\$342.85
ADDITIONAL FOR SPOUSE ON AID AND ATTENDANCE	\$137.00	\$157.00	\$176.00	\$195.92

"Love yourself first and everything else falls into line."

Lucille Ball

What is GACO?

GACO stands for German-American Community Office and they are a wealth of information for all Retiree Families. Their free service includes Assistance with any and all questions, both in person, phone or email and, is available to all US Air Force, Army and is operated by the Kaiserslautern City. Their location is Lauterstr 2; 67657 Kaiserslautern, telephone: +49(0) 631-363-3010 and email: info@gaco-kl.de or www.gaco-kl.de.

Their office hours are Mon-WED 0900-1300 and Thurs 1400– 1800.

Their motto is, "You go to the store to buy your groceries. You go to the gas station to fill up your car. You go to the hairdresser to get a hair cut...SO, where do you go if you have a question or problem related to living in Germany?

Give them a call at +49 631-3633010 or email at: info@gaco-kl.de for more information.



Happy New Year

A new year has arrived. Doesn't it seem that 2024 flew by? Last year saw some remarkable events and programs that made a positive difference for our retired community. I'll recap what I think the top three were. First, the "Next Chapter Preparation and Counseling Services" program developed by our Retirement Services Officer, Erik Thomsen. In short, this program is about estate planning and getting your stuff in order before you pass away. If you haven't availed yourself of this service, I recommend you give Erik a call and schedule a time to meet. Second, we had another successful Retiree Appreciation Day (RAD) event in October. There was a full house and retirees were able to schedule their various appointments with the agencies that were represented. Third, and here is the BIG one, our APO privileges have been allowed to continue. This was a huge issue with great ramifications. For those of you who wrote their elected representatives about this, THANK YOU. Your Retiree Council also made sure this issue was brought forward to the highest levels. We all played a part in keeping this privilege intact.

I'm looking forward to this New Year and raising those issues that are of concern to our retired community. If you identify a problem or regulation that you feel should be explored or changed, respectively, let me know and I'll see how our Retiree Council can help.

Finally, I hope this New Year brings you continued or better good health. I also hope our military will continue to be the best in the world and remain the vanguard that protects our freedom.

Until next month,
Benny

**"Optimism is a happiness magnet. If you stay positive, good things and good people will be drawn to you." —
Mary Lou Retton**

OUR FEATURED CONTRIBUTOR

Many of you already know our Featured Contributor, LTC (RET) Lawrence Applebaum who often contributes very valuable information to all Retirees. Recently, he has decided to take his knowledge on Estate Planning and publish a series of articles, "The Estate Plan." I inadvertently left last month's article out of the Retirement Newsletter and sent it out via separate email. However, we will be featuring his articles in this and several future issues.

The Estate Plan - The Last Bivouac

by

Lieutenant Colonel Lawrence Applebaum
United States Army (retired)

General. Benjamin Franklin, in 1789, is quoted as having said: "Our new Constitution is now established, and has an appearance that promises permanency; but in this world nothing can be said to be certain, except death and taxes."

For Soldiers, the last bivouac is in Heaven. To get there with the least amount of anguish and discomfort for those who will be involved with a Soldier's last journey requires some good planning and precise execution of the plan.

The Plan. The essential elements of the plan include selecting the funeral home and the cemetery, the type of burial (cremains or full body), the type of funeral (full or just interment of the urn or casket), military participation and the reception.

The Decision. The decision concerning the type of journey to the last bivouac is truly a family affair. For some families discussing death and the follow-on actions can be very difficult, but it will be significantly easier for the survivors if the Soldier's concept for the last journey is discussed and notes placed in the estate plan.

Funeral Home and Cemetery. Select a funeral home and the cemetery. If the cemetery is local, most will select a funeral home in the same community or a nearby community. Even though the death of the Soldier is not imminent, it makes sense to establish contact with the desired funeral home, discuss the details of the funeral and have the funeral home establish a file for future use.



"Don't count the days, make the days count." — Muhammad Ali



My friend Bob did just that for his wife, who pre-deceased him. When he recognized that his end was nearing, he did the same thing for himself and wrote some notes for me as his trusted agent. I knew exactly what he wanted and I was able to advise the funeral home accordingly during my visit with them. I can't over emphasize the importance of documenting the final wishes of the Soldier and his family.

Although the focus of this article is on interment in Germany there are other alternatives. These alternatives include, but are not limited to burial in the United States, at Arlington National Cemetery, a state military cemetery, a public cemetery, etc. Burial outside of Germany will be covered in a future article.

The Grave. If the decision is made to use a marked grave (the alternative is to be buried anonymously), a gravestone and accompanying engraving must be arranged. If a columbarium or tree grave is used, only the markings on the niche or grave cover need to be arranged.

The funeral home can provide recommendations as to a company that can provide the gravestone with engraving or raised lettering. The funeral home can also offer advice on grave maintenance. There are cemetery gardeners who offer grave maintenance programs. Some families opt to take care of the grave themselves. If you do opt for grave maintenance, you pay up front for the service.

Every community has a statute that covers the minimum resting period and length of time the grave can be used. The family pays for this up front. Generally, if grave maintenance is selected, the time period usually corresponds to length of time the grave can be used. If, at the end of the period of grave rental an extension is not made, the grave will be abandoned and prepared for future use.

The Funeral. The type of funeral is also a family decision. While the deceased Soldier is the principal participant, what transpires during the funeral is only for the family and the other mourners. The Germans refer to this group as the Trauergemeinde. Deciding on the extent of the funeral up front before the Soldier dies and concurrently documenting what is to be done will make the funeral much easier and less stressful.

If the decision is for a traditional funeral with military honors, it is important to make this information known to the military community that will provide the honor guard, bugler and flag. The military community strives to meet this requirement. I organized a military funeral for a retired Soldier some years ago

"You just gotta keep going and fighting for everything, and one day you'll get to where you want." — Naomi Osaka



and the service was done jointly, in German by the priest and in English by the military chaplain. It was very nicely done.

Many families opt for recorded music during the funeral and select the songs to be used, vocals or just music. I attended the funeral for the wife of a German friend and three songs were used. One was a beautiful solo by a woman who I assumed was a professional singer. Afterwards, I learned it was live and it was his daughter who sang.

In Germany, some families opt for the Trauerredner instead of a minister/priest. The Trauerredner leads the funeral service, but it is not necessarily a religious service, although it can be.

The Interment. The interment is the placing of the remains in the final resting place. This is usually part of the funeral; however, some families opt to do it with just the immediate family in attendance. Some families opt not to have a funeral. Rather, their desire is just to meet at the cemetery and walk behind the remains (urn or casket) that are carried or wheeled to the final resting place and interred.

This year, I participated in an interment ceremony for my friend Bob. We met outside the cemetery chapel. The representative from the funeral home opened the ceremony with a very short introduction and I did the eulogy. After the eulogy, we walked to the gravesite. The Trauergemeinde, to include two cemetery personnel, numbered 10 people. But this simple ceremony is exactly what Bob told me he wanted.

Leichenschmaus (Communal Meal - Reception). This reception, usually coffee and cake, can be a part of the total funeral. I have been to funerals where the family offered more than just coffee and cake. A family will offer a Leichenschmaus for a number of reasons. Some families want to meet with other family members and friends in a very relaxed atmosphere where more personal contact is possible and memories can be easily shared.

Every reception that I have attended was a very positive experience. You hear funny stories about the deceased person that you cannot help but smile and laugh about. Telling stories and anecdotes serves to refresh positive memories of the deceased person. This light atmosphere helps the mourning family get through the sad day with positive vibes that help ease the tension brought on by death and interment.

Summary. The type of journey to the last bivouac is a family decision, because the journey is primarily for the family. Document what is desired and inform all concerned to include setting up a file at the funeral home that has been selected.

"Opportunity is missed by most people because it is dressed in overalls and looks like work." —Thomas Edison



JUST FOR RETIREES RADIO SHOW

Join us for the 1st Just for Retirees Radio Show on January 27th at 1600 on AFN 105.1 Kaiserslautern. Get your questions or comments addressed by sending me an email with that question or comment or sign on AFN Kaiserslautern Facebook page to leave your question or comment. This is your show.

NEXT CHAPTER PREPARATION AND COUNSELING SERVICE

There have been several articles that we have published over the last few years that deal with the undeniable fact that we are all going to exit 'stage left' at some point. Which is why your USAG Rheinland-Pfalz Casualty Assistance Program Manager/ Retirement Services Officer introduced this program. Several hundred have taken advantage of this service which is designed to make it easier and less stressful on your spouse and family. Your spouse may have no idea of what to do when the day of the death comes around and many Retirees do not bother to educate their spouses on what needs to be done, who to notify, etc. That is where we come in. Give us a call at 06111-43541-1021 or email me at erik.c.thomsen2.civ@army.mil to get started. All we need is your Social Security number and I will pull your file from DFAS. We will set an appointment to meet with you and your spouse to complete all the documents needed for DFAS, VA Consulate and Social Security. I will also include a list of the Funeral homes that service your postal code. These documents are typed and mailed to you in a personalized binder and I will keep a copy here. When you pass your spouse only needs to call our office. Take advantage of this free service today!!

“Learn as if you will live forever, live like you will die tomorrow.”

Mahatma Gandhi



Please feel free to contact our office at any time with questions, issues, or concerns. We are here 24 hours a day/7 day a week for

YOU, THE RETIREE!!!

THANK YOU FOR YOUR SERVICE!!!!!!

Your Retirement Services Officers for USAG Rheinland- Pfalz:

Erik Thomsen/Dale Vogel Building 3245 Room 217 Kleber Kaserne Kaiserslautern Military Community Cell: +49 (0)6111-4354-11021

To report a casualty 24/7:

+49 (0)162 1085 359

Email: erik.c.thomsen2.civ@army.mil

Webpage: <https://home.army.mil/rheinland-pfalz/about/directorates-support-offices/directorate-human-resources-dhr/post-retirement-services-program>