

UNITED STATES ARMY GARRISON RHEINLAND-PFALZ

Soldier for Life - Heidelberg Retired Soldier Council

----- Military Retiree Newsletter -----

January 2021

A Publication of the United States Army Garrison Rheinland-Pfalz Soldier for Life - Retirement Services Office

We thank you for your service!

Soldier for Life - Retirement Services Officer's (RSO) Corner Mr. Erik Thomsen

As many of you already know, I was assigned as your Retirement Services Officer in April 2020. As a fellow retired Soldier, I know the importance of establishing a service organization that is able to effectively assist retired Soldiers, their family members and most important the surviving spouses who are for the most part German born and still German citizens.

My first conversation with Colonel Applebaum focused on the wide range of needs within the Retiree Community, especially those needs that come from the surviving spouses. With the closure of the military communities at Karlsruhe, Mannheim and Heidelberg some years ago, the retired Soldiers, their family members and the surviving spouses were without nearby retirement services support. This is why I am working hard to ensure that all of our retirees get the information that they deserve. My office is committed to serving the needs of all of our Retirees.

This is one reason why I am launching a new Radio show on AFN every second Friday of the month commencing on 11 December from 0800-0900. I am calling this "Just for Retirees." If you have questions/comments etc. please email them to me at

erik.c.thomsen2.civ@mail.mil.

I am hoping to be able to take phone calls during the show as well. One small step at a time.

Soldier for Life - Retirement Services Officer's (RSO) Corner (cont.)

Many of you reside outside the AFN broadcast area. You will be able to listen to the show via the internet. Click on this link:

https://www.afneurope.net/Portals/100/360/MinimalPlayer2.html#AFNE_KTN

I want to wish each and every one of you a very Merry Christmas and an even better 2021. Stay safe as we need you.

From LTC (R) Lawrence Applebaum and CSM (R) Kent Allen, Co-Chairpersons, Soldier for Life - Heidelberg Retired Soldier Council

One of the consequences of the Coronavirus pandemic is that an entire year has passed without an open Retired Soldier Council Meeting. We truly miss being able to welcome those of you who regularly attended the open Council meetings.

We are an aging population and, as such, we are in the high-risk group for a Coronavirus infection. However, there is hope and light at the end of the tunnel, because vaccines have been developed, tested and determined to be effective. This very positive news coupled with the expected wide-spread use of the vaccine, we are optimistic that we can meet again, probably in the second half of next year.

Follow the personal protection guidelines and stay healthy.

We join with Erik Thomsen in wishing you a Merry Christmas and a Happy New Year.

TRICARE Update/Tip.

Translation Services. This service is available through the TRICARE Service Center at Landstuhl. You can reach the point of contact, Brigitte Quarles at 06371-9464-6058. Requests for translation should be sent to the address below.

usarmy.landstuhl.medcom-rhc-e.list.lrmc-report-translation@mail.mil.

The translations are primarily used to support patients who have been referred to a German doctor by the primary care physician. However, they can be used to keep your Landstuhl doctor up-to-date so he or she can prescribe the proper medicine.

Transition to New TRICARE Support Contractor

The new TRICARE support contractor is the current contractor. Therefore, International SOS, working for the Wisconsin Physician Service will continue to process our claims. The transition to the new contract will be completed by 31 August 2021. The start date for the new contract will be 1 September 2021.

The website needs to be updated and improved. Recommend changes should be sent to Colonel Tom Martin via email at

tsmartin37@netscape.net,

who will forward them to Wisconsin Physician Service.

Thus far we have two changes. One concerns the shortness of the timeout. Currently, uploading a claim exceeding 1 megabyte will cause a timeout. Additionally, the website does not recognize typing activity to stop the timer and the site will time out.

The second recommendation concerns the lack of a procedure to archive old messages that were sent via the website interface.

Social Security Administration Form 7162.

This form is sent to Social Security Annuitants who reside outside the United States. Generally, the form is dated and sent on the first day of the month of the beneficiary's birth. The form is sent every two years. For those beneficiaries whose last two digits of their Social Security Account Number are between 00 and 49, the form will be sent on the even numbered years. Similarly, for those beneficiaries whose last two digits of their Social Security Account Number are between 50 and 99, the form will be sent on the odd numbered years.

Because 2020 is an even number year, the form should have been sent as indicated above. Failure to complete and return the form will result in the suspension of benefits.

The Federal Benefits Unit at the American Consulate in Frankfurt am Main was queried about the non-receipt of the forms this year. The response was: "The forms SSA 7162 for this year are delayed. The forms are mailed out of Headquarters, Baltimore, Maryland and not through our office. Please be patient until they mail out the forms."

Medicare Part B Rates Will Rise in 2021.

Your Medicare Part B bill will go up about 2.7% in 2021, with the rate of increase varying slightly depending on your income level. The higher your income, the more you pay.

Most Part B users will pay \$148.50 a month next year, up from \$144.60 in 2020. This is the standard premium, paid by those whose tax returns in 2019 were \$88,000 or less for an individual tax return (or married but filing a separate return) or \$176,000 for a joint return.

Last year's base figures were \$87,000 individual/\$174,000 joint return.

U. S. Income Tax Preparation Support.

For tax year 2020, there will be no tax preparation support offered by the Kaiserslautern Legal Services Team, located at Kleber Kaserne.

There are, however, other alternatives. In the Heidelberg area, we have a professional tax preparer. His name is Dan Sullivan and he can be reached via telephone, 0152-22795216 and email: sullivan@pisnet.de.

H&R Block offers tax preparation on an international basis. Go to the below Internet address and select the country, Germany, to find the list of offices.

<https://www.hrblock.com/tax-offices/international/>

German Income Tax Preparation Support

Any American citizen who is a permanent resident of Germany and holder of a residence permit (Aufenthaltstitel) enjoys all of the benefits and rights enjoyed by the German citizens with the exception of the right to vote in elections at various levels of government.

With the benefits, privileges and rights come requirements. One such requirement is to file a German income tax return (Steuererklärung) if the person's income is above the filing threshold – for tax year 2020, the thresholds are 9,408.00 € and 18,816.00 € for an individual or joint filers, respectively.

If you are unable to prepare the income tax return yourself, the best alternative is to use a licensed tax preparer (Steuerberater).

To find a nearby Steuerberater, use your favorite Internet search engine and enter Steuerberater and your city, e.g. Steuerberater Heidelberg.

Survivor Benefits Planning and Counseling.

Survivor Benefits Planning is an important aspect of every Retiree's life. You all know this.

Such planning is not rocket science, but it does require some thought, research on the various benefits and good organization. We recommend using a three-ring notebook or German Ordner, a two-ring binder.

A well-organized survivor benefits plan will significantly facilitate the work of the casualty assistance officer. We know of instances where the casualty assistance officer had to do a detective-type investigation to obtain a complete overview of the available benefits.

The objective of survivor benefits planning is to obtain the survivor's benefits in the shortest period of time after the death of the Retiree.

The Soldier for Life-Heidelberg Retired Soldier Council offers advice and counseling on survivor benefits planning.

If you want to use virtual counseling, call or send an email to Colonel Applebaum, 06224-52741 or L-M.Applebaum@t-online.de.

Appointments for ID card Issue.

Due to the COVID pandemic, the Garrison ID Card offices are by appointment only. Go to this Internet site: <https://idco.dmdc.osd.mil/idco/> and follow the instructions shown.

Our RSO, Erik Thomsen, will assist Retirees, family members and surviving spouses who are unable to make an appointment on line. They should call him and he will arrange for an appointment.

Mr. Thomsen's office telephone number is 0611-143-541-1021. After the appointment has been made, the person needing the appointment will receive a telephonic or email confirmation.

COVID-19 Odds and Ends

Not a day goes by without us hearing or reading the word, COVID or coronavirus. The illness associated with these words can be devastating. For some people, the fear of the illness is dominating their lives. For others, it is more of an inconvenience.

The media try to sensationalize the illness. If you look at the macro statistics – total infected and the total deaths, you see high numbers, especially in the United State. If you take your handy calculator and divide the number of deaths by the total number infected the death rate is 2%. In Germany, the death rate is 1.5%. Most of the deaths are among people in the high risk group, those 65 and older. Therefore, most people who contract the illness have a high probability of recovering their health.

Nearly all of us who read this newsletter are in the high-risk group and we have to be careful.

If we let someone or something dominate our lives the consequence is a reduction in our overall quality of life. We want to avoid this consequence.

The behavioral guidelines are well established and promoted – wear an adequate face mask when unable to maintain social distancing, disinfect or wash your hands as necessary and practice social distancing with or without a face mask.

Do your best to stay healthy and adhere to the three pillars of wellness – get enough sleep, practice good nutrition and do some exercise. The simplest exercise is walking in the fresh air.

For nearly all of us, dining at a restaurant is a very pleasurable experience. Currently, in Germany, in-restaurant dining is not permitted. It's important that this part of the economy survives. Take-out of food is permitted. If you want your favorite restaurant to be there when the restrictions are limited, use the take-out option as a means of support.

Landstuhl Regional Medical Center Update

Highlights from 14 October 2020 KMC Retiree Council meeting with COL Michael A. Weber, Commander of LRMC.

These notes were provided by Erik Thomsen, Post Retirement Services Officer, who also attended the meeting. The focus of the meeting was on various questions posed to Colonel Weber.

When will Internal medicine reverse back from virtual to physical appointments?

Dependent on COVID. Most clinics, e.g., Optometry, will have a 4-5 month backlog before retirees can even be seen. Retirees, who are seen by a host nation provider can bring the eyeglass prescription to LRMC and they will make the glasses for you.

Cardiology and Sleep Clinics are open for all with no backlog.

Limited availability of specialty care services available to retirees?

Currently, there is a new clinic for vascular screenings and the staff now has a qualified vascular surgeon. News announcing this will be forthcoming; however, initial indications are that they will not start seeing all patients for this service until Jan 2021. The hospital will provide updates to Erik Thomsen.

Plan/Transition of LRMC to Defense Health Agency: When will this happen at LRMC and will the services provided to retirees then become less available, or not at all?

Currently it is in the pause mode with a new update next year (Oct 2021).

The way ahead will consist of worldwide medical notes, i.e., someone can be seen at LRMC and then travel to a facility in San Diego where the doctor will have access to the medical notes from LRMC.

Landstuhl Regional Medical Center Update (cont.)

What is the status of parking for patient's only lot near Ward 1?

This will continue to be an open issue, because the Family Practice Clinics are being walled off for construction and will remain that way until March 2021.

Update on new hospital.

Current plan is that the hospital will be completed in 2026 and the first patient is expected to be seen in 2027. The total estimated cost is 1.3 Billion dollars.

Barracks for single Soldiers and housing for married personnel remain a shortage. The problem of out of the area patients is also being looked at. The actual Landstuhl Campus will remain on station. The 86th Medical Group will move to the new location.

All updates will be posted on the LRMC Facebook page.

Casualty Assistance Officer – A Detective.

As quickly as possible after the death of a military Retiree, the surviving spouse should notify the nearest casualty reporting office. For those of us in the area of operations that is assigned to the US Army Garrison Rheinland-Pfalz, the office to which the report of death is to be made is the Casualty Assistance Program Manager at Kaiserslautern, telephone number: 0611-143-541-1020 during duty hours. The 24-hour number is: 0151-26102031. At the time the death is reported, the surviving spouse should request a casualty assistance officer (CAO).

When a (CAO) meets with the surviving spouse for the first time, the initial action is to review the survivor benefits plan. The quality of the plan can range from the well-organized and indexed notebook with all the required

Casualty Assistance Officer – A Detective (cont.)

documents to a simple file folder with various documents, not necessarily all inclusive.

The most significant problem for the CAO working with the plan that is not well-organized is that the surviving spouse may not be well-informed about various documents and the available benefits.

The CAO mission is to take all actions required to assure that the surviving spouse will receive all authorized US Government survivor benefits.

We know of cases where the surviving spouse knew about Social Security and the Survivor Benefits Plan, but wasn't aware of a benefit from employment as a civil service employee and the benefits from the Department of Veterans Affairs. Some detective work is required to find the relative documentation.

After the CAO has assisted the surviving spouse to make application for the US Government benefits, the CAO's action is essentially complete. However, past experience indicates that the progress towards completion of every application for benefits must be closely monitored and follow-up action taken, as required. The garrison's Casualty Assistance Program Manager maintains contact with the surviving spouse and accomplishes the follow-up on a regular basis.

There are many other actions that are required to be taken and the surviving spouse will probably need some additional assistance. These actions include, but are not limited to, personal banking arrangements, probate of the last will and testament, application for life insurance benefits and confirmation of the surviving spouse as the beneficiary on private retirement accounts.

In many instances, taking care of the US government benefits is a small part of the

Casualty Assistance Officer – A Detective (cont.).

Retiree's survivor benefit plan. What follows are three true anecdotes illustrating follow-on actions that are not the responsibility of the CAO.

A Retiree died and the requirement existed to inform his bank. The Retiree was in one of the Armed Forces Retirement Homes, yet the surviving spouse in Germany knew nothing about which bank was being used. The AFRH was asked how the Retiree paid his monthly bill. The bank was identified and called to report the death. The volunteer CAO, a family friend, learned that there were two accounts, savings and checking. The surviving spouse was the beneficiary on only one account. The CAO found a law firm near the AFRH to probate the will. To make a long story short, the will was successfully probated and the surviving spouse inherited nearly \$400,000.00 that she didn't know existed.

Similarly, the CAO, a family friend, played detective with an extensive life insurance program. The initial detective work focused on a complete review of all insurance documents. Through telephone calls, faxes and email exchanges, the CAO was able to prepare an accurate life insurance profile (some policies were no longer active), assist the surviving spouse to apply for the benefits while advising her where to take a lump-sum payment and where to establish an annuity.

A Retiree died and the surviving spouse showed the volunteer CAO a simple handwritten German testament with both signatures. Prior to the German bank removing the late Retiree's name from the joint accounts, the bank required a confirmation from the Nachlaßgericht (probate court), that the testament had been submitted and opened. The CAO wrote the cover letter for the surviving spouse and then hand-delivered the package to the Nachlaßgericht. In a short period of time thereafter, the Nachlaßgericht provided the confirmation.

Salami with a red E? The new Nutri-Score.

Many food packages have a nutrition display somewhere on the package, which is often hidden and printed in small letters, making it difficult to read.

A new label, called "Nutri-Score" was developed in France. Its use has started in Germany on 6 November 2020 and will eventually be used throughout the EU (and perhaps in the USA?). It will not replace the detailed calorie and ingredient display used so far, but will be displayed prominently on food packages on the front face. It is meant to catch your eye.

The Nutri-score label has five colors and letters with a score for the food inside: DARK GREEN (A); LIGHT GREEN (B); YELLOW (C); ORANGE (D); and, RED (E).

Obviously, letter A is most beneficial to you and letter E the least. The letter and color are the score for the food or beverage in the package and pop out on the label. Among beverages, the letter A is reserved for water only.

Scoring is done by giving "nutritional points" to the food or beverage selected, such as the amount of protein, fiber, fruits, fat, sugar and salt contained within. The negative aspects are subtracted from the positive and the result is the score given on the label.

Nutri-Score is meant to provide more orientation among foods of the same category. It is not meant to compare salami with ice cream, but perhaps honey with jam. Be that as it may, it will make your choice to select "healthy" food at your German discounter much easier.

Contributed by Bernd K. Rieger, Major US Army (Ret.)