

Soldiers for Life – Tri-City Military Retirees

Heidelberg-Mannheim-Karlsruhe Newsletter

August 2024

Thank you for your service to the United States of America!

Welcome

Here we are in the third quarter of the calendar year 2024. Germany hosted the European Soccer Championship. France hosted the Olympic Games. If you are a sports fan, there was plenty of television coverage to satisfy your interest and need to watch world class athletes perform.

In the fourth quarter of the calendar year, specifically, in November, The United States will have national and state level elections. Now is the time to take action to be sure you receive your ballot. The right to vote is enjoyed by all American citizens. Be sure to take advantage of this constitutional right.

US Income Tax Problems

Recently, I have been assisting tax payers with problems that are extremely aggravating for the tax payers. As you already know, if taxes are withheld by the paying agency (for example, Defense Finance and Accounting Service or Office of Personal Management), the amount withheld is reflected on the Form 1099R or Form 1042-S. The instructions on the respective form are to include the form with your income tax return. We dutifully attach the appropriate copy of the form(s) to the Form 1040 and hope for the best, especially if a tax refund is expected.

During the “high” tax return season, the Internal Revenue Service employs seasonal agents to process the income tax returns. In two instances, it is obvious that the IRS database did not reflect the withheld tax amounts entered on the Form 1040 and the agent processing the tax return did not look at the 1099R/1042S attached to the Form 1040.

US Income Tax Problems (cont.)

The consequence of this oversight is a letter from the IRS to the taxpayer requesting the calculated amount of the tax, usually taken from the tax table, be paid.

The action by the tax payer is to respond to the IRS letter with a letter challenging the IRS determination to include a copy of the Form 1040 along with each Form 1099R or 1042-S showing that the taxes were, in fact, withheld. Usually, when an IRS tax determination is challenged, the letter of disagreement goes to next level of processing, that is, the supervisory level of the processing agent.

Managing your Retired or SBP Pay Account

The Defense Finance and Accounting Service, Retired and Annuitant Pay Directorate is continually in the listening mode in an effort to provide various services to assist Retirees and Annuitants to manage their respective accounts.

To reach the Retired and Annuitant Pay Directorate at the DFAS website, click on this link: <https://www.dfas.mil/RetiredMilitary/>. When you reach this web page you will find much information starting with THE LATEST NEWS, which includes the current Retiree Newsletter and the Survivor SBP Newsletter.

Be sure to take the time to fully explore the various topics listed. There are also a number of links to Form Wizards that help you fill out forms on-line. It has never be so easy to get things done at DFAS.

**Lieutenant Colonel Robert W. Reid
United States Army (retired)**

On 28 June 2024, Bob Reid left us for the last bivouac. He was 95.

Bob was my friend for 43 years. He served his country for more than 20 years in uniform. He was a member of the Heidelberg Retiree Council and served as its vice-president for many years.

He was born in Warroad, Minnesota. He left home when he was 18 and enlisted in the United States Army. I once asked him why he left Warroad which is on the Canadian border. His simple answer, "It was too damn cold there."

Bob was a true leader in every respect. In high school, he was the president of the Student Council, captain of the basketball team and the senior class valedictorian.

He made staff sergeant in less than 18 months and his company commander recommended him for Officer Candidate School (OCS). He finished high in his class at OCS and upon graduation he served the rest of his military career in positions of increasing responsibility.

Along the way he learned how to fly helicopters and fixed-wing aircraft. He was an excellent pilot with more than 3,000 accident-free flying hours, 650 of which were combat flying hours in Vietnam.

Helga, his wife of nearly 70 years, preceded him in death by a year and shortly before she died she called me and made me promise to look after Bob. I did and I am still looking after him in death as the executor of his estate.

During our lifetime, we don't have too many true friends. Bob was a true friend and I miss him.

Very respectfully,

Larry

Next Tri-City Retiree Luncheon

A Tri-City Retiree luncheon is planned for 1200 hours, Saturday, 14 September 2024 at the Restaurant Makedonia, Pleikartsförster Straße 130, Heidelberg-Kirchheim. All Retirees, widowed spouses of Retirees, family members and their guests are invited to attend.

To help us better plan the luncheon, please call or email your reservations to LTC (R) Lawrence Applebaum, 06224-52741 (Email: **L-M.Applebaum@t-online.de**) by Wednesday, 11 September 2024.

Landstuhl Regional Medical Center Update

Specialty Care

Specialty care is advanced care you get from a medical professional who is a specialist. This type of care is for diagnosis and treatment of diseases or other medical conditions. If your primary care provider or manager isn't qualified to provide this care, he or she may refer you to a specialist who can.

Monthly Healthcare Availability Report

The availability of specialty care varies from month-to-month.

Use this link to view the scope of specialty care that is offered.

<https://landstuhl.tricare.mil/Health-Services/Specialty-Care>

At this link, click on Monthly Availability Report to see what is currently available. The link is set up to download an Excel spreadsheet file to your Downloads folder.

This is the posting for June 2024. A more recent posting has not appeared at this link.

Problem Solving

From time-to-time, we all face administrative problems related to US Government benefits, income taxes, wills and powers of attorney, etc. Don't sit and stew over your problems. Take action and seek assistance from a subject matter expert.

Hope for the Best, Plan for the Worst

This is a shortened phrase from “Hope for the best outcome; however, plan for the worst situation to be prepared to meet the various challenges.”

Our Post Retirement Services Officer, Mr. Erik Thomsen, at US Army Garrison Rheinland-Pfalz at Kleber Kaserne, Kaiserslautern can advise you concerning how to plan for the worst. He offers a number of programs and seminars, designed to get retiree families ready for the death of the Retiree. His programs focus primarily on the US Government benefits for the surviving spouse, usually the widow.

When it comes to the non-US Governmental benefits, every family’s situation is unique. There is no well-defined model for obtaining and managing the non-US Governmental benefits. In most case, obtaining these benefits requires some thinking outside the box.

If you have not availed yourself of any of the planning services Erik Thomsen offers, write or call him to set up a planning appointment.

Telephone: 0611-143-541-1021
Email: erik.c.thomsen2.civ@army.mil

Assisting the Retiree’s Widow

Over the years, I have been able to assist the widows of many Retirees. When I get the call, I can sense the great feeling of despair. “My hero is gone and what must I do?” Often, a son or daughter, will call or write to me hoping for some answers to the pressing questions.

If there is a son or daughter residing nearby, it makes sense to keep these family members well-informed about the current situation, where we are today, and what has to be done when the Retiree dies. Being informed about the current situation is truly critical. After the Retiree dies, life continues for the widow and there will be many tasks that the widow must accomplish.

Assisting the Retiree’s Widow (cont.)

Often, the widow is not able to meet the challenges. Consider the situation where the widow is in a senior care facility. If this is the case, the entire assistance program rests with the personal trusted agent, who in many cases must provide all aspects of assistance. Sons or daughters who are nearby are ideal personal trusted agents. This not being the case, then a close friend would be the logical next choice. When neither of these options are feasible, the responsibility is passed to a court appointed guardian. See the next article.

The Court Appointed Guardian

In Germany, when a single person, usually a widow, is unable to manage her personal administrative requirements and it is brought to the attention of the Betreuungsgericht, which is a subset of the Amtsgericht, the court can appoint a professional guardian to take care administrative matters.

We have such a situation in Heidelberg where the widow is in a senior care facility and no longer able to take care of administrative requirements. The widow is childless and without a personal trusted agent. Her relatives are not nearby and not able to act as her guardian.

The court provides the guardian with an appointment order that is essentially a power of attorney. With this power of attorney, the guardian is able to assist with American bank business (Credit Union).

The current guardian is not conversant with US Government matters. Because I was the widow’s casualty assistance officer, I became the “go to guy.”

The current action is a letter from the US Internal Revenue Service concerning the 2020 federal income tax return. I will prepare a letter for the widow’s signature challenging the IRS position.

My contact with the guardian is with the telephone and email.

Military Health System- Genesis Patient Portal

It has been nearly a year since we bid farewell to the TRICARE Online Patient Portal and the launching of the Genesis Patient Portal.

Initially, the pharmacy module did not support ordering prescription refills on-line. That capability was added in the short-term.

Similarly, the secure messaging module was not ready at the time the portal was launched. The messaging capability is now available. As soon as the response to your secure message to your primary care manager is ready, you will receive an email advising a message is waiting. However, to receive the email notification, you must have checked this block under notifications preferences. Notification preferences are found in settings. Click on the arrowhead next to your name to open settings and to find the notification preferences.

New Retiree ID card

As covered in the last in the last newsletter, now is the time to bid farewell to the old blue, plastic covered ID Card. The new ID card includes a very clear picture of the card holder, but no signature. Therefore, if your signature needs verification, you can use your residence permit (Aufenthaltstitel) or your driver's license, both of which include your picture and signature.

Annual Retiree Appreciation Day (RAD)

The annual Kaiserslautern Military Community RAD will occur on Monday, 21 October 2024, at the Ramstein Air Base Officers Club. The event is co-sponsored by the USAG Rheinland-Pfalz and the US Air Force 86th Airlift Wing. The Defense Finance and Accounting Service and the Federal Benefits Unit will have separate private rooms for you to ask your questions.

The RAD is an excellent opportunity for participants to make personal contact with many community support organizations. Reservation information will be provided shortly.

Estate Planning Workshop

The US Army Garrison Rheinland-Pfalz Retirement Services Office In Partnership with the 21st Theater Sustainment Command (TSC) Legal Center is offering an Estate Planning Workshop starting at 1300 hours on Thursday, 19 September 2024. The location is the Clock Tower Café classroom on Kleber Kaserne, Kaiserslautern.

The 21st TSC Legal Center expert will present information to help you with wills, advance directives, powers of attorney and more related to estate planning.

For reservation, contact Erik Thomsen, USAG Rheinland Pfalz Post-Retirement Services Officer at 0611-143-541-1021 or erik.c.thomsen2.civ@army.mil.

The principal benefit of attending such a workshop is the opportunity to compare your existing estate planning with the current thinking and recommendations provided by the legal experts.

DFAS Trusted Agent for MyPay

Ms. Kenya Taylor is the Defense Finance and Account Service Europe Ombudsman. She is now a Trusted Agent for MyPay.

Basically, what this means is that she can add/delete/change mobile telephone numbers and personal email addresses in MyPay. She can also update two-factor authentication preferences, disable and lock accounts. Now, the limitation to all this is that she can only do this for the actual MyPay account holder even if you have a power of attorney.

Her office hours are Tuesday and Thursday from 0730-1600. Her office is located on Kleber Kaserne directly across from the Clock Tower Café and directly under the Clock.