

# Soldiers for Life – Tri-City Military Retirees

## Heidelberg-Mannheim-Karlsruhe Newsletter

February 2024

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

### Welcome

Here it is February and the income tax season is upon us. Now is the time to assure that you have all of your tax documents from the government agencies and private organizations (banks, investment houses, etc.) that are paying you.

### U.S. and German taxes

The information below is for tax year 2023.

The submission of the U.S. income tax return is required by 18 April 2024. The date for the submission of the report of foreign bank and financial accounts (FBAR) is required by 15 April 2024 with an automatic extension to 15 October 2024 if the report is not submitted by 15 April.

Note well! If you hold a German Aufenthaltstitel (residence permit) and are above the filing thresholds, you are required to submit a German income tax return.

The submission date for the German income tax return is by 2 September 2024. If you are using a German tax preparer, the submission date is by 2 June 2025. If you had income in excess of 10,908 € (21,816 € if filing jointly), you are required to file an income tax return. The taxation of capital gains is separate from ordinary income. The free amount is 1,000 € (2,000 € if filing jointly). Capital gains are taxed at a flat rate of 25%. As a reminder, U.S. bank interest is, under German tax law, a capital gain.

The official Internal Revenue Service exchange rate for the Euro Zone is \$1.00 = 0.9240 €.

### Next Tri-City Retiree Luncheon

A Tri-City Retiree luncheon is planned for 1200 hours, Saturday, 16 March 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, 13 March 2024.

### Probate of Last Will and Testament

If you are a legal resident of Germany with an Aufenthaltstitel and you die in Germany, your last will and testament must be probated in Germany. You can only have one last will and testament. You cannot probate a US will in the U.S.A for your U.S. assets and a German will in Germany for your local assets.

Upon your death, there are two basic estate actions that will occur. Your executor will submit the will to the German probate court (Nachlassgericht) and when the value of the estate has been determined, the inheritance tax return will be submitted to the German finance office responsible for processing the inheritance tax return (Erbschaftssteuererklärung). This is not the same finance office to which you submit your German income tax return.

If you die without a last will and testament, the executor must apply for a certificate of inheritance (Erbschein).

## **The Certificate of Inheritance (Erbschein)**

The application for the Erbschein is submitted to the German Probate Court. The application includes various documents that identify living and deceased family members as well as a detailed accounting describing the value of the estate. In Germany, in the absence of a last will and testament, there is a family inheritance succession. That is, the estate will pass in accordance with the law covering succession. Therefore, in the case of a married couple, the estate will pass to the surviving spouse. If a spouse does not exist, the estate will pass to the children. The principal focus of the succession is the close-in family.

The cost for an Erbschein varies with the value of the estate. For an estate with a value up to 10,000 Euro, the cost is 150 Euro. For an estate with a value up to 1,000,000 Euro, the cost is 3,470 Euro. The greater the value of the estate, the higher the cost for the Erbschein. It's best to avoid the requirement for an Erbschein.

## **Preparing the Last Will and Testament**

The basic premise when preparing a Last Will and Testament is to keep it as simple as possible. In the case of two spouses, each should have their own will wherein they leave their respective estates to each other. If there are children, they can be set as contingency beneficiaries in each will. Therefore, if either spouse dies and leaves their estate to the surviving spouse with contingency beneficiaries, the surviving spouse need not prepare a new will.

In Germany, it is possible to have a hand-written will. It has the same "power" as the printed and sworn-to will prepared by a Notary. There is, however, a consideration when using this type of will. If property is to be transferred via the Grundbuchamt (registry of the property deed) as a result of the will, an Erbschein is required. When applying for the Erbschein, the value of the deceased's portion of the estate must be submitted with the application.

## ***Executor or Executrix***

Depending on the ability of the surviving spouse to be the executor or executrix of the will, it is sensible to identify a person to accomplish this function. Generally, this person is the couple's trusted agent with the power of attorney. If the power of attorney is granted to the trusted agent by both spouses, then identifying an executor or executrix is not required.

As covered in previous newsletters, an elderly person or couple should designate a person as their trusted agent with power of attorney. If a surviving spouse needs to prepare a new will, designating an executor or executrix is a sensible move, especially if the will establishes various tasks other than the distribution of financial assets sitting in bank accounts. For example, selling real estate or stocks and bonds.

Generally, the executor will be the trusted agent.

After the will is submitted to the German Probate Court, it will be reviewed and if no problems are found the court will issue two documents. A letter will be sent to the executor of the will establishing the office of the executor. The second document is the report of the court's opening and review of the will. If there are no irregularities found, a statement to such will be included in the report of the opening of the will.

With these two documents in hand the executor can execute all specified tasks and the implied collective tasks, one of which is submitting the inheritance tax return to the responsible tax office, distributing the assets to the heirs and paying the inheritance tax, the latter if required.

## **Final Words on Last Will and Testament**

The entire purpose of the foregoing discussion on the last will and testament is to encourage you to look at your individual situations and take necessary action prepare a last will and testament and designate a trusted agent.

## **German Power of Attorney-Durable**

As most of you already know, when the grantor of the American power of attorney dies, the power of attorney becomes null and void. This is not the case with a German power of attorney that includes a clause stating the document continues in effect after the grantor dies. This is a very important aspect, because after the death of the grantor there are actions to be taken when a power of attorney is required.

A case in point is the situation where the spouse of the deceased retired Soldier is not able to accomplish banking actions with the local credit union where their accounts reside. The retired Soldier provided an English translation of the German power of attorney to the credit union for review. After the review, the credit union accepted the power of attorney granted to the trusted agent. There are also situations when both partners are alive, but unable to accomplish banking business – enter the trusted agent with the approved/accepted power of attorney.

The basic guidance is to consider all situations when the trusted agent must act on your behalf and assure that the German power of attorney will be accepted/honored.

## **Reporting the Death of a Retiree or Annuitant**

The death of a Retiree or annuitant, who is receiving US Government benefits, should be immediately reported to the respective agency through which the benefit payments are being made. The basic concept is to have the payments stopped. Payments made for the month in which the Retiree or annuitant dies must be returned.

If the payments are made by international direct deposit, the US Treasury can make a request to the local bank to return the payment in the local currency. This is normally the case for retired pay and the Survivor Benefit Plan (SBP) annuity, any Office of Personnel Management (OPM) retired pay and a survivor annuity.

## **Reporting the Death of a Retiree or Annuitant (cont.)**

With Social Security, if the primary beneficiary and the spouse are both receiving benefits, Social Security will deduct the overpayment from the other's monthly payment. If the beneficiary is alone, the request for repayment will go to the local bank for the payback in the local currency.

For a Retiree receiving disability payments or a surviving spouse receiving the Dependency and Indemnity Compensation from the Department of Veterans Affairs, the payback procedure is similar to Social Security, SBP, etc.

Recognizing the requirement to make paybacks, Retirees and annuitants, should maintain an up-to-date list of the agencies making the payments.

## **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>

The link below on the above web page details what is currently available. This is the current posting for November 2023. An updated posting should be added soon.

[https://landstuhl.tricare.mil/Portals/134/LRM\\_C\\_Capacity%20Report%20November%2023%20for%20PAO.pdf](https://landstuhl.tricare.mil/Portals/134/LRM_C_Capacity%20Report%20November%2023%20for%20PAO.pdf)

## **VA Overseas Management Service Coordinators**

The Department of Veterans Affairs has deployed management service coordinators to overseas areas.

Two coordinators, who are currently resident in Germany, are responsible for covering these areas: Kaiserslautern, Ramstein, Wiesbaden, Baumholder, Sembach, Spangdahlem, Belgium and Netherlands. To contact these coordinators by email, use either of the two addresses shown below.

[OMSCGER1.VBAVACO@VA.GOV](mailto:OMSCGER1.VBAVACO@VA.GOV)

[OMSCGER2.VBAVACO@VA.GOV](mailto:OMSCGER2.VBAVACO@VA.GOV)

I recently used the coordinator at the first address and the answer to my query was provided within one day after the contact was made.

### **Your Health**

As we age, a very important aspect of our lives is our overall health. The older we get, the more things that can go wrong increase. There are some general guidelines concerning routine visits to healthcare providers.

### ***The Annual Physical***

An integral part of the annual physical is the blood test. The results of the blood test provide your primary care manager with a good picture of how your overall system is functioning. Collectively, many of the results form the basis for your medications.

Throughout the year, between annual physicals, there are times that we don't feel well. Of course, there are different degrees of not feeling well. The general rule is that if after three days of self-treatment there is no improvement, visit your primary care manager.

COVID-19 remains a threat even if you are on a current booster. It makes sense to buy a few home test kits and, if you suspect not feeling well might be COVID 19, perform a home self-test. If you test positive, call your primary care manager and report your test results. Seek

### ***The Annual Physical (cont.)***

advice on what to do and the recommended treatment. COVID-19 remains a problem for people in the high-risk group.

### ***Dental Health***

The most accepted preventive medical advice is to visit your dentist every six months for a routine examination and cleaning. While the dentist is not everybody's favorite practitioner, an ounce of prevention is better than a pound of cure. Often, during the six-month visit, the dentist will discover problems that we didn't know existed and offer recommendations on treatment.

### ***Eye Examinations***

Barring any eye problems, we should schedule an eye examination ever two years. This is the current guidance and advice. For older people, the most common eye problem is cataracts. The operation to correct a cataract problem is easily accomplished and resulting vision improvement is significant.

### ***Other Preventive Medicine Measures***

Anyone of us who has required specialty care must adhere to the recommendations for follow-up examinations. While you may emerge from specialty care and be considered cured, there is no guaranty that the problem will not recur. Therefore, it is important to adhere to the recommended follow-up intervals.

### ***The Bottom Line***

If you think that something affecting health is manifesting itself, that is, sending you a message, don't wait too long to react and take action.

### **Commandments for seniors**

I hate it when I can't figure out how to operate the iPad and my tech support guy is asleep. He's 5 and it's past his bedtime.

Tip for a successful marriage: Don't ask your wife when dinner will be ready while she's mowing the lawn.

## Guest Contributor

Before distributing this newsletter, I send it to various Retirees to review it for spelling and grammar errors. I also offer the reviewers the opportunity to submit an article for inclusion in the newsletter.

Our USAG Rheinland-Pfalz Retirement Services Officer, Erik Thomsen, accepted my offer and his article is provided below.

### Erik's Message to You

Happy New Year to all in the Tri-City Retirement Community. I hope this year is a good one for you and your families.

I want to update you on what is planned for this year.

Ongoing throughout the year, we offer the Next Chapter Preparation and Counseling Service (NCPC). If you have not used our service to make things just a little easier on your spouse when you have gone to the last bivouac, please contact our office at 06111-43541-1021 and schedule an appointment for you and your spouse.

Upcoming on 18 April will be our 2024 Annual Retiree Survivor Workshop. We established this workshop, because we recognized that many of you do not have an opportunity to speak with the various agency representatives who are at the Retiree Appreciation Day in October.

This year we will feature the 21TSC Legal Affairs Center, Veteran's Administration, Tricare, VA Overseas Military Services Coordinators and many more. The Workshop will be at the Heaton Auditorium at Landstuhl Regional Medical Center from 1300-1500.

We have begun planning a Computer Familiarization Workshop which will cover becoming familiar with your computer and address frustrating issues such as the Defense Self-Service Logon. The date is pending.

## Erik's Message to You (cont.)

Later in the year, we will partner with our Defense Finance and Accounting Service (DFAS) friends, who are here on Kleber Kaserne, and provide a workshop on the myPay website and how to set up your account.

The date for the 2024 Retiree Appreciation Day will be officially announced on our Just for Retirees Radio Show on 09 Feb 1500 on AFN 105.1 FM Kaiserslautern.

As you can easily see from the foregoing, the USAG Rheinland-Pfalz Garrison Post-Retirement Services Office is busy and if there is something you would like to see us address that will help you, reach out to me, email: [erik.c.thomsen2.civ@army.mil](mailto:erik.c.thomsen2.civ@army.mil) or 06111-43541-1021.

Until next time, Erik Thomsen

### Retirement Accounts

Years before retirement from the active workforce, many of you opted to start paying into various retirement accounts such as the individual retirement account (IRA), the 401(k) and the Thrift Savings Plan (TSP). Each of these accounts require the participants, upon reaching a certain age, to start taking distributions ranging from the required minimum distribution (RMD) to anything above the minimum. These accounts were never intended to become part of the owner's estate to be passed on to the owner's heirs.

The TSP will automatically withdraw your RMD for you at the end of the year if you don't do it yourself. Once the TSP takes this action on your total account balance, you cannot make any changes to the withdrawal plan with the exception of increasing the annual withdrawal amount above the RMD. Keep track of your TSP RMD date and don't lose control of the entire range of your withdrawal options.



## Paperless EOB from TRICARE

As most of you already know many US Government agencies are promoting going paperless. Unfortunately, some beneficiaries are being faced with the law of unintended consequences. Our guest contributor, LTC (R) Tom Martin, has faced some challenging situations with TRICARE's paperless Explanation of Benefits (EOB). Send your questions to [tsmartin37@netscape.net](mailto:tsmartin37@netscape.net)

I have been paperless with TRICARE for nearly four years. If you are paperless with TRICARE you probably noticed that the EOB that was usually included with the check payment is not there. Detective work is required to figure out what claims were paid on the check. Two pieces of information that you have are the check number, which has the form J0008005080, and the date of the check.

With this information, you log onto the TRICARE site (<https://portal.tricare-overseas.com/wps/portal/osb/tricare-overseas/home>). You use the drop down menu for **claims activity** and, instead of all claims, select **processed claims**. Now scroll through the listing until you find a claim that was processed 2-3 days before the date on the check.

When you find a candidate claim, click on the button **View claims details and the EOB for this claim**. Scroll down to the TRICARE payments section. Here it will show the check number issued for the claim. If the correct claim was selected, you should see the same number that is shown on the check stub. If no match, go back to processed claims and select another claim.

To match the check to the claim, scroll to the bottom of the listing of details. If the check is more than the value of the claim you are looking at, then multiple claims were paid on the same check.

## Paperless EOB from TRICARE (cont.)

To discover which claims were paid with the check, you scroll back up to the button **View the EOB**. Once you open the EOB you can see the claims that were paid with the check. Make sure all the claims are correct.

I could not match a claim number and I discovered that WPS had created a duplicate claim under another number. Duplicate claims result in double payments. In these cases they cancel the check and withdraw the money from your bank account. Fortunately I was able to avoid this embarrassment of depositing a cancelled check.

Occasionally, the data base at the TOP web site doesn't show all of the claims. I keep a ledger with claim numbers and date processed (paperless customers usually receive a notification when a claim is processed) so I know when a claim should be there.

If not all claims are shown, contact the call center at 0800-589-1589, use option1 then option 2. Tip: You don't have to listen to the information at that number; you can enter the option number as soon as the person starts talking.

Here's the real hammer. If you cannot figure out which claims have been paid on a check, contact the WPS call center above and they will tell you! They have an app where they enter the check number and all claims that have been paid on that check are shown.

Now that I have written this little help note, I will send it off to the TRICARE Area Office Eurasia-Africa at Sembach, Germany and ask why the beneficiaries cannot have the same app!