

Soldiers for Life – Tri-City Military Retirees

Heidelberg-Mannheim-Karlsruhe Newsletter

November 2023

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

Welcome

As we age, two aspects of our life take on greater importance. These aspects are the standard of living and the quality of life. Each of us has specific personal goals as they concern our standard of living. We definitely want our lives to be comfortable and we want to be happy. How we achieve comfort and happiness is multi-faceted and not my focus in this newsletter. Obviously, our standard of living contributes greatly to our quality of life. More importantly, good health has a profound effect on our quality of life.

Prevention of Medical Problems

The older we get, the more we focus our attention and interest on personal health. There is a wealth of information readily available on how to stay healthy. Much of this information is tied to advertising with the goal to get us to purchase something.

Generally, our best source of advice on maintaining good health is our family doctor. The family doctor sees us on a regular basis for various health-related reasons to include the annual checkup. This annual checkup has essentially two objectives – check our general state of health and look at various aspects of the prevention of future medical problems affecting our quality of life. A key factor in prevention is immunization.

An article in the 7-8 October 2023 edition of the Heidelberg newspaper, the Rhein-Neckar Zeitung provided a list of seven immunizations that people 60 and older should consider, with the advice of their family doctor, as an integral part of their prevention program.

Prevention of Medical Problems (cont.)

The seven vaccines with the recommended follow-on re-immunizations prevent these diseases:

- Influenza (annual)
- Pneumonia (every six years)
- Shingles (frequency varies-good for at least four years)
- Covid-19 (annual)
- Tetanus (every 10 years)
- FSME (every 1-2 years in a high-risk area)
- Diphtheria (every 10 years)

November is Veterans Month

Each year we honor our Veterans. These are the Soldiers who served their Nation and upon entering on active duty they signed a blank check to cover their time in service up to and including their life. Veterans Day 2023 is Saturday, 11 November. This day, because of its importance, is always celebrated on the 11th of November.

Next Tri-City Retiree Luncheon

A Tri-City Retiree luncheon is planned for 1200 hours, Saturday, 9 December 2023 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, 6 December 2023.

Kaiserslautern Military Community Retiree Appreciation Day (RAD)

The 2023 Kaiserslautern Military Community Retiree Appreciation Day occurred on 19 October and it was an excellent event. The smooth performance of the many players is indicative of the exceptionally good planning that was accomplished.

The event had a single and precise focus – the Retirees and family members. All of the presentations by the guest speakers were excellent.

Erik Thomsen, the garrison's Post-Retirement Services Officer, via email, asked for comments on the RAD and was looking for ideas on how to make the RAD even better next year. The model for the RAD is very good and I don't see any need for improvements.

There were many high points during the RAD. For me, a very high point was the singing of the German and American National anthems. MSgt (USAF) Shannon Moore sang, without musical accompaniment, superb renditions of both anthems. Listening her sing was truly an inspiring and uplifting experience.

21st Theater Sustainment Command Legal Informer

The 21st Theater Sustainment Command Legal Informer is a newsletter that is published several times during the calendar year. The articles that are included in the Legal Informer cover a broad range topics that are of interest to both active duty personnel as well as the Retirees.

The Fall 2023 Legal Informer includes an article titled, "Traps for U.S. Trusts Under German Law." Everyone with a sizable fortune that will ultimately be passed on to the various heirs wants the heirs to avoid paying inheritance taxes. One way to accomplish this is to set up a trust. If this is your intent, it's worth your time to read this article. Copies of this newsletter (Fall) and previous newsletters can be found at this link:

21st Theater Sustainment Command Legal Informer (cont.)

https://armyeitaas.sharepoint-mil.us/sites/21TSC_SJA

When you want to do something with legal aspects that are a grey area for you, it's always sensible to consult with a legal expert. The cost of the up-front advice will pale in comparison to what it will cost if you do something wrong that will have financial consequences or worse.

Army in Europe Retiree Appreciation Day

The Army in Europe Retiree Appreciation Day (RAD) occurred on 28 October 2023 at Clay Kaserne, Wiesbaden. It included short speeches by various senior leaders and an excellent update by the Director, Retired and Annuitant Pay at the Defense Finance and Accounting Service, Julie Burandt-Partin.

She emphasized that during the annual trips to the various RAD, she listens to Retirees and annuitants and strives to take action on their suggestions. A visit to the website will reveal various changes designed to make getting things done clearer and easier.

The guest speaker was Retired Sergeant Major of the Army Daniel A. Dailey. The principal focus of his presentation was the Chief of Staff Army Retired Soldier Council of which he is a Co-Chairman. He explained the mission and functions of the Council and briefly covered what the Council has accomplished. The bottom line is that this Council is very pro-active for the Army Retirees as well as Retirees from the other military services. In the case of the other military services, many of the issues submitted to the Council and worked benefit the other military services as well.

Attending a RAD

There are many reasons to attend a RAD. The principal reason is to experience the effort that the military community exerts to demonstrate to the Retirees how much their many and faithful years of service are appreciated.

Military Health System Genesis

The TRICARE Online Patient Portal has been replaced by the Genesis Online Patient Portal. As mentioned in the August newsletter, this was effective on 23 September 2023.

Navigating through the Genesis portal is essentially the same as with the TRICARE Online Patient Portal. The only difference between the two portals is that ordering medication refills online is not yet possible with Genesis. The capability to order medication will eventually be added to the portal. Secure messaging with your primary care manager is now possible.

A Defense Self Service (DS) logon is needed to get into this portal. If you do not already have one, you will need to set up a DS logon. You must use the DS logon at least once every 180 days (six months). If not used for more than six months, the logon is deactivated. Further, your password must be changed every 60 days. Previously, the password had to be changed every 150 days. This information was included in the August newsletter and repeated here, because the time intervals are very important.

Access to the website requires a double authentication. This is accomplished with the authentication code being sent via a telephone call or a message to your landline or smartphone. The best method to use is a message to your smartphone. Using the telephone call requires you to memorize the five numbers, quickly spoken by the digital voice, and then immediately enter the code.

Long-Term Care

As a result of medical advances, readily available medical care and a healthy life style we are living longer. However, as we age the chances of needing long-term increase. This type of care is very expensive. Even though you many never need, it is prudent to plan for the day it may be required.

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 October 2023. The posting for November should be added soon.

https://landstuhl.tricare.mil/Portals/134/LRM/C_Capacity%20Report%20October%202023%20for%20PAO.pdf

Casualty Assistance Operations

Every garrison in Germany has a Casualty Manager, whose primary mission is to assist survivors of fallen Soldiers obtain the benefits based on the Soldiers' service. Fortunately, our casualty manager does not have much of a workload with the active duty Soldiers. Much of his effort in the area of casualty assistance is for the families of Retirees. By Army Regulation, a casualty assistance officer is only provided for a very small group of Retirees. Our casualty manager, Erik Thomsen, is very pro-active and has undertaken a program to assist Retirees and their families to pre-plan the actions to be taken to obtain benefits when the Retiree passes. Having assisted many widows as a casualty assistance officer, I can say with certainty that the pre-planning is essential. To set up an appointment with Erik Thomsen for pre-planning, call 0611-143-541-1021.

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

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.

International Direct Deposit of Benefits

The Federal Government continues to encourage beneficiaries to sign up for direct deposit of benefits, because there are still many beneficiaries who still receive a paper check which must be taken to the bank for deposit. Because the check is in US dollars, banks charge a fee to cash these checks.

A better approach is to sign up for direct deposit. Every US Government agency with beneficiaries offers international direct deposit. I recently assisted a widow receiving a check for the Dependency and Indemnity Compensation (DIC) benefit. I emailed her enrollment form to this address:

DirectD.VBAMUS@va.gov on a Saturday. The following Monday I received a confirmation that the enrollment form had been received and would be processed.

German Family Physician (Hausarzt)

We, in the Tri-City Area are many kilometers away from a military medical treatment facility and getting there is not possible. Many of us have TRICARE for Life and this program will cover some of the medical expenses incurred

German Family Physician (Hausarzt) (cont.)

when using local medical care is the only option. The Hausarzt becomes your primary care manager and the keeper of your medical history while you are his or her patient. Some of you have German Krankenkasse or private health insurance which adequately covers most care. TRICARE for life is the second payer and can be used to seek reimbursement for care expenses not covered by the health insurer.

Anyone who cannot get to a military medical facility should find a German Hausarzt.

Federal Benefits Unit – Frankfurt am Main How to Contact

The Federal Benefits Unit (FBU) administers federal benefits programs for residents of Germany, Liechtenstein and Austria from the following federal agencies: Social Security Administration, Department of Veteran Affairs, Office of Personnel Management, Department of Labor, and Railroad Retirement Board.

All Frankfurt FBU services require appointments. No services will be given to those without an appointment.

Many Retirees find it difficult and often frustrating to contact the FBU. The information below was provided by a Social Security agent who works at the FBU.

The FBU telephone hours are now Tuesday and Thursday from 0900 to 1200. The current phone number is +49-(0)69-7535-4242.

In-office appointments are now available in Frankfurt on a Monday to Friday basis (except German and US holidays). Use the link below to schedule an appointment.

<https://www.picktime.com/FederalBenefitsFrankfurt>