August 2025
Vol 2, Issue 8

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

KMC Retiree Appreciation Day – Save the Date!

Fellow Retirees,

Mark your calendars! The 2025 Retiree Appreciation Day is fast approaching – **September 30th, 2025**. Your RAD Committee has been working hard to create an informative and valuable event for all KMC retirees and surviving spouses.

What's New This Year?

This year's RAD will feature several exciting additions, including:

- **Expert Q&A:** A panel of Subject Matter Experts will be available to answer your questions on a wide range of topics.
- **New Leadership:** Meet and welcome our new commanders – COL Jason L. Schenck (86th MSG) and COL Warren Stewart (LRMC).
- **Federal Benefits Support:** Representatives from the Federal Benefits Unit will be on hand to assist with Social Security, Medicare, and other federal benefits questions.
- **KMC Retiree Council:** Connect with the new Council President and volunteers to learn about their ongoing support efforts.

Don't Miss Out!

The day will also include:

- **Information Fair:** Over 36 community agencies offering valuable resources.
- **Health & Wellness:** Opportunities for influenza vaccinations (pending vaccine availability) and dental appointment scheduling.

RSVP Information:

Look for an RSVP invitation via email the first week of August. If you are not currently on the KMC Retiree Community Distribution List, please contact the office to be added. If you do not have email, please provide your physical address so we can mail you an invitation. **Your timely response is appreciated and will help us better serve you.**

Additional Resources:

- Slides from the June Legal Estate Workshop are available upon request.
- Schedule an appointment for the Next Chapter Preparation and Counseling Service – a valuable resource for planning your future.

Stay Connected:

- Check out the KMC Retiree Council's Facebook page for updates.

Talk with you next month! Ciao!
Erik

INSIDE THIS ISSUE

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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

Veteran's Administration (VA)

1-800-827-1000

VA Health Benefits

877-222-8387

GI Bill hotline

888-442-4551

My HealtheVet help desk

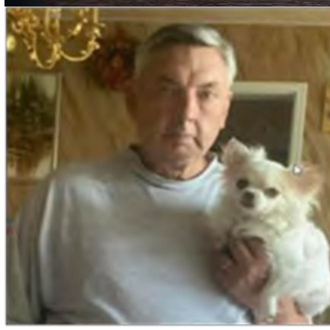
877-327-0022

Foreign Medical Program

877-345-8179

Women Veteran's Hotline

855-829-6636



Greetings from the USAG Rheinland-Pfalz KMC Retiree Council,

I would like to start off this newsletter and tell you about how important it is to join our Facebook Group (**KMC Retiree Council Germany - All branches welcome)**. Facebook is the easiest way to read informative articles that are vital to our community. Almost every day we post articles about the VA, Social Security, Foreign Medical Program, IRS, Office of Personnel Management (OPM), TRICARE and living in Germany. You can look at the topic and decide if you want to read the article.

The link I am going to now provide is probably the most important website to our Veterans. When a Veteran or active duty person is going to retire, the VA will be part of that process. Most people have no idea what to expect, what they can claim or what the examiners look for. However, the VA makes the forms and questions available on their website. It is extremely important to know what you are trying to claim, and what questions will be asked of you. This allows you to gather military personnel records, medical records (military and civilian) and any other documents (PCS and TDY orders, accident reports, mandatory road marches (sore back and knees), documentation of mold in living quarters etc.) to help strengthen your case. The link is https://www.benefits.va.gov/compensation/dbq_publicdbqs.asp

Please keep in mind that the examiner might or might not have all of the documents they need or say they have them. In a few of my exams, they magically could not access the database. **Always** bring a paper copy to hand to the examiner. Make sure it is not your only copy. Do not count on the examiner to have what they need, and they will in all probability not have looked at it prior. They are under a time constraint to see you and move your paperwork on. No one is more concerned about your health and disability than you are. As a minimum, you should have a three ring binder with **each** disability tabbed. Put your evidence in chronological order and highlight what you want the examiner to see. Include permanent assignments and TDY orders where the disability occurred (home station, downrange or sea duty), medications, profiles, operations, sick call and emergency room visits, personal and buddy statements etc. If you do not have a copy of your orders, use annual appraisals and decoration writeups for dates. Have a table of contents for each tab and an index for each supporting document. For example, Tab B left knee operation pages 30-42. You really need to

A man who wants to lead the orchestra must turn his back on the crowd.— Max Lucado

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

From the desk of....(continued)

idiot proof it for the examiner and VA rater. When you submit your claims online, every file gets its own pdf file name. For example, Joe Smith left knee operation, Joe Smith left knee post surgery knee brace (if you need one later), Joe Smith left knee profile.

Additionally, there is a European Tri-Component Retiree Council (ETRC) being activated by EUCOM. The three components are the Army, Navy and Air Force. Our first meeting is 06 August 2025 and we will let you know if anything of importance comes out of it.

Finally, mark your calendar for the 2025 Retiree Appreciation Day on 30 September 2025 at the Ramstein Officers' Club. Mr. Thomsen will send out an invite with an RSVP. We have limited seating so please sign up when you get the email. We are looking at having 40 tables staffed with individuals to answer questions and provide information.

Feel free to contact the KMC Retiree Council of any issues that community members might need to address or elevate. Our generic email is KMC.Retiree.Council@gmail.com. We also have a Facebook Group called **KMC Retiree Council Germany - All branches welcome.**

Sincerely,

CHRISTOPHER P. RANDEL
Major, USAF (Retired)
KMC Retiree Council President

You only have to do a very few things right in your life so long as you don't do too many things wrong.— Warren Buffett

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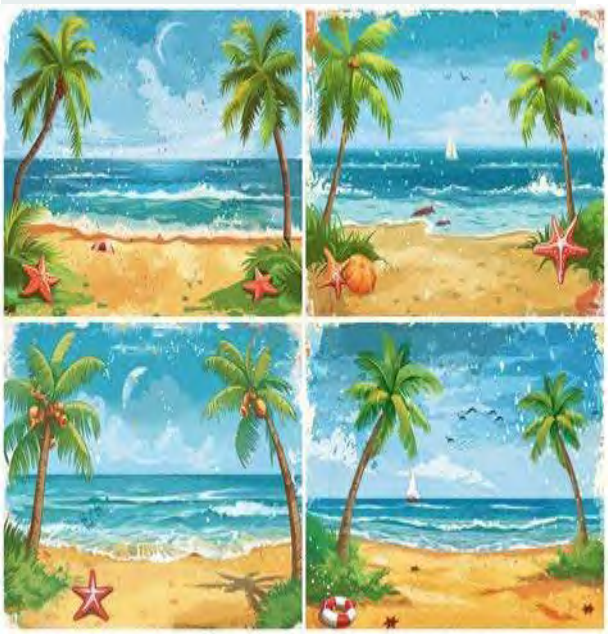

As you readers all know, LTC (RET) Larry Applebaum is in the process of authoring a book that will help all military retirees living in Europe in reference to Estate Planning. I hope you have enjoyed reading the series that he so graciously allowed us to preview. This will be LTC (RET) Applebaum's last series. We look forward to more articles that he would be willing to share.

The Estate Plan – Financial Management for the Widow

by

Lieutenant Colonel Lawrence Applebaum

United States Army (retired)

General. Financial management for the Soldier's widow is essentially the same as financial management when both partners are alive. The focus of financial management is simply matching financial needs to actual or expected income. Retired married couples, have for the most part, a fixed income. The cash flows can include retired pay from various sources, social security benefits, VA disability payments, income from private retirement accounts, investments, etc. Most of us enjoy a level of income that provides for a good quality of life and a good standard of living. When the Soldier goes to the last bivouac, logically, the income is reduced to the level of the expected survivor benefits.

Planning Considerations. One person living alone obviously needs less monthly income than two people living together. The basic financial management objective is to have the standard of living as a single be as close as possible to that standard previously enjoyed as a married couple. As mentioned above, the level of income for the widow will be reduced. Depending on the actual loss of income, some downsizing may be required. Before I get into the nuts and bolts of financial management, I want to offer a few downsizing considerations.

Let's start with the homestead, which, for example, is a house with more than enough space for two people. Living alone in a big house with the corresponding annual costs for taxes and upkeep may not fit the widow's reduced income. Therefore, a downsizing decision is required. Some possible actions could include: sell the house and buy a condominium or sell the house and rent an apartment, or rent an apartment and get rental income from the house.

Living style is another consideration. Obviously, married couples enjoy a living style based on a certain level of income. The reduced income will impact the living style for the widow. The living style includes such things as vacations and eating out, the type of automobile, forms of entertainment, etc.

Each couples' situation is unique and both partners need to realistically look at how it is going to be after the retired Soldier is no longer alive. I think that a frank discussion about the widow's future is an important consideration. In my own situation, because

(continued on next page)

<u>Some men have thousands of reasons why they cannot do what they want to, when all they need is one reason why they can.</u> - Martha Graham

CASUALTY CORNER

"Just how important is the VA Third party—VA Form 21-0845"

Many of you, who have completed the Next Chapter Preparation and Counseling Service, should remember the very last form we filled out…Third Party. Why?

I'm glad you asked as this one of the ways that the VA can keep your information secure. When I call for you, I am required to give the decedents' name, spouse name, my name and finally a security question. If the security question is correct, then I can get the answers that you are requesting. If there is even one part of the Third party that is wrong it will stop the process.

It prevents unauthorized sources from getting after our information that the VA has on file. The only people who know what is on the form is myself, you and the VA employee.

So, remember, when you see the Third Party in your files that it is your security blanket to prevent unauthorized access .

LTC (RET) Larry Applebaum Featured Author (con't)

my wife is in a senior citizens care facility, I know her precise financial needs and I have set up a financial management plan to assure there is enough monthly income to meet her needs if I would die first. Our local daughter is our trusted agent and knows the financial requirements.

Some married couples have jointly and individually owned financial instruments such a life insurance policy, certificates of deposit, individual retirement accounts, thrift savings plan, etc. Generally, for singularly owned financial instruments, the surviving spouse is the beneficiary. How to handle the financial instruments is a planning consideration and beyond the scope of this article. However, a significant decision concerns when to take a lump sum payout and when to stream monthly payments. My advice here is to look at the entire financial situation and if the couple is not able to do the analysis themselves, seek assistance from a subject matter expert.

There is one more planning consideration. Getting all of the expected cash flows started could require three or more months after the Soldier's death. Accordingly, it makes sense to have a bridge fund to cover expenses that will be incurred between the date of the Soldier's death and the date when all cash flows are in place and active. The bridge fund needs to include the costs of burial and the funeral.

Financial Management Plan. Financial management begins with a plan. The plan is essentially a comparison of known annual financial outlays against expected income. The objective is not to balance the expenditures and income, but rather to have the income be more than the expenditures to provide a build-up of financial resources for emergencies. Over time both the expenditures and the income will change.

Annual Expenditures. How much income is needed each year? Because the widow's income is relatively fixed, a contingency fund must be established to cover unplanned and unforeseen expenditures.

- Home to include related costs (utilities, insurance, repairs and upkeep)
- Health Insurance (TRICARE, German Krankenkasse, Private Plans, etc.)
- Medicine
- Clothing
- Discretionary outlays (food, entertainment, vacations, gifts, etc.)
- Inflationary increases

continued on next page

Featured author LTC (RET) Larry Applebaum (con't)

Sources and Amount of Income. What are the possible sources of income?

- Social Security
- Survivor Benefit Plan (Military and possibly civil service)
- Widow's German Rente plus possible survivor benefit from Soldier's Rente
- Investments
- Retirement accounts (IRA, 401(k), Thrift Savings Plan, Annuities)
- Rental Income from home
- Bank Accounts (Credit Union and German bank interest)

Comparison of Annual Expenditures to Expected Income.

- Make a table that shows expenditures on the left and income on the right.
- Usually, most of the entries on the income side are fixed. Government annuities are generally adjusted annually for inflation. The adjustment is based on the Bureau of Labor Statistics consumer price index.
- If expected expenditures exceed expected income, generally expenditures must be reduced or find more income.

Organization.

The focus of organization is to set up the cash flows, in and out, so that widow does not run out of money before she runs out of life. Here is where an expert may be required. This expert can be a family member or a certified fee only financial planner.

Some of the considerations include the following:

- Interest rates
- Income Tax liability
- Liquidity (immediately available cash)
- Savings program
- New investments

Execution.

When talking about execution, we are talking about the implementation of the plan. That is, getting the cash flowing and keeping the cash flowing.

(LTC (RET) Larry Applebaum continued on next page)

True motivation comes from achievement, personal development, job satisfaction, and recognition.

Frederick Herzberg

LTC (RET) Larry Applebaum featured author (con't)

Control.

The plan that the widow or trusted agent will implement after the Soldier's death may need to be changed in two or three years because of a change in needs, tax laws and interest rates, etc.

It is reasonable to look at the financial management plan on an annual basis because changes may be required. The larger the estate, the more closely the widow or trusted agent should look at the overall financial management.

Summary.

The financial management plan detailed above is an absolute necessity, because after the Soldier's death the financial situation will change. It is important that the widow has sufficient cash flow to cover expenses and to build up a contingency fund and lastly, enjoy a good standard of living.

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<u>MEDICARE INFORMATION</u>

This is a topic that all of us face at some time and that is signing up for Medicare in order to keep our Tricare for Life. If you are approaching age 65, this should be in the forefront of your mind. You should **sign up for Medicare during your Initial Enrollment Period**, which is a **7-month window** that starts **3 months before** you turn 65, includes your birthday month, and ends **3 months after** your birthday month.
Most Americans need to sign up for Medicare Part A and Part B when they reach 65 to avoid gaps in coverage or late enrollment penalties. It is advisable to submit your application **three months before your birthday month** to ensure timely coverage. For those of us who have TRICARE, it is mandatory that we sign up for Medicare Part B in order to keep our Tricare for Life.
"If you are already receiving Social Security retirement or disability benefits from Social Security you're **automatically enrolled in Medicare Part A (hospital insurance).** Since we need to keep Tricare for Life you must enrol in Medicare Part B (Medical insurance).
The big questions that everyone asks is "How much does Part B cost?" According to the Department of Health and Human Services in Baltimore MD, most people pay the standard monthly premium of $134.00 monthly and is automatically deducted from your Social security benefit payments. The premium is income driven; i.e., the higher the income the more you will pay. If you wish to find out more, visit Medicare.gov/eligibilitypremiumcalc which will give you an estimate of your Part B premium.

Medicare Information continued on next page

<u>People need to wake up and realize that life doesn't wait for you. If you want something, get up and go after it.</u> - Robert Kiyosaki
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Medicare Information (continued)

How do I enroll?
Now that you are in the Initial Enrollment Period, it is time to enroll in Medicare Part B. You will need to complete an enrollment application to receive Medicare Part B. The earlier you complete the enrollment application, the sooner your Part B coverage begins.
To enroll:
Go to Meidcare.gov/forms-help-and-resources/forms/medicare-forms.html and download Form CMS-40B (Application for Enrollment in Medicare Part B). Complete the application and sign it and mail to Social Security Administration, PO Box 17769, Baltimore MD 21235-7769; or to the Federal Benefits Unit address of:
Gießener Str. 30 · 60435 Frankfurt am Main or email to: fbu.frankfurt@ssa.gov.
Again, ensure you enroll during the Initial Enrollment Period so as not to lose your TRICARE for Life. Otherwise, you lose your TRICARE when you turn 65.

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<u>It's simple … go the extra mile and you will stand out from the crowd</u>

Robin Crow
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RELIGIOUS EDUCATION

There are many opportunities for Religious Education for all ages. See the specific religious program leadership for activities and education opportunities.

Club Beyond

Weekly Clubs and Bible Studies for Middle School and High School students.
KMC: kaiserslautern@clubbeyond.org
Baumholder: baumholder@clubbeyond.org
Ramstein: ramstein@clubbeyond.org
Facebook: Club Beyond at KTown
Club Beyond at Baumholder
Club Beyond at Ramstein

HOW TO CONTACT A CHAPLAIN

After duty hours, on weekends, or holidays, please call the On-Call Duty Chaplain:
0162-296-9054

Suicide Prevention help is always available through the Military Crisis Line by calling (in Europe)
00800-1273-8255 or DSN 118

CHAPEL FACILITY INFORMATION

USAG Rheinland-Pfalz Facilities

Daenner Kaserne
Daenner Chapel, BLDG 3150
Phone: 541-2105 or 0611-143-541-2105

Baumholder/Smith Barracks
Rock Chapel, BLDG 8308
Rheinland Chapel, BLDG 8249
Phone: 531-3170 or 0611-143-531-3170

Pulaski Barracks
Pulaski Chapel, BLDG 2869

Landstuhl Regional Medical Center
Hilltop Chapel, BLDG 3773
Phone: 06371-9464-5713

Sembach Kaserne
Spiritual Readiness Center (SRC), BLDG 118

Ramstein Air Base Facilities
RAB North Chapel, BLDG 1201
RAB South Chapel, BLDG 2403
Vogelweh Chapel, BLDG 2063
Kapaun Air Station Chapel, BLDG 2781
Phone: 480-6148 or 0637-147-6148

Religious Support Office Personnel

CH (LTC) Ronaldo Silva
Garrison Chaplain
CH (LTC) Rob Ginsburg
Deputy Garrison Chaplain
SSG Samcess Fofanah
RSO NCOIC
CH (MAJ) Anthony Kelley
Family Life Chaplain
CH (CPT) Seong Tak
Chaplain Resource Manager
Mr. John Mark Edwards
Director of Religious Education

2025 Rheinland-Pfalz Religious Support Programs

as of
24 April 2025

USAG Rheinland-Pfalz Religious Support Office

KAISERSLAUTERN
KLEBER KASERNE
Building 3213
DSN: 541-2105
CIV: 0611-143-541-2105

BAUMHOLDER
SMITH BARRACKS
Building 8681
DSN: 531-3170
CIV: 0611-143-531-3170

CHAPLAIN SERVICES

Rheinland-Pfalz Chaplains are here to support Soldiers, Family Members, and authorized Civilians by performing and providing worship services, sacraments, and religious rites, as well as confidential personal and pastoral counseling.

CATHOLIC SERVICES

Kaiserslautern Military Community
Mass
1130 Sunday, Daenner Chapel*
1200 Tue, Wed, Fri, Hilltop Chapel*
*Confession on request
Facebook: The Landstuhl and Daenner Catholic Community

CWOC
Sunday, after Mass

Baumholder Military Community
Mass
0900 Sunday, Rheinland Chapel*
1200 Tue – Thu, Rheinland Chapel*
*Confession on request
Facebook: The Rheinland Chapel Baumholder St. Michael's Catholic Parish

CWOC
1015 Sunday, Rheinland Chapel

RAB Catholic Mass
0900 Sunday, RAB North Chapel
1300 Sunday, RAB North Chapel
1700 Sunday, Vogelweh Chapel
1130 Mon-Fri, RAB North Chapel

PROTESTANT SERVICES

Kaiserslautern Military Community

Unplugged Service
0900 Sunday, Vogelweh Chapel
Facebook: Unplugged Service Germany

General Protestant Service
1030 Sunday, Hilltop Chapel

Baumholder Military Community
Contemporary Service
1000 Sunday, Rock Chapel
Facebook: Baumholder Rock Chapel

RAB Protestant Services
Episcopal Service
1030 Sunday, Kapaun Chapel

Gospel Service
1130 Sunday, Vogelweh Chapel

Lutheran (WELS)
1600 2nd & 4th Sunday, RAB South Chapel

Orthodox Christian
0900 Sunday, Kapaun Chapel

Protestant Service
0930 Sunday, RAB South Chapel
1100 Sunday, RAB North Chapel

Sembach Kaserne
Sembach Protestant Community
Spiritual Readiness Center
BLDG 118
1700-1800 Sundays
(Except every 4day Training Holiday Weekend)

Baumholder PWOC
Weekly Bible Studies take place:
0930 Tuesday, Rock Chapel
pwoc.baumholder.ontherock@gmail.com
Facebook: PWOC Baumholder

OTHER RELIGIOUS SERVICES IN RHEINLAND-PFALZ

Buddhist Service – Ramstein
1030 4th Saturday, RAB North Chapel

Islamic Services – Ramstein
Jumu'ah Khutbah
1300 Friday, RAB South Chapel

Jewish Services – Ramstein
1800 Friday, RAB South Chapel

Orthodox
0845 Sunday, Kapaun Chapel

Seventh Day Adventist
1100 Saturday, RAB North Chapel

Latter Day Saints
Baumholder: 10:30 a.m., Sun., Im Gewerbegebiet 8
Baumholder, call 0176-18300-897
Kaiserslautern, call 0176-18300-834 or 875

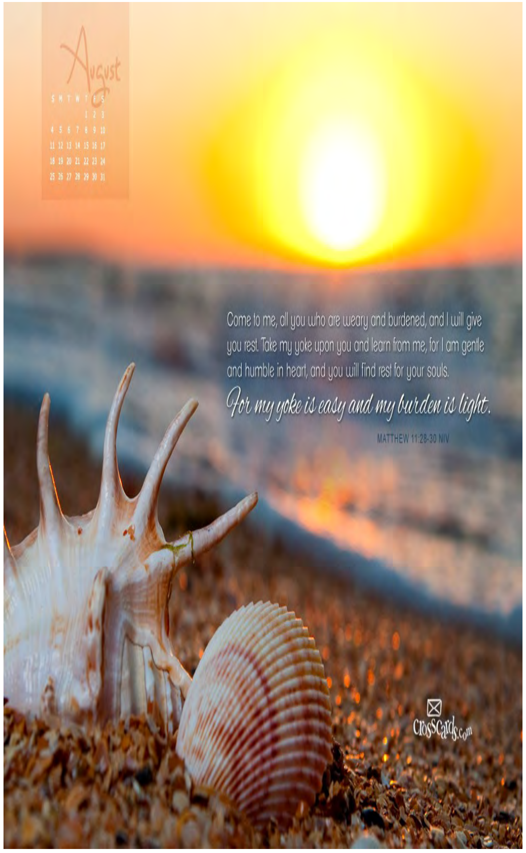
Unitarian Universalist Service
1330 2nd & 4th Sunday, Kapaun Chapel

Pagan Services - Baumholder
1500 1st & 3rd Saturday, Rock Chapel

Wiccan Services
1900 Saturday, Kapaun Chapel Annex

ON-LINE GIVING

- Scan the QR code or long-on to www.OS56.army.mil/giving
- Choose between 'Give one time' or 'Set up recurring'
- Choose your servicein Category
- Follow the rest of the prompts



KMC RETIREE COUNCIL LAUNCHES NEW FACEBOOK PAGE

Stay Connected: KMC Retiree Council Now on Facebook!

Good news, KMC Retiree Community!

The KMC Retiree Council is now on Facebook! This is a fantastic way to stay up-to-date on all council activities, upcoming events, and important information.

Find us on Facebook: "KMC Retiree Council Germany – All branches Welcome"
The page is managed by the KMC Retiree Council President and will feature:

- **Announcements for meetings, workshops, and other events**

Updated information from the VA, DFAS, Social Security, Consulate, and more – all relevant to Retirees, their spouses, and our Surviving Spouses. Don't miss out – like and follow the page today to stay informed!

It's not what you've got, it's what you use that makes a difference.

Zig Ziglar

AUGUST DATES TO SAVE!!

01 AUG: Our offices are closed due to USAG R-P Organization Day

02 AUG: Roll Call, Café Rhema, Landstuhl 1000

04 AUG: Roll Call, Café Rhema, Landstuhl 1700

09 AUG: Roll Call, Café Rhema, Landstuhl 1000

11 AUG: Roll Call, Café Rhema, Landstuhl 1700

14 AUG: RSO/CM at Baumholder 0800-1530 Building 8660

16 AUG: Roll Call, Café Rhema, Landstuhl 1000

18 AUG: Roll Call, Café Rhema, Landstuhl 1700

23 AUG: Roll Call, Café Rhema, Landstuhl 1000

25 AUG: Roll Call, Cafe Rhema, Landstuhl 1700

25 AUG: Just for Retirees Radio Show, 1600 AFN 105.1 Kaiserslautern

28 AUG: All articles for the Sept. Garrison newsletter are due..

30 AUG: Roll Call, Café Rhema, Landstuhl 1000

WELCOME AUGUST!!!!!!!

JUST FOR RETIREES RADIO SHOW

Tune in to the radio show dedicated to *you*, the KMC Retiree Community
Date: August 25, 2025
Time: 1600-1630 (4:00 PM - 4:30 PM)
Station: AFN 105.1 Kaiserslautern
This month, we're delighted to welcome **MAJ (RET) Christopher Randel, President of the KMC Retiree Council**, as our special guest!

Listen Live Online:

Visit https://europe.afn.mil/ and click the "AFN GO" button. Then, select "Kaiserslautern, The Eagle" to stream the show.

Have a Question?

We want to hear from you! Email your questions for Christopher or myself and we'll do our best to answer them on the air.

Join us for an informative and engaging show as we continue to support and connect the KMC Retiree Community!

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KMC Retiree Council Meeting

- **Date:** 05 August 2025
- **Time:** 12:00 (Noon)
- **Location:** Dr. Hitzelberger Room, behind the Dining Facility. Enter through the door on the far left.
- **Attendees:** All Military Retirees, Spouses, and Surviving Spouses are welcome.

Please disseminate this information to relevant personnel. Let me know if you require any further assistance.

Nurture your mind with great thoughts, for you will never go any higher than you think.

Benjamin Disraeli
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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