

Soldiers for Life – Tri-City Military Retirees

Heidelberg-Mannheim-Karlsruhe Newsletter

August 2025

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

Welcome

In this newsletter, the principal focus will be on helping others and taking care of Soldiers' widows.

After we retire from the military service and then again from a possible second career as a civil servant or a job in the private sector, we look forward a relatively quiet existence as a true retiree, that is, no more regular work where we earn a salary that finds its way into our bank account at the end of the month.

Living alone

One of the realities of life is that the Soldier or his soulmate will pass and the surviving spouse will reside in the fortress of solitude. For some survivors living alone is a difficult situation in which to exist. In most instances, the Soldier will pass first and the widow will be confronted with challenges that are not easily mastered.

An important aspect of a couple's estate plan is to consider how one or the other will be supported as a single. Many couples do grow very old together and as such are confronted with challenges that must be mastered either in-house or with outside support.

Every person living solo needs a supporting cast of subject matter experts that can respond to requests for assistance. The list of needs can be as long as your arm; however, I want to highlight just a few needs that are common to most widows.

Official Correspondence

Throughout the year widows will receive official

Official Correspondence (cont.)

correspondence from both the U.S. Government and the local government. Most of the correspondence requires some action. If the widow is not sure what action is required, she needs to contact somebody who can help. This is where the estate planning comes in. The widow needs a go-to person. If the widow is residing near a military garrison, the logical point of contact for U.S. correspondence is the Post Retirement Services Officer. This individual may not be able to provide the necessary advice, but they know subject matter experts who can provide assistance.

If the widow's fortress of solitude is not near a military garrison and she lacks the transportation to get to a military garrison, the estate planning must identify somebody, usually a retired Soldier, a family member or another widow.

With local national correspondence, the widow can seek help from a neighbor or go to the Rathaus. Generally, assistance can be obtained through the Bürgeramt or Bürgerbüro.

Income Taxes

Most widows receive income derived from their survivor benefits, governmental and private. Most of the widows with whom I am acquainted must file both U.S. and German income tax returns. The widow must know who can take care of the various income tax returns.

Legal – Wills and Power of Attorney

Most married couples have a power of attorney and a last will and testament. People who live alone and have something to leave to their heirs need a last will and testament. If a couple had individual wills written in such a way that a new will is not required after the death of one of the partners, this is a plus. The first heir is usually the surviving spouse and, as appropriate, with follow-on heirs, such as the children. With the death of either spouse, the survivor needs to assure that the provisions of their will still reflect the intent of the survivor. However, the survivor needs to seek advice as to the need for a new will.

Everyone who lives alone needs a power of attorney. A power of attorney should include three sections: general powers (Vorsorgevollmacht), the living will (Patientenverfügung) and guardianship (Betreuungsverfügung). In Germany, the Notar can prepare a power of attorney that includes these three sections and includes a clause that the power of attorney stays in effect after the death of the grantor. This is an important provision, because after the death of the grantor, the person holding the power of attorney may have to show it to accomplish various actions to settle the estate of the deceased person.

Based on personal experience, I recommend that the last will and testament and the power of attorney be prepared by a Notar.

TRICARE Update

For many Retirees and surviving spouses residing in Germany, TRICARE for Life is their only health insurance. As you all know, many medical service providers expect TRICARE beneficiaries to pay up front and then file their TRICARE claims. Depending on the illness and the treatment provided, the bill for services, especially hospitalization can be exorbitant. It's best to speak with the health care provider about the possibility of you sending the bill to TRICARE for direct payment to the provider. Of course, you must cover the normal co-pay requirement.

The Nonresident Alien Income Tax Return

All non-United States citizens who are receiving income from United States sources, governmental and other, and live outside the United States, are required to file an income tax return. The treaty between Germany and the United States for the avoidance of double taxation does not exempt nonresident aliens with U.S. source income from paying taxes to the U. S. Internal Revenue Service with the exception of Social Security retirement benefits and non-governmental annuity income that is considered as old-age supplemental provision (Altersvorsorge). This income is directly taxed by Germany. Tax relief from the United States is obtained using IRS Form 8833.

Nonresident aliens with US source income living in Germany are taxed at a flat rate of 30%.

The annual US income tax return used by nonresident aliens is the IRS Form 1040-NR. There have been instances where paid tax preparers have used the standard IRS Form 1040 for nonresident aliens and used the standard tax tables to compute the tax. Whether or not this was done intentionally is often an open question.

The tax documents for nonresident aliens who receive benefits from the Defense Finance and Accounting Service and the Social Security Administration are IRS Form 1042-S. The Office of Personnel Management still uses Form 1099-R for the Statement of Survivor Annuity Paid. The presence of the Form 1042-S should alert a paid tax preparer to use IRS Form 1040-NR.

Nonresident aliens living in Germany who filed IRS Form 1040 in the past could face a tax bill if their income tax return is audited either manually or through the use of a computer program.

The key point here is to comply with the instructions provided and follow the established procedures to file the annual income tax return.

Next Tri-City Retiree Luncheon

A Tri-City Retiree luncheon is planned for 1200 hours, Saturday, 13 September 2025 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, 10 September 2025.

Scams Targeting Older People

According to the FBI's 2024 Internet Crime Complaint Center ([IC3.gov](https://www.ic3.gov)) Report, elder fraud in the United States has reached alarming levels.

The top 10 types of crimes reported by seniors included phishing/spoofing, tech support, extortion, personal data breaches, investment scams, non-payment/non-delivery scams, government impersonation, identity theft, and business email compromise with cryptocurrency being used to facilitate the crimes.

The scammers seek out many targets, young and old. Older people offer the best opportunities for the scammers. Therefore, the risk of being scammed is essentially higher for older people. I am in the category of older people and I receive at least two emails every week that are phishing for my critical information. Occasionally, I get a call on my mobile telephone that is obviously a scam or phishing.

Pick up the local German newspaper and often there is a horror story about a widow who gave up thousands of Euros to a scammer.

Many offers via email or the telephone appear too good to be true. Actually, they really are too good to be true and these offers should be ignored and should never be accepted.

Never click on a link in an email that starts off, Dear Customer. I get at least one email

Scams Targeting Older People (cont.)

a week from a sender that looks and smells like Deutsche Telekom. However, the real Deutsche Telekom sends email to my second email address, one that is not my routine address.

If you receive an unsolicited telephone call from a number you don't recognize, you have two options, answer it or let it go to the voice mail. If you let it go to voice mail and no message is left, it wasn't important.

If you do answer the call and it's of no interest to you, politely inform the caller that you are not interested and hang up.

Sometimes, scammers want your signature. The need for an immediate signature is something you must recognize as a danger signal and never sign anything immediately after the document is presented. Tell the scammer you need time to think it over. That will shut down the scam and most likely be the last time you will meet the scammer.

Be careful who you invite into your home. Often, two people will come to your home and while one is holding your attention the other one is looking for valuables to steal.

The bottom line is to be watchful and alert to scams and phishing. People who get scammed and give money away almost never get their money back.

KMC RAD

The Kaiserslautern Military Community Retiree Appreciation Day is scheduled for Tuesday, 30 September 2025 at the Ramstein Officers' Club. The planning committee is hard at work and more information will be forthcoming. Mark your calendar now to assure you won't miss this worthwhile event.

As more information becomes available, you will receive it via email.

Renewing your US Passport

Every passport has an expiration date. The US passports are valid for 10 years from the date of issue. There are several ways to renew a passport. It can be done on-line via the Department of State website or by mail or in-person at the US Consulate or through the USAG Rheinland-Pfalz during their passport outreach days. The passport renewal process you select is the one that best fits your personal situation. I recently submitted my application via German mail which was the best fit for me.

I filled in the application online, printed it, attached the picture, signed the application and mailed the package, registered, to the US Consulate in Frankfurt on 2 July 2025. My new passport arrive in my mailbox on 22 July.

The passport renewal fee is \$130.00, which I paid on-line. The cost for prepaid delivery from the Consulate via DHL Express Domestic is 12.50 Euro. I also paid this postage online and downloaded the required mailing label.

If your only option is to apply by mail and you do not have the means to get to the Internet, seek out someone who can assist you.

As a permanent resident of Germany, the expiration of your Aufenthaltstitel is tied to the expiration of your passport. Therefore, after you receive your new passport, be sure to renew your Aufenthaltstitel on a timely basis.

On 1 May 2025, the picture requirement for the Aufenthaltstitel changed. A paper photograph is no longer accepted. The new requirement is for a digital, biometric image with a barcode. The barcode is really the QR code square that when scanned at the office preparing the Aufenthaltstitel presents your digital photo.

Digital photos can be created at certified photo studios and photographers connected to the digital submission system. Some drugstore chains also offer this service.

If you live in a Große Kreisstadt, you can apply for the Aufenthaltstitel at the Rathaus, otherwise you must apply at the Landratsamt.

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. The current posting is for July 2025.

The Estate Plan – The Book

As most of you already know, the series of articles that I started writing in December 2024 would be consolidated as chapters in a book that I now have in the form of a coordinating draft. I will send the manuscript to several retired Soldiers who will look it over and provide comments, as appropriate.

We live in a world where one of the principal constants is “change.” Most of the information in the book is stable, that is, the processes and procedures will not change over time. However, laws, rules, regulations, etc. do have a life of their own and changes will occur.

The same is true of our own lives. There are life changing events that will impact on our personal plans. Accordingly, when these events occur, we must look at the effects on our planning and make adjustments, as required and appropriate.