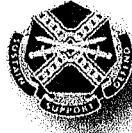


U.S.ARMY GARRISON
RHEINLAND-PFALZ,
Military Personnel
Division



THE SHUTDOWN IS FINALLY OVER!! BACK TO SERVING OUR RETIREES, SPOUSES AND SURVIVING SPOUSES

WOW! What a long haul and it was very hard to not be doing the thing I love the most and that is helping our Retired Soldiers, Spouses and surviving Spouses.

Our office is back and we have started seeing Retirees for the Next Chapter Preparation and Counseling services, planning workshops, back on the radio with "Just for Retirees" and more. If you would like us to tackle a topic, let me know.

This edition packs a lot of information: 2026 VA Disability Rates, 2026 Pay dates, Cost of Living Allowance, latest information from the Federal Benefits Unit, 2025 Retiree Appreciation Day wrap-up and the "way ahead" and the latest from the KMC Retiree Council and, one more time, another edition of Larry Applebaum's tome that you get to read first.

For the next week or two, please be patient with VA, SSA and other federal agencies as they come back to work and 'play catch up'. I, however, have seen a 180 degree turn from the Federal Benefits Unit. Under the direction of Mr. Michael VonFange, services and information are being handled. If you have any issues, let me know and I can try and elevate this to Mr. VonFange.

Tell your friends to contact my office and be placed on the Retiree Distribution List so they won't miss any events.

HAPPY THANKSGIVING!!

Erik



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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

Hours of Operations

All hours

VETERAN'S ADMINISTRATION

MyVA411 Information Line: 001-800-698-2411

24 hours a day seven days a week.

VA Health Benefits Online

001-877-327-0022

Monday thru Friday 0800-2000 (ET)

My HealtheVet help desk

Monday thru Friday 0800-2000 (ET)

Foreign Medical Program (FMP)

001-877-345-8179

Monday through Friday 0805-1845 (ET)

All other VA services

001-800-669-8477

Monday through Friday 0800—1800



Your KMC Retiree Council President MAJ (RET) Christopher Randal, USAF

Greetings from the USAG Rheinland-Pfalz KMC Retiree Council,

I would like to take the time to say how proud the 2025 Retiree Appreciation Day (RAD) Planning Committee was of the success of the event. I can honestly say a tremendous amount of time and planning went into this year's RAD. It was a combined effort from the Army, Air Force and civilian volunteers. The most important thing is to participate and give us your feedback. The 2026 RAD planning will start in January 2026. Because of the government shutdown, our after-action meeting has been delayed. The Ramstein Officers' Club will be the preferred location in 2026 based upon the facility size. For those members interested in participating in the planning committee, we will share our meeting dates. In the beginning, it will be monthly and then more regularly as the RAD approaches. We already have ideas on how to make it better. I would especially like to thank COL Higgins for his idea to have a panel discussion with areas of concern from the Retiree community. That suggestion will be part of our future RADS, and some of our sister Garrisons have already said they will go to that format.

I would also like to highlight the active-duty members and for MSgt Gollnick volunteering to host a fundraiser for the RAD. MSgt Gollnick coordinated with SSgt Karra Asuan of the 86th W Dental Squadron and had a highly successful fundraiser for us. With the larger than expected attendance, those funds were used to pay for the extra meals served. Capt Bermudez of the 86th FSS also played a vital role in planning and program publication.

The next KMC Retiree Council meeting will be at the LRMC DFAC Kirchberg Room when the federal government shutdown is over. We hope for an early December timeframe. The meeting will start at 1200 because we have participants traveling from Saarbrücken and Heidelberg. Our guest

"Nothing is impossible, the word itself says 'I'm possible.'"
Audrey Hepburn



2025—2026 Pay Dates for Retirees and Annuitants

Retired Pay	Annuitant Pay
12/01/2025	12/1/2025
12/31/2025	01/02/2026
01/30/2026	02/02/2026
02/27/2026	03/02/2026
04/01/2026	04/01/2026
05/01/2026	05/01/2026
06/01/2026	06/01/2026
07/01/2026	07/01/2026
07/31/2026	08/03/2026
09/01/2026	09/01/2026
10/01/2026	10/01/2026

DFAS R & A PAY email:

www.dfas.mil/retiredmilitary

Notes from the desk(continued)

speaker will be from the US Customs Office. Handouts will be provided. A date will be announced after it is coordinated.

I would also like to address an estate planning tool called Payable On-Death (POD). A POD account simplifies the process of transferring money to loved ones after your death. Please note that this shouldn't be used to replace a will or living trust, but it can help ease an otherwise difficult time.

POD accounts including:

Checking accounts

Savings accounts

Money market accounts

Certificates of deposit (CDs)

Investment accounts

Individual retirement accounts (IRAs)

A more thorough explanation can be found by searching for "pay on death beneficiary of bank account" and select the Forbes.com the Bank of America link. Please note that if you have a non-US citizen as a beneficiary, the estate tax is very high. **Please verify the tax implications** before selecting **any** option and what the relationship of the beneficiary is to you.

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**. 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. We are seeing over 4,100 views in a 28-day period, so the information is getting out.

Sincerely,

CHRISTOPHER P. RANDEL

Major, USAF (Retired)

KMC Retiree Council President

***"If you see someone without a smile, give 'em yours!"
Dolly Parton***

FEATURED AUTHOR FOR THE MONTH OF NOVEMBER



As many of you might remember, LTC (RET) Lawrence Applebaum has been writing a book on the topic of “the Estate Plan” and September was supposed to be the last installment. But, as we all know, LTC (RET) Applebaum is a wealth of information and he had added one more installment to for us to read. I hope you have kept all his articles as they are very informative.

The Estate Plan Articles in Perspective

by

Lawrence Applebaum

Lieutenant Colonel United States Army (retired)

The Estate Plan – The Pflegeheim

General. In November 2024, when I started this project to write a series of articles about estate planning, I did not consider an article on the Pflegeheim, referred to in English as the senior citizen resident care facility. My focus at that time was on the processes and procedures to settle an estate as well as what follows for the survivor(s) after the estate is settled. I think you will agree that this article fits well to estate planning.

Background. Because of the advancements in medical science coupled with a healthy style of living, we are living a lot longer than the generations before us. If you look at the current tables depicting life expectancy in Germany, many of us find that we have passed our statistical life expectancy. The current projection in Germany for girls born in 2024 is an average life expectancy of 83.5 years. For the boys born in 2024 they can expect to live for 78.5 years.

Looking back at the birth year 1950 in Germany, the life expectancy at that time for girls and boys, 68.5 and 64.6, respectively. This life expectancy doesn't vary much from the similar statistics for the USA. Therefore, those of us who were born before 1950 are doing quite well in our 70s and 80s. The downside of these statistics is that the longer we live, the more apt we become to having to deal with various illnesses that affect our ability to continue to live out our golden years in our own home.

The costs associated with residence in a Pflegeheim are significant and while most of us will never need Pflegeheim care, it must be considered in the overall estate plan.

Care Alternatives in Old Age. The spectrum of care alternatives varies from continuing to live at home with a caregiver to becoming a permanent resident in a Pflegeheim. I want to focus this article on the Pflegeheim alternative. This is the extreme alternative, because by moving into a Pflegeheim we have reached the point of no return to living in our home.

The Level of Care. The Pflegekasse (long-term care insurance fund) determines the level of care required after obtaining an assessment from the Medizinischer Dienst (medical service) for those with German statutory insurance (gesetzliche Krankenkasse) or Mediproof (for those with private insurance (private Krankenkasse)). These assessors visit the person in need of care on-site to determine the level of care required based on established criteria. This system works effectively with people who have German health insurance that by law includes long-term care insurance. There are five levels of care (1 to 5) that can be assigned following the Medizinischer Dienst or Mediproof assessment. Each level is based on the person's degree of independence related to being able to take care of personal needs like dressing, personal hygiene, eating, using the toilet, etc.

(the Estate Plan continues on next page)

“Do your thing and don't care if they like it.”
Tina Fey, Bossypants

(The Estate Plan by LTC (RET) Applebaum, continued)

To determine the level of care for individuals without health insurance, an application for the determination of care needed is submitted to the local Sozialamt (social welfare office) at the Rathaus (city hall). The social welfare office is responsible for assessing and determining the level of care needed by those who do not have long-term care insurance. The social welfare office then checks the financial eligibility for care assistance in accordance with Book XII of the German Social Code (SGB XII).

I want to point out that most Pflegeheime do not offer traditional nursing care procedures, that is, the type you get in a hospital or clinic. The care offered is extensive, but does not include such treatment as starting an intravenous (IV) infusion, drawing blood for testing, suturing deep cuts, etc. If a Pflegeheim resident requires care above what is authorized to be provided, the standard procedure is for the Pflegeheim to call for the Rettungsdienst and Notarzt (emergency medical technicians and emergency doctor). This team can provide treatment on site or take the injured or ill resident to a hospital for medical care.

Determining the Need for a Pflegeheim. There are essentially two basic reasons for placing a person in a Pflegeheim or deciding to go there yourself. Caring for the person at home is no longer an option. The second reason is that a person, especially an elderly person living alone, is in a high risk situation due to physical infirmity or general weakness. I was the trusted agent for Soldier's widow, well over 90 years old, who had a general physical weakness. She fell in her apartment and was not able to get up and reach her telephone. Fortunately, her unofficial guardian and confidant found her during a routine health and welfare check and located a nearby Pflegeheim that just happened to have an available room for her. Because, I held her power of attorney, I had to sign the Pflegeheim admittance forms. As a side note, this widow was very unhappy in the Pflegeheim, because she had always been a very independent person. Being very determined, she regained her strength, trained like she was going to the "walker" Olympics and after 10 months in the Pflegeheim she was able to return to her apartment, where she lived out the rest of her life.

Finding a Pflegeheim. There are various approaches to finding a Pflegeheim. Recommendations from family or friends is a good place to start. Absent such recommendations, you can conduct an Internet search with a focus on meeting the person's immediate needs for care and security. It is also beneficial to look for facilities near you so that travel time is minimized. The various care facilities offer an online form that you can fill in and state the person's needs. Most care facilities usually have full occupancy when you need a bed and you can expect a waiting period before a bed becomes available. After submitting your online form, you can expect replies that the specific care requirements are either immediately available or the waiting period is expected to exceed your needs. On the other hand, you can be invited for a personal interview.

The Personal Interview. The personal interview is wide-ranging. The key points discussed include, but are not limited to, the future resident's medical history, the immediate care needs, the power of attorney granted to the trusted agent or family member, German health insurance that includes long-term care, the existence of a Patientenverfügung (advanced directive) and the ability to pay the monthly costs. Everybody, to include those who can make their own decision about becoming a Pflegeheim resident, wants to know the spectrum of care that can be expected. During the interview, the Pflegeheim will provide a document that covers the services the facility will provide and what you must provide in the way of support for the future resident. An integral part of the interview is a tour of the Pflegeheim, especially the station where the future resident will be housed.

(The Estate Plan continues on the next page)

***"A dead end is just a good place to turn around."
Naomi Judd***

The Estate Plan-LTC (RET) LARRY APPLEBAUM (continued)

Generally, at the end of the interview and the exchange of ideas, you will be expected to make a decision as to accept or reject the offer made by the facility. If you have interviews scheduled at other facilities, you must state up front that this is the case and that you want to compare the other offer(s) before making a commitment. Based on my personal experience, you have to be very fortunate to have more than one choice of a facility at the time you need it.

Moving in. This is a life-changing event for both the new resident and the family member or trusted agent. In most cases, the family member has the lead. Everybody handles this situation differently. A big plus is how the Pflegeheim welcomes the new resident. I can say from personal experience that the Pflegeheim personnel have the greater role in facilitating the transition to the new "home." They demonstrate great caring and understanding. This tends to lessen the stress on the family member(s) who are taking part in the moving in.

Court Orders. I want to offer one last, yet very important point. If new residents have the tendency to wander away from the Pflegeheim, they are housed on a station where their freedom to leave the facility alone is essentially withdrawn. Under German law, this withdrawal of freedom must be approved by the Betreuungsgericht (guardianship court). The family member or trusted agent makes this application with the advice and support from the family practice physician. The court provides a list of questions to be answered by the family practice physician. The family member or trusted agent must also provide grounds for the withdrawal of freedom of movement in and out of the Pflegeheim. After the court has reviewed the application, the judge will schedule an in-person visit to the facility and will meet with the new resident. After the judge is convinced of the need to withdraw the freedom of movement, the court will issue the approval document. The court's decision is valid for two years. This decision can be extended, two years at a time, with a request for extension by the family member or trusted agent.

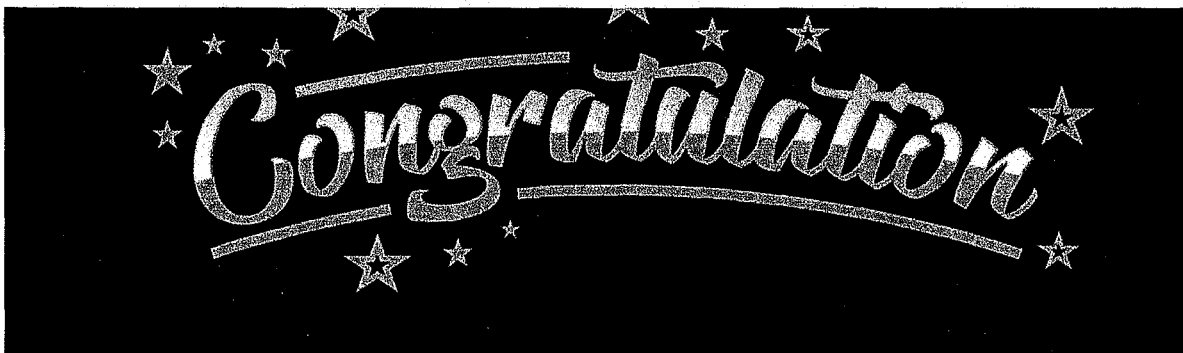
Summary. The decision to place a family member or yourself in a Pflegeheim is not a simple matter. It is made primarily with the advice from the family practice physician, who is familiar with the existing situation and the associated dynamics. It is important for all concerned to be realistic, especially when the need is clearly recognized and action is required.

I would like to thank LTC (RET) Applebaum for his input on a topic that many ignore. Is this the final article?.....Guess we will wait and see.

86TH AW RAO HAS A NEW DIRECTOR!!

The 86th AW Retirement Activities Office has a new Director. As of 04 November 2025 Mrs. Christina Randel has been appointed as the new Ramstein AB RAO Director. Many of you know who Mrs. Randel is as she has been very involved in Retiree Activities and she is the spouse of MAJ (RET) Christopher Randel, who happens to be the KMC Retiree Council President. She will bring decades of experience working as a base volunteer with Retirees.

Our newsletter will have frequent articles by Mrs. Randel and I look forward to working with her, our volunteers and the RAO in planning the 2026 Retiree Appreciation Day.



"Choose to be optimistic, it feels better."
Dali Lama

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

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



"In case you were wondering, I am, by definition, the best version of myself."

Janet. "The Good Place."

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

***"If I cannot do great things, I can do small things in a great way."
Martin Luther King, Jr.***

SOCIAL SECURITY PAYMENT DATES FOR 2026

Below are the Social Security payment dates. Just find the day of the month you were born on the left side and look under each month for the specific dates.

MONTH/BIRTH DATE	1st-10th	11th-20th	21st-31st
January	Wed. 14th	Wed 21st	Wed. 28th
February	Wed. 11th	Wed 18th	Wed. 25th
March	Wed. 11th	Wed 18th	Wed. 25th
April	Wed. 8th	Wed. 15th	Wed. 22nd
May	Wed. 13th	Wed. 20th	Wed. 27th
June	Wed. 10th	Wed. 17th	Wed. 24th
July	Wed. 8th	Wed. 15th	Wed. 22nd
August	Wed. 12th	Wed. 19th	Wed. 26th
September	Wed. 9th	Wed. 16th	Wed. 23rd
October	Wed. 14th	Wed. 21st	Wed. 28th
November	Wed. 10th	Wed. 18th	Wed. 25th
December	Wed. 9th	Wed. 16th	Wed. 23rd

NEW INFORMATION FROM MR. MICHAEL VONFANGE, DIRECTOR OF THE FEDERAL BENEFITS UNIT.

This information came from Mr. Michael VonFange at the Federal Benefits unit and is worth reading

"The Frankfurt Federal Benefits Unit (FBU) is receiving support from other offices to assist individuals interested in filing for benefits. Applicants may be contacted by representatives from offices in Baltimore, MD; Mexico, Argentina, Italy or Greece. These out reach efforts are legitimate, and applicants should respond to these communications as they would to requests from the Frankfurt FBU.

This assistance could apply to several hundred applicants. Please let me know if you have any questions.

Due to the volume of this workload, please do not refer individual claimants to me to check status on if they are receiving assistance I will not have time to respond. Refer them to <https://de.usembassy.gov/social-security>".

"You make a life out of what you have, not what you're missing."



2026 VA COMPENSATION RATES WITH 2.8 PERCENT COLA



Rating	Veteran Alone	Veteran & Spouse	Veteran, Spouse, & One Parent	Veteran, Spouse, & Two Parents	Veteran & One Parent	Veteran & Two Parents
100%	\$3,938.57	\$4,158.16	\$4,334.41	\$4,510.65	\$4,114.81	\$4,291.06
90%	\$2,362.30	\$2,559.34	\$2,717.40	\$2,875.45	\$2,520.36	\$2,678.41
80%	\$2,102.14	\$2,277.06	\$2,417.20	\$2,557.34	\$2,242.28	\$2,382.43
70%	\$1,808.44	\$1,961.23	\$2,084.51	\$2,207.80	\$1,931.73	\$2,055.01
60%	\$1,435.01	\$1,566.73	\$1,672.10	\$1,777.47	\$1,540.38	\$1,645.75
50%	\$1,132.90	\$1,242.48	\$1,329.94	\$1,417.40	\$1,220.35	\$1,307.81
40%	\$795.84	\$883.30	\$952.84	\$1,022.38	\$865.38	\$934.93
30%	\$552.47	\$617.79	\$670.48	\$723.16	\$605.15	\$657.84

ABOVE RATES ARE WITHOUT CHILDREN

Rating	Veteran & Child	Veteran, Spouse, & Child	Veteran, Spouse, Child, & One Parent	Veteran, Spouse, Child, & Two Parents	Veteran, Child, & One Parent	Veteran, Child, & Two Parents
100%	\$4,085.43	\$4,318.98	\$4,495.22	\$4,671.46	\$4,261.67	\$4,437.91
90%	\$2,494.01	\$2,703.70	\$2,861.75	\$3,019.81	\$2,652.07	\$2,810.12
80%	\$2,219.10	\$2,405.61	\$2,545.75	\$2,685.89	\$2,359.24	\$2,499.39
70%	\$1,910.65	\$2,073.98	\$2,197.26	\$2,320.54	\$2,033.94	\$2,157.22
60%	\$1,522.47	\$1,662.61	\$1,767.98	\$1,873.35	\$1,627.84	\$1,733.21
50%	\$1,205.60	\$1,322.56	\$1,410.02	\$1,497.48	\$1,293.06	\$1,380.52
40%	\$853.79	\$947.57	\$1,017.12	\$1,086.66	\$923.34	\$992.88
30%	\$595.67	\$666.27	\$718.95	\$771.64	\$648.35	\$701.04

Rating	100%	90%	80%	70%	60%	50%	40%	30%
Each Additional Child Under 18	\$109.11	\$97.99	\$86.40	\$75.87	\$65.33	\$53.74	\$43.20	\$32.66
Each Additional Schoolchild Over 18	\$352.45	\$317.16	\$281.34	\$246.57	\$120.12	\$100.10	\$80.08	\$60.06

SURVIVING SPOUSE COFFEE GET TOGETHER

One of the newer events that the KMC Retiree Council has put together is a chance for all surviving spouses to get together, enjoy a cup of coffee and catch up with all the events going on.

Hosted by the Surviving Spouse Liaison, Ms. Christa Purdy, this is an event that has been welcomed to the lineup. Far too often, it is the surviving spouses amongst us, that get forgotten or left out of events through no fault of their own. This monthly event allows information to be disseminated to keep our surviving spouses informed.

There is only ONE requirement and that is you MUST be a surviving spouse. Invite other surviving spouses to attend and it does not have to be strictly Army as all branches are welcomed.

The next event will be held on 22 NOVEMBER at 1500 at the Goldnager Care in Landstuhl. Please send your RSVP's to either myself or Ms. Purdy (christapurdy23@gmail.com) so we can have an accurate count.

Take advantage of this opportunity. Thank you, Christa Purdy, for hosting the coffee.

NEXT CHAPTER PREPARATION AND COUNSELING SERVICE

Now that we are back in the office, it is time to take care of the paperwork that is needed by DFAS, VA, Social Security, Consulate; and others that will relieve your family from some of the stress that comes with a death.

Since we started this program, we have had several hundred come forward and about a half dozen, unfortunately, have had to utilize the service. In all cases, the statement was always how easy it was, saved time and made it a little easier. We try to make it easier and will answer your questions pertaining to this subject. You not only get your paperwork typed up but, we will send it to you in a personalized binder. Along with the paperwork, there is a welcome letter, a list of all the Funeral Homes that serve your Postal Code and information on other services that our office provides to you the Retiree and Spouse.

Give me a call today and provide your SSN so we can pull your files and set an appointment for you and your spouse to come to my office and take care of a very difficult task.

**"That is one good thing about this world ... there are always
sure to be more springs."**

**NOVEMBER DATES TO
SAVE!!**

**11 NOV: VETERAN'S DAY-
OUR OFFICES ARE CLOSED**

**15 NOV: ROLL CALL, CAFÉ
RHEMA LANDSTUHL 1000**

**17 NOV: ROLL CALL CAFÉ
RHEMA, LANDSTUHL 1700**

**22 NOV: ROLL CALL, CAFÉ
RHEMA, LANDSTUHL 1000**

**22 NOV: SURVIVING SPOUS-
ES COFFEE GOLDINGER CA-
FÉ LANDSTUHL 1500**

**24 NOV: JUST FOR RETIR-
EES RADIO SHOW, 1600-
1630 AFN 105.1 KAISERS-
LAUTERN**

**27 NOV: THANKSGIVING
DAY – OFFICE CLOSED**

**29 NOV: ROLL CALL, CAFÉ
RHEMA, LANDSTUHL 1000**

WELCOME NOVEMBER!!!



YOUR 2026 TRICARE PHARMACY COSTS

With the new Year, comes new prices and this year is no exception. Overall, beneficiaries will be paying \$1 to \$9 USD more if you receive through TRICARE Pharmacy Home Delivery and the TRICARE retail network pharmacies. Here in Europe, when you receive a prescription you can: 1) take it to the local Apotheke; or 2) bring it to the LRMC Pharmacy. The only thing not rising will be the cost of generic formulary drugs at retail network pharmacies. Below are the TRICARE pharmacy costs:

Military pharmacies (up to a 90 day supply): You pay nothing.

Home delivery (up to a 90 day supply):

Generic formulary drugs increase from \$13 to \$14 USD.

Brand name formulary drugs increase from \$38 to \$44.

Non-formulary drugs increase from \$76 to \$85.

Retail network pharmacies (up to a 30 day supply)

Generic formulary drugs will still be \$16.

Brand name formulary drugs will increase from \$43 to \$48.

Non-formulary drugs will increase from \$76 to \$85

If you utilize a non-network pharmacy, you will have to pay full price for the drugs up front. Then, file a claim for reimbursement from TRICARE.



JUST FOR RETIREES RADIO SHOW

Join me for the next Just for Retirees Radio Show on 24 November 2025 from 1600-1630 on AFN 105.1. I have a special show planned where we will try to bring everyone up to date and I will have a very special guest in studio. If you have any questions for me to be answered live, please drop me an email with the question and I can answer it on the air. Tell your battle buddies to tune in.

"Be yourself; everyone else is already taken."

Oscar Wilde



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>

