
United States Army Garrison Heidelberg

+ + + + + Retiree Newsletter + + + + +

April 2008

A Publication of the United States Army Garrison Heidelberg Retiree Council

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President's Corner

Widow/Widower Planning

For many years, the Retiree Council has focused on providing information and guidance to military retirees concerning the need to have a good survivor benefits plan that can be followed by the surviving spouse (with assistance from others). The Council is now broadening the scope of that focus.

During the marriage of the military retiree and his wife, the retiree had the lead on most matters concerning dealing with the military community and getting things set up to assure his widow received the various survivor benefits.

After the death of the retiree, the widow is pretty much on her own. The support system within the military community that was there for her at the time of her husband's death may not be there when she closes her eyes for the last time.

When the widow is alone, she must formulate a plan, usually with the help of others, to take care of those matters associated with the close-out of her personal life. The presentation at the next Council meeting will cover the various things that a widow must consider when planning for the time when she dies.

If the retiree's wife dies first, many of planning considerations that will be discussed apply to him as well.

Community Retirement Services Office

Any military retiree or surviving spouse of a military retiree needing retirement services should call the Community Retirement Services Office. SSG (R) George Hall, our community retirement services officer volunteer, is in the office on a full-time basis, Monday through Friday. His telephone number is DSN 370-8236 or from a civilian phone, 06221-57-8236.

Army Emergency Relief

AER is a private nonprofit organization that was incorporated in 1942 by the Secretary of War and the Army Chief of Staff.

The primary AER mission is to provide financial assistance to Soldiers and their families, retirees, widows and widowers for certain types of emergency needs.

The Army Emergency Relief campaign is currently underway. It runs through 30 April 2008 in Heidelberg.

While we were on active duty, we regularly participated in the fund-raising effort. Today, there are several ways to make a contribution. You can go to the AER web site, www.aerhq.org, click on donations and make a contribution with your credit card or you can send a check to HQ, AER, 200 Stovall Street, Room 5N13, Alexandria, VA 22332-0600.

To contribute locally, you can call Captain Samuel Bradford, the Coordinator for Heidelberg, 06221-17-6498 and ask how best to get a check to him.

Retiree Related Information

In the January 2008 Newsletter, we included some web site addresses that are good sources of information. Here are two more very useful web sites.

All retirees and their family members under 65 are eligible for TRICARE. Retirees and family members who are over 65 and enrolled in Medicare Part B are eligible for TRICARE for Life. The European TRICARE web site address is www.europe.tricare.osd.mil.

The site also includes many links to other TRICARE web pages.

The TRICARE Management Agency web site address is www.tricare.mil.

Social Security Account Numbers

The Department of Defense recently announced that it plans to remove Social Security Account Numbers (SSAN) from all military identification cards by the end of 2010. Instead, the cards will display only the last four digits of the SSAN.

Defense officials said this change is an effort to thwart identity theft -- an acknowledgement that a lost ID card puts the cardholder and the military sponsor at risk for such theft.

The changes will be phased in for different beneficiary groups, with military family members being the first in line for updated cards this year. Within three years, all Defense-Department-issued ID cards will show only the last four digits of the SSAN.

The above information was found on the Military Officers Association of America web site (www.moaa.org)

Economic Stimulus Plan

Most of you who read this newsletter file an annual tax return. Others, for example, some widows, do not file a tax return, because their annual income from various government sources (Veterans Affairs, Social Security, Survivor Benefit Plan) is either not taxable or the amount received is less than the sum of the various deductions that can be taken. If you do not pay any taxes, but your income is at least \$3,000.00, you are eligible for a \$300.00 stimulus payment.

To get this payment, you must file an income tax return. The Internal Revenue Service is sending this information, along with two blank 1040A forms and an addressed return envelope to people who do not pay taxes. Fill out the forms and send them back. If you need assistance, make an appointment with the Tax Assistance Office, located at the Heidelberg Shopping Center, Building 3860. The telephone number is 06221-57-7510.

Retiree Council Meetings

The US Army Garrison Retiree Council meets quarterly. At three of the four quarterly meetings we include a presentation (usually with an outside speaker) that is designed to provide the Council and the other meeting participants with information on important topics that are of interest to the retiree community. We would like to include this type of information in the newsletters, but space does not permit us to do it.

We would be pleased to welcome you at the next Council meeting.

The Next Retiree Council Meeting

The next Council meeting will be held at 1200 hours on Saturday, 24 May 2008 at the Goldener Hirsch Restaurant, Schwetzingenstrasse 29, Heidelberg-Kirchheim. All retirees, widowed spouses of retirees, family members and their guests are invited to attend.

The program will include a presentation that focuses on planning that a widowed/widower spouse of a military retiree must do after the spouse dies. A handout will be provided.

To help us better plan the meeting and buffet lunch, please call or email your reservations to MAJ (R) Bernd Rieger, 06221-374724 (Email berieger@hotmail.de or to LTC (R) Larry Applebaum 06224-52741 (Email: L-M.Applebaum@t-online.de) by Wednesday, 21 May 2008.

Retiree Council Newsletter via Email

We now have nearly 100 people who receive this newsletter via email. For those of you who have an email address and still receive a paper copy of the newsletter, we can add you to the email distribution list. Send an email to L-M.Applebaum@t-online.de with the subject line "Retiree Council Newsletter via Email" and we will add you to the list.

Commander
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