



Retiree Services –Kaiserslautern Military Community

Retiree Activities Office, Ramstein AB

Health Care Coverage

Military Treatment Facility and Tricare for Life

Believe it or not, some retirees living in Germany do not even have TRICARE. Our experiences in the RAO are sometimes unbelievable. Yes, some retirees think they do not need to sign up for Medicare part B at age 65 because they cannot use it (overseas) and they have the good old Military Treatment Facility (MTF) to look after their health care needs. After all, that was a promise made to them when they joined the military - for some, more than 40 years ago). Well folks, the MTF might not be able to take care of all of your health care needs. Medicare Part B secures Tricare for Life coverage and the use of doctors if and when one returns to the USA on vacation or for good.

Wake-Up Call

If you are one of these folks who thinks the MTF will be around forever just for you when you need it, then you better think twice. You might want to reconsider and try to recoup and pay back Medicare premiums to secure your Tricare for Life coverage. Yes, that is right; it only covers retirees for 75% of costs but that is better than nothing. Oh! That cannot happen to me--Not me, I am in good health. That might be so true today, but you never know about tomorrow; you too could have a heart attack, a stroke, or fall down from a ladder and be hospitalized.

Senior Citizen Care or Long-term Care:

This is an area that no one over here in Germany really likes to discuss because (1) we hope we never need it and (2) assisted living just cost too much. Yes, in Germany **if you are left alone** and your only loved one (wife or family member) cannot help you with your daily needs, or are no longer here to help you, then the costs to be cared for can be outrageous! **Note:** Recommend review of our Fact Sheet on **“Trusted Agent”**.

At a young age, before say 60, long term care insurance even in Germany is more reasonable than say when you reach that pivotal age of 70 and start going to the Doctor more often. In Germany, just like in the USA the older you are when you buy into an insurance program, the more your monthly premium will cost you. You say you do not have German Health Insurance coverage so an optional *Pflegeversicherung*, (health care insurance program) is not possible. This is not true.

But the cost for any type of long-term health care insurance is expensive no matter where you live. If one has German Health Insurance the extra cost for *Pflegeversicherung* is about 150-175 Euro a month depending on your age.

Obtaining Long-Term Health Care

You can secure long-term care insurance without being a member of a German Krankenkasse. Just go to below web site to see what the monthly cost for long-term care insurance would be for someone in your age category. But you have to decide on what company and the premium you can afford. When I checked the link below my payment ranged from 194 to 310 Euro a month with a pay-out of only 1500Euro a month.

https://pflegeversicherung.check24.de/pflegeversicherungen/vergleichsergebnis/?monthlyCareAllowance=150000&birthdate=05.06.1940&nursingCare=none&insuredPerson=self&healthInsurance=private&sort=recommendation_price_asc&onetimePayment=0&dynamicInNursingCase=0&basicMedicalQuestions=0&ageingReserves=1&testwinner=0&onlyAlternativeOffer=0&ambulatoryServiceLevel=none&stationaryServiceLevel=very_good&tariffGrade=all

One thing to remember, if you would go into long-term care, obviously, you will continue to pay the monthly insurance premiums. If you want to cover your wife, then double the price you see on the web page, unless she is a lot younger than you. The prices are not for a family program. With Pflegeversicherung, the Pflegegrad (2-5) determined by the Krankenkasse is the determining factor as to the payout. See this link for the payout tables: <https://www.krankenkassenzentrale.de/wiki/pflegegrade#>.

Currently, in Germany, nursery home (as we call them) caretaker services provided to a senior in an old people's home average about 4,000 Euro a month; the health care insurance does not cover the entire bill.

One last point, if you do not understand the German language it might be best if you secure some help in interpreting the costs and or making sure the company you deal with provides you a policy in English. Good Health to you all!

Our Location: Ramstein Air Base, Building 2120, Room 124. We are located across from the Bowling Alley and in the same building as the Airman Family Readiness Center. Handicapped Parking is available (one spot in front of Building and others directly across the street in the main parking lot).

Open Hours: Tuesday, Wednesday and Thursday from 10:00 – 12:00 and 13:00 to 15:00 (Closed for Lunch)

Contact Us: Via telephone at DSN 480-5486 or Civilian 06371-47-5486 (Leave a message if no one is in) or write an e-mail to: 86aw.rao@ramstein.af.mil

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