

RETIRE

in

Germany



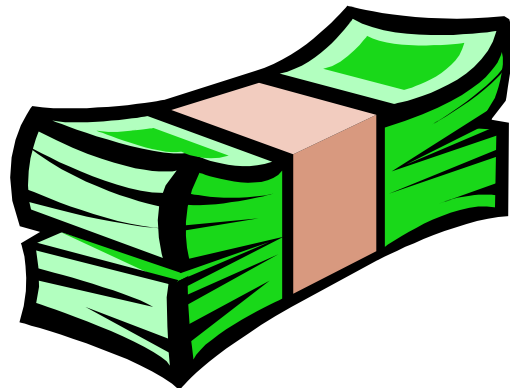
OVERVIEW

- **Retiring from Active Duty/Civil Service But Still Planning to Work under SOFA**
 - **Retiring – Not planning to work Under SOFA /Possible Working on Local Economy**
 - **Referral Agencies**
 - **Q & A**
 - **NOTE: All information provided is subject to change**
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Retired but working under SOFA

- Recommend you secure a job with ILS before you retire if possible
- To maintain ILS you must obtain Command Sponsorship within 90 days (NTE 180, if extended), with a job working for DoD providing ILS (i.e. DoDDS, DeCA, NAF, AAFES, GS, USO, Contractor—only 90 days, Nations Bank, Service Credit Union, Red Cross)
- Inquire about all your benefits prior to signing a contract. Don't assume!





GS Positions Army/ Air Force Employment

- Air Force must be a GS 11 & above (read job announcement)
 - Authorization of Living Quarters Allowance (LQA) is usually only for employees hired from the US
 - Army may ask/negotiate for Housing at the GS-9 level and above
 - Recommend US Army search at USA jobs
 - USA Jobs: www.usajobs.gov
-



180-Day Wait

Retired Service Member



- NDAA FY 2017 Section 1111, 23 Dec 2016
 - ❖ Repealed 9/11 Authority waiving restrictions for hiring retired service members w/in 180 days of retirement
 - ❖ NDAA – National State of Emergency has been removed.
 - ❖ No Grandfather Clause
- Retired Military Member may only be appointed to a civil service position **180 days after retirement.**
- Reference: DoDI 1402.01 Sep 07.



NAF – Army/Air Force Employment

- Probationary Period
- Must work a minimum of 20 hours a week to qualify for ID privileges
- No housing allowance / may receive some type of COLA
- Order of Preference for NAF Jobs
 1. Military Spouse
 2. Family Member
 3. Veteran
 4. Tourist
- NAF Jobs www.nafjobs.org
- Non US Jobs

<http://www.ramstein.af.mil/library/factsheets/factsheet.asp?id=7147>



AAFES Employment

- **Best to get employment during terminal leave**
 - **Must work 20+ hours a week and be considered Full Time**
 - **Need to ask for Sponsorship, ILS not automatic**
 - **No housing allowance or COLA**
 - **No DODDS supported schooling**
-



Retire With No SOFA Standing

Following privileges end:

CAC Card

VAT/UTAP Relief (pay German tax instead)

Fuel and Ration Privileges

USAREUR license and plates/Insurance

DoDEA Education (except to finish school year)

The following privileges change:

Exchange and Commissary Purchases

Community Banking

VA Loan (overseas only)

APO Box & Postal Service



Are You Ready?

Privileges that remain: Base access, Space A travel, MWR services and limited health care with Retiree ID

You can have your retirement/VA/Social Security deposited in local German Account if you want

Without a residency permit, you can stay in Germany for up to 90 days as a tourist without logistical support, but you must still go to the local Immigration/Foreign Office to register as in tourist status as you do not have a stamp in your passport, they will provide you a document stating what status you are in. Can be extended up to 180 days

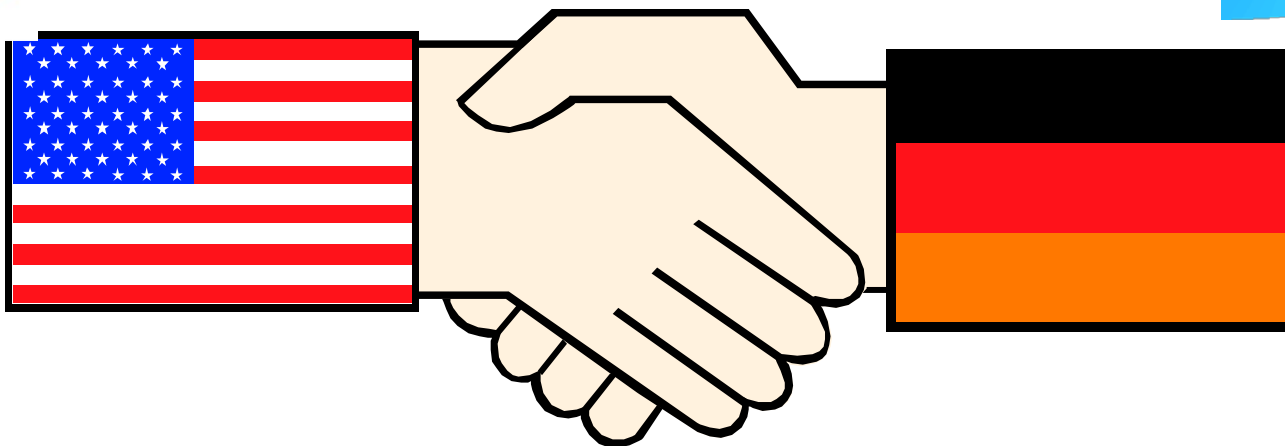


Moving to Germany

- What goods am I allowed to import into Germany? When do I have to pay customs charges? How much are these fees?
 - <https://www.howtogermany.com/faq/faq-importing-goods.php>
 - Transferring Residence
 - https://www.zoll.de/EN/Private-individuals/Staying-in-Germany/Transferring-residence/transferring-residence_node.html
 - Welcome to German customs
 - https://www.zoll.de/EN/Home/home_node.html
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US ARMY CUSTOMS AGENCY-EUROPE



KMC RETIREE COUNCIL OPEN MEETING / INFO SEMINAR

POC: Mr. Cook : 480-5537



US ARMY CUSTOMS AGENCY- EUROPE



Purpose



- To familiarize Retirees and Widows with the Forces Customs Ordinance and U.S. Customs Laws and Regulations regarding shopping at US Forces' sales facilities and duties charged on purchases made in American military exchange and commissary facilities.



US ARMY CUSTOMS AGENCY-EUROPE



Forces Customs Ordinance



IAW §15 Forces Customs Ordinance the following categories of personnel may be authorized purchases at U.S. Forces sales facilities with payment of applicable taxes and duties to German Customs, provided they have obtained AE Form 550-175K as proof of their status from a U.S. Forces Customs Europe office.



US ARMY CUSTOMS AGENCY-EUROPE



Forces Customs Ordinance



- **Retired Military Personnel.**
- **Retired Reservists.**
- **One Hundred Percent Disabled Veterans.**
- **Widows residing in Germany.**
- **Dependent spouses of retired military personnel who reside permanently in Germany w/o their sponsor.**

(and their dependents) if residing in/
or visiting GE for more than 30 days.

NOTE: These personnel do NOT enjoy status under the NATO SOFA and SA.



US ARMY CUSTOMS AGENCY-EUROPE



Forces Customs Ordinance Shopping Privileges AAFES and DECA



- Purchase of non-rationed items in AAFES and DECA facilities in Germany.
- Declare all purchases to German Customs for payment of applicable duties and taxes.
- Based on purchase receipts provided German Customs will determine and assess:
 - for goods that cost *less* than **50 € per item** a flat rate of **17.5 percent**.
 - for goods that cost *more* than **50 € per item** the **applicable customs tariff for the item plus the applicable tax**.



US ARMY CUSTOMS AGENCY-EUROPE



Forces Customs Ordinance



- Report to the nearest US Forces Customs office to obtain AE Form 550-175K.
- AE Form 550-175K must be presented to the German customs office serving your area of residence for further processing and issuance of the "Pink Card".
- ID Card and the "Pink Card" will allow you shop in the U.S. Forces sales facilities in Germany.



US ARMY CUSTOMS AGENCY-EUROPE



Forces Customs Ordinance



- No later than the 5th day of the month, the Pink Card must be presented to the issuing German customs office together with all original cash register sales receipts for the previous month purchases.
- The German customs office may extend the time limit in individual cases.



US ARMY CUSTOMS AGENCY-EUROPE



Shopping Assistant



- **Written request for Shopping Assistant authorization, dated and signed by the retiree or widow(er).**
- **Certificate proofing that the retiree / widow(er) is medically incapacitated.**



6 Month Rule Personal Property

- **Losing Individual Logistical Support.**
- **Plan on establishing residency in the EU**
- **6 Months Possession Rule.**
 - The goods must be the actual property of the beneficiary and have been used by him / her for at least 6 months prior to transfer of the normal residence to the EU.
- **Proof:**
 - Must be provided in the form of invoices, purchase contracts.
- **Paying Customs Taxes:**
 - Less than 6 months

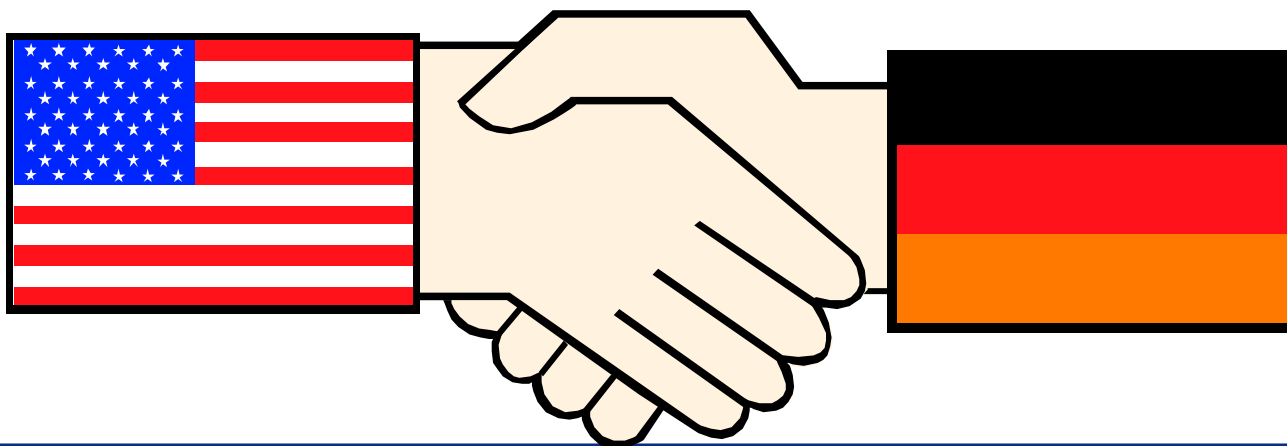
<http://www.zoll.de/EN/Private-individuals/Staying-in-Germany/Transferring-residence/transferring-residence.html>



US ARMY CUSTOMS AGENCY-EUROPE



“The German FMOF Customs Department has been willing to come to these arrangements because they appreciate the continuing partnership with the USAREUR Provost Marshal as the Customs Executive Agent for the U.S. Forces”.





German Residency

- **Register as a resident with the local City Registration Office as a resident of the city you live in—must do this for license, license plates, as well as applying for Residency Permit Ausländeramt (Immigration/Foreign Office) in the city you reside in.**
 - **Apply for residency permit ("Aufenthaltserlaubnis") at the city you live in. On the application form you must list all your children and spouse - if they are not German or EU Citizens they will also need residency permit. For the application you will need, as a minimum, proof of your income, health insurance, passports, ID Cards, biometrical passport photo. For further info see handout provided.**
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GERMAN DRIVERS LICENSE

- **Need to have valid US State license – must be translated**
- **Have USAREUR License translated memo—get from Sembach Registry Office**
- **Depending on State License may have reciprocal agreement for driving***
- **May need eye test**
- **May need German Red Cross Roadside Helpers course**
- **Need bio-metric photograph—taken by any German photo shop**

*** <https://de.usembassy.gov/u-s-citizen-services/local-resources-of-u-s-citizens/living-in-germany/driving-in-germany/#collapse1>**



GERMAN CAR PLATES

- **Vehicle(s) must pass German Inspection (TUV)—you can have this done while still with USARUER plates—can be done at actual TUV station or Vehicle Dealerships that offer such**
- **Need vehicle (car) papers, no matter if German Specs or US—need to check early if you have this, if not, you will have to obtain. You will need to take the papers to German Tax Office (Zollamt) to get approval to transfer vehicle and will need this proof to be able to de-register vehicle at US Vehicle Registration Office**
- **Register at License Plate Office in city you live in**



INCOME TAXES

• INCOME SOURCE

- Military Pension/GS annuity
- US Social Security
- 401K/IRA
- TSP (considered a pension)
- Stock Distributions
- Interest
- Other
(rent income, German business)
- VA disability

WHO TAXES

- US only
- Germany
- US* and Germany
- US and Germany (?)
- US* and Germany
- US* and Germany
- US and Germany
- NOT taxed in US or Germany

- All income must be declared on US IRS 1040, however relief can be requested using IRS form 8833
 - NOTE : See your tax advisor/Steuerberater for expert advice
 - *tax credit
-



OTHER GERMAN TAXES

- **Car Tax** – you will have to pay taxes yearly on any car(s) you have
 - **Radio/TV Tax** – you will pay a monthly flat fee for all equipment you have
 - **Property Tax** – if you own property you will pay tax on this—questions on this need to be directed to legal office
-



German Employment

- **Employment as a Local National working for the US Government can only be approved if the job cannot be filled by a German, EU citizen or other applicants given preferential treatment (e.g. third-country nationals who have been living in Germany for a longer period of time) This is known as the Priority Principle ("Vorrangprinzip"). After a specific period of time has lapsed, it is possible for the US citizen applicant to have the same access to the labor market as German and EU citizens**
- **See handout provided for additional info on German Employment.**



TRICARE BRIEF

- **LRMC TRICARE OFFICE**

Transitioning from Active Duty to Retirement

Today's **AGENDA**

Preparing for Retirement

TRICARE® Program Options

TRICARE Benefit Information

For Information and Assistance



Today's **AGENDA**

Preparing for Retirement

TRICARE Program Options

TRICARE Benefit Information

For Information and Assistance

Keep DEERS Information Up To Date



Go to an **ID card office**. Find an office at www.dmdc.osd.mil/rsi.

Note: You must use this option to add family members in DEERS.



Log on to <http://milconnect.dmdc.osd.mil>.



Call **1-800-538-9552**.



Fax **1-831-655-8317**.

Medicare-Eligible Family Members

- To remain eligible for TRICARE, you must be entitled to Medicare Part A and have Medicare Part B:
 - Sign up for Medicare Part B before your sponsor's retirement date to avoid a break in TRICARE coverage. Medicare Part B is effective the month after you enroll.
- Beneficiaries under age 65 who are entitled to Medicare Part A and have Part B may:
 - Enroll in TRICARE Prime (enrollment fee waived)
 - Be covered by TRICARE For Life (TFL)
- For Medicare information, visit:
 - **www.ssa.gov**
 - **www.medicare.gov**

TRICARE Eligibility after Retirement

- Retired service members
- Spouses, surviving spouses, and qualifying former spouses
- Unmarried dependent children (certain eligibility requirements apply)
- Dependent parents are not eligible for civilian TRICARE benefits; however, they may be eligible to receive care at certain military hospitals and clinics on a space-available basis.
- For more information, visit **www.tricare.mil/retiring**.

Today's
AGENDA

Preparing for Retirement

TRICARE Program Options

TRICARE Benefit Information

For Information and Assistance

TRICARE Overseas Program (TOP) Select



- Freedom to choose providers from a purchased care sector provider in your overseas area. (Different rules apply in the Philippines).
- No referrals required.
- Yearly deductible and copayments apply.
- Enrollment required.
- Some services require prior authorization.
- Expect to file your own claims.
- You may receive medically necessary covered services from a non-network, TRICARE-authorized provider, if a network provider isn't available.
 - You will be subject to cost-sharing amounts applicable to out-of-network care.

TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B, regardless of age or place of residence.

- Beneficiaries entitled to Medicare Part A and who have Medicare Part B:
 - Are automatically covered under TFL. There are no enrollment forms or enrollment fees.
 - Should obtain a new uniformed services ID card at age 65.
 - May get care from any Medicare-participating, nonparticipating, or opt-out provider, or military hospital or clinic on a space-available basis.
- For more information on TFL, visit **www.tricare.mil/tfl** or call **1-866-773-0404**.



Using TFL Overseas

- For overseas locations outside the United States and U.S. territories, TFL works like TRICARE Select and you may visit any host nation provider for care.*
- Claims are filed with the TOP claims processor.
 - For more information, visit **www.tricare-overseas.com**.

* *If you live or travel in the Philippines, you are encouraged to see a preferred provider for care. For more information, visit **www.tricare.mil/philippines**.*



- ~~Please remember:~~
 - **TRICARE Overseas does not cover any home nursing care or nursing home care**
 - **You might need to look into Long Term Care Insurance that pays overseas**
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Today's
AGENDA

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TRICARE Program Options

**TRICARE Benefit
Information**

For Information and Assistance

TRICARE and Other Health Insurance

- Other health insurance (OHI) (includes national health insurance overseas) is considered your primary health insurance.
- TRICARE is the last payer to all other health benefits and insurance plans except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs and plans as identified by the Defense Health Agency.
- If you have OHI:
 - Fill out and submit your regional contractor's *TRICARE Other Health Insurance Questionnaire* at **www.tricare.mil/forms**.
 - Follow your OHI's rules for prior authorizations and filing claims.
 - Tell your provider about your OHI and TRICARE.
 - Show your provider your OHI card.

The Affordable Care Act

TRICARE meets the minimum essential coverage requirement under the Affordable Care Act (ACA).



Each tax year, you will get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

Today's **AGENDA**

Preparing for Retirement

TRICARE Program Options

TRICARE Benefit Information

**For Information
and Assistance**



Stateside Regional Contractors

E

TRICARE East Region

Humana Military
1-800-444-5445
HumanaMilitary.com
www.tricare-east.com

W

TRICARE West Region

Health Net Federal Services, LLC
1-844-866-WEST (1-844-866-9378)
www.tricare-west.com



Overseas Regional Contractor

O

TRICARE Overseas Program (TOP)

International SOS
Government Services, Inc.
www.tricare-overseas.com
www.tricare-overseas.com/contactus

TOP Regional Call Centers

Eurasia-Africa

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)

Latin America and Canada

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)

Pacific

Singapore: +65-6339-2676 (overseas)
1-877-678-1208 (stateside)
Sydney: +61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)

Additional Contacts

TRICARE For Life

Wisconsin Physicians Service
1-866-773-0404
www.TRICARE4u.com

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.tricare.mil/usfhp

More Resources

TRICARE Website
www.tricare.mil

Publications

www.tricare.mil/publications

Connect with TRICARE Online



www.tricare.mil/media



Referral Management Office/TRICARE Service Center

Landstuhl Regional Medical Center

Phone DSN 590-4830, CIV 06371-9464-4830

Fax DSN 486-6376, CIV 06371-86-6376

For TRICARE issues:

usarmy.landstuhl.medcom-rhc-e.list.lrmc-tricare@mail.mil

For Translations requests:

usarmy.landstuhl.medcom-rhc-e.list.lrmc-report-translation@mail.mil

For Referrals from a German provider to LRMC:

usarmy.landstuhl.medcom-rhc-e.list.lrmc-referral-management@mail.mil



VA Foreign Medical Program

**Germany BDD Office
Landstuhl Regional Medical Center**



The Foreign Medical Program

- The FMP is a program for **Veterans** who live or travel overseas. Under the FMP, the Department of Veterans Affairs will pay the VA allowable amount for a service connected disability.
- **As long as the medical condition has been rated as service connected (s/c) by the VA , the FMP will reimburse allowable expenses (those expenses deemed medically necessary). This applies to all s/c conditions rated at 0% to 100%.**



Application Process

- **Complete VA Form 10-7959f-1 and fax the application to the fax number at the top of the form.**
- **It takes approximately 8 weeks to process.**
- **Once processed the Veteran will receive instructions and claim forms from the VA Denver office.**
- **Please note, the FMP is a reimbursement program where the Veteran pays up front and submits the claim with receipts for payment.**



Contact Information

- **Germany Toll Free 0800-1800-011**
- **US Toll Free 1-877-345-8179**
- **Italy Toll Free 800 782-655**
- **UK Toll Free 0800-032-7425**
- **Spain Toll Free 900-981-776**

Please note: The Office is located in Denver, CO. Their hours of operation are Monday through Friday, 8:05 AM to 6:45 PM Eastern Time.



Important Facts

- If you purchase medical supplies outside the US for a service connected disability, the FMP will reimburse you
- If you purchase medical supplies from the US and have them shipped overseas, the FMP will not reimburse you
- The FMP will not reimburse for treatments that are not FDA approved



Adding Dependents to Your VA Claim

**Department of Veterans Affairs
Germany BDD Team**



Who Can Be Claimed as a Dependent

- **Spouse (even if your spouse is active duty)**
- **Children (under the age of 18)**
 - Biological, Adopted, Stepchildren and helpless children
- **Children 18-23 who are still in school**
- **Parent whom you support (must be the veteran's parent)**



Criteria for Adding Dependents

- **Veteran must be rated at 30% or higher**
- **Submit VA Form 21-686C**
- **If living outside the US, you must provide copies of supporting documents**
 - **Copies of any divorce decrees**
 - **Copy of current marriage license**
 - **Copy of children's birth certificate or adoption decree**
 - **If child is 18-23 and in school, also provide VA Form 21-674**



Helpless Child

- **Evidence must show permanent incapacity of self-support prior to their 18th birthday**
- **The child can't be married**



Step children

- **You must provide evidence of the step child's relationship to the veteran**
 - **Copy of marriage license to the child's parent**
 - **Copy of the child's birth certificate**
 - **A statement from the veteran that the child resides with him/her**



Other Resources

-
- American Consulate, Frankfurt (Passport, Visa, Naturalization, etc.)
<http://germany.usembassy.gov/military/>, PH: (069-75352515)
Foreign Benefits Unit (FBU) 069-905551-103 (English)/203 (German)
 - Tricare Office LRMC, 06371-9464-4830
 - VA BDD Office LRMC, 06371-478028
 - Foreign Medical Program (FMP), 0800-1800-011
 - German American Community Office (GACO) Kaiserslautern
PH: 0631-363-3010/14/15/16, www.gaco-kl.de
 - Veterans of Foreign Wars (VFW), ROB, www.ktownvfw.org
 - American Legion, ROB, www.kaiserslauternamericanlegion.org
 - Legal Offices (Ramstein & Kleber)
 - Civilian Personnel Offices in the KMC
 - Certified Translators and Tax Advisors
-



Other News to Note

- **Approximately 3,200 Military Retirees and family members living here in the KMC area**
- **There is no standard answer for all of you – standards change and each case is different**
- **Do your own research before you retire, always double check before you make your final decision**
- **All in a nut shell:**

http://www.howtogermany.com/HTG_Digital_Spring_2014.pdf

Retiree Activities Office (RAO)

VOLUNTEER STAFF MEMBERS

Director vacant



**Jim Barrante, Robert Cooper, Denise
Schleyer, Zabrina Tipton, Anthony Giammetta
Debbie Shelton, Lara Kalin-Cristofori**

Visit us at RAB, Building 2120, Room 124

Call DSN 480-5486 or 06371-47-5486

Facebook: <https://www.facebook.com/RamsteinRAO>

Email: 86aw.rao@us.af.mil

Operation Hours: Tue – Thu, 1000-1200 and 1300-1500

Closed on all US Holidays