

Retiree support: Councils, Retirement Services Offices help keep veterans, spouses informed about benefits, services

By Jennifer Clampet

U.S. Army Garrison Wiesbaden Public Affairs Office

The woes of health care costs and the feeling that every legislative session brings another threat against veteran and retiree benefits aren't lost on U.S. military retirees living in Europe.

"It sucks," admitted John Cerullo.

In 1951 Cerullo was promised free health care for life. All he had to do was spend 20 years serving his country. He served 23 years.

Today, the retired Air Force chief master sergeant pays \$2,300 a year for premiums for Medicare Plan B so that he and his wife can be enrolled in TriCare for Life — offered to military retirees age 65 and older who are not eligible for TriCare Prime. TriCare Prime is not offered to retirees living overseas.

The president of the Darmstadt Retiree Council grumbled a little more about concurrent receipt and some other U.S. legislation affecting veterans.

Cerullo is one of thousands of U.S. military retirees living outside the United States and still keeping up with the policy decisions affecting U.S. veterans around the world.

And Retirement Service Offices like the one on U.S. Army Garrison Wiesbaden are dedicated to acting as a central hub of information for retirees and their families.

Wiesbaden's Retiree Service Officer Sean Crady works to inform the estimated 1,800 retirees living in the Wiesbaden garrison area — which stretches from Bremen to Darmstadt and Bad Kreuznach to Aschaffenburg — about his services.

The Retirement Services Office facilitates help on issues with the Veteran Affairs Administration, the Defense Financing and Accounting Service and the Social Security Office. As the casualty program manager, Crady also coordinates military honors for funerals.

Members of the regional retiree councils and the Association of Retired Members of the Armed Forces gravitate toward Crady's office recognizing that all three have the same purpose — keeping local U.S. military retirees informed.

Farther and farther away

According to IMCOM-Europe, about 6,600 Army retirees live in Europe — 5,430 of those are living in Germany.

Combined with the number of Army military widows and beneficiaries of survivors' annuities, the number jumps to 8,765 people in Europe — 7,093 of whom are living in Germany — who receive retirement or some form of benefits from the United States government for service in the U.S. Army. Retirees in other branches of service also reside in Europe, but at press time the Herald Union was not able to obtain those branches' retiree numbers.

In Darmstadt and Wiesbaden, the Retiree Councils comprise equally of Army and Air Force retirees.

The question of how many retirees routinely use the services provided on military installations across Europe is harder to nail down.

As the Army continues to downsize its presence in Germany, more retirees are finding themselves farther away from military posts and services — as is the case with retirees living in the Darmstadt area. USAG Darmstadt was inactivated on Sept. 30, 2008.

Robert Pierce, Wiesbaden Retiree Council president, said there are cases of 70- and 80-year-old U.S. military retirees living considerable distances from the garrison.

"They have to turn to the economy for medical because they have no abilities to travel to (Wiesbaden) or Landstuhl," said Pierce.

"It's an issue we (at the retiree council) are aware of and working on."

Looking out for retirees

The U.S. Army Garrison Wiesbaden Retiree Council is an intermediary between retirees and officials at Installation Management Command. The organization gives retirees opportunities to influence decisions, policies and laws that affect retirees.

According to Larry Ford, a retired Army staff sergeant and secretary of the Darmstadt Retiree Council, the councils can and do get issues resolved, "but only if commanders are willing to listen."

The Retiree Councils and Retirement Service Offices work together to organize Retiree Appreciation Days which can include opportunities to sit down with Defense Financing and Accounting Service representatives. The appreciation days also often feature clinic times on posts when retirees can walk in for immunizations (for more information on Retiree Appreciation Days, visit www.imcom-europe.army.mil). The latter is an important element.

As U.S. military retirees, Pierce, Ford and Cerullo all talked about clinic visits as if the appointments were the ultimate prize. On-post clinics usually limit

appointments available to retirees giving active service members and their family members priority.

"But the health clinics are huge players for Retiree Appreciation days. The clinics (both health and dental) have gone way out of their way to help the community of retirees," said Pierce.

Pierce described the coordinated efforts between Retiree Councils, the Retirement Service Office, the Association for Retired Members of



Courtesy photo

Local military retirees enjoy the barbecue and company during the Darmstadt Retiree Council's annual retiree picnic July 12 in Ober-Ramstadt.

the Armed Forces and VFW Post No. 27 as "an encompassing group of people" dedicated to working on veteran and retiree issues.

The Association for Retired Members of the Armed Forces is a social group. The association meets every third Tuesday of the month at 6:30 p.m. at the American Arms Hotel restaurant in Wiesbaden.

Bringing retirees together in a foreign country, the association's goal is like any other retiree and veteran organizations — focused on keeping retirees and their families informed.

What if something happens?

According to Wiesbaden's retirement service officer, the most important issue retirees don't ask about is "Who do I contact or where does my family go if something happens to me?"

When retirees pass away, spouses are guided through paperwork by an active duty service member called a casualty assistance officer. In Wiesbaden, that service member and Crady help widows through the paperwork for Survivors' Benefits, their spouses' Social Security payments and other benefits for survivors. Crady said retirees should keep their documents and paperwork in order, have a current will in German form and obtain a living will from the legal office on post.

According to Crady, not being prepared with the right contacts and paperwork is the most common mistake retirees and their spouses make.

"Basically we're here for retirees and spouses of retirees. It's about making sure that their better halves know what to do and (know about) the benefits they're entitled to," said Crady.

Supporting spouses and survivors is another facet of the encompassing group of people tasked with looking out for military retirees.

Retiree Council members like Cerullo and Pierce help widows and widowers who have limited mobility get to the appropriate military offices for necessary paperwork.

Cerullo knows a widow living in Gräfenhausen who can't make the climb up the flight of stairs to the military customs office. The stairs pose a problem.

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Information for retirees

Upcoming events

A Wiesbaden Association of Retired Members of the Armed Forces retiree picnic is Aug. 8 at noon at the Amelia Earhart picnic ground.

Meetings

The Association of Retired Members of the Armed Forces meets every third Tuesday of the month at 6:30 p.m. at the American Arms Hotel restaurant in Wiesbaden.

Retirement Services Office

Contact Sean Crady at mil 337-7668, civ (0611) 705-7668 or (0162) 270-8306.



Photo by Karl Weisel

Around the community

Spc. Kelley Harrison talks to Bryan Dunleaby and Kevin Creley of Blue River Information Technology about a wide area network acceleration appliance at the Technology Expo in the Wiesbaden Fitness Center. The expo offers the ideal forum for companies to reach out and meet face-to-face with potential customers, said Creley. Photo below far right: Ann Powers-Nordvall helps her 19-month-old son Connor find the perfect toy to take home during Army Community Service's 44th Birthday Celebration July 24. ACS employees served hot dogs, cake and sodas and gave out prizes.

Middle photo: Staff Sgt. Michael Powell plays catch with his 2-year-old daughter during the 102nd Signal Battalion's organization day July 17. Photo right: Youths enjoy Vacation Bible School at Hainerberg Elementary School July 24.



Photo by Karl Weisel



Photo by Anna Marie Yu



Photo by Jennifer Clampet



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So, Cerullo has decided to step in and help. He'll drive her to the post, help her up the stairs and make sure she knows how to obtain her pink card from German customs.

"We're helping the spouses, too," Cerullo said of the Retirement Council in Darmstadt. "And we appreciate any help we get from the Army."

Giving back

It's been 32 years since Larry Ford moved back to Germany.

"I just didn't feel right in the States," said the Vietnam veteran and retired Army staff sergeant.

It was the American neighbor grumbling, "Man, we got to live next door to the killers" that pushed Ford and his wife to move overseas. But after a 22-year military career — 14 years stationed in Germany — Ford said Germany just had a completely different attitude than the United States.

"German people took you for what you were. That's what I enjoyed," he said. "This was home."

Family, lifestyle, friends, the opportunity to travel or even the potential to continue to work close with military soldiers are all reasons that military retirees



Courtesy photo

Darmstadt Retiree Council secretary Larry Ford (left) and president John Cerullo talk during the council's annual retiree picnic July 12.

are living outside the U.S.

And despite the feeling, according to Cerullo, that

"our benefits are in jeopardy here," more and more retirees are settling abroad each year.

For Pierce, a retired Army chief warrant officer 4, it was an opportunity to work with Soldiers again, an opportunity to dedicate 10 more years to civil service.

For Ford, it was about finding a home. The idea of giving back and working with soldiers came later.

In 1994, Ford started a weekly habit of hanging around the Darmstadt garrison to answer questions and help other retirees. After crowding the hallway, a colonel finally gave Ford and his cohorts an office. More than 15 years later, that office is gone. The newly formalized Darmstadt Retiree Council — which is a sub-council of the Wiesbaden organization — meets monthly in the restaurant of a hotel every second Thursday of the month.

The retiree support groups in Darmstadt have been shuffled around from office setting to restaurant setting. But it doesn't matter said Ford who still remembers standing all day in a hallway waiting for anyone who might need his help.

"(Retirees) they need to talk. A lot of things we find out from each other," said Ford. "Retirees need to get together."