

So You Want to Retire Overseas

By Tammy Flanagan

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The inspiration for this week's column has nothing to do with this week's presidential inauguration. Rather, it came from a recent email from a federal employee who is married to a German citizen and plans to spend much of her time as a resident of Germany. She will join thousands of federal employees and retirees who retire outside the United States.

According to a [recent Congressional Research Service report](#), a little less than 30,000 civilian employees live abroad. But that number doesn't include employees of several agencies, including the State Department. It also doesn't include the military. As of 2010, there also were almost 29,000 retirees and survivor annuitants living in foreign territories.

Here's part of the email from the employee who plans to retire in Germany:

I've been reading your posts for about 10 years now, but diligently for the past two years since planning my retirement for June 30. I have learned a lot, especially since I am married to a German citizen with a green card and a Social Security number. I will be living in Germany for at least six months and one day out of the year. My 65th birthday is approaching. I contacted the consulate and received my packet to apply for Social Security and Medicare. I am in the process of filling it out and have a couple questions.

My first question is about my husband's entitlement to Social Security. He only worked in the U.S. for four years. When I applied for my benefit, the Social Security representative said he is entitled to Social Security. We have been married since 2010. Is this true?

It's possible that your husband could be entitled to a spousal benefit based on your work record. Keep in mind, however, that he may also be qualified to his own social security benefit in Germany. Although the U.S. Social Security system offers spousal benefits, Germany's social security program only offers a widow's benefit. Your husband will need to check with Social Security to see if the U.S. system will pay him a spousal benefit if he is receiving his own German social security benefit. The United States has agreements with many other countries to avoid double taxation of wages for Social Security that are designed to fill in the gaps when workers have careers divided between different nations.

Here are some resources to help you understand the coordination between the United States and other countries:

- [Social Security: Overview of International Agreements](#)
- [Social Security Office of Earnings and International Operations](#)
- [Your Payments While You Are Outside the U.S.](#)
- [Instructions for a Beneficiary Leaving the U.S.](#)

The employee who emailed me also asked about health insurance benefits, especially Medicare. You should refer to your specific Federal Employee Health Benefits Program plan for assistance with coverage overseas. For example, Blue Cross Blue Shield has preferred providers and assistance for employees and retirees residing overseas. Information can be found in the [plan brochure](#) on pages 127 and 128.

You can check your [FEHBP Plan](#)'s coverage in Sections 7 and 9 of your plan brochure or search for overseas coverage on your plan's website. The Office of Personnel Management also provides [tips on overseas coverage under FEHBP](#).

According to the 2017 [Medicare and You Handbook](#), Medicare generally doesn't cover health care while you're traveling outside the United States. There are some exceptions. For example, Medicare may pay for inpatient hospital, doctor, or ambulance services you get in a foreign country in rare instances.

Finally, in [NARFE Magazine](#), David Tobenkin offers some additional tips for retiring abroad. He notes that obtaining federal annuity and Social Security payments overseas generally is not a problem. Annuity payments are now made via paperless deposits in many countries. OPM offers an increasing number of online services that make securing and managing financial benefits abroad easier and more secure than in the past.

According to the [Thrift Savings Plan website](#), TSP participants can access account information online that is encrypted to provide security.

It's vital that soon-to-retain and retired employees keep their postal and email addresses up to date with OPM, the TSP, the Treasury Department, and the Social Security Administration. Getting documents by mail overseas can be tricky, given that many countries' mail systems are not as speedy or reliable as the U.S. Postal Service. Fortunately, an increasing number of key documents are now available online.

Photo: Flickr user [Thomas Deppenbusch](#)

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<http://www.govexec.com/pay-benefits/retirement-planning/2017/01/so-you-want-retire-overseas/134714/>