

The **Voice** of the Foreign Service



AFSA

DIRECTORY OF RETIRED MEMBERS

2025

1924



SENIOR LIVING FOUNDATION
OF THE AMERICAN FOREIGN SERVICE



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The **Senior Living Foundation (SLF)** provides financial and caregiving support to our retired Foreign Service community, and to parents and parents-in-law of active duty Foreign Service employees.

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SLF protects the confidentiality and preserves the dignity of anyone who contacts us. SLF is sponsored by the American Foreign Service Protective Association.

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naland@afsa.org

Director of Programs and Member Engagement

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 (202) 944-5510

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 (202) 250-3193

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 (202) 719-9701



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Dear fellow AFSA Member,

On behalf of AFSA's Governing Board and professional staff, I hope this 2025 AFSA Directory of Retired Members will help you stay connected to your Foreign Service legacy by keeping up friendships, renewing contacts with former colleagues, and meeting new Foreign Service retirees in your area.

Please check your personal listing to make sure it is accurate. If not, please update your address on the AFSA website (www.afsa.org/contact) or let us know at member@afsa.org so we can correct our records. We include email addresses for those members who shared them with us.

The content in the front section of this directory is an invaluable source of information, empowering you to manage your retirement more effectively. It contains information to answer your questions on Medicare, FEHB, Social Security, TSP, the annuity supplement, beneficiary designations, survivor benefits, former spouse benefits, REA/WAE employment, and other issues. We list contact information for State Department offices that serve Foreign Service annuitants from all agencies. We also outline outreach and engagement opportunities to help you stay connected including a list of AFSA member benefits, information on AFSA's Speakers Bureau, and a list of the Foreign Service retiree associations around the country.

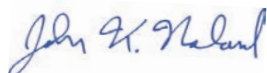
We include as much current material as possible in this directory, but you are encouraged to visit the AFSA website at www.afsa.org/retirement for more information and links to other resources. Please also watch your email inbox for the AFSA Retirement Newsletter sent every two months with updates on benefits and other retirement-related issues (if you are not receiving the newsletter, email member@afsa.org).

If you use the services of any of our advertisers, please let them know that you saw their ads in this directory.

Lastly, we want to hear from you. Your corrections, comments, and suggestions are essential to maintaining the quality and usefulness of this directory. Moreover, hearing about your experiences with the Office of Retirement, HR Service Center, or State Department finance office helps us to identify and respond to issues important to our retiree membership.

If you have questions or need assistance, please find the list of AFSA contacts on page one.

Regards,



John K. Naland
Retiree Vice President

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- Income tax services
- Financial planning
- Practiced before the IRS



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FIRST CONSULTATION FREE

AFSA MEMBERSHIP IN RETIREMENT

As the professional association of the Foreign Service since 1924, AFSA is the principal advocate for the long-term institutional well-being of the professional career Foreign Service. We appreciate your continued support and highlight below the many benefits available to you as a member.

STAY CONNECTED:

- ***The Foreign Service Journal***. As an AFSA member, you receive 10 issues a year of this award-winning publication sent to your home.
- **AFSA's Daily Media Digest**. A must-read sent Monday through Friday containing the most interesting and relevant media coverage pertaining to the Foreign Service from top news sources.
- **AFSA's Retirement Newsletter**. A tailored bimonthly periodical especially for you that provides fresh, easily digestible information regarding our unique retirement benefits and other pertinent information for retirees. www.afsa.org/retirement-newsletter.
- **Updates from AFSA Leadership**. Receive email alerts on AFSA's latest engagements with Capitol Hill, upcoming events and presentations at AFSA, and key information or updates concerning your retirement benefits.
- **Retiree Directory**. Each year you receive this directory of all retired members to help you stay connected with former colleagues and friends. It also contains a preface with key contact information and other vital resources for retirees.
- **AFSA Events**. AFSA offers a variety of events, most of which are offered virtually to watch in real-time and recorded to watch at your leisure. Events include talks by Foreign Service authors, speaker series such as *Inside Diplomacy*, and retirement-related presentations by noted experts. We also welcome members to our headquarters for happy hours, Foreign Service Day activities, and other in-house events. www.afsa.org/events.

STAY ENGAGED:

- **Speakers Bureau**. Join our Speakers Bureau to share your expertise and highlight the importance of diplomacy in your local community. We have resources available to help you share the story of the Foreign Service and to develop outreach opportunities locally. We may also contact you when we receive a request for a speaker for either a virtual or in-person presentation. www.afsa.org/speaker.
- **Retiree Associations**. More than fifteen local retiree associations across the United States, run by volunteers, are a good way to stay in touch with your profession as well as colleagues. These groups, associated with but not run by AFSA, plan outings and events of interest to their members. www.afsa.org/retiree-associations. If you are interested in starting a group in your area, let AFSA know. We can help reach out to FS retirees nearby.
- **Write for *The Foreign Service Journal (FSJ)***. The *FSJ* welcomes submissions on any subject of current or enduring interest or of concern to the Foreign Service. We also encourage the submission of brief, focused letters from individual readers reacting to items in the *FSJ* or that would be of general interest to a Foreign Service audience.

STAY SMART:

- **One-Stop Shop for Retirement Information.** Check out the Retirement Services section of AFSA's website (www.afsa.org/retirement), a one-stop shop offering articles, Department of State ALDACs, checklists, videos, and a wealth of other information to answer questions and identify issues pertaining to retirement. This site is helpful to active-duty personnel planning for retirement and is useful for retirees, who no longer have access to their agencies' intranet sites.
- **AFSA's Federal Benefits Series** consists of presentations on Foreign Service federal benefits from highly specialized speakers. AFSA also presents talks on Social Security, health insurance, financial planning, and other germane benefits topics, all of which are posted on our website for the benefit of our members. www.afsa.org/video.
- **AFSA's "Next Stage" Series** presents webinars on various dimensions of your transition to life after the Foreign Service. Presented by former Foreign Service personnel and sector experts, programs thus far focused on the REA (WAE) program, volunteerism, teaching, writing, the private sector, how to create your own brand, and post-Foreign Service security jobs. Presentations are recorded and posted to our website and are accessible to members at www.afsa.org/video.
- **AFSA provides access to the Consumer Checkbook's** well-regarded and comprehensive resource, *Guide to Health Plans for Federal Employees*, during the Federal Employees Health Benefits (FEHB) Open Season in early November. The *Guide* provides a data-driven and distilled comparison of all FEHB plans.

SUPPORT YOUR PROFESSION:

- **AFSA advocates** for the Foreign Service on Capitol Hill to maintain full funding for the International Affairs account and on issues such as benefits parity with the military. On the latter, AFSA recently succeeded in securing access to in-state tuition in state of domicile for higher education for the Foreign Service and continues to advocate for Foreign Service pension tax exemption bills at the State level.

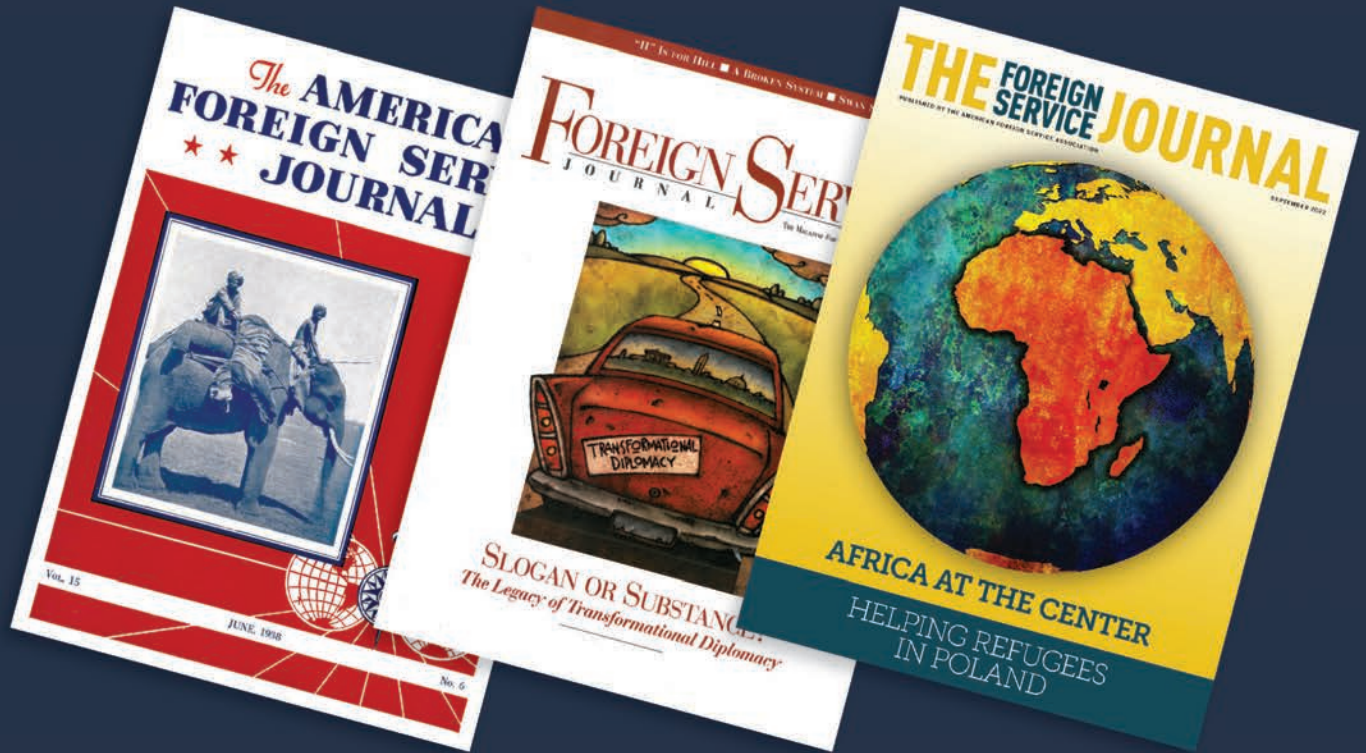
AND, FINALLY, WE'VE GOT YOUR BACK:

- **AFSA obtained** interest payments for employees who were not paid in a timely manner due to problems with the Department of State's new payroll software system. Further, AFSA issued a timely alert to our membership in early 2024 of threats from malicious actors seeking to steal annuity income.
- **AFSA's Counselor for Retirees provides personal assistance.** If you have trouble navigating government retirement systems or have a retirement-related question or issue you need assistance in resolving, contact AFSA's Counselor for Retirees, Dolores Brown, at (202) 944-5510 or brown@afsa.org.

If you currently pay dues annually, please consider paying via annuity deduction. That way your membership cannot accidentally lapse due to a lost or overlooked renewal notice. To do so, request the change by logging into your AFSA account or email member@afsa.org.

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SHARE THE STORY OF THE FOREIGN SERVICE

A FSA's public outreach aims to increase general understanding of the critical role of a professional, non-partisan Foreign Service in preserving, protecting, and promoting America's interests and values.

Retirees, with decades of experience winning hearts and minds—and no longer subject to the Hatch Act—play a unique role in helping us tell the story of the Foreign Service. We invite our retiree members to participate in AFSA's outreach programming. Contact speakers@afsa.org for more information.

- **Sign up for AFSA's Speakers Bureau.** If you are interested in speaking to groups – high school, community colleges, universities, and civic organizations – consider joining AFSA's Speakers Bureau. We get requests from organizations for speakers that we match up with members of our Speakers Bureau. Some of these requests are for in-person presentations, but many are virtual so, no matter where you are, you can share your expertise.

Joining the Speakers Bureau also helps keep you informed of the latest resources AFSA has developed such as FAQs, short videos, and presentations. We know many retired members are invited to speak and these resources could be additive to your presentation.

- **Share news of AFSA outreach events and resources with your networks.** AFSA has virtual outreach programs and activities designed to invite audiences to better understand the people and the work of Foreign Service. We always appreciate our members' help in getting the word out about these programs with their networks. AFSA has an outreach newsletter which highlights our events and resources to outside audiences. If there are organizations you work with that we should include in our network, let us know. We also encourage you to share with us any recommendations on topics to cover or guests to host on these programs.
- **Engage on social media.** Social media is increasingly a key tool for communication, especially with younger audiences. Follow AFSA on social media to see the work we're doing and help us reach new audiences. At times, we ask our members to join us in a social media campaign to highlight the work of the Foreign Service or an issue impacting diplomacy. We also ask members to amplify our content by sharing news of AFSA outreach events and other resources with those in your social networks. Follow AFSA on these platforms:

- » [linkedin.com/company/afsa-voice-fs](https://www.linkedin.com/company/afsa-voice-fs)
- » [instagram.com/afsagram](https://www.instagram.com/afsagram)
- » twitter.com/afsatweets
- » [facebook.com/afsapage](https://www.facebook.com/afsapage)

- **Recognize Foreign Service Day.** The first Friday in May each year is Foreign Service Day. In recognition, consider sending a letter to your representatives in Congress, posting on social media, offering a prayer for members of the Foreign Service in your house of worship, or speaking at a local school or community organization.

Retirees, with decades of experience winning hearts and minds—and no longer subject to the Hatch Act—play a unique role in helping us tell the story of the Foreign Service.

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FOREIGN SERVICE RETIREE ASSOCIATIONS

Joining a retiree association is a great way to stay in touch with your profession as well as with old and new friends and colleagues. Associations may plan outings, engage in local outreach and advocacy efforts, and organize luncheons with speakers of interest.

The following Foreign Service associations are independent of AFSA and are led by volunteers. If you don't see your state listed below and are interested in forming a Foreign Service retiree association in your area, AFSA can help! Please email member@afsa.org for more information.

Arizona

Arizona Foreign Service Retirees

The Arizona Foreign Service Retirees Association includes retirees from the State Department, US-AID and other foreign affairs agencies living across Arizona. Contact Perri Green at green@afsa.org for additional information.

California

Foreign Service Association of Northern California (FSANC)

- Scott F. Kilner, President
(H) (650) 561-3820 or (C) (408) 202-2592
scott.kilner7@gmail.com

The Foreign Service Association of Northern California (FSANC), an organization of some 150 Foreign Service retirees and family members, organizes periodic social and professional events in the San Francisco Bay Area and elsewhere in Northern California. If you are not already a member and would like to join us, please contact Scott Kilner by email or telephone.

The FSANC holds regular luncheon meetings and other events, usually with a guest speaker on foreign affairs issues, and encourages public outreach by FSANC members.

The current FSANC Board consists of: President Scott Kilner, VP for Outreach Larry Greenwood, Treasurer Karl Sprick, Secretary Amy Madsen, and Advisors Gene Bigler, Sheila Gwaltney, Evan Reade, Gus Recinos, Joe Sullivan, Kirsten Schulz.

Foreign Service Retiree Association of Southern California (Greater San Diego area) FSRASC

- *Coordinator of FSRASC*
Daria ("Dede") de Pierre-Hollowell
(619) 742-1382
holloweldd@gmail.com

After a long hiatus due to Covid restrictions on gathering, we are hoping that our 85 or so San Diego area FS retiree members are ready for a bit more activity this year and to follow.

Recognizing that the San Diego area is replete with competition for our attention and interests, what is immediately on offer is a contact list of our membership organized by name and with addresses and zip codes to allow members to reach out to each other. (No commercial purposes for our list!)

We have free venue opportunities in glorious Balboa Park, for example, that will permit hosting get-togethers for exchanges of information, book talks, discussions about local events or interests. We can bring a chair and even lunch! We have

gathered for shows and theater in the past, met at historic sites, lunches, and so forth.

FSRASC members and potential members are asked to email the coordinator to confirm their former FS affiliation and to receive the updated membership list in January 2025.

Foreign Affairs Association of Southern and Central California

- Robert Baker
(310) 625-9122
robertjbaker732@gmail.com

Colorado

Foreign Service Retirees of Colorado

- Michael Keaveny
(303) 927-6191
mmkeaveny@yahoo.com

Foreign Service retirees and friends and others who have spent a portion of their working careers abroad gather once or twice a year in the Denver area to socialize and share stories about life in Colorado. Michael Keaveny, the coordinator, disseminates information, such as opportunities to host International Visitor participants, to the interested membership.

Florida

Foreign Service Retirees Association of Florida

- *Chair*
Lynne Platt
plattlynne@gmail.com

Comprising more than 400 members from the State, Agriculture, and Commerce departments and

USAID, and open to the Peace Corps, the military and the intelligence community, the Foreign Service Retirees Association of Florida promotes awareness and engagement in foreign affairs and offers members opportunities for camaraderie and fellowship.

FSRA-FL convenes five meetings a year at locations around the state of Florida, with an evening social gathering followed the next day by a luncheon program with an expert speaking on a relevant policy issue. The President of the American Foreign Service Association (AFSA) has traditionally addressed FSRA-FL's annual general meeting in January.

FSRA-FL connects with members via its newsletter, periodic emails, and postings on the website: www.fsra-fl.org. Annual dues of \$25 per person or \$35 per couple are used to support FSRA-FL's yearly charitable contributions to the Senior Living Foundation of the American Foreign Service Protective Association (AFSPA) and the Foreign Service National Emergency Relief Fund.

Maryland and the District of Columbia

Foreign Affairs Retirees of Maryland and Washington, D.C.

- *Coordinators*
Ward Barmon
Donald Kursch
donkursch@gmail.com

With a membership of 250 members from the Washington, D.C. region, the FAR MD & DC Club gathers several times a year bringing together foreign affairs colleagues for fellowship, a fine lunch, and the presentation of a foreign policy issue by an expert in the field. Our goal is to foster friendship, knowledge, and support for American diplomacy.

Midwest Region

Upper Midwest Chapter of the American Foreign Service Association

- *Convenor*
William F. Davnie
(612) 419-0518
bcdavnie@gmail.com

State and related agency retirees gather occasionally for speakers and conversation.

New England

Foreign Affairs Retirees of New England

- *President*
Elizabeth Barnett
(617) 227-0943
barnett1895@hotmail.com

Since 1983, USG foreign affairs retirees have been gathering three times a year throughout New England to share lunch while hearing and discussing views of experts on foreign affairs topics. FARNE lunches are held in spring, fall and January, providing a relaxed and congenial way to reconnect with ex-colleagues and make new friends in this region.

North Carolina

Carolina Friends of the Foreign Service

- *Chair, Steering Committee*
Gregory Flood
(919) 260-8794
gregoryflood@mac.com

Carolina Friends of the Foreign Service (CFFS) has been in existence since 1984. We have 150

members, mainly, but not exclusively, who live in the Research Triangle Area: Chapel Hill, Durham and Raleigh, North Carolina. We aim to promote a better understanding of and keep abreast of foreign affairs and related international issues. We do so through a series of lunch/lectures plus other informative and social gatherings. Our membership consists of former U.S. Foreign Service, Civil Service, and military employees. In addition, we welcome and attract members from academia, the private sector and non-governmental organizations who have worked abroad as well as others in the area interested in foreign affairs and public diplomacy. Thus, the name "Carolina Friends of the Foreign Service". A brief history and information on our activities can be found at <https://carolinafriendsforeignservice.blogspot.com/>.

Texas

Houston Foreign Service Alumni

- *Organizer*
Julie Gianelloni Connor
(202) 558-8707
Julie@BayouCityPress.com

The Foreign Service Alumni of Houston (FSAH) group serves Houston and other towns in Texas that do not have an alumni organization through a mix of in-person and Zoom meetings. FSAH coordinator Julie Gianelloni Connor can be reached at Julie@BayouCityPress.com or at (202) 558-8707. The group is open to all U.S. State Department current and former employees as well as to all those who have served overseas under Chief of Mission authority. Our members range from retired Senior Foreign Service Officers to former State Department interns and include members of other USG departments who have worked at embassies overseas, such as USAID, DOC, DOD, and the Peace Corps. Our purpose is to increase understanding in the greater Houston area of the importance of

diplomacy in promoting U.S. interests and protecting U.S. citizens. We meet quarterly, for programs and socializing.

Foreign Service Retirees Association of San Antonio

- Janet Scott
(210) 341-9498
stscottjr@aol.com

We hope to meet in 2025 to enjoy lunch, conversation, and socialize with friends and former colleagues.

Foreign Service Group of Austin

- Les deGraffenreid
(432) 244-9870
deGraffenreidLS@gmail.com

Meets periodically throughout the year to hear guest speakers and share memories of overseas postings.

Utah

Utah Retired Foreign Service Group

- Vance C. Pace
(801) 891-6916
vance.pace@gmail.com

The Utah FS retired group has been functioning since the mid-1980s when retired USAID officer Harvey Brown organized it. Beginning this year, it will meet quarterly. The group is inclusive and welcomes members of virtually any overseas background. It seldom has a speaker, except when an active member of the Foreign Service attends and brings members up to date on happenings in the Service. Average attendance is about 20. We maintain cohesion through emails, particularly news clips about the Foreign Service or international events.

Virginia

Foreign Affairs Retirees of Northern Virginia (FARNOVA)

- John "Ray" Walser, Coordinator
raywalser@msn.com
(703) 402-8369

FARNOVA has 220 members and meets five times a year (January, March, May, September, and November) at a restaurant in Fairfax County. Members, their spouses, and guests enjoy lunch (\$35 per person) and table talk with fellow foreign affairs retirees before hearing a guest speaker. Attendance averages 80. Additional social events can be scheduled. Membership and speaker suggestions welcomed.

Washington

Foreign Service Retirees Association of Washington State

- Hon. Roger Meece
(425) 996-0263
(425) 444-8498 (mobile)
rameece@comcast.net

The Association normally holds two lunches per year with interesting speakers drawn from the region. All Foreign Service retirees from all agencies are welcome to attend the lunches if they provide an email address to be notified of the date and other details of the lunches.

West Virginia

Foreign Service Reunion Association

- John Aldis
(304) 283-0041
jwaldis@gmail.com

The West Virginia Panhandle region hosts the Foreign Service Reunion. We welcome retirees from all Foreign Affairs agencies and people who have spent time working abroad. We value easy conversation with foreign affairs professionals at lunch once or twice a year.

Other

USAID Alumni Association

- *Co-Chairs*
Roberta Mahoney
Ken Yamashita
www.usaidalumni.org

Public Diplomacy Association of America

- *President*
Joel Anthony Fischman
(202) 364-8884
president@publicdiplomacy.org
<https://www.publicdiplomacy.org/>

The Public Diplomacy Council of America is a nonprofit 501(c)(3) association of over 500 active and retired professionals and scholars promoting excellence in the professional practice, academic study, and advocacy for public diplomacy. PDCA members are engaged in the information, education, and cultural programs that the U.S. Government relies on for the conduct of its diplomacy and in the academic study of those programs.

DACOR

- *President*
Angela Dickey
(202) 682-0500
www.dacorbacon.org



WHO DOES WHAT?

FOREIGN SERVICE RETIREMENT SERVICES

Trying to find out who does what and feel like you're drowning in alphabet soup? We've created this listing of agencies and offices to help you determine who handles which of the benefits and services available to you in retirement as well as how to contact them when you have a question and/or need help. **Note that post-retirement retirement services for personnel of all Foreign Affairs agencies are handled by the Department of State offices below.**

Office of Retirement (GTM/RET)

- Advises and counsels on Foreign Service retirement
- Survivor and former spouse benefits
- Annuity adjustments

HRSC@state.gov
 (202) 261-8960
<https://state.gov/rnet>
 2401 E Street NW,
 Room H-620, SA-1,
 Washington, D.C. 20522-0108

American Pay Processing Branch (CGFS/GC/PPR/ANP)

- Issuance of final employment salary
- Issuance of lump-sum annual leave payments
- Notifies the Thrift Savings Plan (TSP) of FS retirements

AnnuityPaySupport@state.gov
 (877) 865-0760 (toll free)

Annuity Pay Processing Branch (CGFS/GC/PPR/ANP)

- Assists with delay or non-receipt of monthly annuity payment
- Processes address, bank, and tax withholding changes
- Issues retirement annuity verification letter for Foreign Service retirees
- Issues 1099-R tax report for Foreign Service annuity
- Monitors REA salary/annuity limitation audit
- Amount of retirement contributions

AnnuityPaySupport@state.gov
 (877) 865-0760 (toll free)
 (843) 308-5471 (fax)
 U.S. Department of State
 Global Financial Services/ANP
 2010 Bainbridge Avenue, Building C,
 North Charleston, S.C. 29405

Thrift Savings Plan (TSP)

- Information on processing of applications for TSP withdrawals and all other issues

(877) 968-3778 (toll free)
(404) 233-4400 (outside U.S.)
www.tsp.gov (website with online services)
thriftline@tsp.gov (for general inquiries)
Thriftline Service Center,
c/o Broadridge Processing,
P.O. Box 1600, Newark, N.J. 07101-1600

Medicare

- Information on Medicare

(800) 633-4227
(answered 24/7 minus some federal holidays)
www.medicare.gov
(website with online services)

Social Security Administration

- Information on Social Security benefits
- Adjudication of application for Social Security benefits

(800) 772-1213
www.ssa.gov (website with online services)

Internal Revenue Service

- Information on taxation of retirement benefits (IRS Publication #721)

(800) 829-1040
www.irs.gov (website)

The U.S. Foreign Service and the American Foreign Service Association were born together in 1924, the direct and indirect progeny of an act of Congress. This is their story.

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“Marking the centennial of AFSA and the Foreign Service, *The Voice of the Foreign Service* is a must read for those who want to learn more about both.”
—**Ambassador Marie “Masha” Yovanovitch**

“Anyone concerned with reform of the State Department or American diplomacy needs to read this history of AFSA.”
—**Ambassador Ronald E. Neumann**

“This book makes clear the inestimable importance of AFSA and the reason it is imperative to support the organization’s efforts on behalf of the U.S. Foreign Service.” —**Ambassador Ruth A. Davis**

“Harry Kopp educates us all about the valuable work AFSA has done in the past century.” —**Ambassador Lino Gutiérrez**

ADDITIONAL RESOURCES

Below is a list of resources which offer information, articles, FAQ, and/or videos on issues pertaining to retirement and federal retirement benefit.

- The Retirement Services page on the AFSA website (www.afsa.org/retirement) is a one-stop shop containing a wealth of information specific to Foreign Service retirement and is a way to stay connected when you no longer have access to your agency's intranet. Information on the page includes Retirement Benefits FAQs for Retired Personnel, a checklist entitled Reviewing Your Retirement Plan, an AFSA webinar with American Foreign Service Protective Association (AFSPA) Chief Executive Officer on the Federal Employees Health Benefits Program (FEHB) and Medicare, a list of Bureau coordinators for the Re-Employed Annuitant program, and much more. The page also includes videos of presentations by some of the top experts on federal benefits, financial planning, and post-FS "Next Stage" career and lifestyle issues of common interest.
- For specific Department of State information regarding retirement benefits, visit <https://www.state.gov/rnet/>. Remember that State posts its Annual Annuitant Newsletter on this site each November, which gives you the most important updates on benefits for the coming year, including how to change your FEHB plan during Open Season and how to make sure your annuity supplement, if you are eligible to receive it, continues year to year.
- The mission of the National Institute of Transition Planning, Inc.'s (NITP) (www.nitpinc.com) is to help federal employees make sound decisions regarding their financial futures. Like AFSA, the site has a library of webinars.
- Refer to www.myfederalretirement.com, www.fedsmith.com, and www.govexec.com, all free digital services, for digestible, breaking news of interest to feds. Some AFSA members join the National Active and Retired Federal Employees (NARFE) association (<https://www.narfe.org>), which follows benefit issues impacting all federal retirees.
- Finally, if you have questions or concerns regarding retirement issues, or need help navigating the bureaucracy to resolve problems, please be in touch with AFSA's Counselor for Retirees Dolores Brown at brown@afsa.org or (202) 944-5510. AFSA Retiree Vice President John Naland can be reached at naland@afsa.org.

Have you renewed your AFSA membership?

If not, contact our membership team at member@afsa.org or (202) 338-4045 x525 to make your annual payment or to ask how your dues can be deducted directly from your annuity!

REVIEWING YOUR RETIREMENT PLAN

Whether you have been retired for a few months or many years, please review the topics listed below to determine if any course corrections are needed in your retirement plans. There is more detailed information on many of these topics on AFSA's Retirement Resources webpage at www.afsa.org/retirement.

- **Review and Update Annuity Records:** Your Foreign Service annuity records are online at Annuitant Employee Express (www.employeeexpress.gov) under the Foreign Service Annuitants tab. If you have not visited that site since it was redesigned in 2021, you will need to click on "Sign-in with Login.gov" and then create an account. Once logged in, you can view and print your monthly annuity statements and annual form 1099-R. You can instantaneously update your domestic mailing address and direct deposit account information. You can change federal and state tax withholding rates. To change to a foreign address or change the state your tax is withheld from you must email AnnuityPaySupport@state.gov. If you do not log on at least once every 60 days the Office of Personnel Management (OPM), which owns the site, warns that your account will be deactivated. If your account is deactivated, you will need to click on "Submit Help Request" in the top right-hand corner of the website to request a security code.
- **Keep Beneficiary Designations Updated:** Federal survivor benefits are paid to whomever is designated on beneficiary designation forms even if there are other instructions in the person's will. Every year, there are cases of benefits not going to the immediate next of kin because the annuitant neglected to update their beneficiary designations after marriage, divorce, or other relationship change. If you are not sure whether your forms reflect your current wishes, simply submit new forms to supersede prior designations:
 - » *Federal Employees Government Life Insurance (FEGLI):* obtain SF-2823 at https://www.opm.gov/forms/pdf_fill/sf2823.pdf and mail it to OPM Retirement Operations Center, P.O. Box 45, Boyers PA 16017-0045.
 - » *Thrift Savings Plan (TSP):* update by logging into your TSP account and clicking on "Beneficiaries."
 - » *Retirement Benefits:* Obtain DS-5002 at <https://eforms.state.gov/Forms/ds5002.PDF> and mail it to the HR Service Center, 1999 Dyess Ave, Building E, Charleston SC 29405. Note: This form directs the payment of the partial-month annuity due in the month of death. It does not change the survivor annuity election.
- **Review Thrift Savings Plan (TSP) Fund Allocations:** If some of retirement income derives from the Thrift Savings Plan, an IRA, and/or other financial investments, then they are a key component of your retirement financial security. Since retirement income depends in part on the rates of return of the specific fund or funds in which you invest, from time to time you should review the risk-versus-reward balance in your fund allocations to make sure that it is still appropriate to your specific situation. If you or your survivor anticipate drawing on your TSP savings 20 or more years from now, most experts recommend investing in funds with relatively high average rates of return (the C, S, I, and/or long-range L funds) to increase the chances that your TSP savings will generate gains in the coming decades that out-pace inflation. You can make an inter-fund transfer to redistribute your balance at www.tsp.gov. Consider talking with a financial advisor before making a major financial move.

- **Review Estate Planning Documents:** Most Foreign Service retirees have estate planning documents such as a will, trust, power of attorney, and/or medical directive. But if many years have passed since those documents were created or if you later moved to a new state of residence, estate planners suggest having a local attorney review those documents and update them if there have been significant changes in your own situation or in state laws or procedures.
- **Social Security – When to Launch:** Retirees nearing age 62 face the important decision of when to apply for Social Security benefits. You can get estimates of your future Social Security retirement and survivor benefits by using the My Social Security feature at www.ssa.gov. After benefits begin, you can use My Social Security to update your address and direct deposit information. The initial sign-up process for My Social Security involves verifying your identity by answering questions about data in your credit history. If needed, check your own records before answering since giving wrong answers can get you locked out from online registration.
- **Medicare Part B at Age 65?** Many retirees nearing age 65 find it difficult to decide whether to enroll in Medicare Part B, which covers outpatient care, preventive services, ambulance services and durable medical equipment. Most retirees would find it to be an easy “yes” decision except for the fact that coverage can be costly – in 2025 it is \$185.00 per person, per month in most cases, but can go up to \$628.90 per person, per month, depending on your income. Weighing the pros and cons of enrolling in Medicare can get complicated. For more information, see the Medicare section of AFSA’s Retirement Services page at www.afsa.org/retirement.
- **Annuity Supplement Earnings Test:** Retirees in the FSPS retirement system who are under age 62 receive an annuity supplement. For those who have reached their minimum retirement age (between age 55 and 57 depending on the year of birth), that supplement is subject to a reduction through an annual earnings test. Those retirees must submit a form DS-5026, “Statement of Entitlement to FSPS Annuity Supplement” to the HR Service Center in early January each year or else their annuity supplement will be suspended in February. The form and associated instructions are in the GTM/RET annual annuitant newsletter.
- **Report Marital Changes:** Post-retirement divorce, marriage or death of a spouse or former spouse are occasions to change your survivor annuity election by removing a former spouse or adding a new spouse. In addition, you will likely want to update your beneficiary designations for life insurance, annuity, and TSP savings. You may also wish to adjust your Federal Employees Health Benefits election. Delays in reporting marital changes will delay, or in some cases permanently prevent, the benefits adjustment and the associated change in your annuity. Promptly report post-retirement marital changes to the HR Service Center.
- **If You Divorce:** Foreign Service spouses enjoy a default statutory entitlement to benefits under the Foreign Service Act if they meet certain requirements. The default entitlements can be altered through a court order or spousal agreement. However, the order or agreement must include specific language to be valid—even some Washington, D.C.-area divorce attorneys are unaware of this. A State Department explanation of the rules was contained in ALDAC Cable 19 STATE 53266, which is posted on AFSA’s Retirement Resources page. Promptly report any post-retirement divorce to the HR Service Center (including providing a copy of any divorce decree, property settlement agreement or other relevant court order).

- **Review Health Insurance:** Many Foreign Service members settle on one Federal Employees Health Benefits (FEHB) provider early in their career and don't take advantage of the annual open season opportunities to change providers. That is a missed opportunity to get the best insurance for your needs and to potentially save money by switching to a different insurance plan. Each year, during the mid-November to mid-December open season, AFSA provides its members with free online access to the Consumers' Checkbook Guide to Federal Health Plans. The Guide rates over 200 health insurance plans and provides an easy-to-understand summary of the plans to help simplify your choice.
- **Consider Optional Medical Insurance:** Retirees who do not have optional federally sponsored dental or vision insurance may still apply for coverage. Apply for dental or vision insurance during open season at www.opm.gov/healthcare-insurance/dental-vision/. Information on federal long-term care insurance can be found at www.ltcfeds.com. You can also research private providers or life insurance policies that include a long-term care component.
- **Reemployment Rules:** If you return to federal employment on a part-time or full-time basis after retirement, a variety of rules impact how much you can earn. If you have questions about those rules, please consult the GTM/RET annual annuitant newsletter or RNet internet site at <https://www.state.gov/rnet/>. If you do not find the answer there, you may ask the HR Service Center. Information on post-retirement legal and ethical restrictions can be found on the AFSA website at www.afsa.org/retirement. Reemployed annuitants (REAs) must not exceed their hours or earnings limits. To avoid exceeding the earnings limit, the employee may request that a "salary/annuity limitation audit" be done by the Retirement Accounts Division by emailing AnnuityPaySupport@state.gov. Another resource is the recording of the October 2023 webinar, "So You Want to Be an REA?", posted on the AFSA website at www.afsa.org/video.
- **Brief Your Survivor:** Ensure that your next of kin knows how to report your death so that survivor benefits may be paid. To initiate a survivor annuity, receive the federal life insurance payout, and/or continue their Federal Employees Health Benefits, the survivor(s) must first submit documentation to the HR Service Center. Until they do so, annuity payments will stop. So please explain this to your next of kin(s) and show them the information sheet in this directory on reporting deaths.
- **Create a Clear Paper Trail for Your Next of Kin:** If you have served as executor of a family member's estate, you know that the process can be time-consuming, particularly when it is difficult to find documentation. Therefore, it may be helpful to put relevant information such as your will and documents concerning your benefits and beneficiaries in one location for your next of kin(s) to easily access. In addition, with more bills and financial statements being paid or delivered electronically, it is often no longer possible for the next of kin to allow a month's worth of mail to arrive to discover what needs to be done. Thus, a useful rainy-day activity is to make or update your list of your financial accounts, insurance, etc. (including website addresses and account passwords) and place it where your next of kin(s) can find it.
- **Maintain Your AFSA Membership:** Maintaining your membership will keep you informed about retirement issues, give you access to AFSA staff support should you encounter problems with government benefits offices, and support AFSA's legislative advocacy to defend your earned retirement benefits. If you currently pay dues annually, please consider paying via annuity deduction. That way your membership cannot accidentally lapse due to a lost or overlooked renewal notice. To do so, make the change online by logging into your AFSA account or email member@afsa.org.

ACCESSING ANNUITANT EXPRESS

On Annuitant Employee Express, you can update your annuity account to change your mailing address, change Federal and state tax withholdings, and view and print your monthly annuity statements and annual Form 1099-R.

At retirement, your Employee Express account transitions to Annuitant Employee Express (while retaining the same Internet address, www.employeeexpress.gov). Non-State Department retirees whose agencies do not use Employee Express for payroll purposes will receive an email from the Office of Personnel Management (OPM) within a few weeks after their retirement date with instructions for activating their Annuitant Employee Express account.

Instructions on how to log on with OPM's multi-factor authentication procedure can be found at <https://rb.gy/htv90>. You must start the procedure by accessing the Employee Express website at www.employeeexpress.gov, clicking on "Sign in with LOGIN.GOV" and following the instructions. If you have difficulties, submit a help request using the link on the page. In the field for agency, select Department of State (Foreign Service Annuitants/Retiree).

Once logged in, retirees will see a drop-down menu in the upper right where you can toggle from your active-duty account to your Foreign Service annuitant account. Retirees are encouraged to use this interface as the most secure and efficient way to access or change their information and obtain important documents in a timely fashion. Retirees who cannot, or choose not to, utilize Annuitant Employee Express can update their annuity account or obtain related information by emailing AnnuityPaySupport@state.gov.

Reemployed annuitants (REA, formerly known as WAE) can access both their annuity information and their active (reemployed annuitant) salary information on the same Employee Express site. In the drop-down menu in the upper right, select "Department of State" to access Earnings & Leave Statements and "Foreign Service Annuitant" to access annuity records.

Finally, OPM warns that if you do not log on to your account at least every 60 days your account will be deactivated. If your account is deactivated, you can request assistance through the Help Request link in the top right of the page. If the Help Request link is chosen, under the Agency drop down menu, please select the Department of State (Foreign Service Annuitants/Retiree). Once unlocked, the OPM Help Desk will send you an email message. You can then log in through Login.gov to gain access to your account. If you encounter problems using this procedure, you can submit another Help Request.



MEDICARE BASICS (INCLUDING COORDINATION WITH FEHB)

The answers to the frequently asked questions below will get you up to speed with the basics of Medicare, including how to coordinate your Medicare benefits with your plan with the Federal Employees Health Benefits (FEHB) program.

Q Should I sign up for Medicare if I already have an FEHB plan?

A Medicare has four parts: A, B, C and D.

With rare exceptions, there is no premium for Medicare Part A, which covers hospitalization. So, there is no reason not to sign up for Part A as soon as you reach 65. When you are retired, FEHB plans become your secondary insurer, covering portions not paid for by Medicare.

Medicare Part B covers doctors, medical equipment, tests and other services and suppliers. But because you pay a monthly premium for Part B, there are pros and cons to signing up. For 2025, the premium is \$185.00 per person, per month in most cases, but can go up to \$628.90 per person, per month, depending on your income. Once you are signed up for Medicare Part B, FEHB plans become a “wraparound” policy that pays some or all the portions not paid by Medicare. Signing up for Part B is the Medicare question of greatest concern and financial impact for most AFSA members. See additional information below.

With Medicare Part C (Medicare Advantage), you pay at least the premium for Part B (in most cases, a bit more) to a private insurer in exchange for lower cost-sharing on Part B expenses and sometimes additional benefits (e.g., vision, dental, podiatry). Few FEHB enrollees sign up for Part C. If you decide to try Part C, do not drop your FEHB plan (once terminated, you can never regain your FEHB benefit). Instead, when you fill out your SF 2809, suspend your FEHB plan. You then keep the option of changing back to an FEHB plan during the next Open Season or when you have a Qualifying Life Event (QLE).

Medicare Part D covers prescription drugs. Benefits vary by plan; premiums increase as your income increases. According to the Office of Personnel Management, most Federal employees do not need to enroll in the Medicare drug program, since all Federal Employees Health Benefits Program plans will have prescription drug benefits that are at least equal to the standard Medicare prescription drug coverage.

Weighing the pros and cons of enrolling in Medicare can get complicated. For more information, see the Medicare section of AFSA’s Retirement Services page at www.afsa.org/retirement.

Q Does it make sense to have both FEHB and Medicare Part B coverage?

A Part B covers doctors, medical equipment, tests and other services and suppliers. Run the numbers by reviewing your out-of-pocket (OOP) health expenses over the last few years under FEHB. Then calculate

your OOP including Medicare B premiums, but deducting expenses that FEHB, as secondary insurer, would cover. In 2024, an enrollee pays a monthly premium of \$174.70 if their Modified Adjusted Gross Income (MAGI) is \$103,000 or below for a single return, or \$206,000 or below for a joint return. Premiums rise with higher MAGIs. Note that your MAGI is based on your income as reported in your federal tax return two years prior. (For details, go to www.medicare.gov, click on “Basics,” and then on “Medicare Costs.”) As secondary insurer, FEHB usually covers the 20 percent of the Medicare-approved amount that Part B does not cover. Thus, you may wish to switch your FEHB plan from a high option to a lower, basic option to reduce premiums (but first make sure your FEHB plan provides that same or a similar level of coordinated benefits for both options). A high option may still be worth paying for to get better drug coverage, a wider choice of physicians, and better cost-sharing.

Q When do I sign up for Part B, and how do I pay the premium?

A You can enroll in Part B during a seven-month period, which includes the three months before and the three months after the month you turn 65, at www.medicare.gov or by calling (800) 633-4227. (The sign-up can be deferred if you are still covered by FEHB as a working employee, but not if you have officially retired and continued your FEHB policy as an annuitant.) If you are receiving Social Security benefits, your Part B premium will be deducted from that payment. If you are not yet receiving Social Security, you will be mailed a bill for your Part B premium.

Medicare will then pay its share of the bill directly to the doctor and forward the claim electronically to your FEHB plan. If your doctor does not accept Medicare assignment, he/she is still required to file a Medicare claim for you. If you have paid for the services, Medicare will then pay its share of the bill directly to you. Again, if your doctor fails to submit a claim, you should file Form CMS 1490S. Be aware that Medicare does not electronically send completely denied claims to FEHB plans. In that case, contact your FEHB plan and follow their instructions to make sure that your FEHB plan receives the documents it needs to act, such as bills for services and Medicare notices of rejection.

Q Will FEHB pay for my annual physical and non-Medicare-covered services?

A Medicare covers an initial physical examination – a one-time “Welcome to Medicare” physical exam – within six months of enrollment but does not cover annual physicals. FEHB plans are required to provide benefits for an annual physical at no cost sharing if you use a network provider. Check your brochure to see what additional services your FEHB plan will pay for.

More Questions? See “Medicare” at www.afsa.org/retirement-services, visit www.medicare.gov, or contact AFSA’s Counselor for Retirees Dolores Brown at brown@afsa.org or (202) 944-5510.

REPORTING DEATHS OF FOREIGN SERVICE RETIREES OR SURVIVORS

Family members often are unfamiliar with offices and functions in Foreign Service agencies, so AFSA offers this list of steps to take in the event of the death of a FS retiree, spouse, or ex-spouse.

- 1. Notification and FEHB:** Notify the Department of State's Human Resources Service Center (HRSC) in Charleston, S.C. promptly during regular office hours at (866) 300-7419 (toll free), (843) 308-5539 (from outside the U.S.), or at HRSC@state.gov. HRSC will ask the survivor to provide documentation, including a Foreign Service death benefits claim form and a certified copy of the death certificate. HRSC and the Annuity Pay Processing Office (CGFS/ANP) will then take the following steps:
 - » Immediately terminate the deceased person's annuity.
 - » Initiate a survivor annuity within 45 days of receiving the required documentation but complicated cases can take longer. The HRSC advises survivors to be prepared for a two-to-three-month gap in annuity payments while their survivor annuities are being established.
 - » Continue Federal Employees Health Benefits (FEHB) for eligible survivors.
 - » Further details and instructions can be found at <https://www.state.gov/rnet/>.
- 2. FEGLI:** File a claim for Federal Employees Group Life Insurance (FEGLI) benefits, if applicable, after HRSC notifies the Office of Personnel Management of the death. OPM will send the designated beneficiary a claim form and instructions. Required documentation includes a certified copy of the death certificate. Further details and instructions can be found at <https://www.state.gov/rnet/> and at <https://www.opm.gov/> after clicking on "Insurance" at the top of the webpage.
- 3. TSP:** File a claim for Thrift Savings Plan (TSP) benefits, if applicable, by calling (877) 968-3778. Press 5 from the main menu and hold to speak to a TSP Service Representative. You will need to submit a TSP-17 form and a certified copy of the death certificate.
- 4. SSA:** Notify the Social Security Administration by authorizing the funeral home to do so or by calling SSA at (800) 772-1213. The SSA will determine if benefits are due.
- 5. LTC:** If you are a surviving spouse with a Federal Long-Term Care Insurance Program (FLTCIP) whose premiums were deducted from the Foreign Service retiree's annuity, then call the BENEFEDS Customer Service Center at (877) 888-3337 to arrange for premiums to be deducted from your survivor annuity.
- 6. FEDVIP:** If you are a surviving spouse with dental and/or vision insurance coverage under the Foreign Service retiree's Federal Employees Dental and Vision Insurance Program (FEDVIP) policy, then call the BENEFEDS Customer Service Center at (877) 888-3337 to arrange for premiums to be deducted from your survivor annuity.
- 7. AFSA:** Notify AFSA at member@afsa.org or by calling (202) 338-4045. AFSA's Counselor for Retirees

Dolores Brown is available to answer questions about the processes described above. She can be reached at brown@afsa.org or (202) 944-5510. Surviving spouses are encouraged to join AFSA to benefit from ongoing help in dealing with Washington offices on benefits questions and other issues as they arise.

8. **Obituary:** If you would like an obituary of your loved one to appear in *The Foreign Service Journal*, please send information via email to journal@afsa.org. Obituaries, with photographs, also may be sent to State Magazine at statemagazine@state.gov, which is published online monthly by the Bureau of Global Talent Management at the Department of State.

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If your finances permit you to make charitable donations, please consider supporting one or more of the following good causes:

AFSA's Fund for American Diplomacy (FAD) supports outreach to tell the proud story of the Foreign Service to the American people. The FAD's aim is to build a domestic constituency for the Foreign Service so that we have supporters prepared to stand up for the Foreign Service and defend our vitally important mission. You can contribute at www.afsa.org/fad; all contributions are tax-deductible.

AFSA's Legal Defense Fund: Established in 2007, the Legal Defense Fund provides financial assistance to members with legal issues that involve possible far-reaching significance to the rest of the Service, such as cases involving due process or fundamental fairness. To contribute, visit www.afsa.org/donate or send a check for "AFSA Legal Defense Fund" to AFSA, c/o LDF, 2101 E Street NW, Washington DC 20037. Contributions are not tax-deductible.

AFSA-PAC: The AFSA PAC furthers AFSA's goal of making the Foreign Service a more effective agent of U.S. global leadership. AFSA-PAC does this by supporting the re-election of Senators and Representatives who support a strong, effective Foreign Service. (www.afsa.org/afsa-pac).

Associates of the American Foreign Service Worldwide (AAFSW) is the primary advocate and support network for family members of Foreign Service employees (www.aafsw.org). You may become a member or make contributions by credit card or through PayPal on the AAFSW website.

The Foreign Service National Emergency Relief Fund is the Department of State's official charitable mechanism for disaster assistance to Locally Engaged staff. Since 1994, the Fund has served as the immediate humanitarian resource for local employees of the Department of State and all other USG agencies under Chief of Mission authority. It is now easier to donate online. (www.state.gov/the-foreign-service-national-emergency-relief-fund).

Association for Diplomatic Studies and Training (ADST) works to capture, preserve, and share the experiences of America's diplomats via mechanisms including recording the oral histories of Foreign Service members, retirees, and their family members, and facilitating the preparation and publication of books and memoirs (www.adst.org). You may become a member or contribute by credit card on the ADST website.

Foreign Service Youth Foundation (FSYF) is dedicated to helping Foreign Service youth embrace the adventure of their internationally mobile childhood (www.fsyf.org). You may become a member or contribute by credit card on the FSYF website.

The Senior Living Foundation of the American Foreign Service: The SLF assists retired Foreign Service members and their survivors. Support can take the form of monthly grants to cover costs, such as home health care or medical transportation, as well as one-time grants for items like hearing aids and wheelchairs. The Foundation accepts charitable donations. For more information, visit www.SLFoundation.org.

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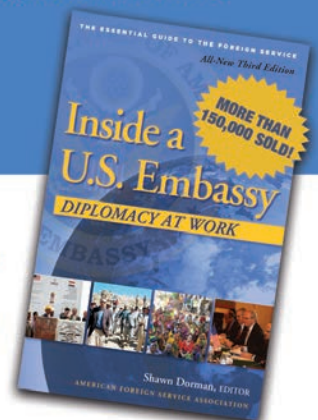
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IN MEMORY

The American Foreign Service Association recognizes and remembers the following deceased members of the Foreign Service community who passed away since the previous publication of this directory.

Sharon E. Ahmad
 David J. Aliprandi
 Lois I. Armstrong
 Jeffrey A. Bader
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 Peggy Blackford
 Steven L. Blake
 Kenneth W. Bleakley
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 Robert T. Dakan
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 Joseph B. Dever
 Susan Chuwa Easley
 James A.M. Elliot

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 Constance J. Freeman
 Roger M. Freeman
 Judith G. Garber
 Christa U. Griffin
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 Joann Lewinsohn
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 Daniel P. Malone
 David H. Mandel
 Richard C. Matheron

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 Andre J. Navez
 Alexander D. Newton
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