

## **2025 CGNRC “Virtual” Annual Meeting (3 – 4 Sep)**

### **Input From Regional Retiree Councils**

#### **NORTHERN CALIFORNIA** (David Swanson\_

Northern California in partnership with Base Alameda continues to host our annual seminar.

- We continue to face the challenge with access to all DOD, CG, PHS, NOAA retirees in the area. Notification of CG retirees is easy but results in 50 to 75 attendees, including members of the council. An audience of this size is not large enough for some of our presenters to travel to our seminar. The addition of DOD retirees increases our audience to 300. Thus making it worth our presentors and exhibitors time and expense to attend.

We continue to work with Base Alameda to mentor Active Duty members to prepare what we call a “Pass Down Manual” for their families and commands.

- We do this by suggesting they consolidate into this manual their:
  - Wills & Trust
  - Power of Attorney
  - Medical Directive
  - Final Wishes
  - Command Contact points
  - Account List, with access information, assigned users/signers, how the account transfers, ect.
- We also discuss item to consider before transitioning.
  - If Pre-retirement -- items such as:
    - Pay comparison
    - Benefits such as Health Benefits, TSP, Pension,
  - And for Post-retirement -- items such as:
    - Retirement Pension
    - Tax considerations
    - Health benefits – prior and post age 65.
- We view this as retention tool for the commands. Our challenge has been the availability of council members and coordination with the commands. We have been more successful by working with individuals offices vise all-hands.

#### **There is continued need for a co-chair.**

We are exploring ways to mitigate the size of our AOR such as use of Zoom and/or remote/associated councils. One of our successes is the inclusion of the “Reno Lunch Bunch”. They are invited to our meetings via zoom and passing information to their members.

Lastly, as I speak with our retirees some ask why we need a council as all the information is available on line. I continue to point out we don’t know what we don’t know. The walk through a number of examples and point out about 40 percent of retirees do not have an email addresses listed in their PPC profile.

Some of the examples are final affairs preparation, requirement to sign up for Medicare A & B to be eligible for Tricare for Life, the need to budget for the cost, the requirement to have a new retiree CAC ID prior to 2026... Most are not aware and have not begun to dot the I and cross the T and in the case of Final Affairs I had a conversation with a 77 year old Master Chief who has yet to prepare any final affairs. Additionally, many retirees have selected a burial location and incorrectly assume the VA will handle the mortuary details.

**NY, NJ, E.PA** (Frank Gorman)

Below is my email to you from May 1 regarding our Reserve priorities from the AUG 24 Council meeting. To my knowledge, none has been addressed by PPC. Add to it my concern that it takes five months for PPC to audit retired pay adjustments when a members VA rating jumps above 50% (see attached email from CAPT Henry).

Also attached is an email to me from Mr. Hall recapping the SELRES retired pay calculation error I discovered. Can we ensure that DA software has been corrected so the step increases for TIS are properly included in RET-1 pay calculations?

WRT SECNY Chapter, Mike and I will meet with CAPT Andrechik to really get a ball rolling – I had hoped to have scheduled it sooner, but my mother and sister died two weeks apart in June, and I have been quite busy at home with personal issues and was out of the office often this summer as a result.

**From:** Gorman, Francis E. CIV (USA) <[Francis.E.Gorman2@uscg.mil](mailto:Francis.E.Gorman2@uscg.mil)>

**Sent:** Thursday, May 1, 2025 12:52 PM

**To:** Hinds, Robert C CIV USCG COMDT (USA) <[Robert.C.Hinds@uscg.mil](mailto:Robert.C.Hinds@uscg.mil)>

**Cc:** 'Michael Moriarty' <[khmm@comcast.net](mailto:khmm@comcast.net)>; John Marks <[j6marks@gmail.com](mailto:j6marks@gmail.com)>

**Subject:** Reserve Retirement/PPC Support

As discussed earlier this week, I am disappointed in my recent experiences as a CGR retiree. I turned 60 on March 16<sup>th</sup> – so today I received my first retired pay deposit. Here are my thoughts, relative to the CG Retiree Council August 2024 meeting in Topeka regarding Reserve Retirees:

1. We recommended the form letter sent to SELRES RET-2 six months out from RET-1 be personalized, instead of just “Dear Retiree”. There has been no change.
2. We recommended for an official Reserve Retired Pay Calculator similar to DOD. No progress.
3. We recommended an official estimate of retired pay be sent to member a month or two prior to first retired pay deposit. No progress.
4. Based on correspondence I received prior to my 60<sup>th</sup> birthday, I anticipated receiving pay on April 30<sup>th</sup>. It took a trouble ticket, and then your intervention to find out if your birthday is after the 15<sup>th</sup> of the month, you won’t get paid until the second month’s first business day. Why can’t this be communicated in the “six month out letter”?

### **NORTHWEST** (Sean McPhilamy)

Reflecting on the past year — primary highlight is the electronic publication and distribution of the *Estate Planning and Final Affairs Handbook*. This document was the focus of many discussions, with the vast majority of individuals remarking positively about the benefit and value of information provided.

Similarly, thank you for distributing the email to local retirees regarding the State of Oregon-sponsored Women's Veteran Summit. The capability to communicate across the broad spectrum of our retirees is fantastic (to those who have a current email updated in Direct Access anyway!) I anticipate that we will take you up on the offer to send out a similar distribution during the coming year.

Another Bravo Zulu goes out to Captain Henry and his team of professionals manning the Pay & Personnel Center's help desk. I had the opportunity to speak with one customer representative, who solved the issue for one of our local retirees quickly and accurately. Additionally, I was able to share my thanks in having our national retiree council in Topeka last year, and the civilian let me know that he remembered the meeting and he was glad that we chose to have the event there in-person. I fully agree.

The thanks keep on a'coming ... Base Seattle continues to "knock it out of the park" in supporting our council. Of note — the new Base XO, Commander Hayley Koval was tremendous in picking up a small coverage gap when our previous liaison retired with the new designee not yet having reported during summer transfer season. And the Puget Sound area Coast Guard Day picnic was well executed, overseen by MWR director, Mr Art Grady. We also benefited from the leadership of Captain Mark Lebeau, who represented the council with a booth throughout the event.

### **FIRST COAST**, Jacksonville, FL,(Bobby Wester)

We have 123 members (FL, GA, SC, NC, AL, AR, MI, CO, IN). I communicate with all members by email. I have been a Co-Chair for our CGRC since we received our Charter on September 10, 2005. A CGRC Meeting is held each quarter and in most cases at a local Golden Corral Restaurant. We average about 15 attendees (Members and guests) at our Meetings. I provided the email notification to all Members of the need for an Officer Co-Chair. So far, no interest shown for becoming our Officer Co-Chair or my replacement as Co-Chair. They simply want me to continue as Co-Chair for as long as possible.

### **HAWAII** (Rod Schultz)

I would be interested in hearing from other regions about their meeting venues. Hawaii Region originally met at Club 14, a restaurant and meeting room on Base Honolulu. We used to have dinner or a snack and something to drink. When the club closed down in the evenings, we continued to meet in the dining room without refreshments. As time went on it became more and more difficult to get access to the dining room and we often had to meet outside in the dark. Recently, we have been meeting at the Pearl Harbor Exchange food court which is more centrally located and offers refreshments. Are other regions meeting at Coast Guard facilities or somewhere else?

**GULF COAST** (Terry Gilbreath, Charlie Womack)

Terry – I would like to find a replacement for me as the co-chair. I am so busy at work that I really don't have the time to dedicate to this effort.

**SAN JUAN** (Jaime Balzac)

New Co-Chairs: **CWO Jaime Balzac & MK1 Willie Rodriguez.**

Our goal is to increase the participation of the retired community in Puerto Rico/Virgin Island to the meetings sponsored by the PR/VI council by providing topics of interest and new ways to participate. At present we have WhatsApp. chat with 31 members participating actively, but only 5-6 members attending the meetings. Providing a virtual link may help to increase this participation. Topics: We are going to invite for the next meeting on Nov 22, 2025 the Puerto Rico Veteran Advocate, The Puerto Rico Veterans' Advocate is a government office dedicated to protecting the rights of veterans and their families, offering assistance, guidance, and representation to ensure access to benefits and social welfare. You can contact the Office of the Veterans' Advocate (OPV) to report issues affecting quality of life, health, safety, or deprivation of rights, and to request advice on the Veterans' Bill of Rights. Which has been promoting new laws in Puerto Rico that benefit the veterans in this region. We are investigating the Virgin Islands Laws /benefits also and some other persons that could provide services to the retirement community. Legal at base, PR ARMY base support and TRICARE.

Increased participation includes looking for those retired that recently separated and stay in Puerto Rico. I personally know a few of those who are not even Puerto Rican born but like PR as their retirement home and increasing our presence in the Virgin Islands.

I also noticed that our sponsor command is Base San Juan and plan to talk to the Sector Commander to change that and to get him involved.

Any input to these goals is welcome, the bottom line is to help fellow retirees in our AOR . There is also in my opinion a need to support retirees that are sick and maybe at the end of his life that we may provide some care or moral support.