

2026 CGNRC Meeting – CAPT John Henry (CO PPC)
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Retired RADM Austin, CGNRC Co-Chair – Captain Henry, your folks. Amazing, amazing, amazing! Every time, you know, especially with, you know, with one hand tied behind your back and hopping on a roller skate and you're able to just pull rabbits out of the hat. To you and your team thank you! Thank you, Kim (Kim Clennan, PPC-RAS Chief), thank you everyone. You are the heartbeat of the Coast Guard. And it's unfortunate that a lot of people, active duty and retirees, don't realize what you all do with the constraints that you have. So thank you very much.

CAPT John Henry, CO PPC – All right, ladies and gentlemen, good morning. I'm going to start off by giving you a choice, do you want the stump speech or do you want to have a conversation? Conversation it is! I think one of the best reasons for us to continue to have this is to keep this topic, this conversation going. It's never a one and done. And the analogy, the example that I always use, is if that were the case, we would only have to do the cyber training once a year. Hey we solve the cases we were able to keep everything safe and life went on. But no, we have to constantly do our GMT (General Mandated Training), whether it's a cyber training, whether it's the paperwork reduction or whatever it is nowadays. But that's why we do it. And that makes sense, because our brains, our hearts, these are all muscles that that continue to pave forward. All the jobs, all the relationships that we have to continue to build. So thank you for continuing to be part of the conversation here. Now I would be remiss if I missed an opportunity to always recognize Mr. Jeff Bacon. If you remember from the last time you were here in 2024, Jeff was here as the Operations Division Chief and he's the guy that draws Broadside. And it's cool because he worked for the Coast Guard. A retired Navy 06 and he's back to cartooning. If you want to go to [Home - Broadside Cartoons](#), I do not get any kickbacks. But Ray (Ray Bryant), this goes to your point about the Command Master Chief you talked with, living in the moment, about to retiree having never thought about retirement – now it's here. I was kind of in that boat. I still am in a sense, because I'm going to live forever. Everything is going to be fine and I'm always going to be in the Service and I'm sure that everything will fall into place when the time comes. That's not realistic. That's one of the reasons why we have job security. That's one of the reasons why we are here to continue to serve because the Coast Guard is not just the active duty. It's not just the reserve, it's our retirees. It's our legacy. And if you ever take a look at the PPC pie chart, the majority of our customers are our retirees, and the retiree community is growing. A command philosophy I share every year because I want to reinforce something that's extremely important, especially in our world of work. We have to be human first. Yes, we all wear the uniform. We all have insignias. But we're human first before we're a Captain, an Admiral and a Master Chief Petty Officer. It doesn't matter. So when you call into PPC, one of the things that resonates across our crew here is we are speaking with another person on the other end of the line. And it's usually not under good circumstances. They're not happy. Something went wrong. They didn't get paid. Something is going sideways. Life is happening, so part of that

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conversation and the education and the reinforcement for our crew here at PPC is. Be human first, take a breath. Be patient, be kind. Be empathetic. And hopefully when you engage with our crew, you are feeling that. And if you're not, let me know so that we can reinforce that it's not easy to do. This is one of the hardest things to do. We need to do the right thing. Every choice, every decision, every conversation, every transaction or process that we make has to be done for the right reason. We don't want to gun deck. This is somebody's life. This is an annuitant, this is a beneficiary, this a retiree. When the pay issue come in, we owe you the appropriate amount of time and energy and correct accuracy that comes with it. That's something that we need to do right by you. Because we're all shipmates. At the end of the day, we're all shipmates. Active Duty Reserve, Auxiliaries, Civilians. Doesn't matter. We're all part of the Coast Guard family. We're all part of the ongoing Coast Guard legacy. So I do take the time to reinforce it at the very beginning and at the same time I ask of this in return for each and everyone of you, whether it's a personal capacity, whether it's in a help desk capacity, whether it's in a leadership capacity. Please be human with us as well. Hey, it's the YN3 that's trying their best to answer calls with the multiple health tickets that are filing up. Yes, it's the overworked Branch Chief that doesn't have enough people or time to deal with all of the help tickets. These things happen. But the fact of the matter is that we continue to meet together, have these conversations so we can advance the narrative and continue to take care of our Coast Guard family.

OK, one of the things that I realized since two years ago, there's a lot of change that has happened. #1, my eyesight is getting worse. I can't read this anymore, so I'm very thankful that I'm close to the screen. The water fountain is working out front. That wasn't working two years ago when you were here. These are big changes and I know that the Retiree Council's impressed by these things. There's new carpet in the elevators, if you remember going up and down the elevators. Big things. You should write these things down – I'm kidding.

I mentioned Mr. Jeff Bacon, he served faithfully for the Coast Guard and he retired again. And now we have Mr. Mike Undon as our new Operations division chief. And this is a huge bonus for PPC, because we've had a leadership gap for over a year. And Mr. Steve Hudson, our executive director, has been wearing those bow ties and provides top cover for Kim Klein and our Retire & Annuitant Services (RAS) Branch Chief. And now she has a Deputy Branch Chief (Mr. Lawrence Hall). So we're trying to get back to the appropriate number of folks to do the job for all of us. Dave Dupont (NRHD) mentioned Multi Factor Authentication (MFA). I'm going to continue to sing the praise of MFA because it's a critical change in how we perform our role and it has cascading positive impacts down range. Yes, it took a DA breach to make it happen. But it happened, and it was a long time coming. So yes, active duty Coasties can now log into direct access with their CAC card. How does that help the retiree? Well, that was

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phase one. Phase two. Retirees can now login to Direct Access like you do to USAA or or Amazon or Bank of America. You get your one time passcode on your cell phone. Yes, I know that this doesn't cover everybody, especially the technology challenged, but it helps a lot of folks and every little bit helps. And we've received a lot of positive feedback and compliments on just that technology change. Our PPC help desk is now actually able to be a help desk, not have to respond to over 13,000 password resets requests a year. And while that seems simple and a lot of that surge around tax time when folks logged in for that one time a year, they forgot everything. Yes, yes, we are here to help. We can joke about it, but that's an extreme amount of cumulative time that can be used to focus on AEWs (Audit Error Worksheets). To focus on where the 1099 is or any of the other mission sets that follow PPC. So that's been a a huge bonus. We had a successful tax season rolling on. You know that momentum because we're able to simplify the MFA log on process. A lot of folks were able to get their information the first time around so. Our 1099 requests dropped 12%. But when you start adding everything up again, we went from 2,186 down to 1,926 requests for 1099s over the past year. That is a great trend, a downward trend that says folks are having a little bit more success in finding what they need. We'll always be there to answer the phone and help people connect the dots if the situation requires but just offering more opportunity for folks to find it themselves, that's a huge bonus for continuing to move the football down the field. This is an ongoing project.

Last year, we processed 6,510 AEWs for disability pay totaling \$54 million. It's not just a statistic. This is life, and we're going to make it better with the upcoming module in AVAC (Automated VA Compensation). We processed \$2 billion in retired pay last year. It's a lot of money. And if you realize or recognize we had a few government shutdowns since the last time that we've met. Talking about a significant emotional event, Admiral Danko mentioned the impact that it had not only to PPC, but across the Coast Guard. One of the things that that we learned was it's hard to bring the crew back when we don't have the expected personnel to do it. We made it work and we'll make it work again. But hey, this new expectation to pay during a shutdown was never forecasted. Yes, after the 2019 shutdown, we moved the retiree community into the MRF, the Military Retirement Fund, and that is fantastic. So our legacy is taken care of as we continue to serve you for what you have served over the years. The PPC was flooded and I'm not looking for sympathy here, but hey, you're going to process military pay and you're going to do it with two hours notice because CG-8 doesn't know if we're going to get the money from DHS, and we are waiting on the line with the US Treasury saying please don't close the books. We need to be able to get this transaction to you if not. We will miss payroll for the first time in PPC's history. That's not happening under our watch. So a lot of things have happened since the last time we met. And we continue to listen to you, responding to the need. You're right, the death processing, it takes too long. We've had some cases that take 90 to 120 days. This is unacceptable. This is a life

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thing. I can give you all types of excuses. None of it matters. Nobody cares. All they know is that it took a very long time for our final processing. The final payment. Pay the close out. These are all things that happen behind the scenes. I don't need to worry with the details, but you are 100% right. We can't do that. It's not right. So we built an off cycle team. We're carving it from within to better respond to the needs. And so what this means is, is that we can process deaths and closing accounts in about 30 days. We can work on the final pay within 60 days. We can work on the annuity within 30 days. These are shorter time frames. It's never fast enough, but it's not 90 to 120 days. And the reason this works is that when we built this off cycle team and the reason this is important is because retired pay comes once a month. So if you miss that time by one day, if you miss pay cuts, you're waiting an entire 30 days. So God forbid that you have the what is it? You're selfish enough to die the day after pay comes. It's a morbid joke, but I mean, I'm being serious when I say something like this. Life happens. And you can't schedule for it. Your family is waiting 29 days, 30 days, so we're not going to let that happen. We built an off cycle team so that we can process pay in the interim and that also frees up our decedent affairs team that actually processes new closing accounts and all that. So they can actually focus on what our families need. Their compensation still takes too long. And you are still right, October 1st is when AVAC is supposed to go into play. And I don't know if I mentioned this to you last time, but did you know? That our legacy audit error worksheet database is a Microsoft Access database. My C5I brain explodes every time I think about that because it's a single source of failure, locally hosted. It's an access database for all our pay after we retire. And the reason it takes so long is because when we receive files from the VA twice a week, we have to stop everything and ingest that into Microsoft Access, and that database is so huge that it takes hours. And when I say it takes hours, it's like nobody log on while the computer is crunching the numbers right now. If you log in and try to mess around with it, you're going to crash the system. Can you believe that it's 2026 and this is how we're process? I'm not calling out PPC now for the sake of for drama, I want to show you what we've been working with and why your AEWs have been delayed. So we're rolling that into direct access. This has been an ongoing project the better part of six years and we're getting going again across the finish line. When we do that, instead of having to work with a first in first out access database and whenever manual queries we want to run, we can now build scripts within direct access itself to get to information a lot more quickly. Once we have that settled after the one October transition period, we're going to start building in transition points where we can authenticate. Great timing. He's the guy that's going to do this and that helps us automatically clear administrative minutia. When I say administrative minutia, I'm talking like the Chief's team cannot get to work on disability percentage changes until they clear the monthly updates for all admin changes, accounting changes, address changes. These are must clears that must be completed before we actually work on AEWs. They clear through it as quickly as possible, but if we can automate some of

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this, we can get the AEW worksheets processed a lot faster. This is a big thing. Admiral Nunan, you started this and you really pushed it. Admiral Danko. You're bringing it across the finish line. ServiceNow, you'll hear about this a little bit later on today. We're pushing the initiative with ServiceNow. This is our ticket system. Not that sexy when we talk about a ticket system internal to PC. We're in phase one. Phase two is to break it out to the Yeoman across the fleet. That's in February 2027. Phase three is to break it out to the entire Coast Guard and our retiree community. What does this mean for you? It means if this works, you will be able to submit a ticket into service on the Internet and follow it through the transaction process. You'll have a little bit more transparency and insight and ownership. You're part of the conversation rather than where the heck? Where is my ticket? Do I call the help desk? Do I call PPC? Do I call John Henry directly? Which folks do, and I appreciate it. We we'll connect the dots. We'll take care. I'm going to call myself out on this. I heard this before. Our website sucks. These are my words. I am not happy with the way that PPC's internal SharePoint website looks and operates and I'm not happy with the way that our Internet website works. It wasn't built for you. It was built for the Yeoman so that they could find what they needed (e. g. 3PM, Chapter 7 on TAB 4 on the second refresh down). I'm not criticizing our own team. It was built for a specific reason, but it wasn't built for you. We're going to blow these up. My web content manager is going to be hired soon, I already have somebody identified as a prior Coastee who has knowledge of how all the IT stuff works, so we're not just bringing in a web designer, we're bringing in somebody that knows how the Coast Guard works in the system and infrastructure works. I want to build this with your input. What websites do you like? How do you consume information? What do you expect when you log on to be able to find something in a rapid fashion? We're going to do the same for all of our customers across the way, so that what ends up on the other side is something that is actually functional, something that helps you find the information that you need and take care of the people that you need to take care of. Especially yourself. This is coming before I leave. It's happening. And then finally, Admiral, you were talking about this earlier. We have the capacity here within PPC to build better training to help connect those dots because not everybody may be familiar with TAPS (Transition Assistance Program Seminar). Not everybody may be able to get to TAPS and I know that TAPS is kind of like rolling the dice. You get what you get. And TAPS may get into a little bit about how to transition. But what pieces of paper do I need? What questions do I need to ask? What we can do here is we can build an internal guide to supplement that we can build a module that says when all else fails, go to tabs and then follow on with this module that PPC has and we will make available to everybody that refreshes your memories on things like the 911 GI bill, how should I plan for transitioning benefits, new beneficiary types of paperwork? So looking forward to that next year, but this is real. And this is why we continue to do this every year so that you can remind us how we're doing. As a total community as a national retailer canister, I have two ASKs, and this isn't rocket science. As much as possible,

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PUSH Direct Access (DA) Self-Service, accessible at [Retired Direct Access Global Pay Self Service](#) Push self-service as much as you can. Recognizing and understanding that our community may or may not be up to the challenge. And if they're not, that's perfectly fine. We are always here to answer the phone call and we're always here to help you make those changes along the way. So quickly, 40% our work is actually dedicated to making administrative changes. I want to call that a new show because it's important stuff. But 40% of those changes could be done in DA Self-Service. And that translates into 1,150 hours dedicated by PPC to administrative changes that could have been spent taking processing 6,000 – 7,000 pay & benefits transactions. cessing that we could have moved in that same amount of time. I'm just being honest here. If at all possible, please push our retirees, our family members, to use Self-Service and if they don't know how to use it, give us a call. We'll walk you through it.

In addition to the Retirement Planning Guide supplement, we want to build a webinar that says, hey, let's work with the National Retiree Council. Let's work with the Regional Retiree Councils. Let's work with the National Retiree Help Desk. Maybe we can host a FAQ session, maybe we can host a webinar. And just open ourselves up to have that conversation and then finally annual account review. This is a constant ask. I think everybody's on the same page. Please encourage everybody, yourselves included, to update and keep your contact information up to date in Direct Access. Two years ago, we were close to 50% contact level rates. People didn't have anything in Direct Access. That's crazy. So when 1099s get sent back, or when we're unable to send the six month between RET-2 and RET-1 because it gets bounced back, because the e-mail doesn't work or there's no e-mail whatsoever. We're only helping ourselves when we remind ourselves to take care of ourselves. That sounds weird, but that's a very human thing to do as much as possible. Give us that point of contact information within Direct Access so that when something happens, we can connect the dots and have a conversation with you. Ladies and gentlemen, that is a quick snapshot on goal, thank you.

Retired VADM Joanna Nunan, new CGNRC Co-Chair – I don't know if you heard the comments that I made earlier regarding my tour as CG-1. I was just shocked just at how little the resources that we had given you to do your job. I guess we are going to get a tour, but can you give us your thoughts on how you are now? What are the resources you wish you had to be able to serve us better? So I'd love to hear your view on that.

CAPT Henry - Fantastic question. What do we need to do our jobs better? One of the slides back here I didn't speak to specifically. We just completed our manpower analysis. Thank you to Admiral Danko for supporting that. The numbers are staggering. Right now with the segregation of duties and actual workload, PPC needs an additional 77 persons, bringing our total up to 302, to do our job. So while it's easy for me to say more people, Admiral, and you know that probably translates into five bodies three

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years down the road. And I'm not trying to be down on that, but the reality is stark. When we get our civilian hiring process back up to speed and Ms. Laura Collins (CPM - Civilian Personnel Management) is doing everything and I mean everything, and she's revamping all of CPM, all civilians across the coast. We have been the beneficiaries of some of that as well, with some local hires. We need more if we can fill our vacancies. Currently 38 and that's across RAS and MAS and all the other divisions. Small victories will help us in in such a tremendous way. We'll continue to work on the overall personnel gap through the out years, but at least we now have an official piece of paper. We've never had a piece of paper that says we need whatever it is. It's always been anecdotal. We need more people.

Now the second question, the technology part. The running joke continues to be that somehow PPC owns controls and manages Direct Access. We don't. CG C5ISC controls and manages Direct Access. Whether these changes come down the line, whether it's Direct Access, whether it's SNOW, whether it's the AVAC update, this is where we need that assistance and that top cover and the continued pressure from the senior staff to change it from a nice to have to let's get it across the finish line. You know, one of the conversations that has been happening is about how retirees have a lot of skills. We're here to help. It's kind of hard to figure out how to help. but at PPC, for instance, even though you're short 38 civilian vacancies and you need 77 more people on top of that. I mean, you know how to bring a Reservist on board, you know how to get an Auxiliary member who's in the Bank of Talent and how to do their orders, we don't have necessarily a good system yet to figure out how to bring a retiree on board, but maybe it's not that hard.

Retired VADM Joanna Nunan, new CGNRC Co-Chair – Are you using any of those other tools to like just backfill in the minute? You know, until you can get other people on board. Is that a budget issue if you're not? Or is it some other issue?

CAPT Henry - It's a fantastic question, yes. So we are using our internal skills to help supplement that education across the Coast Guard. And yes, it is a mixture of technology and mainly people. Money to do so. Admiral Danko mentioned the RSPO efforts, the Reserve Servicing Personnel Office. We are an integral part of that with the Coast Guard Reserve Training Integration Office (TIO), streamlining Personnel administration (PNA) and operational readiness for reserve components. We're helping them build their curriculum to leverage what we have here in terms of corporate organic knowledge to pay that forward. In addition to that, those webinars, we have something called PPC Academy, which is a very nascent effort where we build modules tailored to the Common Core on how to do something. How do I get paid, where's my bonus, what have you? We've been sidelined because of the government shutdowns and lack of

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personnel. One of the biggest things that I want to be able to do is build a resource, not trying to replace FORCECOM, but I want to build a resource here that anybody can get to. To answer the questions that they may have. What am I supposed to do with the Reservists when they're coming on orders like, yes, we're not processing it for them, but we're the ones that are educating on how to build the package to send up to the RSPO to improve it.

If I had a little bit more time and money and I'm not being cheeky about that, I would love to get our integration procedures done, build out our PPC Academy. I don't want This is what we are capable of doing. This is a service that we can provide all of this. We would love to be able to temporarily fill some of those positions, but there just isn't the money to use Reservists or to do a contract. They didn't make it to the top, so we will continue to try to advocate for that as well as to grow, but quite frankly, in a lot of ways, it's a significant budgetary constraint. Could you help us build these quadrants? I mean seems like a no brainer. I'm sure you have, but I mean a lot of us are always looking for fun things to do and fun. I can put you to work.

Retired MCPO Frank Gorman, Sector NY RRC – Morning Captain. Two years ago and forgive me, I wasn't online last September, so maybe this was addressed, but two years ago you mentioned a concern about a failure point that the automatic call distributor in this building maxes out after a certain number of calls. And then everything goes right to voicemail. Which was definitely a customer service issue. Has that been addressed or are you still stuck with that GSA phone system?

CAPT Henry – Yes, you're talking about our phone system. Yeah, that been addressed. A lot of that was the perfect storm as well because when we transitioned to a new phone system two years ago, there was a max capability limit of 30 folks on hold. And if you were 31, you got dropped, call back later, we're busy. So we worked with C5I to address some of that, but also at the same time we weren't dealing with the massive influx of calls because of DA being down. This during the lift and shift time. You can remember all that and a lot of heartache and repair work. To address that, things have gotten better since then, and actually, this is something that you would be able to tell me better. Because you're the ones that have that type of real life experience. I could tell you that from the help desk perspective, we were getting calls all the time about problems with not being able to get through to PPC.

Retired CAPT Kathy Tiongson, Capital Area RRC, National Retiree Help Desk – It's just been like night and day, including just the manner of customer support. I don't

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know whether or not your command philosophy is working across the board, but just the attitude of some of the folks picking up the phone has improved greatly.

CAPT Henry – Yes, ma'am. Thank you. And Frank to your point also password resets. Remember I said 13,000 password resets. That's one of the reasons folks couldn't get in.

Retiree YN1 Robert Keough, Hawaii RRC – So one question. I'm not sure if this is an option, but most big companies you call in you can't get ahold of them or you can hit one and they'll call you back. Is that something that people say is thinking about doing?

CAPT Henry – I don't know, we don't control our phone system. I will follow up on that though. A quiz, I've asked this before to see if you're paying attention over the years. How many people on average do we have answering the phones on any given day? Four people. What on earth? On average, for the entire Coast Guard community, not just our 65,000+ retirees. This is also active duty, reserve, NOAA, PHS, Auxiliary, and Civilians. That something that we can put into like a GS position or maybe make it bigger if you're restricted with active duty buildings or this is actually a mix of active duty and civilian. Now, I'm not saying that there's four people at all times. Sometimes we have more and sometimes we're down to one. But on average, we have about four people. We have other folks that are working tickets behind the scenes. I'm not trying to paint a doom and gloom picture. I just want to be real, to manage your expectations.

Retired MCPO Sean McPhilamy, Northwest RRC – I would just like to echo that the number of customer complaints about PPC that our Council gets has plummeted. The amount of improvements has skyrocketed. It is appreciated and I just want to compliment you because that is just incredible.

CAPT Henry – Thank you. That's all on the team. The biggest change when it comes to Direct Access is all those technical issues have been transitioned to C5ISC, which is where it should reside, because if you stop to think about it, Direct Access is a Coast Guard enterprise application. So for a Coast Guard enterprise application, why would you ever call PPC? The narrative has changed over two years. It takes time. It takes patience. It takes education. It takes being human. It's always going to come back to that and I appreciate the real feedback, the combined efforts of all of us have really moved the narrative beyond you know, issues like that. Hopefully this AVAC. Hopefully this SNOW thing, all these future initiatives, these webinars that we're going to build are going to help that conversation. So that next time this year we have more good stories

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and the calls coming into the retiree help desk continue to plummet.

Retired RADM Austin, CGNRC Co-Chair – Thank you CAPT!