



DEPARTMENT OF THE NAVY
BOARD FOR CORRECTION OF NAVAL RECORDS
701 S. COURTHOUSE ROAD, SUITE 1001
ARLINGTON, VA 22204-2490

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Ref: Signature Date

From: Chairman, Board for Correction of Naval Records
To: Secretary of the Navy

Subj: REVIEW OF NAVAL RECORD ICO ■■■■■■■■■■, USNR RET
XXX-XX-■■■ (

Ref: (a) Title 10 U.S.C. § 1552
(b) DODFMR, Vol 7B, Chapter 54

Encl: (1) DD Form 149 w/attachments
(2) Subject's naval record

1. Pursuant to the provisions of reference (a), Subject, hereinafter referred to as Petitioner, filed enclosure (1) with the Board for Correction of Naval Records (Board), requesting that his naval record be corrected to reflect election of Option B (Deferred Annuity) Reserve Component Survivor Benefit Plan (RCSBP) Spouse coverage.

2. The Board, consisting of ■■■■■■■■■■, ■■■■■■■■■■, and ■■■■■■■■■■, reviewed Petitioner's allegations of error and injustice on 6 October 2021 and, pursuant to its regulations, determined that the corrective action indicated below should be taken on the available evidence of record. Documentary material considered by the Board consisted of the enclosures, relevant portions of Petitioner's naval record, and applicable statutes, regulations and policies.

3. The Board, having reviewed all the facts of record pertaining to Petitioner's allegations of error and injustice, found that, before applying to this Board, he exhausted all administrative remedies available under existing law and regulations within the Department of the Navy. The Board made the following findings:

a. In accordance with reference (b), members notified of completion of the years of service required for retired pay eligibility for non-regular retirement must make an election to decline or elect reduced coverage with spousal concurrence within 90-days of receiving notification. The election to participate in or decline RCSBP is irrevocable. After 1 January 2001, a member who is married or has a dependent child is automatically enrolled in RCSBP if an election is not received within 90-days of receiving notification.

b. Petitioner married ■■■■■■■■■■ on 11 August 1987.

c. Petitioner mobilized in support of Operation Enduring Freedom from 31 May 2013 through 7 October 2014.

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- d. Petitioner earned 20 total years of qualifying service on 30 July 2013.
- e. Petitioner issued Notification of Eligibility (NOE) to Receive Retired Pay at or After Age 60 and Participate in the Reserve Component Survivor Benefit Plan (RCSBP) on 24 October 2013.
- f. Petitioner automatically enrolled in immediate RCSBP Spouse and Child coverage effective 22 January 2014.
- g. Petitioner transferred to the Retired Reserve without pay effective 1 August 2016.
- h. Petitioner transferred to the Retired Reserve with pay effective 30 June 2021 and premiums deductions began for RCSBP and Survivor Benefit Plan (SBP) coverage.
- i. On 22 September 2021, Petitioner emailed SBP Affidavit signed by himself and spouse before a notary witness on 17 September 2021 electing SBP Spouse only coverage at the full gross retired pay level of coverage. However, his email reiterated his request for the Board to change his automatic enrollment in RCSBP Option C (Immediate Annuity) to making an election to be enrolled in RCSBP Option B (Deferred Annuity).

CONCLUSION

Upon review and consideration of all the evidence of record, the Board finds the existence of an injustice warranting the following corrective action. The Board concluded Petitioner provided sufficient evidence to reflect he reasonably overlooked the requirement to make an RCSBP election within 90-days of receiving NOE since he was returning from deployment. Although Petitioner did not complete the proper administrative requirements, the Board felt that under these circumstances, relief is warranted.

RECOMMENDATION

That Petitioner's naval record be corrected, where appropriate, to show that:

Petitioner elected Option B (Deferred Annuity) RCSBP Spouse coverage at the full-retired pay level of coverage with spouse concurrence within 90-days of receiving NOE dated 24 October 2013.

Note: Defense Finance and Accounting Service will complete an audit of Petitioner's pay records to determine the amount of premium refund.

A copy of this Report of Proceedings will be filed in Petitioner's naval record.

4. It is certified that a quorum was present at the Board's review and deliberations, and that the foregoing is a true and complete record of the Board's proceedings in the above-entitled matter.

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5. Pursuant to the delegation of authority set out in Section 6(e) of the revised Procedures of the Board for Correction of Naval Records (32 Code of Federal Regulations, Section 723.6(e)), and having assured compliance with its provisions, it is hereby announced that the foregoing corrective action, taken under the authority of the reference, has been approved by the Board on behalf of the Secretary of the Navy.

10/29/2021

[REDACTED]

Deputy Director

[REDACTED]