



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

■
Docket No. 4521-23
Ref: Signature Date

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

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED]
[REDACTED] USMC RET

Ref: (a) Title 10 U.S.C. § 1552
(b) DoD 7000.14-R¹
(c) DD Form 2656²

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 declined participation in Survivor Benefit Plan (SBP).

2. The Board, consisting of [REDACTED], [REDACTED], and [REDACTED] reviewed Petitioner's allegations of error and injustice on 14 February 2024 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. On 6 February 1999, Petitioner married [REDACTED] and divorced on 15 November 2019. Final Decree of Divorce did not direct SBP Former Spouse coverage.

b. On 6 August 2021, Petitioner married [REDACTED].

¹ Reference (b), SBP elections must be made prior to retired pay becoming payable and the election to participate in or decline SBP is irrevocable. If not all requirements for an election needing the spouse's concurrence have been satisfied prior to retirement, for whatever reason, full spouse costs, and coverage will be implemented, regardless of any request by the member to do otherwise. Any change in SBP election subsequent to retirement will be done through an administrative correction of records as permitted by law.

² Reference (c), stipulates "[t]he date of the spouse's signature in Block 41c MUST NOT before the date of the member's signature in Block 39c, or on or after the date of retirement listed in Part I, Section I, Block 4."

Subj: REVIEW OF NAVAL RECORD ICO M [REDACTED]
[REDACTED] USMC RET

c. On 6 August 2022, Petitioner's spouse signed DD Form 2656, Data for Payment of Retired Personnel before a notary witness concurring with spouse's SBP election, however Petitioner did not sign the form until 8 August 2022 and his election was not witnessed.

d. Petitioner transferred to the Fleet Marine Corps Reserve effective 1 September 2022 and automatically enrolled in SBP Spouse coverage as a result of spouse signing DD Form 2656, Data for Payment of Retired Personnel before Petitioner.

e. On 13 December 2022, Petitioner divorced [REDACTED]. Final Decree of Divorce did not direct SBP Former Spouse coverage.

f. On 11 July 2023, Petitioner submitted DD form 2656-6, SBP Election Change Certificate to suspend SBP Spouse coverage as a result of divorce.

g. On 18 September 2023, Petitioner married [REDACTED].

h. On 20 October 2023, Petitioner signed DD Form 2656-8, SBP – Automatic Coverage Fact Sheet and named [REDACTED] as his spouse.

i. On 22 November 2023, Petitioner submitted a subsequent DD Form 2656-6, SBP Election Change Certificate to suspend SBP Spouse coverage as a result of divorce from [REDACTED].

j. On 9 February 2024, Petitioner and current spouse signed SBP Affidavit before a notary witness requesting to decline SBP coverage.

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 his attempt to decline SBP coverage prior to transferring to the Fleet Marine Corps Reserve. Although Petitioner did not complete the proper administrative requirements, the Board determined that under these circumstances, relief is warranted.

RECOMMENDATION

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

Petitioner elected to decline participation in SBP with spouse concurrence prior to transferring to the Fleet Reserve effective 1 September 2022.

The Defense Finance and Accounting Service will complete an audit of Petitioner's pay records to determine Petitioner's pay entitlements.

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

Subj: REVIEW OF NAVAL RECORD ICO [REDACTED]
[REDACTED] USMC RET

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.

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.

2/29/2024

