



**CUI//SP-MIL/SP-PRVCY**

**UNITED STATES AIR FORCE  
BOARD FOR CORRECTION OF MILITARY RECORDS**

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**RECORD OF PROCEEDINGS**

**IN THE MATTER OF:**

*Work-Product*

**DOCKET NUMBER:** BC-2022-02954

**COUNSEL:** *Work-Product*

**HEARING REQUESTED:** YES

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**APPLICANT'S REQUEST**

Removal of the Servicemember's Group Life Insurance (SGLI) debt he incurred following his separation from the Air Force Reserve.

**APPLICANT'S CONTENTIONS**

He is erroneously in debt for SGLI coverage incurred after he had separated from the Air Force Reserve. The SGLI billing did not stop when he separated, nor did it stop within 60 days of separation. SGLI continued to accrue until Aug 19. The Defense and Finance Accounting Service (DFAS) will not allow the Total Force Service Center to submit debt claims over \$2000 and require members to submit a request to the Board.

The applicant's complete submission is at Exhibit A.

**STATEMENT OF FACTS**

The applicant is a former Air Force Reserve staff sergeant (E-5).

On 28 Oct 12, according to Reserve Order *Work-Product* dated 30 Oct 12, the applicant was honorably discharged from the Air Force Reserve.

On 10 Dec 19, according to DFAS debt letter, *Indebtedness to the United States Government*, the applicant was informed of his SGLI debt for the period "11/2010 – 08/2019" for the amount of \$7,356.

For more information, see the excerpt of the applicant's record at Exhibit B and the advisory at Exhibit C.

**AIR FORCE EVALUATION**

ARPC/DPTT (Transition Division) recommends granting the application. The Air Reserve Personnel Center does not have any evidence the applicant elected SGLI coverage in either the Automated Records Management System or Military Personnel Data System records. The applicant was discharged from the Air Force Reserve on 28 Oct 12, he received a letter from DFAS, dated 10 Dec 19, stating that he owed a debt of \$7,356 due to unpaid SGLI premiums for the period of Nov 10 through Aug 19.

SGLI is the life insurance currently available to all members of the uniformed services. SGLI is a group insurance policy purchased by the Department of Veterans Affairs from a commercial life insurance company. The provisions of SGLI are held under the Servicemember's Group Life

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Controlled by: SAF/MRB  
CUI Categories: SP-MIL/SP-PRVCY  
Limited Dissemination Control: N/A  
POC: [SAF.MRBC.Workflow@us.af.mil](mailto:SAF.MRBC.Workflow@us.af.mil)

Insurance and Veterans' Group Life Insurance Handbook (Version 1.11, Apr 19) supervised by the Secretary of Veterans Affairs, Veterans Benefits Administration.

The law, Title 38, United States Code, Section 11969, requires the uniformed services to remit amounts equal to the deduction that should have been made for members who are provided full-time or part-time coverage and who are not receiving pay. The Department of Defense is responsible for seeking reimbursement from the member for the cost of the coverage provided to those not receiving pay. As such, there is no evidence in the record that the applicant applied for SGLI coverage as a military member. Therefore, the applicant does not owe a debt to a program they never elected. Furthermore, the applicant had been honorably discharged for seven years of the billing period.

The complete advisory opinion is at Exhibit C.

### **APPLICANT'S REVIEW OF AIR FORCE EVALUATION**

The Board sent a copy of the advisory opinion to the applicant on 19 Dec 22, for comment (Exhibit D), but has received no response.

### **FINDINGS AND CONCLUSION**

1. The application was timely filed.
2. The applicant exhausted all available non-judicial relief before applying to the Board.
3. After reviewing all Exhibits, the Board concludes the applicant is the victim of an error or injustice. The Board concurs with the rationale and recommendation of ARPC/DPTT and finds a preponderance of the evidence substantiates the applicant's contentions. Therefore, the Board recommends correcting the applicant's records as indicated below.
4. The applicant has not shown a personal appearance, with or without counsel, would materially add to the Board's understanding of the issues involved.

### **RECOMMENDATION**

The pertinent military records of the Department of the Air Force relating to APPLICANT be corrected to reflect:

- a. Upon his 28 Oct 12 discharge from the Air Force Reserve, he was in a status prohibitive from being covered under the SGLI program.
- b. Any debt accrued for SGLI during the period Nov 10 to August 19, be, and hereby is, remitted.

### **CERTIFICATION**

The following quorum of the Board, as defined in Department of the Air Force Instruction (DAFI) 36-2603, *Air Force Board for Correction of Military Records (AFBCMR)*, paragraph 2.1, considered Docket Number BC-2022-02954 in Executive Session on 4 May 23:

Work-Product	Chair, AFBCMR
Work-Product	Panel Member
Work-Product	Panel Member

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All members voted to correct the record. The panel considered the following:

Exhibit A: Application, DD Form 149, w/atchs, dated 6 Nov 22.

Exhibit B: Documentary evidence, including relevant excerpts from official records.

Exhibit C: Advisory opinion, ARPC/DPTT, dated 9 Dec 22.

Exhibit D: Notification of advisory, SAF/MRBC to applicant, dated 19 Dec 22.

Taken together with all Exhibits, this document constitutes the true and complete Record of Proceedings, as required by DAFI 36-2603, paragraph 4.12.9.

9/15/2023

X

*Work-Product*

Board Operations Manager, AFBCMR

Signed by: *Work-Product*