



CUI//SP-MIL/SP-PRVCY

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

RECORD OF PROCEEDINGS

IN THE MATTER OF:

Work-Product

DOCKET NUMBER: BC-2022-03255

COUNSEL: NONE

HEARING REQUESTED: NO

APPLICANT'S REQUEST

Her Servicemembers' Group Life Insurance (SGLI) policy premiums debt while she was in a no points/no pay status be forgiven.

APPLICANT'S CONTENTIONS

In May 15, she was placed in a no points/no pay status after injuring her knee while preparing for her fitness test. She was entered into the Medical Evaluation Board (MEB) process which she was under the impression would only take six months to a year to complete, but instead took five years. She requested to be able to participate with limited duty twice and was denied. She would have received enough points to receive a medical discharge if her requests were granted. Her MEB was mishandled and she required assistance from the Inspector General and her Congressman. At no time was she aware her SGLI was continuing to accrue (sic). This debt has been placed in a collections status by the Defense Finance and Accounting Services (DFAS) to which she wrote letters to, with no response.

The applicant's complete submission is at Exhibit A.

STATEMENT OF FACTS

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

On 14 Apr 07, SGLV 8286, *Servicemembers' Group Life Insurance Election and Certificate*, indicates the applicant elected life insurance coverage in the amount of \$400,000.00 with her spouse as the beneficiary.

On 10 Dec 15, a notification of medically disqualifying conditions pertaining to the applicant was sent to her unit. It is noted she was found to have a medical condition which did not meet the standards in AFI 48-123, *Medical Examinations and Standards*, and was placed on a code "37" profile and restricted from Reserve participation for pay or points.

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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

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Dated 2 Apr 19, the applicant's service history shows she has not received a satisfactory year of service since 20 Jun 15.

On 2 Jan 20, SAF/MRBP found the applicant unfit for continued military service and her injuries were incurred while not in the line of duty (NILOD).

In a previous case dated 14 Apr 21, the Board considered and denied her request for a medical retirement, finding the applicant had provided insufficient evidence of an error or injustice to justify relief. The advisory opinion from SAF/MRBP found no new evidence for reconsideration of her request.

For more information, see the excerpt of the applicant's record at Exhibit B, previous case decisional documents at Exhibit C, and the advisory at Exhibit D.

AIR FORCE EVALUATION

ARPC/DPTT recommends denying the application finding no error or injustice. By law, Title 38, U.S.C., Section 1969, the applicant is required to pay for SGLI coverage she had while she was a currently serving military member and held under the SGLI election she made. The applicant elected coverage in the amount of \$400,000.00 until she was released from the military.

SGLI is the life insurance currently available to all members of the uniformed services. SGLI is a group life insurance policy purchased by the Department of Veterans Affairs (DVA) from a commercial life insurance company. The provisions of SGLI are held under the SGLI and Veterans' Group Life Insurance Handbook (Version 1.11, April 2019) supervised by the Secretary of Veterans Affairs, Veterans Benefits Administration. The law, Title 38 U.S.C., Section 1969, requires the uniformed services to remit amounts equal to the deduction which should be made for members who are provided fulltime or part-time coverage and who are not receiving pay. DoD is responsible for seeking reimbursement from the member for the cost of the coverage provided to those not receiving pay.

On 14 Apr 07, the applicant signed a SGLV8286, electing the \$400,000.00 life insurance policy with her spouse as the primary beneficiary. This was the last update on the applicant's SGLI coverage. During the MEB process, her enlistment in the military was extended twice, making her a currently serving member during this period.

In accordance with the SGLI and VGLI Handbook, Chapter 3, Section 3.01, members reporting for duty in one of the uniformed services who do not want to be insured or who prefer less than the \$400,000.00 maximum coverage must notify their uniformed service by accessing the SGLI Online Enrollment System (SOES) or, if unable to access SOES, complete and file a form SGLV 8286, with their uniformed service. It is the responsibility of the member while he or she is serving to terminate or change their SGLI election.

The complete advisory opinion is at Exhibit D.

APPLICANT’S REVIEW OF AIR FORCE EVALUATION

The Board sent a copy of the advisory opinion to the applicant on 21 Aug 23 for comment (Exhibit E), 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 not 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 does not substantiate the applicant’s contentions. Therefore, the Board recommends against correcting the applicant’s records.

RECOMMENDATION

The Board recommends informing the applicant the evidence did not demonstrate material error or injustice, and the Board will reconsider the application only upon receipt of relevant evidence not already presented.

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-2022-03255 in Executive Session on 27 Sep 23:

Work-Product [Redacted], Panel Chair
Work-Product [Redacted], Panel Member
Work-Product [Redacted], Panel Member

All members voted against correcting the record. The panel considered the following:

- Exhibit A: Application, DD Form 149, w/atchs, dated 2 Dec 22.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Previous Case Decisional Documents, 14 Apr 21.
- Exhibit D: Advisory Opinion, ARPC/DPTT, dated 14 Aug 23.
- Exhibit E: Notification of Advisory, SAF/MRBC to Applicant, dated 21 Aug 23.

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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.

3/7/2024

Work-Product

Board Operations Manager, AFBCMR

Signed by:

Work-Product