



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

**RECORD OF PROCEEDINGS**

**IN THE MATTER OF:**

**DOCKET NUMBER:** BC-2023-00143

*Work-Product*

**COUNSEL:** NONE

**HEARING REQUESTED:** NO

**APPLICANT’S REQUEST**

His election to opt-in to the Blended Retirement System be reversed and he be allowed to remain under the legacy retirement system.

**APPLICANT’S CONTENTIONS**

In January 2018, the applicant attempted to login to MyPay via the Defense Finance and Accounting Service (DFAS) website but instead was directed to a Blended Retirement System opt-in link. While he attempted to 'click through' the election web-page portal and believed he was acknowledging that he had the option to opt-into the new retirement plan, he did not intend to do so. At the time of the inadvertent election, he was assigned as a Special Agent to the Air Force Office of Special Investigations, where he had poor internet connectivity at his assigned work terminal and a high operational tempo. The high latency internet connection entailed partial page displays and frequent 'frozen' screens.

It wasn’t until he transitioned to the Air Force Reserve in April 2022 and after he completed his first Reserve duty that he reviewed his Leave and Earning Statement (LES) and notice the discrepancy that he was enrolled in the BRS.

He has attempted to resolve this issue by all other means available, including through his local finance office for correction without success.

The applicant’s complete submission is at Exhibit A.

**STATEMENT OF FACTS**

The applicant is an Air Force Reserve captain (O-3), who has accrued 1,757 retirement points as of 6 February 2023. However, since he accrued fewer than 4,320 points as of 31 December 2017, he was grandfathered under the current retirement system but was eligible to opt-in to the Blended Retirement System.

The Military Personnel Data System indicates on 26 October 2017, the applicant completed Blended Retirement System training and on 8 January 2018, he elected to opt in.

For more information, see the excerpt of the applicant’s record at Exhibit B.

## **APPLICABLE AUTHORITY/GUIDANCE**

Sections 631 through 635 of Public Law 114-92, the National Defense Authorization Act for Fiscal Year 2016, amended in Public Law 114-80, National Defense Authorization Act for Fiscal Year 2017.

On 27 January 2017, the Deputy Secretary of Defense implemented guidance for the newly created retirement system for the Uniformed Services, which was enacted in the 2016 National Defense Authorization Act for Fiscal Year 2016. This system, called the Blended Retirement System combines the traditional legacy retirement pension, also known as a defined benefit, with a defined contribution benefit into a Thrift Savings Plan. The Blended Retirement System went into effect on 1 January 2018. Service members who enter the Uniformed Services on or after 1 January 2018, are automatically enrolled in the Blended Retirement System.

Active component Service members with 12 years (or more) of service prior to 31 December 2017, and National Guard and Reserve service members who have accrued more than 4,320 retirement points as of 31 December 2017, are grandfathered under the legacy retirement system and their current retirement plan will not change.

Active component Service members with fewer than 12 years of service as of 31 December 2017, and members of the National Guard or Reserve who have accrued fewer than 4,320 points as of 31 December 2017, are also grandfathered under the current retirement system but may choose to opt-in to the Blended Retirement System. Service members who chose to enroll had to affirm on the myPay website that they had completed the mandatory training and acknowledge that the decision to enroll in the Blended Retirement System is irrevocable. The opt-in window for most Airmen closed on 31 December 2018.

For more information see Exhibit C.

## **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 notes the Blended Retirement System module had just been introduced and there was confusion regarding the placement of the opt-in link, the required training, and the rules surrounding the opt-in process. Given the fact the location of the link was moved after the first month of release due to erroneous opt-in selections, the Board finds a preponderance of the evidence substantiates the applicant's contentions. Therefore, the Board recommends the applicant's records be corrected as indicated below.

## **RECOMMENDATION**

The pertinent military records of the Department of the Air Force relating to APPLICANT be corrected to show on 8 January 2018, the applicant did not elect to opt into the Blended Retirement System and instead remained under the legacy retirement plan.

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**CERTIFICATION**

The following quorum of the Board, as defined in Air Force Instruction (AFI) 36-2603, *Air Force Board for Correction of Military Records (AFBCMR)*, paragraph 1.5, considered Docket Number BC-2023-00143 in Executive Session on 7 Mar 23:

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

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

- Exhibit A: Application, DD Form 149, dated 29 December 2022.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Blended Retirement System Guidance.

Taken together with all Exhibits, this document constitutes the true and complete Record of Proceedings, as required by AFI 36-2603, paragraph 4.11.9.

7/7/2025

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Signed by: USAF