



[REDACTED]

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

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**RECORD OF PROCEEDINGS**

**IN THE MATTER OF:**

**DOCKET NUMBER:** BC-2023-03380

[REDACTED] **COUNSEL:** NONE

**HEARING REQUESTED:** NO

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**APPLICANT'S REQUEST**

Her retirement plan be changed from High-3 to the Blended Retirement System (BRS), effective 7 September 2017.

**APPLICANT'S CONTENTIONS**

When she was a cadet at the US Air Force Academy (USAFA), she elected to enroll in the BRS via e-mail. She received a confirmation email and assumed she was enrolled. Due to graduation from USAFA and the subsequent discontinuation of her cadet email account, she does not have the email. She first noticed the error when reviewing her Thrift Savings Plan (TSP) statements and noticed she was not receiving the government matching contribution. This correction is crucial to her life planning. She will be eligible to separate in 2029 and budgeted for BRS retirement benefits upon her separation.

The applicant's complete submission is at Exhibit A.

**STATEMENT OF FACTS**

The applicant is an Air Force captain (O-3).

On 24 May 2017, according to AF IMT 133, *Oath of Office (Military Personnel)*, the applicant was commissioned in the Regular Air Force (RegAF) and appointed as a second lieutenant (O-1) after graduating from USAFA.

The Military Personnel Data System (MilPDS) reflects the applicant's Pay Date (also referred to as the Pay Entry Base Date [PEBD]) as 24 May 2017. Since she had less than 12 years of service as of 31 December 2017, she was grandfathered under the legacy (High-3) retirement system but was eligible to opt-in for BRS.

On 21 March 2017, according to USAFA Form 0-112, *Request and Authorization for Permanent Change of Station-Air Force Military*, Special Order [REDACTED] was published, reassigning the applicant from USAFA to Laughlin Air Force Base with a Report No Later Than Date of 26 July 2017.

On 6 September 2017, MilPDS data reflects the applicant completed the BRS acknowledgement with the BRS opt-in window expiring 31 December 2018.

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[REDACTED]

Controlled by: SAF/MRB

Limited Dissemination Control: N/A

POC: [SAF.MRBC.Workflow@us.af.mil](mailto:SAF.MRBC.Workflow@us.af.mil)

[REDACTED]

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

## **APPLICABLE AUTHORITY/GUIDANCE**

Public Law 114-92, Fiscal Year (FY) 2016 National Defense Authorization Act (NDAA), Sections 631 through 635; amended in Public Law 114-80, FY 2017 National Defense Authorization Act. 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 FY 2016 NDAA. This system, called the Blended Retirement System (BRS), combines the traditional legacy retirement pension, also known as a defined benefit, with a defined contribution benefit into a Thrift Savings Plan. The BRS went into effect on 1 January 2018. Service members of the active component with fewer than 12 years of service as of 31 December 2017, calculated from their PEBD, and members of the Air National Guard (ANG) or Air Force Reserve (AFR) who have accrued fewer than 4,320 points as of 31 December 2017, were grandfathered under the legacy retirement system but eligible to opt-in to BRS from 1 January 2018 through 31 December 2018. Service members who chose to enroll were required to affirm on the myPay website that they completed the mandatory training and acknowledge that the decision to enroll in BRS is irrevocable. Service members entering the Uniformed Services on or after 1 January 2018 are automatically enrolled in BRS.

## **AIR FORCE EVALUATION**

AFPC/DP3SA (Retirement Policy) recommends denying the application. The BRS applies to members who have a Date Initially Entered Uniformed Service (DIEUS) or Date Initially Entered Military Service (DIEMS) of 1 January 2018 and later. RegAF members with a DIEUS before 1 January 2018, who have less than 12 years of service calculated from their Pay Date as of 31 December 2017, were grandfathered into the High-3 retirement plan with the option to change to the new retirement system. The applicant indicates she made an election to enroll via email as a USAFA cadet in 2017. However, according to the Office of the Secretary of Defense BRS policy guidance, Attachment 1, paragraph 6b(5)(d), service members were not eligible to enroll in BRS as cadets. After commissioning, service members became eligible to enroll in BRS when they entered active duty. Also, a BRS election is done by accessing the myPay website, not by email.

MilPDS data reflects the applicant's BRS Acknowledgement Date as 17 September 2017. At that time, she acknowledged her eligibility for BRS with her window of eligibility to opt-in expiring 31 December 2018. In the "BRS Opt-in Election Date" block there is no date indicating an election was completed. AFPC/DP3SA contacted the Defense Finance and Accounting Service (DFAS) for any history of a BRS election. Due to the passage of time, DFAS was unable to verify whether the applicant attempted to opt-into BRS based on the three-year disposition of myPay data. The applicant's pay record reflects her retirement plan as High-3. The applicant's acknowledgement indicates she was aware of the opportunity to make a BRS election, but failed to do so within the eligibility 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 14 November 2023 for comment (Exhibit D) but has received no response.

## **FINDINGS AND CONCLUSION**

- [REDACTED]
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 AFPC/DP3SA and finds a preponderance of the evidence does not substantiate the applicant's contentions. The applicant claims she elected to opt-into BRS in 2017 as a cadet at USAFA; however, at that time the ability to opt-into the program was not available as the enrollment period did not begin until 1 January 2018. Furthermore, MilPDS records reflect the applicant acknowledged eligibility for BRS on 6 September 2017, which was after she graduated from USAFA and received a RegAF commission. In accordance with the aforementioned guidance, all service members were required to acknowledge BRS eligibility, but acknowledgement does not constitute an election. As such, evidence shows the applicant completed the BRS acknowledgement on 6 September 2017; however, there is no evidence she attempted or completed the process to opt-into BRS during the enrollment period from 1 January 2018 through 31 December 2018. 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-2023-03380 in Executive Session on 8 February 2024:

[REDACTED], Panel Chair  
[REDACTED], Panel Member  
[REDACTED], Panel Member

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

- Exhibit A: Application, DD Form 149, dated 13 October 2023.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory Opinion, AFPC/DP3SA, w/atch, dated 9 November 2023.
- Exhibit D: Notification of Advisory, SAF/MRBC to Applicant, dated 14 November 2023.

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.

5/9/2025

X [REDACTED]

Board Operations Manager, AFBCMR

Signed by: [REDACTED]

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