



UNITED STATES AIR FORCE BOARD FOR CORRECTION OF MILITARY RECORDS

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2024-01152

Work-Product

COUNSEL: NONE

HEARING REQUESTED: NO

APPLICANT'S REQUEST

His debt in the amount of \$1,647.32 for Servicemembers' Group Life Insurance (SGLI) be canceled and he be reimbursed.

APPLICANT'S CONTENTIONS

He was charged for SGLI for the period of 2011 to 2015 while he was on inactive duty. He had \$1,647.32 taken from his taxes to pay for the premium 10 years after the fact. He did not know this policy even existed and if he had known, he would have canceled it. He is being punished for the error.

The applicant's complete submission is at Exhibit A.

STATEMENT OF FACTS

The applicant is a former Air Force Reserve airman first class (E-3).

On 10 Sep 09, the applicant signed SGLV 8286, *Servicemembers' Group Life Insurance Election and Certificate*, declining SGLI coverage.

On 24 Feb 16, the applicant was honorably discharged from the Air Force Reserve.

The applicant's master military pay account record reflects he incurred a debt on 22 Jun 23 in the amount of \$1,829.00 for collection of SGLI premiums paid on his behalf for the period 21 Oct 09 through 22 Apr 15.

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

AIR FORCE EVALUATION

AFRC/A1KK recommends approval. There is evidence of an error. On 9 Sep 09, the applicant declined coverage using the appropriate form and it is documented in his record. The applicant transferred to the Inactive Ready Reserve on 6 Jul 12 and should not have incurred an SGLI debt. 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 20 Aug 24 for comment (Exhibit D) but has received no response.

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Controlled by: SAF/MRB

Work-Product Categories: *Work-Product*

Limited Dissemination Control: N/A

POC: SAF.MRBC.Workflow@us.af.mil

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 AFRC/A1KK and finds a preponderance of the evidence substantiates the applicant’s contentions. In this respect, there is sufficient evidence to show the applicant declined SGLI coverage and should not have incurred a debt for SGLI. 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 show his debt in the amount of \$1,829.00 for Servicemembers’ Group Life Insurance (SGLI), plus any interest, penalty and fees be canceled and he be reimbursed.

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-2024-01152 in Executive Session on 23 Jan 25:

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, w/atchs, dated 12 Mar 24.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory opinion, AFRC/A1KK, dated 20 Aug 24.
- Exhibit D: Notification of advisory, SAF/MRBC to applicant, dated 20 Aug 24.

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.

4/27/2025

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Board Operations Manager, AFBCMR

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