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UNITED STATES AIR FORCE BOARD FOR CORRECTION OF MILITARY RECORDS

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2024-01168

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COUNSEL: NONE

HEARING REQUESTED: NO

APPLICANT'S REQUEST

His debt for Servicemembers' Group Life Insurance (SGLI) coverage be canceled and he be reimbursed.

APPLICANT'S CONTENTIONS

He incurred an out of service debt for collection of SGLI for the period of Apr 16 to Jul 18. However, he was not actively participating in the Reserve during this period.

A \$500 offset was collected from his 2022 tax return to cover the SGLI bill.

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 22 Jul 18, he was discharged from the Air Force Reserve in the grade of E-3.

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

APPLICABLE AUTHORITY/GUIDANCE

DAFI 36-3034, *Remission of Indebtedness*, Paragraph 2.1, Any person who incurred a debt on or after 7 Oct 01, while serving on active duty, may apply for remission of indebtedness to the Department of the Air Force. The applicant was not serving on active duty for the period he incurred his debt for SGLI; therefore, he is not eligible to apply to the Secretary of the Air Force Remissions Board (SAFRB) for waiver of his debt.

AIR FORCE EVALUATION

AFRC/FM (Financial Management Branch) recommends approval. The applicant was assigned to the Individual Ready Reserve (IRR) from Apr 16 through Jul 18. He was not eligible to receive SGLI since he was in a non-participation/non-pay status in the IRR. Based on a review of the documentation provided, the applicant was not counseled on how to properly terminate his SGLI or convert it to Veterans' Group Life Insurance (VGLI); therefore, causing him an out of service debt.

Controlled by: SAF/MRB

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Limited Dissemination Control: N/A

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

AFBCMR Docket Number BC-2024-01168

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Per DoD 7000.14-R, *Financial Management Regulation*, Volume 7A, Chapter 47, paragraph 1.1., The SGLI program is administered by the Department of Veterans Affairs (DVA). Eligible members who receive basic pay for one or more days per month or members of the Ready Reserve who drill for points are responsible for the payment of SGLI and Family SGLI premiums.

There is also no evidence the Service made any attempt to collect the debt apart from when the applicant was reassigned from the IRR back to a participating and paid Traditional Reserve (TR) status. Each Service must have clearly established programs to identify members who are required to make a direct remittance of premiums. Services must notify members at least 30 days in advance of the date the direct remittance is due. The notice includes the amount of the payment, the date it is due and the Service’s address to which the payment should be sent

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 26 Nov 24 for comment (Exhibit D) but has received no response.

FINDINGS AND CONCLUSION

1. The application was not timely filed, but it is in the interest of justice to excuse the delay.
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/FM and finds a preponderance of the evidence substantiates the applicant’s contentions. Therefore, the Board recommends correcting the applicant’s records as indicated below.

RECOMMENDATION

The pertinent military records of the Department of the Air Force relating to APPLICANT be corrected to show his debt, to include any interest, penalty and administrative fees, for Servicemembers’ Group Life Insurance (SGLI) coverage for the period of Apr 16 to Jul 18 be canceled and he be reimbursed the full amount.

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-2024-01168 in Executive Session on 19 Dec 24:

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, undated.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory opinion, AFRC/FM, dated 14 Nov 24.
- Exhibit D: Notification of advisory, SAF/MRBC to applicant, dated 26 Nov 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.

2/4/2025

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Board Operations Manager, AFBCMR

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