



[REDACTED]

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

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2024-01210

COUNSEL: NONE

HEARING REQUESTED: YES

APPLICANT'S REQUEST

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

APPLICANT'S CONTENTIONS

His work received a pay garnishment for his debt for SGLI premiums. The premiums he supposedly missed were after he separated and was in the Inactive Ready Reserve (IRR). He was not attending drill because he moved to the IRR. He was never told he needed to do anything about SGLI once he was no longer a participating Reservist.

The applicant's complete submission is at Exhibit A.

STATEMENT OF FACTS

The applicant is a former Air Force Reserve senior airman (E-4).

Per [REDACTED] dated 24 Mar 15, he was relieved from his unit and assigned to the IRR effective 10 Jul 15. His order states "After 1 Jul 06, everyone will be charged \$28.00 for \$400,000 SGLI Coverage. Contact Customer Service to Cancel Your Coverage."

The applicant's Master Military Pay Account (MMPA) records reflect he incurred a debt for SGLI coverage in the amount of \$726.00 for SGLI coverage from 23 Jul 14 to 23 Mar 17. On 30 Oct 23, his debt was sent to the credit bureau for collection.

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

AIR FORCE EVALUATION

AFRC/FMFQ recommends denial. On 23 Jan 13, the applicant signed DD Form 2648, *Pre-separation Counseling Checklist*, declining the SGLI out-brief as identified in section 16c. Acceptance of the briefing would have provided him the information regarding the option to decline future SGLI coverage. By not declining coverage, the applicant chose to continue SGLI coverage.

The complete advisory opinion is at Exhibit C.

AFBCMR Docket Number BC-2024-01210

[REDACTED]

Controlled by: SAF/MRB

Limited Dissemination Control: N/A

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

[REDACTED]

APPLICANT'S REVIEW OF AIR FORCE EVALUATION

The Board sent a copy of the advisory opinion to the applicant on 14 Jan 25 for comment (Exhibit D) 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 AFRC/FMQ and finds a preponderance of the evidence does not substantiate the applicant's contentions. Based on the evidence, information regarding SGLI counseling was made available to the applicant; however, he declined counseling and failed to take the necessary actions to cancel his SGLI coverage. Therefore, the Board recommends against correcting the applicant's records.
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 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-2024-01210 in Executive Session on 11 Feb 25 and 15 Feb 25:

[REDACTED] III, 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, w/atchs, dated 17 Mar 24.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory Opinion, AFRC/FMFQ, dated 14 Jan 25.
- Exhibit D: Notification of Advisory, SAF/MRBC to Applicant, dated 14 Jan 25.

[REDACTED]

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.

3/31/2025

[REDACTED]
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Board Operations Manager, AFBCMR
[REDACTED]