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

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2024-02412

COUNSEL: [REDACTED]

HEARING REQUESTED: [REDACTED]

APPLICANT'S REQUEST

She be disenrolled from the Survivor Benefit Plan (SBP) effective the 25th month after retirement and all funds and premiums paid to date be refunded.

APPLICANT'S CONTENTIONS

She signed the DD Form 2656-2, *Survivor Benefit Plan (SBP) Termination Request*, in the 24th month; however, the SBP coordinator stated he would submit the form in the 25th month. She attempted to cancel the coverage multiple times but did not realize the form had been signed before the 25th month window. Due to her mental illness, she was unaware that the child SBP coverage had not been canceled. As a result, she is now being charged premiums she did not know she owed.

The applicant's complete submission is at Exhibit A.

STATEMENT OF FACTS

The applicant is a retired Air Force technical sergeant (E-6).

On 19 May 2015, the applicant signed a DD Form 2656, *Data for Payment of Retired Personnel*, electing child(ren) only coverage based on full gross pay and her spouse concurred.

On 28 May 2015, according to DD Form 214, *Certificate of Release or Discharge from Active Duty*, the applicant was discharged on 28 May 2015. She was credited with 14 years, 4 months and 5 days of active service.

On 5 May 2017, the applicant signed DD Form 2656-2, and her spouse concurred.

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

AIR FORCE EVALUATION

AFPC/DPFC (SBP Program), recommends granting the application. Per Chapter 73, Title 10, U.S.C., service members are required and responsible to attend a one-on-one SBP counseling with an Air Force certified SBP counselor and make an SBP election to include a declination if appropriate prior to retiring. The applicant's SBP election is recorded on the DD form 2656, *Data for Payment of Retired Personnel*, prior to the applicant's official retirement date. If applicable, spouse concurrence is required. An SBP election can be made any time prior to the date of retirement to include changes in election coverage. An SBP election may not be arbitrarily terminated as long as the beneficiary remains eligible; however, Title 10 U.S.C., Section 1448a(a),

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provides for a one-year period beginning on the 25th month and ending on the 36th month following commencement of retired pay, during which SBP participants may choose to voluntarily discontinue their participation. Per law, Defense Finance and Accounting Services (DFAS) is required to establish maximum SBP coverage if a valid DD Form 2656 is not received before the member's retirement date.

The applicant completed a DD Form 2656 on 19 May 2015 electing child(ren) only coverage with spouse concurrence and she retired on 28 May 2015. On 5 May 2017, the applicant completed a DD Form 2656-2 to cancel the SBP child(ren) only election. However, due to an administrative oversight the document was signed prior to the one-year window allowing applicants to disenroll from SBP following their retirement. Due to the oversight, DFAS denied the request to stop the election. Subsequently, the applicant completed a 2023 Open Season form to cancel her SBP election, which DFAS fulfilled and cancelled the election along with stopping premiums being paid. However, no premiums are refunded under this disenrollment. The original error was an administrative oversight by the SBP counselor assisting the applicant which any premiums withheld beyond the time of the termination request should be refunded to the applicant.

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 Aug 24 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 the victim of an error or injustice. The Board concurs with the rationale and recommendation of AFPC/DPFC 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 1 Jun 17, she submitted a DD Form 2656-2, with spouse concurrence declining SBP coverage and refund premiums from the time of SBP termination request.

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-2024-02412 in Executive Session on 27 March 225:

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

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

- Exhibit A: Application, DD Form 149, dated 9 Jul 24.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory opinion, AFPC/DPFC, dated 26 Aug 24.
- Exhibit D: Notification of advisory, SAF/MRBC to applicant, dated 26 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.

9/16/2025

X [REDACTED]

[REDACTED]
Associate Director, AFBCMR
Signed by: USAF

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