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

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2024-02782

COUNSEL: [REDACTED]

HEARING REQUESTED: [REDACTED]

APPLICANT'S REQUEST

Her election of benefits under the Reserve Component Survivor Benefit Plan (RCSBP) be changed. Specifically, to decline participation in the RCSBP and be reimbursed for all premiums paid.

APPLICANT'S CONTENTIONS

When she first contacted the Air Reserve Personnel Center (ARPC), she was instructed to verify her Defense Finance and Accounting Service (DFAS) information. She mistakenly believed that this was all she needed to do to start receiving her retirement pay. She learned from a colleague that she needed to apply through My Force Support Squadron (myFSS). She tried several times to create an account but encountered a website error each time, advising her to try again later. Eventually, she was able to get in touch with the information technology office, who resolved the issue and allowed her to log in. While communicating with ARPC, she completed and submitted the notarized form to decline Survivor Benefit Plan (SBP). Afterward, she submitted her retirement application multiple times, making small corrections each time. She thought her SBP election was correct (block 36), and it still appears to be the right choice.

The applicant's complete submission is at Exhibit A.

STATEMENT OF FACTS

The applicant is a retired Air Force Reserve captain (O-3).

According to documentation provided by the applicant:

On 31 March 2005, according to Reserve Order [REDACTED], dated 21 April 2005, the applicant was assigned to the Retired Reserve Section and placed on the Air Force Reserve Retired List.

On 8 November 2023, according to DD Form 2656, *Data for Payment of Retired Personnel*, the applicant elected Option G, *I elect not to participate in SBP, I do have eligible dependents*, and her spouse concurred.

On 15 April 2024, according to DD Form 2656, the applicant elected Option C, *Previously elected or defaulted to immediate RCSBP Coverage*.

According to the applicant's Retiree Account Statement (RAS), dated 20 June 2024, there was no SBP election reflected on her account.

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

According to the applicant's RAS, dated 28 June 2024, the applicant was being charged for spouse only SBP coverage.

AIR FORCE EVALUATION

ARPC/DPTT (Transitions Division) recommends granting the application. All Reserve Component service members who are eligible to participate in RCSBP, but who fail to make an election in the prescribed time will, by law, automatically have full, immediate RCSBP coverage for their dependent spouse and/or children, based upon dependents in the member's record in the Military Personnel Data System. The prescribed time limit for RCSBP election is before the end of the 90th day after the member receives notification of having completed the years of service to be eligible for non-regular retirement in accordance with Title 10, U.S.C., Section 12731.

The applicant completed 20 satisfactory years of service on 30 March 2005; however, the RCSBP Notification of Eligibility (NOE) takes approximately 120 days for members to receive as there is a delay in the Point Credit Summary reflecting the 20 satisfactory years on the record. Per Department of Defense Financial Management Regulation, Volume 7B, Chapter 43 section 4.1, "Any member who is notified of his or her completion of the years of service required for retired pay eligibility for non-regular retirement may elect to participate in RCSBP before the end of the 90-day period. A member who is married or has a dependent child, and who receives notice of eligibility for retired pay, after 1 January 2001, is automatically an immediate participant in RCSBP unless the member elects (with spousal concurrence, if required) not to participate or to defer the decision or delay coverage before the end of the 90-day period." ARPC has no record of the applicant having received NOE, nor any documentation opting out of the automatic full, immediate RCSBP coverage.

In preparation for commencement of retired pay, on 8 November 2023, during Open Season 2023, the applicant submitted a case via myFSS stating she would like to opt out of the SBP Plan. As a response, the applicant was provided an SBP Open Season 2023 Discontinuance Form. There is no record of the applicant having completed or returned the form prior to the close out of 2023. Furthermore, the applicant completed a DD Form 2656, on 15 April 2024, in conjunction with her retirement application. In Section X, *Survivor Benefit Plan (SBP) Election*, Block 35 the applicant elected Option C. Reserve and Guard members that have a previous RCSBP election of Option C cannot make a new election on the DD Form 2656 because it is not the proper form for a change of election.

The complete advisory opinion is at Exhibit B.

APPLICANT'S REVIEW OF AIR FORCE EVALUATION

The Board sent a copy of the advisory opinion to the applicant on 13 January 2025, for comment (Exhibit C), and the applicant replied on 16 January 2025. In response, the applicant contended the system the Air Force uses to support retirees is difficult to navigate. The myFSS portal is unreliable and not user-friendly. The individuals answering the ARPC phone calls are inadequately trained. She has no memory of receiving an SBP Open Season 2023 Discontinuance Form, nor did she receive an email or phone call explaining which form was needed. Even if she had received an email, she would not have understood it, as her retirement application had not yet been approved. While she sometimes receives an email when information in the myFSS portal is updated, it is inconsistent, making it hard to stay informed. If the form is uploaded through the portal, the message she encounters is *"Please wait...If this message is not eventually replaced by the proper contents of the document, your PDF viewer may not be able to display this type of document. You*

[REDACTED]

can upgrade to the latest version of Adobe Reader for Windows, Mac, or Linux by visiting http://www.adobe.com/go/reader_download. For more assistance with Adobe Reader visit <http://www.adobe.com/go/acrreader>." despite having the most current version of Adobe Reader on her computer. This forces her to search for the form online, which has led to accidentally uploading an outdated version. The myFSS system also often prevents her from logging in; for instance, when she attempted to login on 15 January 2025 to check for the Open Season form in the portal, she encountered the error message "Login Issue Sorry, (applicant's name) something went wrong! CRM is having an issue processing your login, please try again momentarily. Thank You."

She spent a total of 1.5 hours during 2 phone calls on 15 January 2025 trying to log in and was unsuccessful. She received the above error message many, many times over the last 2 years while trying to complete her application. Just for the record, trying again momentarily does not change anything. You must call tech support and even then, you may not be able to log in for days or weeks. It took her many months of receiving this message to realize that it was not a momentary glitch but a problem that had to be resolved by calling.

Retirees cannot be expected to navigate such a complicated system. Having been out of the military for over 20 years, she is unfamiliar with the forms. The instructions are not written in simple language, and there is little support available. Communication from ARPC is inconsistent and often incomplete, and the staff needs better training. We should aim to improve this process. The applicant's complete response is at Exhibit D.

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 ARPC/DPTT 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 that:

- a. She elected Option A, Previously declined to make an election until eligible to receive retired pay, for her RCSBP within 90 days of her Notification of Eligibility and her spouse concurred with the decision.
- b. On 15 April 2021, she elected not to participate in the SBP and her spouse concurred with the decision.
- c. She be authorized full reimbursement of all SBP premiums withheld from her retired pay.

CERTIFICATION

[REDACTED]

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-2024-02782 in Executive Session on 10 April 2025:

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

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

- Exhibit A: Application, DD Form 149, w/atchs, dated 9 August 2024.
- Exhibit B: Advisory opinion, ARPC/DPTT, dated 19 December 2024.
- Exhibit C: Notification of advisory, SAF/MRBC to applicant, dated 13 January 2025.
- Exhibit D: Applicant's response, dated 16 January 2025.

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.

6/6/2025

X	[REDACTED]
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Board Operations Manager, AFBCMR
Signed by: USAF