



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

RECORD OF PROCEEDINGS

IN THE MATTER OF:

DOCKET NUMBER: BC-2024-03885

COUNSEL: NONE

HEARING REQUESTED: NO

APPLICANT'S REQUEST

Her retirement plan be changed from the "High-3" legacy retirement plan to the Blended Retirement System (BRS).

APPLICANT'S CONTENTIONS

At the time the BRS was introduced, she was participating in a civilian training program and was not made aware of the changes until entering extended active duty (EAD) on 1 Jul 22. During in-processing, she was incorrectly informed that because her EAD was after 1 Jan 18, she would be automatically enrolled in BRS. In Aug 2022, she received a BRS Acknowledgment Notification, completed the DoD Opt-In Course, and returned the signed acknowledgment. She later learned that completing the DoD Opt-In Course was not the same as making a formal BRS election in the system, and therefore no election was recorded.

The applicant asserts that this misunderstanding was due to incorrect guidance at in-processing and her lack of awareness of the separate election requirement. After AFPC denied her request to change her election status, she was advised to apply to the Board. She seeks to have the BRS election module reopened so she may opt into BRS and receive a retirement benefit, noting she will separate with less than 20 years of service and will not qualify for a High-3 pension.

The applicant's complete submission is at Exhibit A.

STATEMENT OF FACTS

The applicant is an Air Force major (O-4).

On 1 Apr 15, according to Reserve Order **Work-Product**, dated 6 May 15, the applicant was appointed as a second lieutenant (O-1) in the Ready Reserve and would be a participant in the Armed Forces Health Professions Scholarship Program (AFHPSP).

On 1 Jul 22, according to Special Order **Work-Product**, dated 15 Jun 22, the applicant was ordered to extended active duty in the grade of captain (O-3).

On 30 Aug 22, according to a "BRS Enrollment Notification (Options)" the applicant acknowledged her eligibility to opt into the BRS. The acknowledgment states, "I understand my responsibility to take the DoD opt-in training and, if desired, initiate a request to open the opt-in module within 30 days of this notification. I also understand my opt-in decision is irrevocable and if I choose to remain in my current retirement plan, no other action is required."

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On 30 Aug 22, according to a “Blended Retirement System (BRS) OPT-IN Course” certificate, provided by the applicant, she successfully completed the DoD opt-in training.

On 22 Sep 25, the applicant’s Statement of Service shows that she has a Date Initially Entered Uniform Service (DIEUS) date of 1 Apr 15, making her eligible to remain under the High-3 retirement plan or opt into the BRS.

The Military Personnel Database System (MilPDS) reflects the applicant’s retirement plan as traditional “High-3.” In addition, the applicant’s DIEUS date reflects 20 May 18.

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

APPLICABLE AUTHORITY/GUIDANCE

General Blended Retirement System Guidance:

Sections 631 through 635 of Public Law 114-92, the National Defense Authorization Act for Fiscal Year 2016, amended in Public Law 114-80, National Defense Authorization Act for Fiscal Year 2017.

On 27 January 2017, the Deputy Secretary of Defense implemented guidance for the newly created retirement system for the Uniformed Services, which was enacted in the 2016 National Defense Authorization Act for Fiscal Year 2016. This system, called the Blended Retirement System combines the traditional legacy retirement pension, also known as a defined benefit, with a defined contribution benefit into a Thrift Savings Plan. The Blended Retirement System went into effect on 1 January 2018. Service members who enter the Uniformed Services on or after 1 January 2018 are automatically enrolled in the Blended Retirement System.

Active component Service members with 12 years (or more) of service prior to 31 December 2017, and National Guard and Reserve service members who have accrued more than 4,320 retirement points as of 31 December 2017, are grandfathered under the legacy retirement system and their current retirement plan will not change.

Active component Service members with fewer than 12 years of service as of 31 December 2017, and members of the National Guard or Reserve who have accrued fewer than 4,320 points as of 31 December 2017, are also grandfathered under the current retirement system but may choose to opt-in to the Blended Retirement System. Service members who chose to enroll had to affirm on the myPay website that they had completed the mandatory training and acknowledge that the decision to enroll in the Blended Retirement System is irrevocable. The opt-in window for most Airmen closed on 31 December 2018.

Personnel Service Delivery (PSD) Guide, *Blended Retirement System (BRS) New Accession Opt-in Process for Active Duty:*

Section B, Automatic Extensions of Opt-in Window: Officers who commissioned through the USAF Academy or Senior ROTC, or who recently completed Uniformed Services University of the Health Sciences (USUHS) or Health Professions Scholarship Program (HPSP), are eligible for an extension of the Blended Retirement System (BRS) enrollment period if they have a

[REDACTED]

commissioning date on or after 1 December 2018, a DIEUS prior to 1 January 2018 and less than 12 years of service (calculated from pay date) as of 31 December 2017. Upon reentering active duty, AFPC/DP2STM notifies the Airman via myPers of their Blended Retirement System (BRS) extension opt-in approval and are given 30 days from notification to request access to opt-in via the Blended Retirement System (BRS) module.

Section C, Discretionary Extensions of Opt-in Window: Officers may also apply for a “Discretionary Extension of Opt-in Window” for an extension of the 30-day opt-in window. A list of these exceptions can be found in the PSD guide at Exhibit C; however, the majority of the reasons for extension reference an inability for the member to opt-in (i.e. deployment, failure of notification) or other extraordinary or exceptional circumstances that are beyond the member’s control.

AIR FORCE EVALUATION

AFPC/DPPSA recommends denying the application. The Blended Retirement System (BRS) applies to members who have a DIEUS or Date Initially Entered Military Service (DIEMS) of 1 Jan 18 and later; however, RegAF service members with a DIEUS before 1 Jan 18, who have less than 12 years of service calculated from pay date, as of 31 Dec 17, were grandfathered into the “High-3” retirement plan but may elect to change to the new retirement system. Individuals with a DIEUS date prior to 1 Jan 18 could not be automatically enrolled into BRS.

Upon entering active duty AFPC Retirements identified the applicant had a DIEMS date of 1 Apr 15. Based on his eligibility for BRS a “BRS Enrollment Notification” was sent to the applicant advising of her option to submit a request for the BRS election module be reopened in the “myPay” website. In the notification, paragraph 3, goes over the need to take the on-line BRS Opt-in course. Then further down paragraph 5, outlines “the opt-in window is closed for most Airmen on 31 Dec 18; however, as an exception, you can still opt-in if desired. You must submit a request to open the opt-in module within 30 days of this notification. Please review the article at the link below and follow the instructions to submit your request for an exception to the Air Force Personnel Center (AFPC).” Also, the final paragraph of the notification states, “I understand my responsibility to take the DoD opt-in training and, if desired, initiate a request to open the opt-in module within 30 days of this notification.” The applicant digitally signed the acknowledgement notification on 30 Aug 22, but never initiated a request to open the opt-in module.

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 31 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 other available administrative remedies before applying to the Board.

[REDACTED]

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 AFPC/DPPSA and finds a preponderance of the evidence does not substantiate the applicant's contentions. The Board notes, the applicant was formally notified of the opportunity to make a retirement election and acknowledged receipt of that notification on 30 Aug 22. The applicant was then afforded a 30-day window to request that the opt-in election module be reopened on the myPay website, but never initiated a request. While the applicant contends she thought the training was the opt-in module and she was misinformed, her signed acknowledgement clearly differentiates between the required training and the need to initiate a request to open the opt-in module to make a BRS election. Therefore, the Board finds that the administrative process functioned as intended and the circumstances were not extraordinary or exceptional to warrant relief two years after the fact. Therefore, the Board recommends against correcting the applicant's records.

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-2024-03885 in Executive Session on 24 Sep 25:

[REDACTED] 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 15 Nov 24.
- Exhibit B: Documentary evidence, including relevant excerpts from official records.
- Exhibit C: Advisory Opinion, AFPC/DPPSA, w/atch, dated 31 Jan 25.
- Exhibit D: Notification of Advisory, SAF/MRBC to Applicant, dated 31 Jan 25.

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.

9/28/2025

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